



Listening. Understanding. Delivering.

## **PRU**First Promise

The gift of protection  
you can provide your child



*We do life too*

We know that parenthood is full of joyful but challenging moments. As you strive to provide your family with the care they deserve, the way you do life changes, and so will your protection needs.

Crafted to protect your baby's future, **PRUFirst Promise** is a bundled protection plan made up of **PRUMum** and **PRUActive Life** to protect both mum and baby through pregnancy and beyond. This policy also covers assisted pregnancies such as In Vitro Fertilisation (IVF)\*, so your family can do life to the fullest.

## Key Benefits & Coverages for Mum\*



### Pregnancy Complications

Get protection for up to 13 pregnancy complications.



### Mental Wellness Care

Coverage for Psychological Consultations and Postpartum Depression diagnosis.



### Gestational Diabetes Mellitus (GDM)

Protect you and your baby against GDM, its resulting conditions and complications with up to 10% of the selected sum assured value.



### Hospital Care Benefit

Receive 2% sum assured a day, for up to 50 days of hospitalisation for 9 conditions including Lactation Mastitis. With Hospital Care Accelerator benefit, receive payout on hospitalisation or Intensive Care Unit admission.

## Key Benefits & Coverages for Baby\*



### Congenital Illnesses

Cover against 25 Congenital Illnesses such as Down's Syndrome.



### Hospital Care Benefit

Receive 1% sum assured a day, for up to 50 days of hospitalisation against 8 conditions such as Hand, Foot and Mouth Disease, Phototherapy or Blood Transfusion for severe Neonatal Jaundice and Premature Birth.



**PRUActive Life** covers Mum for Death and Terminal Illness with 50% of the chosen sum assured for Baby, including the Multiplier Benefit. Upon birth of baby, **PRUActive Life** policy is transferred from Mum to Baby without medical underwriting. Baby gets protected against Death, Terminal Illness, Total and Permanent Disability<sup>1</sup> and Critical Illness for life. After birth, Mum has the option to add on supplementary benefit to cover Early Critical Illnesses for Baby without medical underwriting<sup>2</sup>.

<sup>1</sup> Total and Permanent Disability coverage is up till age 70.

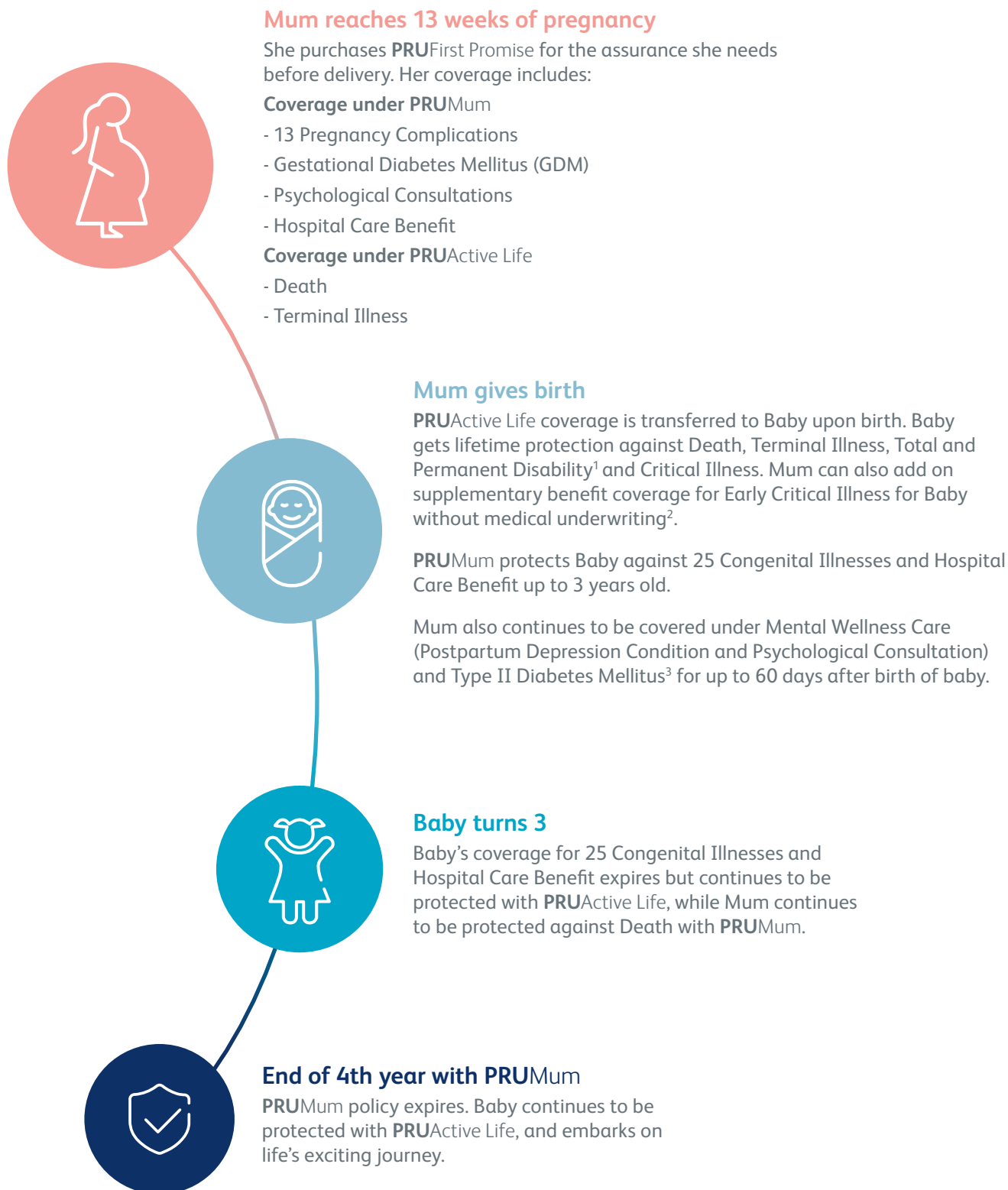
<sup>2</sup> Applicable only when the early critical illnesses supplementary benefit is added within 60 days from the child's date of birth.

\* Terms & Conditions apply. Refer to following product webpages for more details:

[www.prudential.com.sg/prufirstpromise](http://www.prudential.com.sg/prufirstpromise); [www.prudential.com.sg/prumum](http://www.prudential.com.sg/prumum); [www.prudential.com.sg/pal](http://www.prudential.com.sg/pal)

# How PRUFirst Promise works

PRUFirst Promise bundles 2 protection plans, **PRUMum** and **PRUActive Life**, into a comprehensive package that covers both Mum and Baby from pregnancy to childbirth and beyond.



<sup>1</sup> Total and Permanent Disability coverage is up till age 70.

<sup>2</sup> Applicable only when the early critical illnesses supplementary benefit is added within 60 days from the child's date of birth.

<sup>3</sup> Coverage for Gestational Diabetes Mellitus (GDM) Conditions includes GDM resulting in Foetal Macrosomia and Neonatal Hypoglycaemia, Type II DM developed 6-8 weeks after birth and pregnancy complications accompanied by GDM.



**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 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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as at 1 April 2021.

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

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