Simplifying your journey to better health.

Enjoy rewards when you purchase eligible health and protection plans.

PRUDENTIAL

Listening. Understanding. Delivering.

Healthcare should be simple.

Making Health & Protection simple for you

At Prudential, we strive to help you obtain adequate protection, so that you and your family can focus on living well. Whatever your life stage or individual needs, we make it simple to find Health & Protection solutions that are right for you. Your health and protection needs are unique, your solutions should be too – it's that simple.

Simply purchase any **PRUShield** or **PRUExtra** plan and enjoy 25% off on your first-year premium* during this limited period. In addition, ensure that you have sufficient protection coverage for you and your family and stand to receive vouchers worth up to 25% of your first-year premium* (choice of NTUC FairPrice e-gift card, Dairy Farm e-vouchers or Al-Futtaim Retail Asia gift vouchers).

Use your rewards to live better for yourself and your family today.

Promotion period: 1 April 2020 to 31 May 2020

Eligible Insurance Medical Plans	Discount on First-Year Premium
PRUShield Premier **PRU**Shield Plus **PRU**Shield Standard Plan **PRU**Extra Premier CoPay **PRU**Extra Preferred CoPay ***New*** **PRU**Extra Premier Lite CoPay **PRU**Extra Plus CoPay	25%

Eligible Insurance Protection Plans	Minimum Sum Assured[1]	Vouchers (expressed as a % of first-year premium[2])	
		All Customers	Exclusively for Ascend and Opus by Prudential Customers Paying Annual Premiums[3]
PRUActive Life[4] **PRU**Life Multiplier Flex	S$250,000	5%	15%
	S$500,000	10%	20%
PRUTriple Protect	S$150,000	5%	15%
	S$250,000	10%	20%
PRUActive Term **PRU**Mortgage **PRU**Mortgage Refund	S$600,000	10%	20%
	S$1,200,000	15%	25%

For more information, speak to your Prudential Financial Consultant.
Call us at **1800 333 0 333** today.
prudential.com.sg/wedosimple

*Terms and conditions apply. Please refer to **prudential.com.sg/wedosimple** for more details.

[1] Sum Assured is defined as the sum assured of the basic plan only, except for **PRUActive Life** and **PRULife Multiplier Flex** where it includes the multiplied coverage. Please refer to **PRUActive Life** and **PRULife Multiplier Flex** website for more information.

[2] Voucher value is based on the first-year premium that includes the premium for the basic policy and supplementary benefit(s). First-year premium is the total premium due from a policy in its maiden year. The shopping vouchers value is fixed as a % of first-year premium. For example, if a customer meets the minimum sum assured criteria, qualifying for a 10% reward and paying a premium of $3,000, he/she will receive $300 shopping vouchers.

[3] The Ascend and Opus by Prudential customers discount includes the additional 10% vouchers on top of the 'All Customer' discount, based on the first-year premiums. It is applicable only if premiums are paid on an annual basis.

[4] Applicable for purchase of **PRUActive Life** bundled under **PRUFirst Promise**.

Important Notes:

PRUShield is a yearly renewable plan. Prudential guarantees lifetime coverage for **PRUShield** and **PRUExtra**.

PRUExtra premiums cannot be paid by Medisave.

We reserve the right to vary the policy benefits, features, conditions, and/or name at any time by giving 30 days' written notice to the policyowner before doing so.

Premiums are not guaranteed and may be adjusted based on future claims experience. Prudential reserves the right to vary premiums at any time by giving 30 days' written notice to the policyowner before doing so. Premium rates will be based on age next birthday (for 1st premium) on cover start date and each policy anniversary date (for renewable premium).

You are recommended to read the product summary and seek advice from a Prudential Financial Consultant representative 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.

As some of the products have no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

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 products are not guaranteed and may be adjusted based on future claims experience. Before replacing an existing accident and health policy with a new one, you should consider whether the switch is detrimental, as there may be potential disadvantages with switching and the new policy may cost more or have fewer benefits at the same cost.

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.

A deferment period applies to total and permanent disability for which no 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 this insurance product 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.

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 2 April 2020.

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

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