



PRUDENTIAL

Listening. Understanding. Delivering.

PRUActive Life II

Grow your life with
multiplied assurance



We do life too

We know that life is filled with exciting milestones. As you cross each one, the way you do life evolves and so should your protection plans.

Designed for your growing needs, **PRUActive Life II** is a whole-of-life insurance plan that optimises your coverage while accumulating cash value over time. Flexible and customisable, **PRUActive Life II** provides comprehensive protection at every stage, so that you can do life to the fullest.

Key Benefits*



Flexible premium payment term

Choose your premium payment term between 5 to 35 years to meet your unique needs.



Multiplier Benefit¹

Boost your coverage up to 5 times¹ until the age of 80 years¹ to cover against Death, Terminal Illness, Total and Permanent Disability².



Crisis Care (PRUActive Life II)[#]

Optional coverage for Late Stage Medical Conditions and Crisis Care Accelerator Benefit which covers serious illnesses or accidents that affect major organs, resulting in admission to intensive care unit (ICU)³.



Early Crisis Care (PRUActive Life II)[#]

Optional coverage for Early and Intermediate Stage Medical Conditions, and Special Benefits such as Juvenile Medical Conditions.



Financial support in times of need

Defer your premium payment, interest-free⁴ for up to 2 years without disrupting your coverage.



Kinship Booster Benefit⁵

Additional 10% coverage when your immediate family member purchases a PRUActive Life II.

¹ Multiplier Benefit is applicable only if you chose to have this benefit when you purchase the plan. It comes with choice of 2x, 3x, 4x or 5x and Expiry Age choices of 65, 70, 75 or 80. Multiplier Benefit and the Multiplier Benefit Expiry Age will apply to PRUActive Life II and its attached Early Crisis Care and Crisis Care supplementary benefit.

² Total Permanent Disability Benefit expires on the policy anniversary before life assured turns 70 years old.

³ 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 or more consecutive days. Excluding surgery due to organ donation. Subject to cap of S\$100,000 per life assured. Only 1 claim is payable per policy.

⁴ This interest-free loan amount needs to be paid back at the end of the premium deferment period, if not, interest on the loan amount starting from the end of the premium deferment period will be charged.

⁵ At the month after immediate family member purchases PRUActive Life II policy. Kinship Booster benefit is only applicable to the basic sum assured (excluding multiplier benefit), does not accumulate any cash value and can only be applied to the policy on or before age next birthday 55. Subject to cap of S\$100,000 per life assured. If the existing life assured has already made claims from the policy, the Kinship Booster Benefit no longer applies.

[#] Refer to Early Crisis Care (PRUActive Life II) and Crisis Care (PRUActive Life II) on our website for more details.

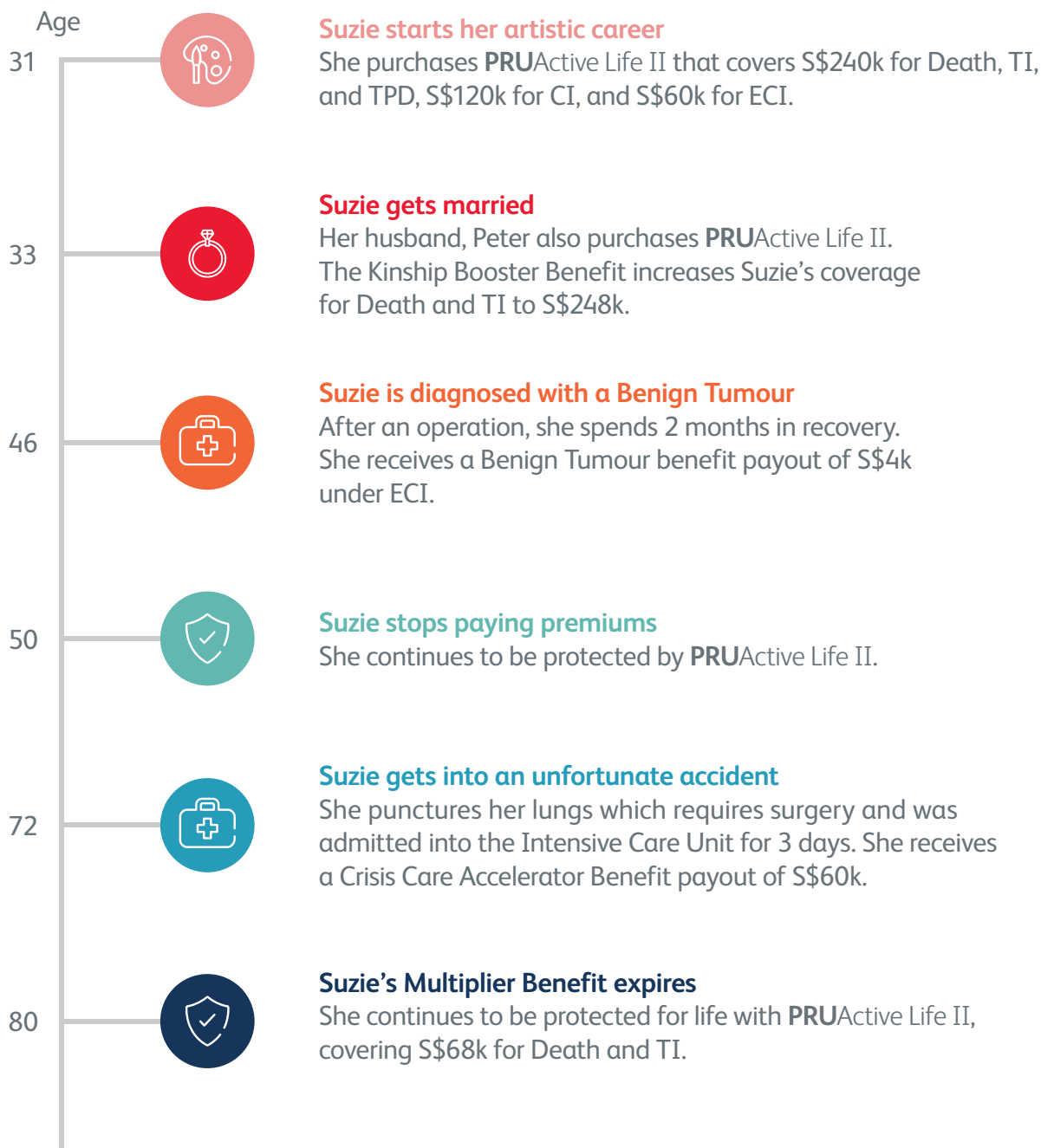
* Terms & Conditions apply. Refer to www.prudential.com.sg/PAL2 for more details.

How PRUActive Life II works

For peace of mind as she pursues a creative career, Suzie purchases a **PRUActive Life II** plan. She chooses a 3x Multiplier Benefit until the age of 80, covering S\$240k¹ for Death, Terminal Illness (TI), and Total Permanent Disability (TPD)². She supplements her coverage with Crisis Care covering S\$120k¹ for Critical Illness (CI) and Early Crisis Care covering S\$60k¹ for Early Critical Illness (ECI). She also opts for premium payment term of 20 years, paying an annual premium of S\$3,425.40.



Suzie, 31
Female, Non-Smoker



¹ Coverage amount is after applying 3x Multiplier Benefit.

² Total Permanent Disability Benefit expires on the policy anniversary before life assured turns 70 years old.

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 buying a life insurance policy is a long-term commitment, 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. Premiums for the main plan and 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.

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 1 July 2021.

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

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