

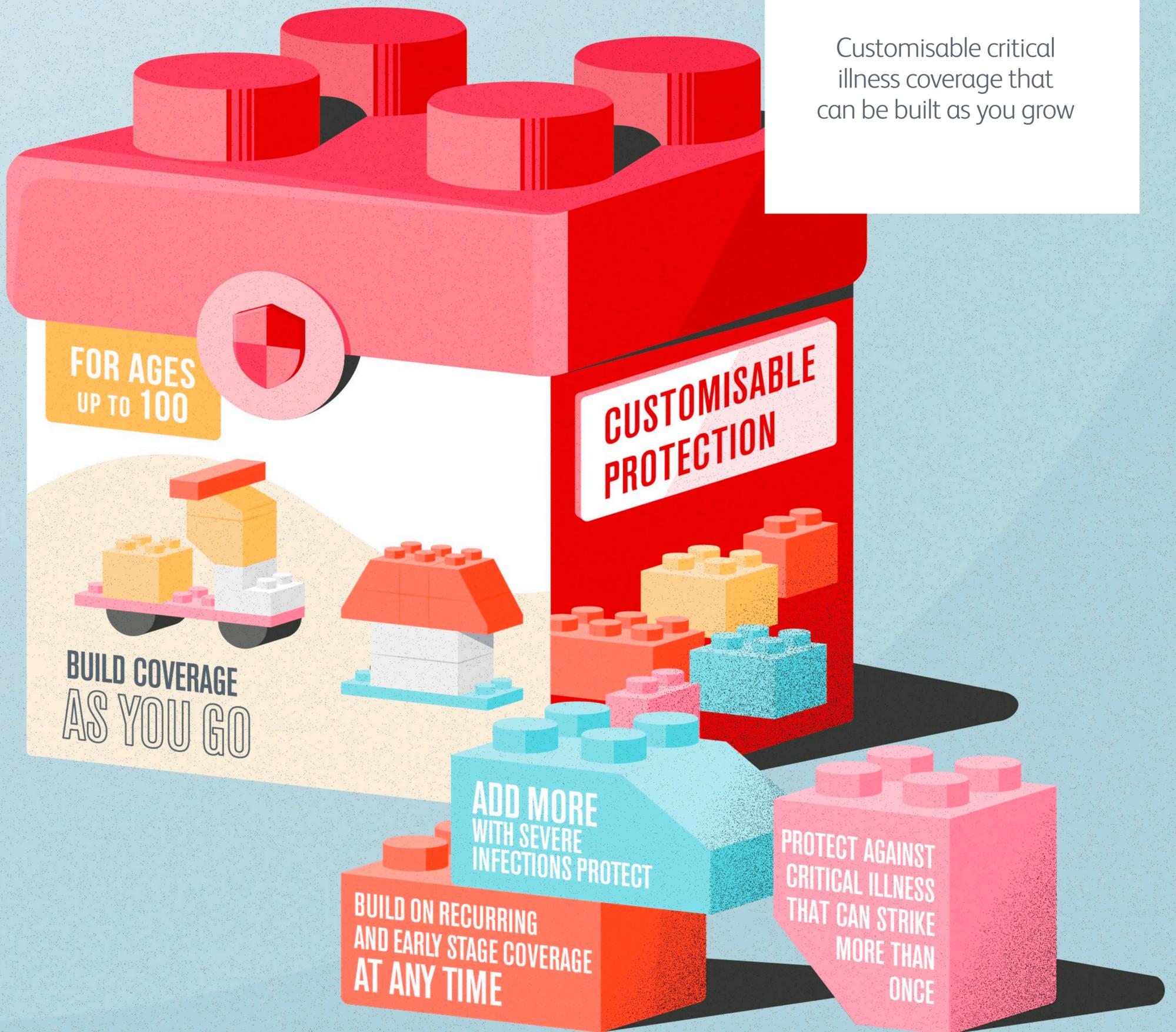


PRUDENTIAL

Listening. Understanding. Delivering.

PRUActive Protect

Customisable critical illness coverage that can be built as you grow



Why do I need coverage against critical illness?

The expenses associated with critical illness extend far beyond hospitalisation, treatment and doctor's fees. This additional financial burden may be too much to bear, especially when it is accompanied by a temporary or permanent loss in income. **PRUActive Protect** can help cushion the financial impact of critical illness, even if it happens more than once.

With sufficient coverage, you can continue to provide your best for the family and **DO it all** even during recovery.



What critical illnesses does PRUActive Protect cover?

PRUActive Protect provides coverage against 37 critical illnesses¹, including:

- Major Cancer
- Heart attack of specified severity
- Stroke with permanent neurological deficit
- Coronary artery bypass surgery
- End stage kidney failure
- End stage liver failure
- Alzheimer's Disease / Severe Dementia

...and other medical conditions that often impact quality of life and incur greater than usual medical expenses.

¹ Refer to Product Summary for full list of critical illnesses

How you can customise your PRUActive Protect plan

You can customise your PRUActive Protect plan as it allows you to build on additional coverage while you progress through life. You now have the option to build your protection against recurring and relapse critical illness conditions anytime* during your policy term, when you're ready.

Key Benefits of PRUActive Protect



Critical illness coverage up to age 100

Get coverage for 37 critical illnesses with a customisable policy term from 10 up to 99 years.



Crisis Care Accelerator Benefit¹

Receive payout on serious illnesses or accidents that affect major organs, resulting in admission to Intensive Care Unit (ICU).



Child Cover Benefit²

Complimentary coverage for your children against critical illnesses and juvenile conditions so you can enjoy their growing years with peace of mind.



Spouse Waiver Benefit³

Ease your financial burden in difficult times with a 1 year premium waiver.

Optional Supplementary Benefits

Protect Plus⁴

Continue to stay protected against relapses or recurrences of any of the critical illness conditions up to 500% of your selected coverage.

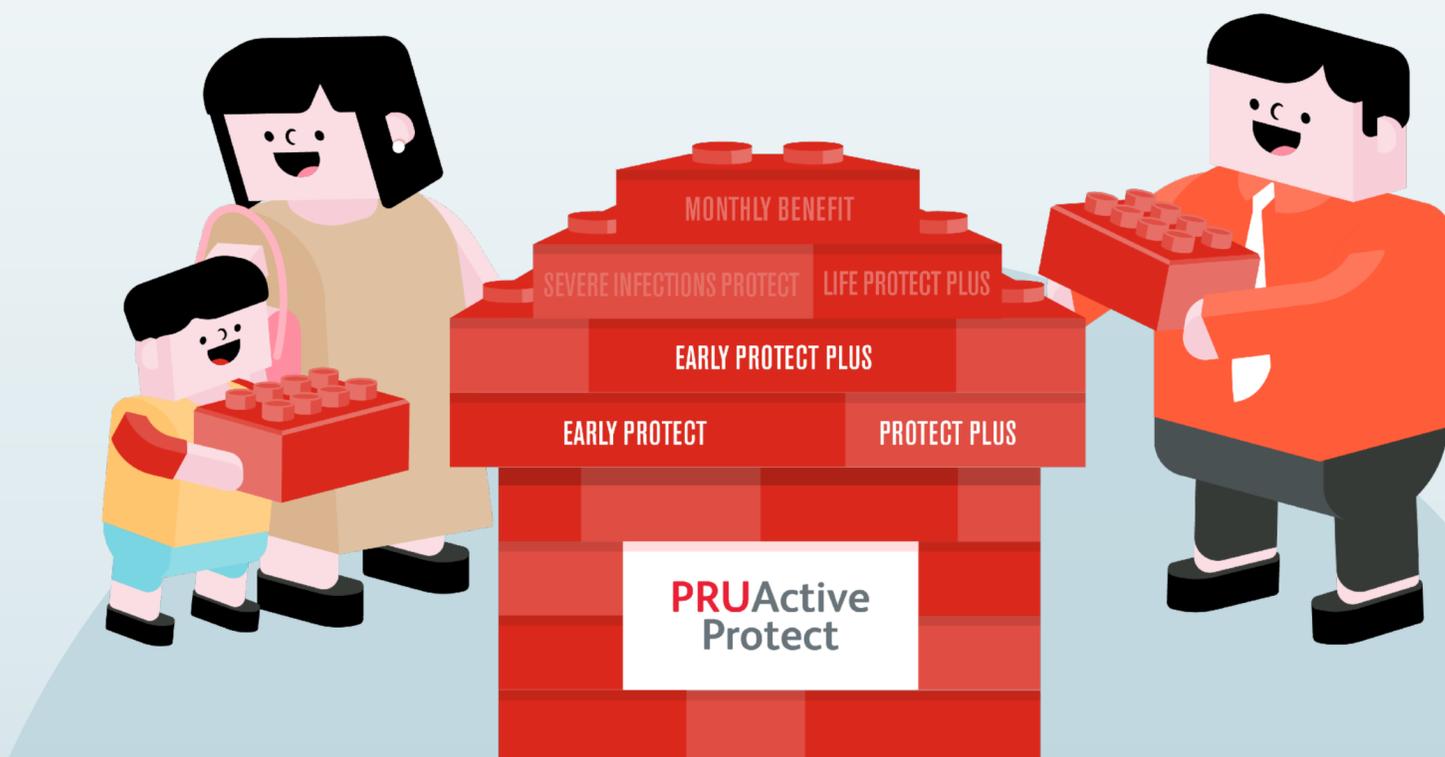
Early Protect⁵

Be covered against pre-critical stage critical illnesses and claim up to 100% of coverage amount.

Early Protect Plus⁶

Have repeated coverage against recurring or relapse of pre-critical stage critical illnesses up to 500% of your selected coverage amount.

Other supplementary benefits available include **Life Protect Plus** for additional death benefit, **Severe Infections Protect** for coverage against serious infectious diseases, and **Monthly Benefit** that provides monthly payout for a period of 1 to 3 years.



* Maximum age to add on riders is 65

¹ Applicable only when insured undergoes surgery of any of the vital organs (heart, lung, brain, kidney, liver) as a result of illness or accident, and as a result of the surgery, the insured is admitted to ICU for 3 consecutive days or more. Excluding surgery due to organ donation. We pay this benefit once only and for 50% of the critical illness benefit, subject to a cap of S\$100,000 per life assured.

² When both parents purchase a PRUActive Protect policy each, all their unnamed children will be entitled to a child cover benefit. Refer to Product Summary for full list of critical illnesses and juvenile conditions.

³ Waives 1 year of premiums under the PRUActive Protect policy and supplementary benefits excluding Crisis Waiver III, Early Crisis Waiver, Payer Security Plus and Early Payer Security for a period of 1 year when the spouse of the life assured is diagnosed with critical illness.

⁴ Coverage restores to 100% after each critical illness claim, allowing you to make multiple claims of up to 500% of the PRUActive Protect sum assured. This 500% of the sum assured includes claims for any pre-critical stage critical illness claim under the Early Protect benefit (if this benefit is included). For the critical illness coverage to restore to 100%, the waiting period between claims for critical illnesses of different category and same category is 12 months and 24 months respectively.

⁵ Maximum benefit payable applies. The life assured is required to survive for at least 7 days from the date of diagnosis before the relevant benefit is payable.

⁶ Coverage restores to 100% after each pre-critical stage critical illness claim, allowing you to make multiple claims of up to 500% of the Early Protect sum assured. This 500% includes claims for any of the critical illnesses under the PRUActive Protect policy. For the pre-critical stage critical illness coverage to restore to 100%, the waiting period between claims for pre-critical stage critical illnesses of different category and same category is 12 months and 24 months respectively.

Please refer to the Product Summary for more information.

How PRUActive Protect works

Jane

Age 24,
non
smoker



Jane purchases **PRUActive Protect** that covers S\$100,000 for critical illness and S\$20,000 for death until age 85, paying a monthly premium of S\$35.79.

After a pay raise at age 26, Jane adds **Protect Plus** and purchases **Early Protect** with S\$100,000 coverage for pre-critical stage critical illness. Her monthly premium increases to S\$97.84.

Age
30

A year later, Jane gets married and adds on **Early Protect Plus**. She now pays a monthly premium of S\$115.35.



Jane is diagnosed with early stage breast cancer. With **Early Protect**, she receives a payout of **S\$100,000**. She continues to be covered for critical illness, pre-critical stage critical illness and death.

Age
34

Jane gives birth to her second child and her husband also gets a **PRUActive Protect** policy. Both their children receive complimentary coverage under the **Child Cover Benefit** until age 17.



Age
36

Jane suffers a relapse of early stage breast cancer. With **Early Protect Plus**, she receives a payout of **S\$100,000**. She continues to be covered for critical illness, pre-critical stage critical illness and death.

Age
45

Jane is involved in an accident. She undergoes surgery to vital organs and stays in the ICU for 3 days. She receives a payout of **S\$50,000** under the **Crisis Care Accelerator Benefit**.



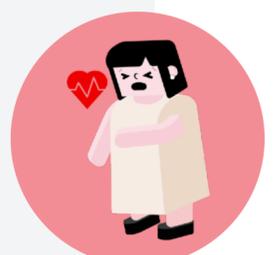
Age
65

Jane has a keyhole cardiac surgery. With **Early Protect Plus**, she receives a payout of **S\$100,000**. She continues to be covered for critical illness, pre-critical stage critical illness and death.

Age
70

Jane has a heart attack. With **PRUActive Protect**, she receives a payout of **S\$100,000**. She continues to be covered for critical illness, pre-critical stage critical illness and death.

Premiums are waived for 1 year for Jane's husband under the **Spouse Waiver Benefit**.



Age
80

Jane passes away. Her family receives **S\$20,000**.



Total payout from **PRUActive Protect**: **S\$470,000**

For more information, speak to your Prudential Financial Consultant. Call us at 1800 333 0 333 today.

Important Notes:

You are recommended to read the product summary and seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Premiums are not guaranteed and may be adjusted based on future claims experience.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

There are certain conditions such as pre-existing conditions, whereby no benefits will be payable. These are stated as exclusions in the contract. Please refer to the relevant policy contract for details. Waiting period and survival period are applicable before the critical illness benefits will be payable. Please refer to the relevant policy contract for details. This brochure is for reference only and is not a contract of insurance. Please refer to the exact terms and conditions, specific details and exclusions applicable to these insurance products in the policy documents that can be obtained from your Prudential Financial Consultant.

This brochure is for distribution in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore. In case of discrepancy between the English and Mandarin versions of this brochure, the English version shall prevail.

These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at **29 December 2023**.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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