



Listening. Understanding. Delivering.

PRUActive Life

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, **PRU**Active Life is a whole-of-life insurance plan that optimises your coverage while accumulating cash value over time. Flexible and customisable, **PRU**Active Life 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.

↑ 5x

Multiplier Benefit

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



Crisis Care Accelerator Benefit

Receive payouts on serious illnesses or accidents that affect major organs, resulting in admission to intensive care unit (ICU)².



Critical Illness

Coverage Customisation

Customise your coverage for Critical Illness and Death, so that Death benefit payouts apply even after a Critical Illness claim.



Early Crisis Care (**PRU**Active Life)[#]

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

↑ 10%

Kinship Booster Benefit

Additional 10% coverage when your immediate family member purchases a **PRU**Active Life plan³.

¹ Multiplier Benefit choices of 2x, 3x, 4x or 5x; Multiplier Benefit Expiry Age choices of 65, 70, 75 or 80. The selected Multiplier Benefit and the Multiplier Benefit Expiry Age will apply to **PRU**Active Life and its attached Early Crisis Care supplementary benefit.

² 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 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.

³ At the month after immediate family member purchases **PRU**Active Life 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 (**PRU**Active Life) on our website for more details.

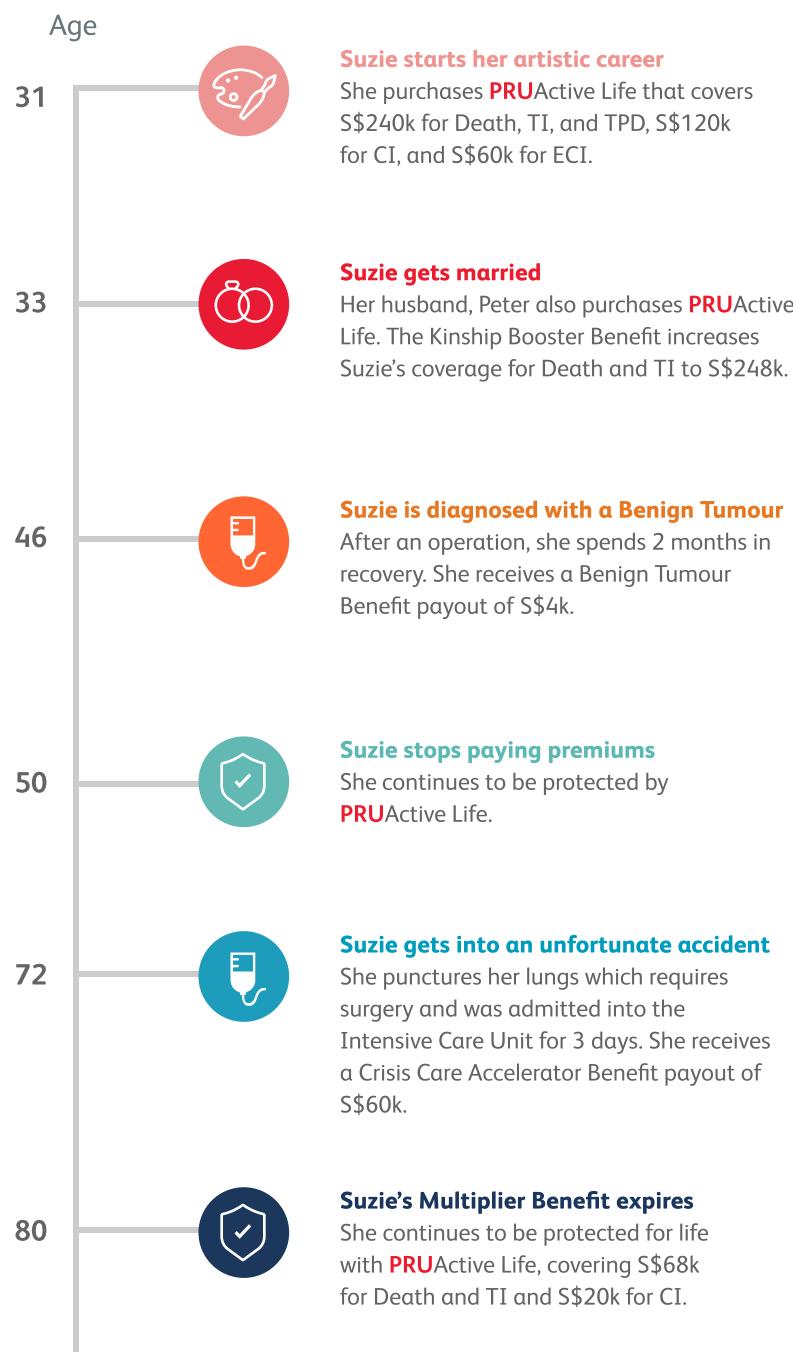
* Terms & Conditions apply. Refer to www.prudential.com.sg/PAL for more details.

How PRUActive Life works

For peace of mind as she pursues a creative career, Suzie purchases a PRUActive Life plan. She chooses a 3x Multiplier Benefit until the age of 80, covering S\$240k for Death, Terminal Illness (TI), and Total Permanent Disability (TPD), and S\$120k for Critical Illness (CI). She supplements her coverage with Early Crisis Care covering S\$60k for Early Critical Illness (ECI). She also opts for a premium payment term of 20 years, paying an annual premium of S\$2,929.40.



Suzie, 31
Female, Non-Smoker



For more information, speak to your Prudential Financial Consultant, or call us at 1800 333 0 333.

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 websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 27 February 2020.

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

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