

DO Life on your terms

PRUActive LinkGuard

Flexible protection that supports you as you grow



Listening. Understanding. Delivering.

DOUBLE THE COVERAGE
DOUBLE THE COVERAGE
DOUBLE THE COVERAGE



PROTECT. FLEX. GROW.



FREEDOM POWERED BY PROTECTION FREEDOM POWERED BY PROTECTION FREEDOM POWERED BY PROTECTION

Life is full of possibilities, but it can also be unpredictable.

Without sufficient coverage, the financial weight of an unexpected event on you and your loved ones can easily become a stumbling block in your pursuit of goals, dreams and passions.

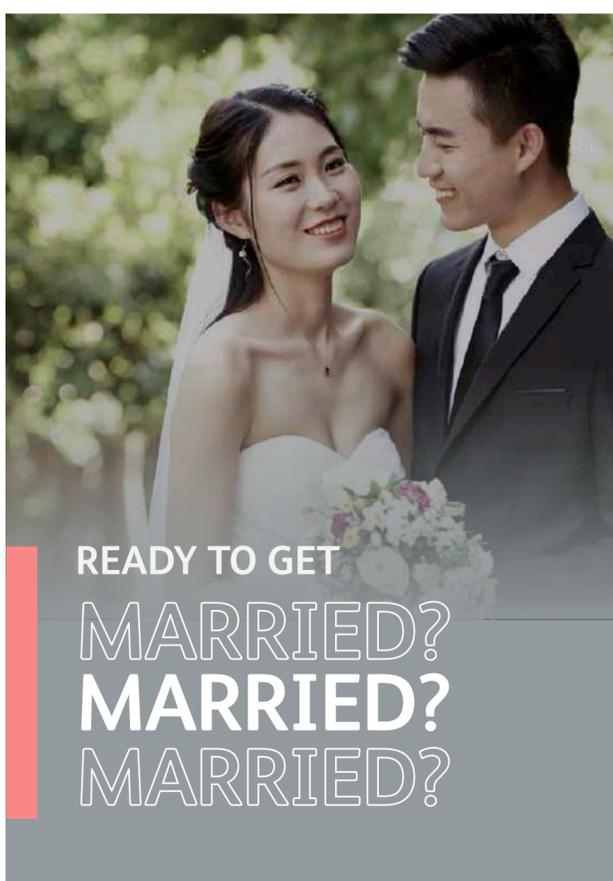
PRUActive LinkGuard allows you to enjoy the assurance of double coverage for unexpected events.

With your protection needs covered, you can focus on maximising the growth potential of your savings through investing in funds of your choice from our suite of **PRULink** funds.

Be empowered to pursue your financial goals while staying protected at every milestone and life stage with **PRUActive LinkGuard**.

It's okay if directions change.

No matter which stage of life you're at, **PRUActive LinkGuard** will always offer you the flexibility to adjust your coverage and investments based on what's most important to you.



KEY BENEFITS

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Premiums start at only
S\$75/ month¹

Stay protected from the unexpected

Double coverage with Multiplier Benefit

Get an affordable protection plan with double coverage and account value payout in case of death, terminal illness and total permanent disability before age 50².

10 years guaranteed coverage³

Stay covered for the first 10 years so your protection remains secured in a volatile market

Boost your coverage with critical illness protection

Extend protection and be covered against 35 early stage critical illnesses and 56 critical illnesses with:



Early Crisis Protect and Crisis Protect

Receive additional coverage for early critical illness⁴ while maintaining your full coverage for death



Early Crisis Care and Crisis Care

Get coverage for early critical illness by drawing down from your death coverage

Keep up with your changing needs



Adjust coverage to align with your priorities, with an added option to reduce coverage to zero when you turn 50⁵



Increase coverage without underwriting at selected life events⁶



Make a partial withdrawal⁷ at no charge when needed



Power up your investments with regular or lump-sum top-ups⁸ anytime during policy term



Choose funds aligned to your risk appetite and preferences from our suite of curated **PRULink** funds

¹For male or female non-smoker life assured, ages from 1 to 15, with S\$200K Multiplier Benefit for death, terminal illness and total and permanent disability.

²Optional to retain the Multiplier Benefit throughout the policy term.

³This No Lapse Period ("NLP") will be applicable in the first 10 years from the start date of the policy if the policy owner has paid all regular premiums and made no withdrawal from the policy.

⁴The life assured must survive at least 7 days from the date of diagnosis.

⁵Applicable when life assured turns age 50 or 10 years from the start date of the policy, whichever is later.

⁶This benefit can be enjoyed up to a maximum of 2 times during the policy term and is applicable only if the policy owner has a policy purchased at standard rates. Refer to Product Summary for an updated list of life events and detailed terms and conditions.

⁷Applicable only if 25 months of regular premiums have been fully paid. Subject to the requirement on minimum withdrawal amount and minimum policy account balance.

⁸97% of premium paid will be invested.

Terms and Conditions apply. Please refer to Product Summary for more information.

HOW PRUACTIVE LINKGUARD WORKS

Amanda

Age 25, non-smoker

- Aspiring baker
- No existing insurance coverage

Starts her first job

- Purchases PRUActive LinkGuard with a multiplied coverage of S\$200K and adds critical illness coverage of S\$50K with Early Crisis Protect and S\$100K with Crisis Protect
- **Monthly premium: S\$89**

Diagnosed with early stage breast cancer

- Receives payout of S\$50K under Early Crisis Protect
- Critical illness coverage under Crisis Protect reduces to S\$50K while coverage against death, TI and TPD remains at S\$250K
- **Monthly premium: S\$101.08**

Pursues qualifications to become a pastry chef

- Makes partial withdrawal of S\$5,000 at no charge to partially fund her programme fee

Turns 50 years old

- Multiplier Benefit ceases
- Coverage against death, TI and TPD is reduced to S\$125K
- Coverage against critical illness is at S\$50K

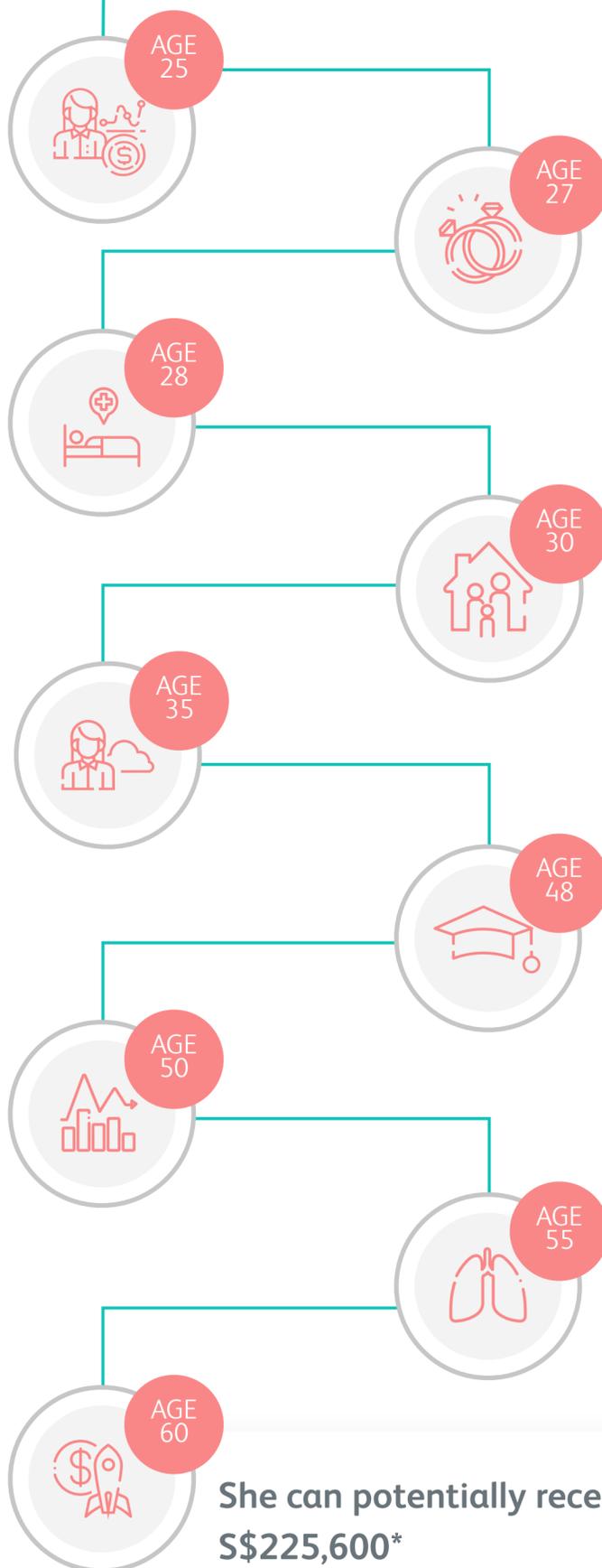
Leaves the corporate world and starts a home baking business

- Enjoys the potential gains of her wealth accumulation

Amanda chooses PRUActive LinkGuard as her first insurance plan so she can get essential protection while starting on her wealth accumulation journey.

With limited disposable income, Amanda opts for minimum coverage of S\$100K. With the Multiplier Benefit, this provides her with a coverage of S\$200K against death, terminal illness (TI) and total permanent disability (TPD).

Part of her premiums also go towards investing in selected funds so she can grow her wealth over time in preparation for her goal of pursuing a professional baking certification.



Gets married

- Increases basic coverage by S\$25K without medical underwriting
- Multiplied coverage: S\$250K
- **Monthly premium: S\$110.08**

Welcomes first child

- Does a regular top-up premium of S\$100 per month and a lump sum of S\$10K to plan for her child's education
- **Monthly premium: S\$201.08**

Child starts university

- Makes partial withdrawal of S\$15,000 at no charge to cover tuition fees

Diagnosed with lung cancer

- Receives a payout of S\$50K under Crisis Protect
- Coverage against death, TI and TPD remains at S\$125K

She can potentially receive: **S\$225,600***

Total premiums paid: **S\$90,686**

*The cash values are based on illustrated Investment Rate of Return (IRR) of 8% p.a and Fund Management Charge (FMC) of 1.3%. These are purely for illustrative purposes and do not represent the investment performance. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The actual FMC will depend on the funds chosen and may vary each year. At 4% p.a. IRR and FMC of 1.3%, the projected cash value is S\$89,100.

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, 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 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 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 10 May 2022.

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

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