



發件人 : 黃麗珍 收件人 : 所有經紀及獨立理財顧問
日期 : 2018年1月4日
事宜 : 1) 特級「雋陞」儲蓄保障計劃 (EGSP) 優化項目
2) 2018年第一季客戶推廣活動

為支援您們於2018年開首取得佳績，我們欣然宣佈推出一系列產品及推廣活動：

1) 特級「雋陞」儲蓄保障計劃 (EGSP) 優化項目

為進一步加強特級「雋陞」儲蓄保障計劃 (EGSP) 的競爭力，我們欣然宣佈由2018年1月5日起新增「身故賠償支付選擇」及提升特級「雋陞」建議書有關保單價值提取之功能。

「身故賠償支付選擇」

為更能滿足不同客戶對傳承財富的需要，除以一筆過形式支付身故賠償外，特級「雋陞」儲蓄保障計劃的保單持有人可為指定之受益人安排每月分期領取身故賠償或綜合一筆過形式及每月分期形式領取身故賠償。

由2018年1月5日起，「身故賠償支付選擇」將適用於特級「雋陞」儲蓄保障計劃 (EGSP) 的新生意及現有保單，以及「雋陞」儲蓄保障計劃 (EGS) 的現有保單。此選擇將於2018年2月1日起延伸至理想人生保障計劃 (PLS) / 守護一生保障計劃 (PLJ) / 美好人生保障計劃 (PLP)。我們並計劃於2018年6月將「身故賠償支付選擇」推行至其他分紅和適用的產品。

於受保人在生時，「雋陞」/ 特級「雋陞」儲蓄保障計劃的保單持有人可填妥「身故賠償支付選擇」表格 (PIL位置 - PD000284) 作出申請。由2018年2月1日起，e-Submission將提供此表格。一經批准，公司將發出相關批註予保單持有人，以作記錄。

為協助您向客戶介紹「身故賠償支付選擇」，我們將提供一份介紹此選擇連同說明例子之單張。此外，EGSP產品冊子及保單合約將相應作出更新。

有關「身故賠償支付選擇」的詳情，請參閱相關資料 (PIL位置 - PD000271)。



特級「雋陞」建議書的保單價值提取功能

為增加特級「雋陞」保單於建議書顯示提取保單價值的靈活性，除了現有的「套現紅利」及「現金價值提取」的選項外，PRUCompass建議書系統將新增「套現紅利及現金價值提取」選項。此新增的選項合併現有的兩款提取方式，會先以「套現紅利」，繼而採用「現金價值提取」的方式，使可提取金額最大化。有關優化特級「雋陞」建議書提取功能的詳情，請參閱產品冊子及建議書系統功能提升使用指引（PIL位置 - PD000271）。

2) 2018年第一季客戶推廣活動

為支援您們2018年第一季的業務，我們欣然宣佈於2018年1月4日起推出兩項全新的客戶推廣活動。我們更特別提供「提早投保優惠」以協助您們在農曆新年假期前爭取更好的銷售成績。

優惠一：特級「雋陞」儲蓄保障計劃（EGSP）保費回贈推廣

客戶凡於2018年1月4日至2月24日（「推廣期」）期間成功投保特級「雋陞」儲蓄保障計劃（EGSP）¹，而首年總年度化保費²達以下指定金額，可享保費回贈³。

若客戶於2018年1月4日至27日期間投保特級「雋陞」儲蓄保障計劃，更可享額外保費回贈³（「提早投保優惠」），可享高達8%首年總年度化保費回贈³。

投保日期：2018年1月4日至2月24日（「推廣期」）

保單發出日期：2018年3月31日或之前

首年總年度化保費 ² (港元)	保費回贈 ³ (首年總年度化保費的百分比 ²)	「提早投保優惠」 (由2018年1月4日至27日)
	所有客戶	所有客戶
50,000 – 499,999	2.5%	額外0.5% (共3%保費回贈 ³)
500,000 – 999,999	3.5%	額外0.5% (共4%保費回贈 ³)
1,000,000 – 2,799,999	5.0%	額外1% (共6%保費回贈 ³)
2,800,000 或以上	5.0%	額外3% (共8%保費回贈 ³)



1. 此推廣優惠並不包括特級「雋陞」儲蓄保障計劃 (EGSP) 之整付保費計劃及人民幣貨幣保單。
2. 同一位個人保單持有人名下所有於推廣期內投保、發出並合資格的指定特級「雋陞」儲蓄保障計劃 (EGSP) 之首年總年度化保費。首年總年度化保費會按港元金額而釐定 (以既定兌換率換算)。
3. 此推廣優惠的最高保費回贈金額合共為每位保單持有人500,000港元 / 64,102美元，並按同一位個人保單持有人名下所有於推廣期內投保、發出並合資格的特級「雋陞」儲蓄保障計劃 (EGSP) 之保費回贈金額計算。

優惠二：(a) 守護健康危疾全護保 (CIR2)、(b) 守護健康危疾加倍保 (CIM) 及 (c) 特選危疾治療保 (CPER) 附加保障保費回贈推廣優惠

客戶凡於2018年1月4日至2月24日 (「推廣期」) 期間成功投保守護健康危疾全護保及守護健康危疾加倍保，可享**高達首1個月保費回贈¹**。

若客戶**同時投保特選危疾治療保 (CPER) 附加保障²**，客戶亦可享**特選危疾治療保首6個月保費之保費回贈¹**。如於**2018年1月4日至27日期間**投保，客戶更可享**額外保費回贈¹** (「提早投保優惠」)，即可共享**高達特選危疾治療保首年保費之保費回贈¹**。

投保日期：**2018年1月4日至2月24日** (「推廣期」)

保單發出日期：2018年3月31日或之前

優惠二(a) – 指定健康保險計劃的保費回贈¹

指定健康保險計劃	保費繳付模式	保費供款年期	保費回贈 ¹
			所有客戶
守護健康危疾全護保 (CIR2) — 港元 / 美元計劃	只限年繳模式	10/15/20/25 年	首1個月保費回贈 ¹
守護健康危疾加倍保 (CIM) — 港元 / 美元計劃		5 年	首0.5個月保費回贈 ¹

優惠二(b) – 特選危疾治療保 (CPER) 附加保障²的保費回贈¹

指定附加保障 ²	保費繳付模式	計劃級別	保費回贈 ¹	提早投保優惠 (由2018年1月4日至27日)
			所有客戶	所有客戶
特選危疾治療保 (CPER) — 港元 / 美元計劃	只限年繳模式	所有	首6個月保費回贈 ¹	額外6個月 (共 首年保費回贈¹)



1. 保費回贈以每份合資格計劃及每份合資格附加保障（如適用）為計算單位。如客戶於推廣期內同時成功投保多份指定健康保險計劃及 / 或特選危疾治療保（CPER）附加保障，並符合此細則的所有其他條件，則每份合資格計劃及每份合資格附加保障（如適用）均可享相關之保費回贈。
2. 此推廣優惠並不包括特選危疾治療保（CPER）基本計劃。

產品資料及銷售工具

各位可於**2018年1月5日**起於以下位置瀏覽或下載有關資料。

產品資料及銷售工具		PIL途徑	PIL位置	
產品	特級「雋陞」 儲蓄保障計劃 （EGSP）	<ul style="list-style-type: none"> ● 產品冊子 ● 產品資料手冊 ● 行政指引 ● 建議書系統功能提升 使用指引 ● 身故賠償支付選擇簡 介單張 	產品 > 分紅基本計劃 > 特 級「雋陞」儲蓄保障計劃 （EGSP）	PD000271
		<ul style="list-style-type: none"> ● 「身故賠償支付選 擇」申請表格 	產品 > 其他 > 身故賠償支付 選擇	PD000284
建議書系統		11.1.0 版本（於AES下載）		

各位可於**2018年1月4日**起於以下位置瀏覽或下載有關資料。

推廣資料及銷售工具		PIL位置	
客戶推廣	優惠一：特級「雋陞」儲蓄保障計劃（EGSP）保費回贈 推廣優惠	<ul style="list-style-type: none"> ● 宣傳單張 ● 行政指引 	MKT000519
	優惠二：（a）守護健康危疾全護保（CIR2）、（b）守 護健康危疾加倍保（CIM）及（c）特選危疾治療保（ CPER）附加保障保費回贈推廣優惠		MKT000520

倘若有進一步查詢，詳情可與多元行銷部 - 經紀及獨立理財顧問業務部聯絡，電郵：

hkg.pruhk.pdd.bit.admin@prudential.com.hk

市場拓展部

產品管理高級總監

黃麗珍 謹啟



From : Sady Wong
Date : 4 January, 2018
Re : **1) Enhancements on Evergreen Growth Saver Plus (EGSP)**
2) Q1 2018 Customer Promotions

To : All Broker & IFA Consultants

To support you achieving a great start of 2018, we are pleased to announce the launch of a range of product and promotional initiatives.

1) Enhancements on Evergreen Growth Saver Plus (EGSP)

To further enhance competitiveness of Evergreen Growth Saver Plus (EGSP), we are pleased to introduce a new “Death Benefit Settlement Option” and enhance the policy value withdrawal function of EGSP illustration effective [5 January 2018](#).

Death Benefit Settlement Option

To better meet legacy planning needs of different customers, apart from paying death proceeds in a lump sum, we will allow EGSP policyowners to opt to pay the death proceeds to their designated beneficiaries in monthly instalments or a mix of lump sum payment and monthly installments.

This Death Benefit Settlement Option will be made available to both new business and inforce policies of Evergreen Growth Saver Plus (EGSP) and inforce policies of Evergreen Growth Saver (EGS) effective [5 January 2018](#). The option will be further extended to **PRUlife** Series (PLS/PLJ/PLP) effective [1 February 2018](#) and is planned to be extended to other with-profits and applicable products in June 2018.

While the life assured is alive, EGS/EGSP policyowners can apply for the Death Benefit Settlement Option by filling in an application form for Death Benefit Settlement Option saved at PIL – PD000284. Such form will be made available in e-Submission starting from 1 February 2018. Upon approval, an endorsement will be issued to the policyowner for record.

To help you introduce the Death Benefit Settlement Option to your customers, a leaflet introducing the option with illustrative cases will be made available. Besides, the EGSP product brochure and policy provisions will be updated accordingly.

For details of the Death Benefit Settlement Option, please refer to the relevant information saved at PIL PD000271.



Policy Value Withdrawal Function of EGSP Illustration

To enhance the flexibility of illustrating policy value withdrawals of EGSP policies, PRUCompass will be enhanced by introducing a new “Bonus Encashment and Cash Value Withdrawal” Option in addition to the existing Bonus Encashment Option and Cash Value Withdrawal Option. This new option combines both existing options to maximize the withdrawal amount by firstly applying Bonus Encashment followed by Cash Value Withdrawal.

For details of the enhanced withdrawal function, please refer to the Product Manual and User Guide at PIL – PD000271.

2) 2018 Q1 Customer Promotions

To support your Q1 2018 business, we are pleased to launch two new customer promotions effective **4 January 2018**. In particular, we are pleased to introduce an “**Early Bird Offer**” to help you achieve even better sales before Chinese New Year holiday.

Offer 1: Evergreen Growth Saver Plus (EGSP) Premium Refund Customer Promotion

From 4 January to 24 February 2018, customers who successfully apply for Evergreen Growth Saver Plus (EGSP)¹ with the first year’s total annualized premium² reaching the designated amount as below, could enjoy a premium refund³.

If customers apply for EGSP **during 4 January to 27 January 2018**, they can enjoy an **extra premium refund³** (“Early Bird Offer”) offering **up to 8% premium refund³ of the first year’s total annualised premium**.

Submission Date : **4 January – 24 February 2018** (the “Promotion Period”)

Issue Date : on or before 31 March 2018

First year’s total annualised premium ² (HKD)	Premium refund ³ (% of first year’s total annualised premium ²)	Early Bird Offer (from 4 January to 27 January, 2018)
	All customers	All customers
50,000 – 499,999	2.5%	Extra 0.5% (Total 3% premium refund ³)
500,000 – 999,999	3.5%	Extra 0.5% (Total 4% premium refund ³)
1,000,000 – 2,799,999	5.0%	Extra 1% (Total 6% premium refund ³)
2,800,000 or above	5.0%	Extra 3% (Total 8% premium refund ³)



1. Single-pay and RMB currency options for Evergreen Growth Saver Plus (EGSP) are excluded from the Promotion.
2. First year's total annualised premium of all eligible Evergreen Growth Saver Plus (EGSP) applied for and issued in the name of the same individual policyholder during the Promotion Period. The first year's total annualised premium is calculated in HKD in accordance with certain exchange rates.
3. The total maximum premium refund amount under this promotion is HKD 500,000/USD 64,102 per policyholder EGSP. It is calculated based on the premium refunds of eligible Evergreen Growth Saver Plus (EGSP) applied for and issued in the name of the same individual policyholder during the Promotion Period.

Offer 2: Premium Refund for (a) PRUhealth critical illness protector (CIR2); (b) PRUhealth critical illness multi-care (CIM) and (c) PRUhealth essential critical care (CPER) supplementary benefit

From 4 January to 24 February 2018, customers who successfully apply for CIR2 and CIM can enjoy **up to first 1-month premium refund¹**.

If customers take out **PRUhealth essential critical care (CPER) supplementary benefit² at the same time**, they will also enjoy **first 6-month premium refund¹ on CPER**. If customers enroll in the plans during **4 January to 27 January 2018**, they can enjoy an **extra premium refund¹ ("Early Bird Offer")** offering a total of **the first-year premium refund¹ on CPER**.

Submission Date : **4 January – 24 February 2018** (the "Promotion Period")
 Issue Date : on or before 31 March 2018

Offer 2a – Premium refund¹ on selected health insurance plan(s)

Selected health insurance plan(s)	Premium payment mode	Premium payment term	Premium refund ¹
			All customers
PRUhealth critical illness protector (CIR2) – HKD/USD policy PRUhealth critical illness multi-care (CIM) – HKD/USD policy	Annual mode	10/15/20/25 years	First 1-month premium refund ¹
		5 years	First 0.5-month premium refund ¹

Offer 2b – Premium refund¹ on PRUhealth essential critical care (CPER) supplementary benefit²

Selected supplementary benefit ²	Premium payment mode	Plan level	Premium refund ¹	Early Bird Offer (from 4 January to 27 January, 2018)
			All customers	All customers
PRUhealth essential critical care (CPER) – HKD/USD policy	Annual mode	All	First 6-month premium refund ¹	Extra 6-month (Total first-year premium refund¹)



1. The premium refund is offered and counted on each eligible plan and each supplementary benefit (if applicable). If a customer has successfully applied for more than 1 selected health insurance plan and/or **PRUhealth essential critical care** (CPER) supplementary benefit during the Promotion Period, and fulfils all other requirements stated under these conditions, each eligible plan and each eligible supplementary benefit (if applicable) will be qualified for the respective premium refund.
2. **PRUhealth essential critical care** (CPER) basic plan is excluded from the Promotion.

Marketing Materials & Selling Tools

You can view or download the below materials starting from **5 January 2018** from below specified PIL locations.

Marketing Materials & Selling Tools		PIL Path	PIL Location	
Product	Evergreen Growth Saver Plus (EGSP)	<ul style="list-style-type: none"> • Product Brochure • Product Manual • Administration Guidelines • Illustration Enhancement User Guide • Death Benefit Settlement Option Leaflet 	Products > Package Products > Evergreen Growth Saver Plus (EGSP)	PD000271
		<ul style="list-style-type: none"> • Death Benefit Settlement Option Application Form 	Products> Others>Death Benefit Settlement Option	PD000284
PRUCompass		Version 11.1.0 (download from AES)		

You can view or download the below materials starting from **4 January 2018** from below specified PIL locations.

Marketing Materials & Selling Tools		PIL Location
Customer Promotion	Offer 1: Evergreen Growth Saver Plus (EGSP) Premium Refund Customer Promotion	MKT000519
	Offer 2: Premium refund for (a) PRUhealth critical illness protector (CIR2); (b) PRUhealth critical illness multi-care (CIM) and (c) PRUhealth essential critical care (CPER) supplementary benefit	<ul style="list-style-type: none"> • Promotion Flyer • Administration Guideline MKT000520

For further enquiries, please contact PDD - Broker & IFA by email: hkg.pruhk.pdd.bit.admin@prudential.com.hk.

Best regards,

Sady Wong
Senior Director, Product Management
Marketing Department