

Accumulate wealth with Evergreen Growth Saver



Ms. Wong is a 35 year-old professional.

She needs...

to start saving earlier, so that she has "spare" money for unexpected future expenses



long-term financial protection for her family

Evergreen Growth Saver – saving for your future made easy



It's a whole life insurance plan designed for long-term savings – with a choice of single or 5/10-year premium terms



You have financial flexibility with your long-term savings, so the plan helps realise your dreams at different stages of life



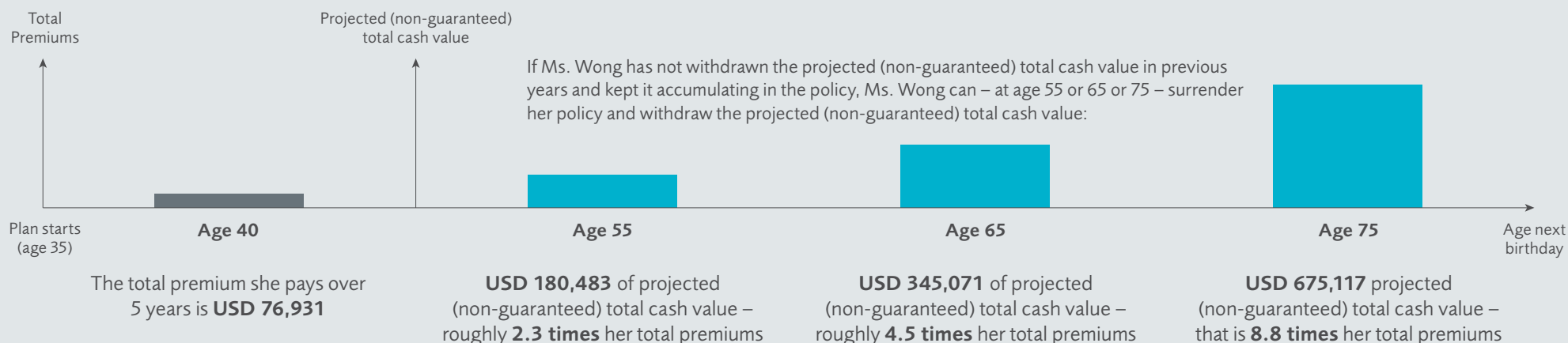
Potential returns come from: a guaranteed cash value and non-guaranteed bonuses



You may attach the plan with other supplementary benefits, including critical illness and medical coverage

How the plan could work for her*

- Ms. Wong signs up for a USD-denominated **Evergreen Growth Saver** and pays her premiums over 5 years with an annual premium of USD 15,386.
- Ms. Wong can choose to: surrender the policy and withdraw the projected (non-guaranteed) total cash value to fund her new business or for her use in retirement; or continue to accumulate this projected (non-guaranteed) total cash value in her policy for higher potential returns.



* Ages refer to age next birthday throughout this leaflet.

The figures above are for illustrative purposes only and are calculated with reference to the notional amount – an amount used to calculate the premiums, bonuses and other policy values of the plan. The notional amount in the above illustration is USD 165,800. The projected (non-guaranteed) total cash value indicated above is composed of guaranteed cash value and non-guaranteed bonuses. The above calculation assumes there is no encashment of any cash value of bonuses, no cash value withdrawal, no reduction in notional amount, and no policy loan while the policy is in effect. Also, the example above assumes no attachment of any supplementary benefit, which requires paying additional premium. Please note that supplementary benefits are not applicable for single premium term and RMB-denominated policies. All figures are rounded to the nearest whole number of dollars and will vary depending upon selected payment terms and policy currency.

For further details, please refer to the **Evergreen Growth Saver** product brochure.

Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at 2281 1333 for more details.

Important information

Limited offer period for RMB currency option

The RMB currency option of this plan is offered for a limited period only and is subject to a quota limit. We reserve the right to withdraw this currency option from the market at any time at our sole discretion without prior notice, regardless of whether or not we have received your policy application. If we decide to withdraw the currency option after we have received your application, we will return your original premium in the original amount and premium payment currency without interest.

Cancellation right

A customer who has bought the life insurance plans has a right to cancel the policy within the cooling-off period and obtain a refund of any premium(s) paid less any withdrawals. Provided that no claim has been made, the customer may cancel the policy by giving written notice to us within 21 days after: (1) the delivery of the policy or (2) the issuance of a notice (informing the availability of the policy and

expiry date of the cooling-off period) to the customer/his/her representative, whichever is earlier. The premium will be refunded in the currency of premium payment at the time of application for this policy. If the currency of premium payment is not the same as the plan currency, the refundable premium amount in plan currency under this policy will be converted to the currency of premium payment at the prevailing currency exchange rate as determined by us in our absolute discretion from time to time upon payment. After the cooling-off period expires, if a customer cancels the policy before the end of benefit term, the actual cash value (if applicable) may be substantially less than the total amount of premiums paid.

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Notes

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Finance your children's education with Evergreen Growth Saver



Mr. Chan is a 32 year-old professional. He is married, and his wife is expecting a baby boy.

He needs...



to save money for his son's university education



to put the money aside quickly, without taking on long-term premium payments



long-term financial protection for his son

Evergreen Growth Saver – for your children's education



It's a whole life insurance plan designed for long-term savings – with a choice of single or 5/10-year premium terms



You have financial flexibility with your savings, so you can use it to pay for your children's future education



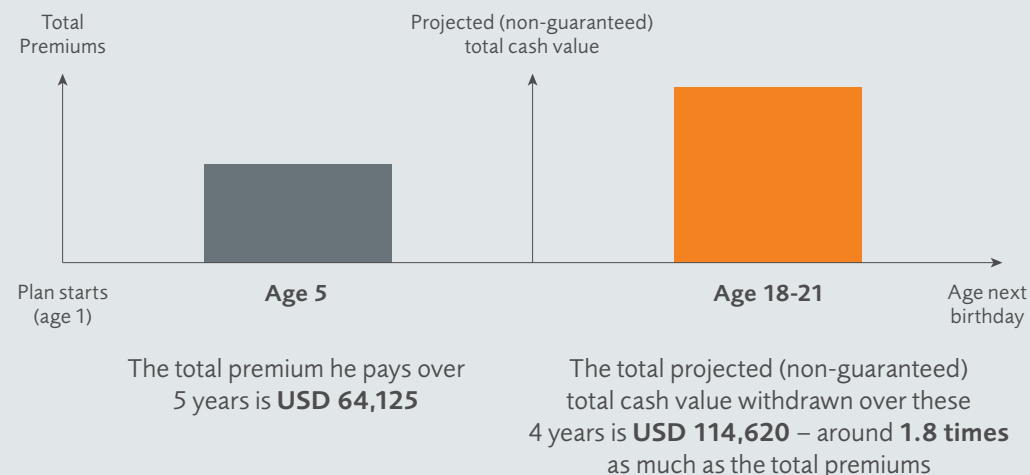
Potential returns come from: a guaranteed cash value and non-guaranteed bonuses



You may attach the plan with other supplementary benefits, including critical illness and medical coverage

How the plan could work for him*

- When his son is 1 year old, Mr. Chan signs up for a USD-denominated **Evergreen Growth Saver** for him and pays his premiums over 5 years with an annual premium of **USD 12,825**.
- When his son is 18, Mr. Chan can withdraw a projected (non-guaranteed) total cash value of **USD 28,655** from the plan every year for 4 years. This may cover his son's tuition fees. The policy remains in effect throughout this period.



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The figures above are for illustrative purposes only and are calculated with reference to the notional amount – an amount used to calculate the premiums, bonuses and other policy values of the plan. The notional amount in the above illustration is USD 138,200. The withdrawal of the projected (non-guaranteed) total cash value is a result from reducing the notional amount and such value is composed of guaranteed cash value and non-guaranteed bonuses. Any cash value withdrawal will reduce both the death benefit and surrender value payable. The above calculation assumes there is no encashment of any cash value of bonuses, no cash value withdrawal and no policy loan while the policy is in effect except for reducing the notional amount from age 18 to 21 of the person covered in the policy (the "life assured") (given that Prudential's minimum notional amount of USD 20,000 has been fulfilled). Also, the example above assumes no attachment of any supplementary benefit, which requires paying additional premium. Please note that supplementary benefits are not applicable for single premium term and RMB-denominated policies. All figures are rounded to the nearest whole number of dollars and will vary depending upon selected payment terms and policy currency.

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Cancellation right

A customer who has bought the life insurance plans has a right to cancel the policy within the cooling-off period and obtain a refund of any premium(s) paid less any withdrawals. Provided that no claim has been made, the customer may cancel the policy by giving written notice to us within 21 days after: (1) the delivery of the policy or (2) the issuance of a notice (informing the availability of the policy and

expiry date of the cooling-off period) to the customer/his/her representative, whichever is earlier. The premium will be refunded in the currency of premium payment at the time of application for this policy. If the currency of premium payment is not the same as the plan currency, the refundable premium amount in plan currency under this policy will be converted to the currency of premium payment at the prevailing currency exchange rate as determined by us in our absolute discretion from time to time upon payment. After the cooling-off period expires, if a customer cancels the policy before the end of benefit term, the actual cash value (if applicable) may be substantially less than the total amount of premiums paid.

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Save for a comfortable retirement with Evergreen Growth Saver



Mr. Lee is a 45 year-old teacher.

He needs...



an affordable way to save while he is still working



to build his savings to cope with the effects of inflation



regular income to cover his daily expenses in retirement



long-term financial protection for his family

Evergreen Growth Saver – an efficient way to save for your retirement



It's a whole life insurance plan designed for long-term savings – with a choice of single or 5/10-year premium terms



You have financial flexibility with your savings, so it meets your financial needs in retirement



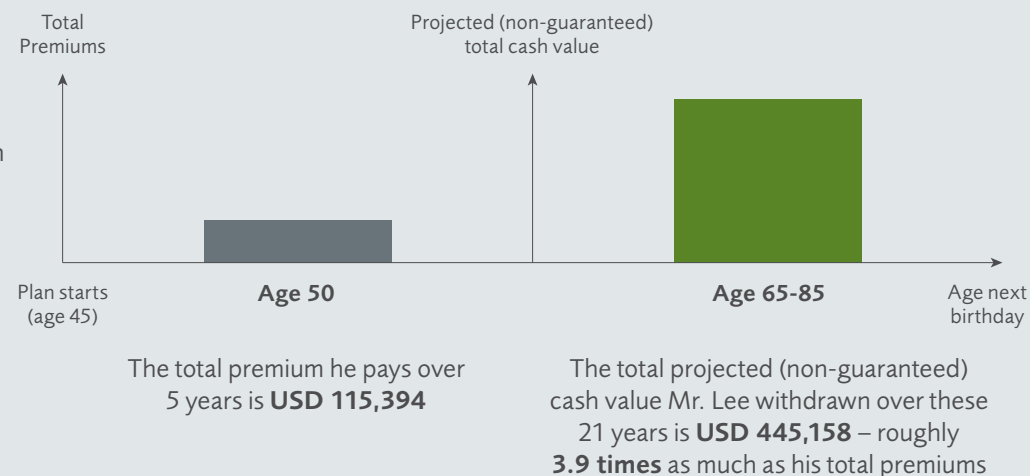
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How the plan could work for him*

- Mr. Lee signs up for a USD-denominated **Evergreen Growth Saver** and pays his premiums over 5 years with an annual premium of **USD 23,079**.
- At 65, Mr. Lee wants a regular income to support his retirement from 65 to 85. He can withdraw a projected (non-guaranteed) total cash value of **USD 21,198** from the plan every year in his retirement, while still keeping the policy in effect.



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The figures above are for illustrative purposes only and are calculated with reference to the notional amount – an amount used to calculate the premiums, bonuses and other policy values of the plan. The notional amount in the above illustration is USD 249,500. The withdrawal of the projected (non-guaranteed) total cash value is a result from reducing the notional amount and such value is composed of guaranteed cash value and non-guaranteed bonuses. Any cash value withdrawal will reduce both the death benefit and surrender value payable. The above calculation assumes there is no encashment of any cash value of bonuses, no cash value withdrawal and no policy loan while the policy is in effect except for reducing the notional amount from age 65 to 85 of the person covered in the policy (the "life assured") (given that Prudential's minimum notional amount of USD 20,000 has been fulfilled). Also, the example above assumes no attachment of any supplementary benefit, which requires paying additional premium. Please note that supplementary benefits are not applicable for single premium term and RMB-denominated policies. All figures are rounded to the nearest whole number of dollars and will vary depending upon selected payment terms and policy currency.

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