



Protect your family's policies with Payer Security

Giving your loved ones the best goes beyond acquiring a protection, endowment or investment-linked plan. Safeguard their plans with Payer Security¹ to ensure that your loved ones continue to be covered when you or your spouse are unable to pay for the premiums due to unforeseen circumstances.

- **Payer Security III²**

Add this supplementary benefit to your child's policy to waive the premiums in the event that death, Total and Permanent Disability or Critical Illnesses strike you or your spouse. This benefit covers you or your spouse up to the end of the premium term or when your child turns 25³ (whichever is earlier).

- **Payer Security Plus²**

Add this supplementary benefit to your spouse's or your child's policy to waive the premiums in the event that death, Total and Permanent Disability⁴ or Critical Illnesses strike you. This benefit covers you up to the end of the premium term or when you turn 85³ (whichever is earlier).

- **Early Payer Security⁵**

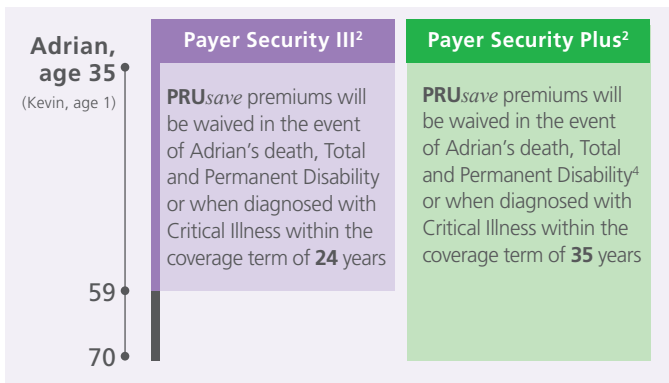
Supplement your Payer Security III² or Payer Security Plus² with Early Payer Security⁵ to waive the future premiums of your spouse's or child's policy for a maximum of 10 years should you be diagnosed with Early⁶ or Intermediate⁷ Stage Medical Conditions, so that your spouse or child continues to be covered while you focus on recovery.

Here are two examples of how Payer Security¹ works:

Adrian (non-smoker), aged 35 on his next birthday, purchases **PRU_{save}** with a policy term of 35 years for his son, Kevin, age 1. He pays a monthly premium of \$240 so that he can receive \$100,000⁸ in 35 years' time.

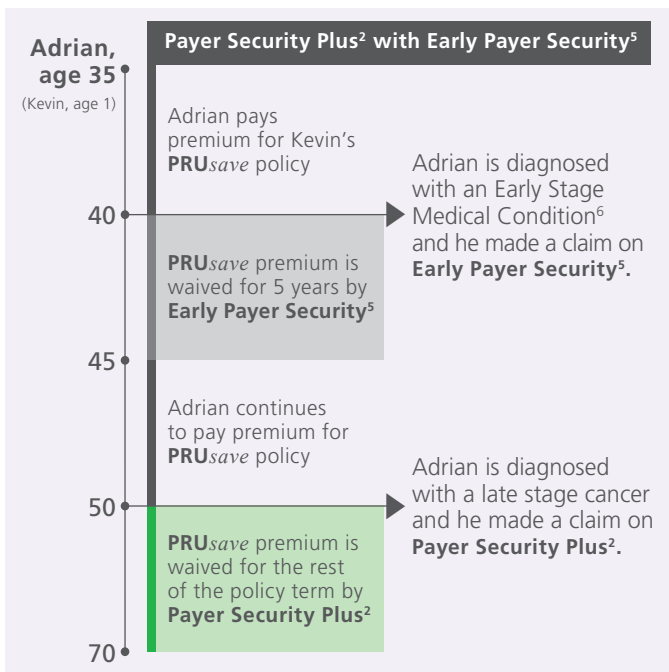
Scenario 1

How Adrian uses **Payer Security III²** or **Payer Security Plus²** to safeguard Kevin's **PRU_{save}** policy.



Scenario 2

How Adrian supplements **Payer Security Plus²** with **Early Payer Security⁵** to safeguard Kevin's **PRU_{save}** policy.



Covered medical conditions:

Supplementary Benefit	Payer Security III ² / Payer Security Plus ²	Early Payer Security ⁵	
	Critical Illnesses (Full premium term waiver)	Early Stage Medical Conditions ⁶ (Waiver of premium for 5 years)	Intermediate Stage Medical Conditions ⁷ (Waiver of premium for 10 years ⁵)
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	- 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.

Footnotes

1. Payer Security refers to Payer Security III, Payer Security Plus and Early Payer Security supplementary benefits available for purchase by one or both parents when attached to a child's policy.
2. Either Payer Security III or Payer Security Plus can be added for the same life assured, but not both.
3. The waiver of premiums will be until the policy anniversary before the stated age.
4. Total and Permanent Disability coverage is up to the policy anniversary on which the person covered under Payer Security Plus turns 65 years old.
5. Early Payer Security can only be attached when Payer Security III or Payer Security Plus is attached to the same policy. The maximum premium waiver period under Early Payer Security 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 the coverage term.
6. After the end of the Early Stage Premium Waiver Period, premium payment for the covered benefits will resume, but the premiums for the Early Payer Security benefit will continue to be waived. It allows a second claim, provided it is not from the same medical condition as the first claim, and it does not fall within the same category of the first Early Stage Medical Condition.
7. If there was a successful claim under Early Stage Medical Conditions, the Intermediate Stage Medical Conditions benefit only waives 5 years of future premiums.
8. Premium is quoted based on an annual basis for a non-smoking male, aged 1 on his next birthday, for a policy term of 35 years.

Note:

Buying a life insurance policy is a long-term commitment. These plans have no cash value. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Premiums 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. 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 the brochure, the English version shall prevail.

Information is correct as at 27 May 2016.

Call your Prudential Financial Consultant or our
PruCustomer Line at **1800 333 0333** today, or visit

www.prudential.com.sg