



## DIRECT - **PRU***protect term* and DIRECT - **PRU***protect term 5*

Introducing DIRECT - **PRU***protect term*<sup>1</sup> and DIRECT - **PRU***protect term 5*<sup>1</sup> – plans designed to protect your family based on your protection needs should the unforeseen happen to you.

DIRECT - **PRU***protect term*<sup>1</sup> is a regular premium term plan that provides financial protection in the event of Death, Terminal Illness, and Total and Permanent Disability<sup>2</sup>. You can choose to be covered with a 20-year term plan or until the age of 65<sup>3</sup>. The premium payment term will follow the chosen policy term, and the premium is guaranteed.

You may also opt for DIRECT - **PRU***protect term 5*<sup>1</sup> – a 5-year renewable term plan. You will have the flexibility to renew your coverage every 5 years at a new premium based on your age<sup>4</sup> upon renewal.

You may choose to add DIRECT - Crisis Cover<sup>5</sup> to your DIRECT - **PRU***protect term*<sup>1</sup> or DIRECT - **PRU***protect term 5*<sup>1</sup> plan for greater coverage against Critical Illnesses<sup>5</sup>.

## Key Features\*

- Provides financial protection against Death, Terminal Illness, and Total and Permanent Disability<sup>2</sup>.
- Choice to add DIRECT - Crisis Cover<sup>5</sup> for protection against 30 Critical Illnesses<sup>5</sup>.
- Offers a payout in the event of Death, Terminal Illness, Total and Permanent Disability<sup>2</sup> or Critical Illness<sup>5</sup>.

### **If you purchase Direct Purchase Insurance (DPI) products, you have:**

- **Chosen not to seek any financial advice, therefore there would not be any costs associated with the provision of financial advice.**
- **Understood that post-purchase servicing of the DPI policy would be handled by a Prudential Customer Service Officer and would not be provided by a Prudential Financial Consultant.**
- **Assessed your product suitability, income affordability and the insurance coverage that you need.**
- **Read and understood the Fact Sheet and Checklist, Policy Illustration, Product Summary, Policy Contract and Product Brochure before committing to the purchase.**

**If you decide not to purchase a DPI product, you may seek advice from a qualified Prudential Financial Consultant for other products suitable for you.**

For more information or to purchase DIRECT - PRU*protect term*<sup>1</sup> or DIRECT - PRU*protect term*<sup>5</sup><sup>1</sup>, please call our PruCustomer Line at **1800 333 0 333**, make an appointment with our Customer Service Officer via **www.prudential.com.sg** or visit our Customer Service Centre.

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

#### Footnotes:

1. You may choose to cover from a minimum sum assured of \$50,000 and up to \$400,000. The minimum entry age is age 19 next birthday.
2. The benefit provides coverage against Total and Permanent Disability provided the condition occurs before its cover expiry date or before the policy anniversary prior to the life assured attaining age 65, whichever is earlier.
3. For policy term up to age 65 next birthday, premium payment term means the premium is payable up to the last premium due immediately before the policy anniversary prior to the life assured attaining age 65.
4. Age refers to age next birthday at time of renewal.
5. DIRECT - Crisis Cover will pay a benefit upon occurrence of any of the 30 Critical Illnesses covered, and before its cover expiry date, or before the policy anniversary prior to the life assured attaining age 65, whichever is earlier. Premium for DIRECT - Crisis Cover benefit is not guaranteed.

#### Note:

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 for some of 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 Prudential's Customer Service Officer. 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 version of this brochure, the English version shall prevail. Information is correct as at 10 December 2018. This advertisement has not been reviewed by the Monetary Authority of Singapore.