

**Protect and invest**  
in your baby's future



**PRUDENTIAL**

Listening. Understanding. Delivering

## **PRU**First Gift II

A bundled plan that provides coverage for pregnancy and beyond, while growing your money for future needs.

# Celebrate the gift of life with the gift of protection

Pregnancy is a beautiful journey full of wonder and joy. But it's not without risk. Protect yourself from unexpected complications and give your baby a better start in life with **PRU**First Gift II.

**PRU**First Gift II is a comprehensive plan that covers expectant mothers and babies from the 13th week of pregnancy, while providing opportunity and flexibility to invest for your child's bright future. It combines the benefits of **PRU**Mum, a maternity plan with **PRU**Active LinkGuard, an investments-linked plan. Covering you in the event of complications during pregnancy and childbirth, giving your newborn secured lifelong protection with the potential for long-term wealth growth. It also covers assisted pregnancies such as In Vitro Fertilisation (IVF)<sup>1</sup>, so your family can get the most out of life.

## Key Benefits

### For Mum – early and comprehensive coverage



#### Early and Comprehensive Coverage

Option to begin coverage<sup>2</sup> as early as 13 weeks and until the end of fourth policy year.



#### Pregnancy Complications Benefit

Enjoy coverage for up to 17 pregnancy complications.



#### Gestational Diabetes (GDM)

Be protected against GDM, its resulting conditions, and complications<sup>3</sup> for up to S\$2,000.



#### Hospital Care Benefit

- Receive up to S\$400/day as hospital cash payout up to 50 days, to defray medical expenses from an unprepared hospitalisation stay for 26 conditions including complications of Lactation Mastitis.
- With **Hospital Care Accelerator**, receive payout on any hospitalisation<sup>4</sup> that lasts 30 days or Intensive Care Unit admission.



#### Mental Wellness Care

Cover the costs of Psychological Consultations<sup>5</sup> (up to S\$100/session) and Postpartum Depression<sup>5</sup> diagnosis (up to S\$1,000).

<sup>1</sup> Coverage for assisted pregnancies conceived through In Vitro Fertilization (IVF), Intracytoplasmic Sperm Injection (ICSI), Intrauterine Insemination (IUI) and Intracervical Insemination (ICI) will go through normal underwriting.

<sup>2</sup> Terms & Conditions apply.

<sup>3</sup> Refer to Product Summary for the covered conditions related to gestational diabetes mellitus.

<sup>4</sup> The total payout from Hospital Care and Hospital Care Accelerator Benefit is 100% of the original Sum Assured. The payout is subject to hospitalisation for a consecutive period of 30 days, or to Intensive Care Unit admission for 1 day or more.

<sup>5</sup> Payout for Psychological Consultations is up to S\$200 in total. The Insured can receive up to 5% Sum Assured with Postpartum Depression diagnosis.

## For Baby - give your child a head start before birth



### Congenital Illness Benefit<sup>1</sup>

Receive 100% of Sum Assured if your newborn child is diagnosed with any of the 25 covered congenital illnesses.



### Hospital Care Benefit<sup>2</sup>

- Receive 2% Sum Assured per day, for up to 25 days of hospitalisation against 8 conditions such as Hand, Foot and Mouth Disease or Phototherapy for severe Neo-Natal Jaundice and Premature Birth.
- **Hospital Care Accelerator Benefit<sup>3</sup>** provides financial support for your child's Intensive Care Unit hospitalisation of three or more continuous days.



### Provides lifelong protection by transferring coverage from Mum to Baby seamlessly

Your child is protected from Death, Terminal Illness and Total and Permanent Disability since birth without underwriting<sup>4</sup>. After birth, you may also choose to cover your child for critical illness by adding supplementary benefits without underwriting<sup>4</sup>.



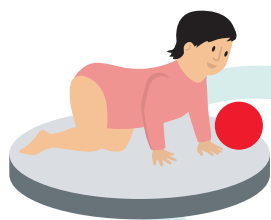
### Health Cover for Child

Option to protect your baby's healthcare needs by signing up with a **PRUShield Plus** or **PRUShield Standard** plan within 14 to 90 days from birth without medical underwriting<sup>5</sup>.



### Gift your child a lifetime of happiness

With **PRUActive LinkGuard**, you not only protect your child from life's uncertainties but also grow your wealth to give your child opportunities to discover a future full of possibilities.



<sup>1</sup> Applicable to multiple birth pregnancy with 100% Sum Assured per life.

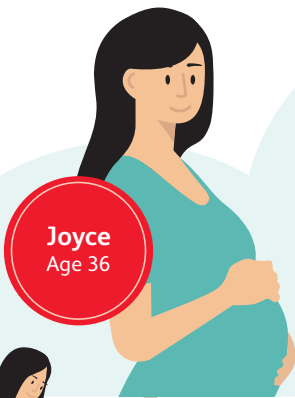
<sup>2</sup> Applicable to multiple birth pregnancy, up to 50% Sum Assured per life.

<sup>3</sup> Total payout from Hospital Care and Hospital Care Accelerator Benefit for Child is 50% of the original Sum Assured.

<sup>4</sup> Applicable only when it is done within 60 days from child's date of birth.

<sup>5</sup> The Health Cover for Child does not cover congenital illnesses or pre-existing conditions, which refers to any health issue the baby had before getting the eligible **PRUShield** plan. This includes symptoms or signs that the baby received medical treatment, medication, consultation, advice, or diagnosis for, or that would have made a sensible person seek medical help. For instance, if a baby was born with a cleft lip, any related expenses will not be covered, but other conditions which are not pre-existing will be considered. All other terms and conditions as stated in the eligible **PRUShield** policy document will apply. It's important to note that the cover can only be applied within 14 to 90 days after the baby's birth, and if the baby is not hospitalised during the application. Please refer to the **PRUMum** Product Summary for the full terms and conditions.





## How PRUFirst Gift II works:

Joyce, age 36, is expecting her first child and is 13 weeks pregnant. While she and her husband are looking forward to this new journey, they want to ensure they are well prepared for parenthood. Hence, she is looking for an insurance plan that can provide coverage during and beyond her pregnancy for herself and the newborn child.



### 13 weeks of pregnancy

Signs up for PRUFirst Gift II, paying a premium of **S\$4,384** for a Sum Assured of **S\$20,000** for PRUMum and **S\$250,000** for PRUActive LinkGuard.



### 28 weeks of pregnancy

She is diagnosed with Gestational Diabetes. Receives a payout of **S\$2,000**.



### 39 weeks of pregnancy

Gives birth via caesarian section to a baby girl, Annabel. Joyce is hospitalised for 3 days following an infection due to her caesarian section. Receives a payout of **S\$1,200**.



### Within 60 days from birth

Annabel is diagnosed with Neo-Natal Jaundice and needs phototherapy for 4 days. Receives a payout of **S\$1,600**. PRUActive LinkGuard coverage is transferred to Annabel upon birth and provides coverage against Death, Terminal Illness, Total and Permanent Disability. Joyce also adds on Early Crisis Protect and Crisis Protect to protect Annabel against critical illness.



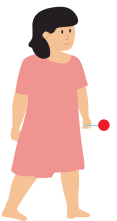
### Within 14 to 90 days after birth

Joyce easily signs Annabel up for PRUShield Plus without medical underwriting\*. With the knowledge that the Integrated Shield Plan coverage will stay with her baby for life, she can have peace of mind for the long term.



### Annabel turns 2

Annabel is admitted to the hospital for 5 days due to pneumonia, and her hospitalisation is covered under PRUShield Plus<sup>^</sup>. In addition, she receives a payout of **S\$2,000** under PRUMum.



### Annabel turns 3

Annabel's coverage for Congenital Illness and Hospital Care Benefit expires but she continues to be protected with PRUActive LinkGuard. Joyce continues to be protected against Death with PRUMum.



### 4th policy year

PRUMum policy expires. Joyce receives a total payout of **S\$6,800** by the 4<sup>th</sup> policy year. Annabel continues to be protected with PRUShield Plus and PRUActive LinkGuard as she embarks on life's exciting journey.

\* The Health Cover for Child does not cover congenital illnesses or pre-existing conditions, which refers to any health issue the baby had before getting the eligible PRUShield plan. This includes symptoms or signs that the baby received medical treatment, medication, consultation, advice, or diagnosis for, or that would have made a sensible person seek medical help. For instance, if a baby was born with a cleft lip, any related expenses will not be covered, but other conditions which are not pre-existing will be considered. All other terms and conditions as stated in the eligible PRUShield policy document will apply. It's important to note that the cover can only be applied within 14 to 90 days after the baby's birth, and if the baby is not hospitalised during the application. Please refer to the PRUMum Product Summary for the full terms and conditions.

<sup>^</sup> PRUShield Plus terms and conditions apply.

# Summary of Benefits:

Benefits	Benefit Limit	Coverage Period
<b>Benefit for Mum under PRUMum</b>		
Death Benefit for Mum	Option to choose Sum Assured of S\$5,000, S\$10,000, S\$15,000 or S\$20,000	Up to 4 years policy term
Pregnancy Complications		From inception until 60 days from birth of child*
Hospital Care Benefits	2% of Sum Assured/day	
Hospital Care Accelerator Benefit	100% of Sum Assured <sup>1</sup>	
Psychological Consultation	S\$100 / session (capped at 2 sessions)	
Postpartum Depression	5% of Sum Assured	
Gestational Diabetes Mellitus	10% of Sum Assured	
<b>Benefit for Baby under PRUMum</b>		
Congenital Illness Benefit	Option to choose Sum Assured of S\$5,000, S\$10,000, S\$15,000 or S\$20,000	Up to age 3 of child
Hospital Care Benefit	2% of Sum Assured/day	
Hospital Care Accelerator Benefit	50% of Sum Assured <sup>3</sup>	
Health Cover for Child <sup>2</sup>	Option to sign up for a PRUShield Plus or PRUShield Standard plan without medical underwriting	From 14 - 90 days after birth
<b>Benefits under PRUActive LinkGuard</b>		
For Mum	Basic Sum Assured of up to S\$250,000 (S\$500,000 with multiplier benefit) <sup>4</sup>	From inception until 60 days from birth of child
For Baby		Whole of Life

\* Benefit ends automatically once the benefit Sum Assured is paid out or 60 days after the birth of the child, whichever is earlier.

<sup>1</sup> The total payout from Hospital Care and Hospital Care Accelerator Benefit is 100% of the original Sum Assured. The payout is subject to hospitalisation for a consecutive period of 30 days, or to Intensive Care Unit admission for 1 day or more.

<sup>2</sup> The Health Cover for Child does not cover congenital illnesses or pre-existing conditions, which refers to any health issue the baby had before getting the eligible PRUShield plan. This includes symptoms or signs that the baby received medical treatment, medication, consultation, advice, or diagnosis for, or that would have made a sensible person seek medical help. For instance, if a baby was born with a cleft lip, any related expenses will not be covered, but other conditions which are not pre-existing will be considered. All other terms and conditions as stated in the eligible PRUShield policy document will apply. It's important to note that the cover can only be applied within 14 to 90 days after the baby's birth, and if the baby is not hospitalised during the application. Please refer to the PRUMum Product Summary for the full terms and conditions.

<sup>3</sup> Total payout from Hospital Care and Hospital Care Accelerator Benefit for Child is 50% of the original Sum Assured. The payout is subject to the child's Intensive Care Unit hospitalisation of at least three continuous days.

<sup>4</sup> Protect Mum and Baby against death, total and permanent disability and terminal illness.

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

**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 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.

**PRUActive LinkGuard** is an Investment-Linked Plan (ILP) which invests in ILP sub-fund(s). Investment products are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units and the income accruing to the units (if any) may fall or rise. Past performance is not necessarily indicative of future performance.

A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from your Prudential Financial Consultant. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

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

Premiums for some of the supplementary benefits are not guaranteed and may be adjusted based on future claims experience.

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.

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Information is correct as at 11 July 2023.

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

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