

FOCUS ON RECOVERY WITHOUT WORRYING ABOUT PREMIUM PAYMENTS

*Early Stage Crisis Waiver
and Crisis Waiver III*



Get Additional
Coverage with your
**PRUlink protection
plus account**

Enjoy continuous protection with peace of mind

When critical illness occurs, you want to focus on recovery without worrying about your premium payments.

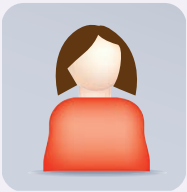
Add Early Stage Crisis Waiver¹ and Crisis Waiver III² to your main plan to waive your future premiums upon the diagnosis of Early³ or Intermediate Stage Medical Conditions and Critical Illnesses respectively.

- **Early Stage Crisis Waiver¹** waives your premiums of the covered benefits for 5 years upon the diagnosis of Early Stage Medical Conditions³ and allows a claim for a second time⁴. Upon the diagnosis of Intermediate Stage Medical Conditions, your premiums are waived for 10 years⁵.
- **Crisis Waiver III²** waives premium payments upon the diagnosis of any of the 35 listed Critical Illnesses.

Exclusive to **PRUlink protection plus account** plan, you can choose to add these supplementary benefits for a term of up to age 55, 60, 65, 70, 75 or 85 – that best suits your needs.

How the supplementary benefits help you

Age
30



Miss Tan, age 30, has a 30-year **PRU***save* policy. She adds Early Stage Crisis Waiver¹ and Crisis Waiver III² supplementary benefits to her plan.

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She is diagnosed with carcinoma in situ of the breast – an Early Stage Medical Condition³. The Early Stage Crisis Waiver¹ benefit is activated.

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Her **PRU***save* premium is waived for 5 years.

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Her condition deteriorated to breast cancer – a critical illness. The Crisis Waiver III² benefit is activated.

Her **PRU***save* premium is waived until the end of the policy term.

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She receives her **PRU***save* maturity benefit.

Covered medical conditions:

Supplementary Benefit*	Crisis Waiver III ²	Early Stage Crisis Waiver ¹	
	Critical Illnesses (Full premium term waiver)	Early Stage Medical Conditions ³ (Waiver of premium for 5 years)	Intermediate Stage Medical Conditions (Waiver of premium for 10 years ³)
1	Alzheimer's Disease / Severe Dementia	Moderately severe Alzheimer's Disease or Dementia	-
2	Apallic Syndrome	-	-
3	Aplastic Anaemia	Reversible Aplastic Anaemia	-
4	Bacterial Meningitis	Bacterial Meningitis with full recovery	-
5	Benign Brain Tumour	Surgical removal of pituitary tumour or Surgery for subdural haematoma	-
6	Blindness (Loss of Sight)	Loss of sight in one eye	Optic Nerve Atrophy with low vision
7	Coma	Coma for 48 hours	Severe Epilepsy or Coma for 72 hours
8	Coronary Artery By-pass Surgery	Keyhole coronary bypass surgery or Coronary Artery Arthrectomy or Transmyocardial Laser Revascularisation or Enhanced External Counterpulsation Device Insertion	-
9	Deafness (Loss of Hearing)	Partial loss of hearing or Cavernous sinus thrombosis surgery	Cochlear implant surgery
10	End Stage Liver Failure	Liver surgery	Liver Cirrhosis
11	End Stage Lung Disease	Severe Asthma or Insertion of a Veno-cava filter	Surgical removal of one lung
12	Fulminant Hepatitis	Hepatitis with Cirrhosis	-
13	Heart Attack of Specified Severity	Cardiac pacemaker insertion or Pericardectomy	Cardiac defibrillator insertion or Early Cardiomyopathy
14	Heart Valve Surgery	Percutaneous Valve Surgery	-
15	HIV Due to Blood Transfusion and Occupationally Acquired HIV	HIV due to Assault, Organ Transplant or Occupationally Acquired HIV	-
16	Kidney Failure	Surgical removal of one kidney or Chronic Kidney Disease	-
17	Loss of Independent Existence	-	-
18	Loss of Speech	Loss of Speech due to neurological disease or neurological injury	-
19	Major Burns	Moderately severe burns	-
20	Major Cancers	<ul style="list-style-type: none"> - Carcinoma in situ of specified organs - Early Prostate Cancer - Early Thyroid Cancer - Early Bladder Cancer - Early Chronic Lymphocytic Leukaemia - Early Melanoma - Gastro-intestinal Stromal Tumour (GIST) 	Carcinoma in situ of specified organs treated with Radical Surgery
21	Major Head Trauma	Facial reconstructive surgery or Spinal cord injury	-
22	Major Organ / Bone Marrow Transplantation	Small bowel transplant or Corneal transplant	-
23	Motor Neurone Disease	Early Motor Neurone Disease	-
24	Multiple Sclerosis	Early Multiple Sclerosis	-
25	Muscular Dystrophy	Moderately severe Muscular Dystrophy	-
26	Other Serious Coronary Artery Disease	-	-
27	Paralysis (Loss of Use of Limbs)	-	-
28	Parkinson's Disease	Moderately severe Parkinson's Disease	-
29	Poliomyelitis	-	-
30	Primary Pulmonary Hypertension	Early Pulmonary Hypertension	Secondary Pulmonary Hypertension
31	Progressive Scleroderma	Early Progressive Scleroderma	Progressive Scleroderma with CREST syndrome
32	Stroke	Brain aneurysm surgery or Cerebral shunt insertion	Carotid artery surgery
33	Surgery to the Aorta	Minimally invasive surgery to Aorta or Large asymptomatic aortic aneurysm	-
34	Systemic Lupus Erythematosus with Lupus Nephritis	-	-
35	Viral Encephalitis	Viral Encephalitis with full recovery	-

Note: Please refer to the respective policy document for the definition of the listed Medical Conditions. For certain Medical Conditions, there is a waiting period of 90 days from the date of issue or reinstatement, whichever is later.

*The waiver duration is up to your chosen age ranging from 55 to 85 years old for **PRUlink protection plus** account plan.

Footnotes

1. Early Stage Crisis Waiver can only be attached if Crisis Waiver III is attached to the same policy. The maximum premium waiver period under the Early Stage Crisis Waiver Benefit is 10 years, after which the benefit terminates and premium payment for the covered benefits will resume. The waiver duration is subject to the remaining premium term of the covered benefits and up to age 85. The waiver duration is up to your chosen age ranging from 55 to 85 years old for **PRUlink protection plus account** plan.
2. Crisis Waiver III waives the future premiums of the covered benefits up to age 85. The waiver duration is up to your chosen age ranging from 55 to 85 years old for **PRUlink protection plus account** plan.
3. After the end of the Early Stage Premium Waiver Period, premium payment for the covered benefits will resume, but the premiums for the Early Stage Crisis Waiver will continue to be waived.
4. The second claim will waive the premium for another 5 years. This is provided the second claim is not for the same Medical Condition as the first claim, and it does not fall within the same category of the first Early Stage Medical Condition.
5. If there was a successful claim under Early Stage Medical Conditions, the Intermediate Stage Medical Conditions Benefit only waives 5 years of future premiums.

Note:

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable (if any) may be less than the total premiums paid. Investment products are subject to investment risks including the possible loss of the principal amount invested. The value of the units and the income accruing to the units (if any) may fall or rise.

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. You are recommended to seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

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.

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Information is correct as at 27 May 2016.

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