

**For better,  
for worse,  
for life.**



## **PRU**Active Life V

A lifelong promise of protection – strengthened by multiplied coverage and comprehensive critical illness protection.



**Wide coverage across 182 conditions**

# Singaporeans are living longer, and with longer lives come **greater health uncertainties**

▲ **34%**

rise in cancer diagnoses under age 40<sup>1</sup>

**1 in 4**

diagnosed with cancer before age 75<sup>2</sup>

**1 in 6**

young adults now report poor mental health<sup>3</sup>

## Are you **adequately covered?**

**Critical Illness insurance** supports you and your family during serious illness, so you can rest, recover, or seek better treatment.



**3.9x**

Annual income needed<sup>4</sup>

**Life insurance** ensures your loved ones are financially protected should anything happen to you.



**9.0x**

Annual income needed<sup>4</sup>

**Protect your future with whole life coverage and critical illness add-ons covering 182 conditions.**



**PRU** Active Life V offers lifelong protection with comprehensive critical illness add-ons and multiplied coverage, offering one of the widest coverage with 182 conditions covered.

Supporting you through major health challenges with payouts that give you the peace of mind to focus on recovery.

<sup>1</sup>The Straits Times: 26 January 2026. More young adults, teens in Singapore being diagnosed with cancer | <sup>2</sup>Singapore Cancer Registry Infographic 2023 | <sup>3</sup>National Population Health Survey (NPHS) 2024 Report. <sup>4</sup>Life Insurance Association (LIA) Singapore, Protection Gap Study 2022.

# PRUActive Life V **strengthens your protection** at every life stage

 Base plan benefit  Supplementary benefit^

  **One of the widest coverage in the market\*** Covers **182 conditions**, including Critical Illness and other health conditions.

 **Additional payouts** for Special and Juvenile Conditions

  **Additional payouts** for Mental Illness Conditions



## Early Years

  **Enhanced** Special Benefit for **16 Juvenile Conditions** including ADHD, Autism Spectrum Disorder, and Dyslexia.



## Sickness

 **Pre-critical Critical Illness Coverage**<sup>1</sup> such as Cancer, Heart Attack, Stroke and more.

 **Severe Stage Critical Illness Coverage**<sup>1</sup> such as Major Cancer, Heart Attack of Specified Severity, Stroke with Permanent Neurological Deficit and more.

  **Catch-all Benefit** 50% of Critical Illness Benefit<sup>2</sup> paid for Intensive Care Unit (ICU) admission of 3 days with vital organ surgery.

 **Special Benefit** for **7 Special Conditions** (including Benign tumour requiring surgical excision) and **4 Mental Illness Conditions**.



## Golden Years

 **Critical Illness Coverage** for different stages of Alzheimer's Disease, Dementia, Parkinson's Disease and more.

  **Extended Multiplier Benefit**<sup>3</sup> for Accidental Death for life.

  **Income payout option**<sup>4</sup>.

 **Up to 5x Multiplier Benefit**<sup>3</sup> until the selected age for additional coverage during crucial years

Selected Age



 **Lifelong protection** with flexible premium terms

 **Accumulated cash value:** your policy becomes a lifelong asset, steadily growing cash value with the added upside of potential bonuses<sup>5</sup>.

Value-added services to strengthen your recovery journey: Physiotherapy, Chiropractic Care & Osteopathy

\* As of 10 March 2026, among whole life insurance plans in Singapore. | ^ Supplementary benefits refer to Crisis Care and Early Crisis Care. | <sup>1</sup> A payout of the Critical Illness Benefit or the Crisis Care Accelerator Benefit under Crisis Care (PRUActive Life V) and the Pre-Critical Medical Conditions benefit under Early Crisis Care (PRUActive Life V) will reduce the sum assured of the supplementary benefit and the PRUActive Life V policy accordingly. This could result in a termination of the supplementary benefit and the PRUActive Life V policy. Please refer to the product summary for more details. | <sup>2</sup> 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. | <sup>3</sup> Multiplier Benefit (MB) is applicable only if you choose to have this benefit when you purchase the plan. You may choose MB factors of 2x, 3x, 4x or 5x and MB Age of 65, 70, 75 or 80. This will apply to PRUActive Life V and its attached Early Crisis Care and Crisis Care supplementary benefit. MB for accidental death continues beyond the MB age with a 10% stepdown each year for 5 years starting from the MB age and then locking in at 50% of its multiplied coverage for life. | <sup>4</sup> The income payout option allows you to receive yearly payouts from the surrender value of the policy over a period of 10 years. As such, this option is like partial surrender. Please note that once you begin receiving the yearly payouts, the sum assured and the long-term value of your policy will be reduced. | <sup>5</sup> The bonuses are NOT guaranteed and will vary according to the future experience of the participating fund.

# Protection tailored around **what matters to you**

## Choose the right coverage

Secure whole life coverage for Death, Terminal Illness (TI) and Total & Permanent Disability (TPD).

## Boost your coverage

Choose your multiplier benefit<sup>1</sup> factor



Choose your multiplier benefit<sup>1</sup> age



## Protect against Critical Illness

### Crisis Care

Covers 64 advanced-stage conditions.



### Early Crisis Care

Covers 91 pre-critical medical conditions.

Protect your child early and give them a strong head start that lasts a lifetime.



## Choose your premium payment term

Flexible premium term options



<sup>1</sup> Multiplier Benefit (MB) is applicable only if you choose to have this benefit when you purchase the plan. You may choose MB factors of 2x, 3x, 4x or 5x and MB Age of 65, 70, 75 or 80. This will apply to PRUActive Life V and its attached Early Crisis Care and Crisis Care supplementary benefit. MB for accidental death continues beyond the MB age with a 10% stepdown each year for 5 years starting from the MB age and then locking in at 50% of its multiplied coverage for life.

# Strengthen your protection

Comprehensive critical illness add-ons covering 182 conditions

## Crisis Care and Early Crisis Care<sup>1</sup>

### 182 Conditions

◆ One of the widest coverage in the market<sup>2</sup>

64

#### Advanced Stage Conditions

◆ Enhanced

- ✓ Major Cancer
- ✓ Heart Attack
- ✓ Stroke and more<sup>3</sup>...

91

#### Pre-Critical Stage Conditions

◆ Enhanced

- ✓ Carcinoma In Situ
- ✓ Brain Aneurysm Surgery (Via Endovascular Procedures) and more<sup>3</sup>...

23

#### Special & Juvenile Conditions

◆ Enhanced

- Up to 25% payout for
- ✓ 16 Juvenile Conditions<sup>4</sup>
- ✓ 7 Special Conditions<sup>5</sup>

4

#### Mental Illness Conditions<sup>6</sup>

◆ New

- 20% Extra payout for:
- ✓ Severe Obsessive Compulsive Disorder
- ✓ Schizophrenia
- ✓ Major Depressive Disorder (MDD)
- ✓ Severe Tourette Disorder

## Enhanced Safety Net



#### Benign Tumours Coverage

20% Extra payout<sup>5</sup> for benign tumour requiring surgical excision



#### Catch-All Benefit<sup>7</sup>

Get financial support with a 50% payout of your Critical Illness benefit when vital organ surgery leads to a minimum 3-day ICU stay.

This provides a safety net for serious illnesses or accidents requiring an ICU stay.

<sup>1</sup> A payout of the Critical Illness Benefit or the Crisis Care Accelerator Benefit under Crisis Care and the Pre-Critical Medical Conditions benefit under Early Crisis Care will reduce the Sum Assured of the supplementary benefit and the PRUActive Life V policy accordingly. This could result in a termination of the supplementary benefit and the PRUActive Life V policy. Please refer to the product summary for more details. <sup>2</sup> As of 10 March 2026, among whole life insurance plans in Singapore. <sup>3</sup> Refer to the Product Summary for the list of conditions and definitions. <sup>4</sup> 25% of the Early Crisis Care sum assured payable. Each juvenile medical condition is only payable once and up to 4 different Juvenile Medical Conditions payable. We pay up to S\$25,000 per life and diagnosis must happen below age 18. <sup>5</sup> 20% of the Early Crisis Care sum assured payable. Each special medical condition is only payable once and up to 3 different Special Medical Conditions payable. We pay up to S\$15,000 per life and up to S\$25,000 for benign tumour requiring surgical excision. Diagnosis must happen below age 85. <sup>6</sup> 20% of the Early Crisis Care sum assured payable, up to S\$25,000 per life. Payable only for one mental illness condition claim and before age 75, regardless of the number of mental illness conditions diagnosed. <sup>7</sup> Refers to the Crisis Care Accelerator Benefit and payable when life assured undergoes surgery of any of the vital organs (heart, lung, brain, kidney, liver) as a result of illness or accident and is admitted to Intensive Care Unit (ICU) for at least 3 continuous days. Excluding surgery due to organ donation and overseas medical treatment. Only one claim is allowed for each policy up to S\$100,000 per life.

# Lifelong protection and benefits **built around your needs**

Benefits	What's included
Whole Life Protection	Protection against Death, Terminal Illness and Total and Permanent Disability.
<b>Enhanced</b> Multiplier Benefit <sup>1</sup>	Multiply your coverage up to your selected age.  Multiplied coverage for accidental death <sup>2</sup> continues beyond the multiplier benefit age with a 10% stepdown each year for 5 years starting from the multiplier benefit age and then locking in at 50% of its multiplied coverage for life.
<b>Unique in the market*</b> Kinship Booster Benefit <sup>3</sup>	When an immediate family member buys <b>PRU</b> Active Life V, your policy's coverage gets a boost of 10% of the Death and Terminal Illness sum assured.
<b>Unique in the market*</b> Family Waiver Benefit <sup>4</sup>	Up to 12 months of premiums are waived if your spouse or child passes away.
<b>New</b> Income Payout Option <sup>5</sup>	At age 60, you may convert part of your plan's cash value into yearly payouts for 10 years.
Premium Defer Benefit <sup>6</sup>	Defer your premium payment, interest-free for up to 2 years.
Flexible Premium Payment Term	Premium payment term from 5 to 35 years.
Buy Another Policy Benefit	Upon specified life events, you may purchase additional policies without providing evidence of good health, up to two times in your lifetime.
Accumulated Cash Values	Your policy builds cash value over time, with the added potential for bonuses <sup>7</sup> .



\*As of 10 March 2026, among whole life insurance plans in Singapore. | <sup>1</sup> Multiplier Benefit is applicable only if you choose to have this benefit when you purchase the plan. You may choose Multiplier Benefit factors of 2x, 3x, 4x or 5x and Multiplier Benefit Age of 65, 70, 75 or 80. This will apply to **PRU**Active Life V and its attached Early Crisis Care and Crisis Care supplementary benefit. | <sup>2</sup> The accidental death must happen within 90 days of the accident, otherwise, we will pay the sum assured for death plus all the bonuses that we have added to the policy less any amounts owing to us. | <sup>3</sup> Only applies if the life assured is below age 55 when the immediate family bought the policy. It adds an extra 10% of the death and terminal illness sum assured of the life assured's policy, up to S\$100,000. If the existing life assured has already made claims from the policy, the Kinship Booster Benefit no longer applies. | <sup>4</sup> Subject to a maximum of 1 claim per policy. | <sup>5</sup> Allows you to receive yearly payouts from the surrender value of the policy over a period of 10 years. As such, this option is like partial surrender. Please note that once you begin receiving the yearly payouts, the sum assured and the long-term value of your policy will be reduced. | <sup>6</sup> This benefit is only available when your policy has acquired a surrender value that is equal to at least two years' of premiums paid. This interest-free loan amount needs to be paid back at the end of the premium deferment period. If the loan amount is not paid back at the end of the premium deferment period, interest will be charged. The Premium Defer Benefit can only be used once per policy. | <sup>7</sup> The bonuses are NOT guaranteed and will vary according to the future experience of the participating fund.

# Value-added services to help you recover and live well.

Our value-added services are designed to support a smoother road to recovery, with access to preferred rates and helpful wellbeing support along the way.



**Physiotherapy** plays a vital role in physical recovery, helping you regain strength and independence.

- Restoration of strength, mobility and functional independence
- Strengthen weakened muscle and rebuild functional strength
- Regain coordination and flexibility for daily activities



**Chiropractic care** promotes natural healing.

- Pain reduction and management
- Targeted spinal and joint adjustments to improve alignment and mobility
- Rehabilitative exercises, nutritional guidance, and lifestyle recommendations



**Osteopathy** promotes whole-body healing to support recovery.

- Support for long-term wellbeing
- Gentle manual therapy to improve circulation and reduce tension
- Helping the body to heal and recover naturally



# Protection designed to support you and your family at every step



Rachel, 33  
Non-Smoker

Rachel is balancing her career, a newborn and growing household commitments. With a mortgage and long-term savings goals to manage, she wants lasting protection to keep her family financially secure through life's uncertainties.

She purchases PRUActive Life V and her annual premium is **S\$4,377<sup>1</sup>** payable for 20 years.

**Benefits**  
Death, TI & TPD

**Sum Assured**  
S\$100,000

Crisis Care (CC)

S\$50,000

Early Crisis Care (ECC)

S\$30,000

**3x**  
up to  
age 80

**Multiplier Benefit**

S\$300,000

S\$150,000

S\$90,000

<sup>1</sup> Figure rounded up to the nearest dollar.

Age  
**35**

## Protects her child

Buys PRUActive Life V for her daughter. Rachel receives **10% extra sum assured** for death and terminal illness with **Kinship Booster Benefit**.

Age  
**39**

## Retrenched from work

Defers premiums **interest-free for up to 2 years** while staying protected.

Age  
**37**

## Diagnosed with a benign tumour requiring surgical excision

Receives a **S\$6,000 Special Benefit payout** under ECC.

Age  
**50**

## Hospitalised in ICU for 3 days after a serious accident

Receives a payout of **S\$75,000** from **Crisis Care Accelerator Benefit**.  
Multiplier coverage continues: S\$225,000 for Death, TI and TPD; S\$75,000 for CC and ECC.

Age  
**80**

## Reaches Multiplier Benefit Age

**Multiplier Benefit for accidental death reduces yearly** before locking in at 50% of its Multiplier Benefit from age 84. All other coverage continues based on their respective sum assured.

**And through it all, PRUActive Life V keeps her and her family protected.**

# Protection that multiplies when your responsibilities do



David, 35  
Non-Smoker

David is advancing his career while supporting both his children and ageing parents. With healthcare costs, education expenses and household needs to manage, he wants protection that keeps his family financially secure through every stage of life.

He purchases PRUActive Life V and his annual premium is S\$4,234 payable for 25 years.

## Multiplier Benefit

Benefits	Sum Assured
Death, TI & TPD	S\$100,000
Crisis Care (CC)	S\$40,000
Early Crisis Care (ECC)	S\$40,000

**5x**  
up to  
age 70

S\$500,000
S\$200,000
S\$200,000

Age  
**44**

**Buy** another whole life policy  
**Adds coverage** with no health questions asked as he welcomes a newborn.

Age  
**48**

**Diagnosed** with Major Depressive Disorder  
Receives an **S\$8,000 Special Benefit payout** under ECC.

Age  
**65**

**Diagnosed** with End Stage Liver Disease

**Receives S\$200,000 payout** under CC.  
Multiplier Benefit continues: S\$300,000 for Death, TI and TPD.

Age  
**70**

**Reaches** his selected Multiplier Benefit Age

**Multiplier Benefit for accidental death reduces yearly** before locking in at 50% of its Multiplier Benefit from age 74. Other coverage for Death, TI and TPD continues at a sum assured of S\$60,000.

**Always by his side, PRUActive Life V protects what matters most – him and his family.**

# 182 Conditions Covered with Critical Illness Add-ons

Crisis Care		Early Crisis Care			
Cancer	Major Organs & Organ Failure	Cancer	Brain & Nervous System Conditions	Major Organs & Organ Failure	Special Medical Conditions
1. Major Cancer	31. Acute Necrohaemorrhagic Pancreatitis 32. Addison's Disease / Autoimmune Adrenailitis 33. Adrenalectomy for Adrenal Adenoma 34. Biliary Atresia Having Undergone Liver Transplantation 35. Chronic Auto-Immune Hepatitis 36. End Stage Kidney Failure 37. End Stage Liver Failure 38. End Stage Lung Disease 39. Fulminant Hepatitis 40. Idiopathic Pulmonary Fibrosis 41. Major Organ / Bone Marrow Transplantation 42. Medullary Cystic Disease 43. Pheochromocytoma 44. Resection of the Whole Small Intestine (Duodenum, Jejunum and Ileum) 45. Severe Crohn's Disease 46. Severe Ulcerative Colitis 47. Systemic Lupus Erythematosus with Lupus Nephritis	65. Carcinoma In Situ 66. Carcinoma In Situ of Specified Organs Treated with Radical Surgery 67. Early Bladder Cancer 68. Early Chronic Lymphocytic Leukaemia 69. Early Melanoma 70. Early Prostate Cancer 71. Early Thyroid Cancer 72. Gastro-Intestinal Stromal Tumour (GIST) 73. Neuroendocrine Tumour (NET)	88. Bacterial Meningitis with Full Recovery 89. Brain Aneurysm Surgery (Via Endovascular Procedures) 90. Carotid Artery Surgery 91. Cerebral Shunt Insertion 92. Coma for 48 Hours 93. Coma for 72 Hours 94. Craniotomy for Brain Aneurysm 95. Early Motor Neurone Disease 96. Early Multiple Sclerosis 97. Early Parkinson's Disease 98. Guillain-Barre Syndrome of Specified Severity 99. Head Trauma Requiring Open Craniotomy 100. Less Severe Creutzfeldt-Jakob Disease 101. Less Severe Progressive Supranuclear Palsy 102. Locked In Syndrome 103. Mild Multiple Sclerosis 104. Moderate Viral Encephalitis with Full Recovery 105. Moderately Severe Alzheimer's Disease or Dementia 106. Moderately Severe Creutzfeldt-Jakob Disease 107. Moderately Severe Muscular Dystrophy 108. Moderately Severe Parkinson's Disease 109. Moderately Severe Poliomyelitis 110. Severe Epilepsy 111. Severe Peripheral Neuropathy 112. Spinal Cord Disease or Injury Resulting in Bowel and Bladder Dysfunction 113. Spinal Cord Injury 114. Surgery for Subdural Haematoma 115. Surgical Removal of Pituitary Tumour 116. Surgical Removal of Pituitary Tumour (By Open Craniotomy) 117. Tuberculous Myelitis 118. Viral Encephalitis with Full Recovery	119. Biliary Atresia (On Diagnosis) 120. Biliary Tract Reconstruction Surgery 121. Chronic Kidney Disease 122. Chronic Primary Sclerosing Cholangitis 123. Corneal Transplant 124. Hepatitis with Cirrhosis 125. Insertion of a Veno-Cava Filter 126. Liver Cirrhosis 127. Liver Surgery 128. Mild Systemic Lupus Erythematosus 129. Small Bowel Transplant 130. Surgical Removal of One Kidney 131. Surgical Removal of One Lung	156. Benign Tumour Requiring Surgical Excision 157. Dengue Haemorrhagic Fever 158. Diabetic Complications 159. Osteoporosis with Fractures 160. Rabies 161. Severe Rheumatoid Arthritis 162. Zika
<b>Heart &amp; Circulatory Conditions</b>		<b>Heart &amp; Circulatory Conditions</b>		<b>Functional Loss, Immune, Blood &amp; Other Severe Conditions</b>	<b>Juvenile Medical Conditions</b>
2. Angioplasty and Other Invasive Treatment for Coronary Artery* 3. Coronary Artery By-Pass Surgery 4. Heart Attack of Specified Severity 5. Infective Endocarditis 6. Open-Heart Heart Valve Surgery 7. Other Serious Coronary Artery Disease 8. Primary Pulmonary Hypertension 9. Severe Cardiomyopathy 10. Severe Eisenmenger's Syndrome 11. Surgery to Aorta		74. Cardiac Defibrillator Insertion 75. Cardiac Pacemaker Insertion 76. Early Cardiomyopathy 77. Early Pulmonary Hypertension 78. Early Stage Other Serious Coronary Artery Disease 79. Intermediate Stage Other Serious Coronary Artery Disease 80. Keyhole Coronary Bypass Surgery or Coronary Artery Atherectomy or Transmyocardial Laser Revascularisation or Enhanced External Counterpulsation Device Insertion 81. Large Asymptomatic Aortic Aneurysm 82. Less Severe Eisenmenger's Syndrome 83. Minimally Invasive Surgery to Aorta 84. Pericardiectomy 85. Percutaneous Valve Replacement 86. Percutaneous Valvuloplasty or Valvotomy 87. Secondary Pulmonary Hypertension		132. Akinetic Mutism 133. Cavernous Sinus Thrombosis Surgery 134. Cochlear Implant Surgery 135. Corneal Transplant 136. Early Progressive Scleroderma 137. Early Stage Necrotising Fasciitis 138. Facial Reconstructive Surgery 139. HIV Due to Assault or Occupationally Acquired HIV 140. HIV Due to Organ Transplant 141. Loss of Sight in One Eye 142. Loss of Speech due to Neurological Disease or Neurological Injury 143. Loss of Use of One Limb 144. Loss of Use of One Limb Requiring Prosthesis 145. Maffucci Syndrome 146. Mild Severe Burns 147. Moderately Severe Burns 148. Myelodysplastic Syndrome or Myelofibrosis 149. Ollier's Disease 150. Optic Nerve Atrophy with Low Vision 151. Partial Loss of Hearing 152. Permanent Tracheostomy 153. Progressive Scleroderma with Crest Syndrome 154. Reversible Aplastic Anaemia 155. Severe Asthma	163. Antley Bixler Syndrome 164. Attention-Deficit Hyperactivity Disorder (ADHD) 165. Autism Spectrum Disorder (ASD) 166. Bile Acid Synthesis Disorder 167. Dyslexia 168. Generalised Tetanus 169. Glomerulonephritis with Nephrotic Syndrome 170. Haemophilia A and Haemophilia B 171. Insulin Dependent Diabetes Mellitus 172. Kawasaki Disease with Heart Complications 173. Osteogenesis Imperfecta 174. Pyruvate Dehydrogenase Complex Deficiency (PDCD) 175. Rheumatic Fever with Valvular Impairment 176. Sanfilippo Syndrome 177. Still's Disease 178. Wilson's Disease
<b>Brain &amp; Nervous System Conditions</b>	<b>Functional Loss, Immune, Blood &amp; Other Severe Conditions</b>				<b>Mental Illness Conditions</b>
12. Alzheimer's Disease / Severe Dementia 13. Benign Brain Tumour 14. Coma 15. Creutzfeld-Jakob Disease 16. Idiopathic Parkinson's Disease 17. Major Head Trauma 18. Meningeal Tuberculosis 19. Motor Neurone Disease 20. Multiple Root Avulsions of Brachial Plexus 21. Multiple Sclerosis 22. Muscular Dystrophy 23. Paralysis (Irreversible Loss of Use of Limbs) 24. Persistent Vegetative State (Apallic Syndrome) 25. Poliomyelitis 26. Progressive Supranuclear Palsy 27. Severe Bacterial Meningitis 28. Severe Encephalitis 29. Severe Myasthenia Gravis 30. Stroke with Permanent Neurological Deficit	48. Accidental Fracture of Spinal Column 49. Blindness (Irreversible Loss of Sight) 50. Deafness (Irreversible Loss of Hearing) 51. Ebola 52. Elephantiasis 53. Full-Blown AIDS 54. HIV Due to Blood Transfusion and Occupationally Acquired HIV 55. Irreversible Aplastic Anaemia 56. Irreversible Loss of Speech 57. Juvenile Huntington Disease 58. Loss of Independent Existence 59. Major Burns 60. Medically Acquired HIV 61. Necrotising Fasciitis 62. Occupationally Acquired Hepatitis B or C 63. Progressive Scleroderma 64. Surgery for Idiopathic Scoliosis				179. Major Depressive Disorder (MDD) 180. Schizophrenia 181. Severe Obsessive Compulsive Disorder 182. Severe Tourette Disorder (up to age 21)

Please refer to the product summary for definitions. | \* For Angioplasty and Other Invasive Treatment for Coronary Artery, we pay 10% of the Multiplier Benefit for Crisis Care or Crisis Care sum assured (whichever applicable), up to S\$25,000. Refer to product summary for more details.

# For more information, speak to your Prudential Financial Representative. 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 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, 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 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 Representative.

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 websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 10 March 2026.

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

## **Prudential Assurance Company Singapore (Pte) Limited.**

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