



We understand you want support right from the beginning

PRUearly stage crisis cover

Should an illness strike, the earlier it is diagnosed, the easier it is to manage and the higher the chances of a full recovery. **PRUearly stage crisis cover** offers financial support right from the early stages of critical illnesses¹.

Covering a broad and extensive list of illnesses¹, **PRUearly stage crisis cover** helps reduce the financial burden resulting from selected early stage critical illnesses¹ – and makes it easier for you to concentrate on a full recovery. The first policy of its kind to cover selected diabetic complications², **PRUearly stage crisis cover** also offers additional reassurance with a \$3,000 death benefit. Future premiums³ are waived after the first claim is made under the 50% Severity Payout⁴.

The early payout of this policy may help you:

- supplement loss of income and manage the additional expenses incurred during the period of recuperation
- answer some of your family's ongoing financial commitments temporarily
- offset hospitalisation and treatment costs if there's no medical insurance coverage

Wide coverage for as many as 70 different medical conditions¹

PRUearly stage crisis cover protects you against a comprehensive suite of early stage critical illnesses¹ – such as Cancer (at the non-invasive stage), chronic kidney disease, dementia and severe asthma. For the full list of medical conditions covered, please see the Table of Medical Conditions.

Premium waiver³ upon first claim

Once you've made a successful claim on the 50% Severity Payout⁴, all your future premiums³ under the **PRUearly stage crisis cover** will be waived, reducing your financial burden.

Allows for a second claim⁵ immediately

Should the medical condition¹ deteriorate or a different medical condition¹ occur after a claim on the 50% Severity Payout⁴ is made, **PRUearly stage crisis cover** will pay the balance of this benefit immediately after the first claim⁵.

Your cover against diabetic complications^{1,2}

PRUearly stage crisis cover is the first policy of its kind in Singapore to make payouts even for diabetic complications². You can be reassured with a payout of 20% of the sum assured. This payout can help supplement expenses incurred on medical treatment or from the change in lifestyle.

One-time claim for Angioplasty²

PRUearly stage crisis cover offers an additional one time payout of 10% of the sum assured for Angioplasty and other Invasive Treatment for Coronary Artery.

Coverage on medical conditions^{1,2,6} for Juvenile

Juveniles under the age of 18 are covered for an additional 8 medical conditions¹. If the juvenile has any of the covered medical conditions¹, he/she will receive a payout of 25% of the sum assured. There can be up to 4 claims^{2,5} for different medical conditions.

Adding coverage to your insurance plan

You can choose to purchase **PRUearly stage crisis cover** either as a standalone plan or as a supplementary benefit. As a supplementary benefit without any death benefit, **Early Stage Crisis Cover** can be attached to any of Prudential's regular premium main plan, while **Early Crisis Cover Limited Pay** can be attached to selected limited pay main plans.

You can also add **Early Crisis Cover Provider**^{1,7} to your regular premium investment-linked plan by allowing charges for this coverage to be deducted from the units of your account.

Affordable Premiums at a glance for PRUearly stage crisis cover as a Standalone Plan (Based on a sum assured of \$50,000)

Life Assured	Policy Term	Premium per day ⁸
Male non-smoker, age 30 years old, at next birthday	45 years	\$1.37
		\$1.34
Female non-smoker, age 30 years old, at next birthday	35 years	\$2.20
		\$2.35

Table: Medical Conditions covered under PRUearly stage crisis cover

Early Stage Medical Conditions (50% Severity Payout)	Intermediate Stage Medical Conditions (100% Severity Payout)	Critical Illnesses (100% Severity Payout)
Moderately severe Alzheimer's Disease or Dementia	-	Alzheimer's Disease / Severe Dementia
Reversible Aplastic Anaemia	-	Aplastic Anaemia
Bacterial Meningitis with full recovery	-	Bacterial Meningitis
Surgical removal of pituitary tumour or Surgery for subdural haematoma	-	Benign Brain Tumour
Loss of sight in one eye	Optic Nerve Atrophy with low vision	Blindness (Loss of Sight)
Coma for 48 hours	Severe Epilepsy or Coma for 72 hours	Coma for 96 hours
Keyhole coronary bypass surgery or Coronary Artery Arthrectomy or Transmyocardial Laser Revascularisation or Enhanced External Counterpulsation Device Insertion	-	Coronary Artery By-pass Surgery
Partial loss of hearing or Cavernous sinus thrombosis surgery	Cochlear implant surgery	Deafness (Loss of Hearing)
Encephalitis with full recovery	-	Encephalitis
Liver surgery	Liver Cirrhosis	End Stage Liver Failure
Severe Asthma or Insertion of a Veno-cava filter	Surgical removal of one lung	End Stage Lung Disease
Hepatitis with Cirrhosis	-	Fulminant Hepatitis
Cardiac pacemaker insertion or Pericardectomy	Cardiac defibrillator insertion or Early Cardiomyopathy	Heart Attack
Percutaneous Valve Surgery	-	Heart Valve Surgery
HIV due to Assault, Organ Transplant or Occupationally Acquired HIV	-	HIV Due to Blood Transfusion and Occupationally Acquired HIV
Surgical removal of one kidney or Chronic Kidney Disease	-	Kidney Failure
Loss of Speech due to neurological disease	-	Loss of Speech
Moderately severe burns	-	Major Burns
- Carcinoma in situ of specified organs - Early Prostate Cancer - Early Thyroid Cancer - Early Bladder Cancer - Early Chronic Lymphocytic Leukaemia - Early Melanoma	Carcinoma in situ of specified organs treated with Radical Surgery	Major Cancers
Facial reconstructive surgery or Spinal cord injury	-	Major Head Trauma
Small bowel transplant; or Corneal transplant	-	Major Organ / Bone Marrow Transplantation
Early Motor Neurone Disease	-	Motor Neurone Disease
Early Multiple Sclerosis	-	Multiple Sclerosis
Moderately severe Muscular Dystrophy	-	Muscular Dystrophy
Moderately severe Parkinson's Disease	-	Parkinson's Disease
Early Pulmonary Hypertension	Secondary Pulmonary Hypertension	Primary Pulmonary Hypertension
Early Progressive Scleroderma	Progressive Scleroderma with CREST syndrome	Progressive Scleroderma
Brain aneurysm surgery or Cerebral shunt insertion	Carotid artery surgery	Stroke
Minimally invasive surgery to Aorta or Large asymptomatic aortic aneurysm	-	Surgery to the Aorta

Call your Prudential Financial Consultant or our PruCustomer Line at 1800 333 0 333.
www.prudential.com.sg

Footnotes:

- The full list of benefits covered and their definitions may be found in the product summary that can be obtained from your Prudential Financial Consultant. For certain medical conditions, there is a waiting period of 90 days from the date of issue or reinstatement whichever is later. Survival period is applicable before a claim can be made.
- There is a waiting period of 90 days from the date of issue or reinstatement whichever is later. Survival period is applicable before a claim can be made. We will only pay provided the policy is not terminated or fully claimed. A claim under the Special Benefit will not reduce the sum assured of **PRUearly stage crisis cover**.
- In the event **Early Crisis Cover Provider** is added, future assurance charges are waived after the first claim is made under the 50% Severity Payout.
- In the case of a claim made on a life assured below age 1, the claim payable would be 20% of the claimable sum assured under the various Severity Payout. This is not applicable to **Early Crisis Cover Limited Pay**.
- Once a claim has been made for a listed medical condition, the list of medical conditions covered would be reduced accordingly and the customer cannot make a repeat claim on the same listed medical condition. The maximum claimable benefit combined under the 50% Severity Payout and 100% Severity Payout cannot exceed 100% of the sum assured.
- Juvenile medical conditions are only covered under **Early Crisis Cover Limited Pay**.
- To add this benefit to your regular premium investment-linked policy, your annualised premium for your investment-linked policy should be \$1,800 and above.

⁸ Premium per day indicated for male, non-smoker, 30 years old, age next birthday, is based on a premium of \$498.50 per annum divided by 365 days, for a policy term of 45 years. Premium per day indicated for female, non-smoker, 30 years old, age next birthday, is based on a premium of \$489.50 per annum divided by 365 days, for a policy term of 45 years. Premium per day indicated for male, non-smoker, 40 years old, age next birthday, is based on a premium of \$802.50 per annum divided by 365 days, for a policy term of 35 years. Premium per day indicated for female, non-smoker, 40 years old, age next birthday, is based on a premium of \$856.00 per annum divided by 365 days, for a policy term of 35 years.

Note:

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 this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

Premiums rates are not guaranteed and may be adjusted based on future claims experience.

In case of discrepancy between the English and Mandarin versions of this brochure, the English version shall prevail.

Information correct as at 10 December 2018. This advertisement has not been reviewed by the Monetary Authority of Singapore.