



**PRUDENTIAL**

Listening. Understanding. Delivering.

**PRUFirst Gift**

Celebrate the gift of life  
with the gift of protection



There are few things in life more joyful than having a child of your own. Make it special with **PRUFirst Gift**, a comprehensive plan that guarantees protection for your child even while he or she is still in the womb. Comprised of **PRULink Enhanced Protector II** (an investment-linked plan) and **PRUMum2be**, **PRUFirst Gift** covers the expectant mother from as early as 18 weeks into pregnancy for greater peace of mind.

Most importantly, you can give your child the earliest head start in life with the flexibility of investing in his or her future education and savings needs.

## Key Benefits\*

- Coverage during the mother's pregnancy, against pregnancy complications, total and permanent disability, terminal illness and death.
- After the child's birth, the child is covered against congenital illnesses and the child enjoys hospital care benefit for up to 2 years from birth.
- Transfer **PRULink Enhanced Protector II** easily to your child without medical underwriting.

Also, you get an exclusive newborn gift pack when you notify us of your child's birth.

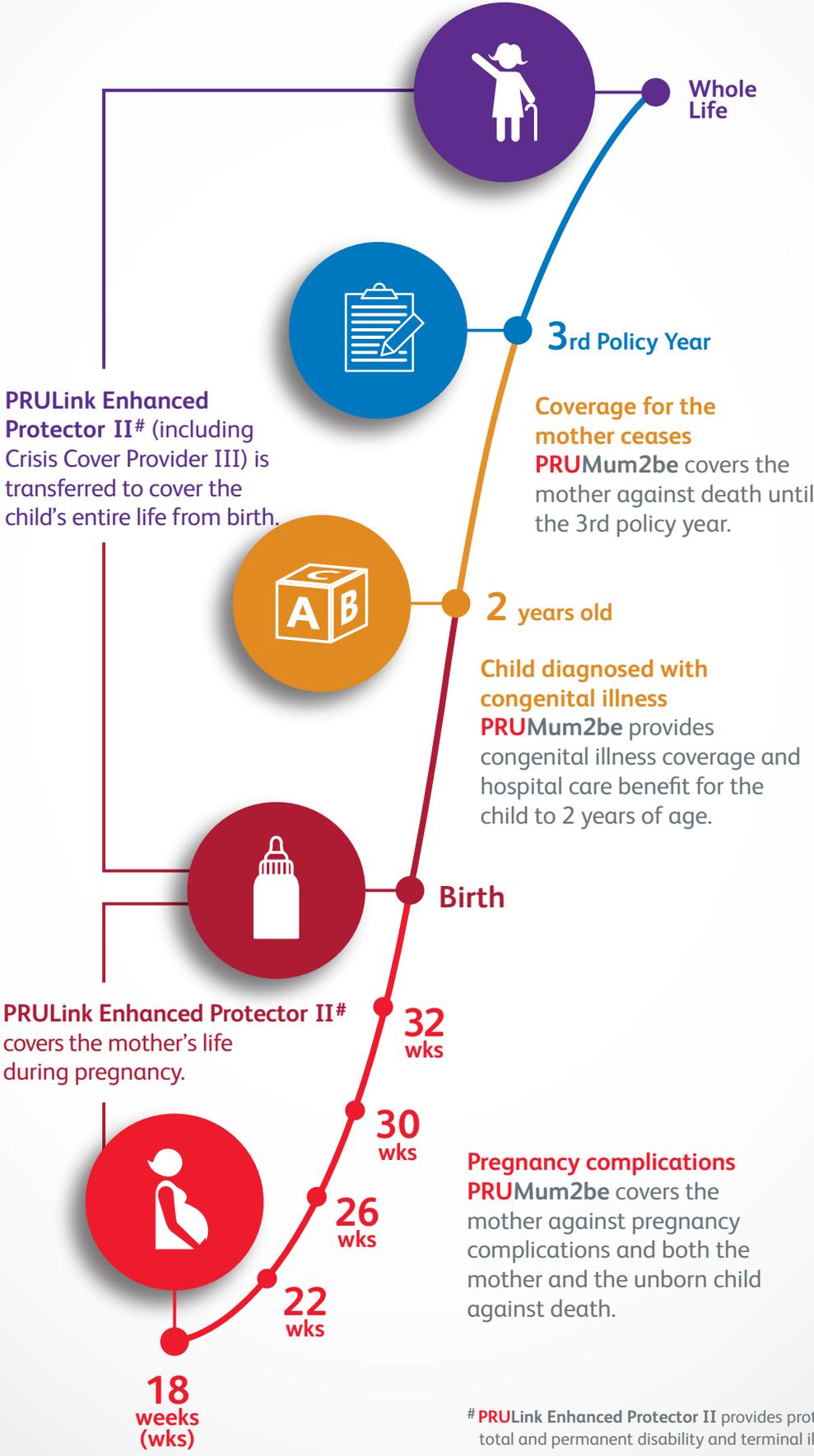
## Supplement Your Child's Protection

Add supplementary benefits to your child's plan for comprehensive coverage. Enjoy a 20% premium discount off supplementary benefits in the first year.

\*Terms & Conditions apply.  
Please refer to [www.prudential.com.sg/pfg](http://www.prudential.com.sg/pfg) for more details.

# PRUFirst Gift

A protection plan made up of **PRUMum2be** and **PRULink Enhanced Protector II<sup>#</sup>** that provides coverage from pregnancy to childbirth and beyond, caring for both the mother and the baby.



<sup>#</sup> **PRULink Enhanced Protector II** provides protection against death, total and permanent disability and terminal illness.

Simply choose from one of the available **PRU**First Gift bundles.

Bundle type	PRUFirst Gift 1	PRUFirst Gift 2	PRUFirst Gift 3
	<b>Sum Assured</b>		
<b>PRU</b> Mum2be	\$5,000	\$5,000	\$5,000
<b>PRU</b> Link Enhanced Protector II	\$150,000	\$300,000	\$450,000
Crisis Cover Provider III (for child)	\$150,000	\$200,000	\$250,000
	<b>Premium payable</b>		
<b>PRU</b> Mum2be (Single Premium)	\$320 <sup>^</sup>	\$320 <sup>^</sup>	\$320 <sup>^</sup>
<b>PRU</b> Link Enhanced Protector II (Monthly Premium)	\$100+	\$200+	\$300+

+ Premium can be paid quarterly, half-yearly or annually.

<sup>^</sup> Premium listed is based on a female non-smoker, age 30 on her next birthday.

For more information, speak to your Prudential Financial Consultant.

Call us at **1800 333 0 333** today.

**Important Notes:**

Your **PRUFirst Gift** plan will not be valid if the birth of the child takes place before the issuance of this plan.

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, an 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.

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 the supplementary benefit 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 this insurance product 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 web-sites ([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 23 August 2019.

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

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