



**PRUDENTIAL**

Listening. Understanding. Delivering.

**PRU**Term Ascend

We understand  
you want protection that  
increases over time



Life has its uncertainties. As you take up new challenges in different life stages, you want the assurance of having adequate coverage for yourself and your loved ones should the unforeseen happen. **PRUTerm Ascend** is a term plan that provides coverage against Death and Terminal Illness, and this coverage grows over time as your financial responsibilities change.

## **PRUTerm Ascend** provides you with

- Increasing<sup>1</sup> sum assured for greater coverage for your loved ones as you go through different life stages
- Lower initial premium<sup>2</sup> that increases gradually over time, so you have more to provide for other financial commitments
- The option to purchase another **PRUTerm Ascend** plan without medical underwriting<sup>3</sup> to meet your changing needs

## Coverage against Death and Terminal Illness

**PRUTerm Ascend** offers a lump sum payout in the event of Death<sup>4</sup> and Terminal Illness<sup>4,5</sup>, providing protection for you and your family's future.

## Protection that grows with you

As life evolves and your financial responsibilities change, you need a protection plan that is able to provide you with increasing coverage. With **PRUTerm Ascend**, your sum assured will increase<sup>2</sup> by 5% annually from the start of the 2nd Policy Year to the 11th Policy Year. And if your policy term is only 10 years, the sum assured will increase<sup>2</sup> annually throughout the policy term, ensuring you will always stay protected throughout the years.

This feature is applicable to the Death<sup>4</sup> and Terminal Illness<sup>4,5</sup> (**PRUTerm Ascend**) benefits, as well as the optional Disability (**PRUTerm Ascend**)<sup>5,6</sup> and Crisis Cover Ascend<sup>6</sup> supplementary benefits.

## Pay based on your coverage

Even as you seek to protect your family, there may be other needs that take precedence in life. **PRUTerm Ascend** is a protection plan where the premium increases as the coverage increases, so for now, you will have more to provide for other financial commitments.

## Policy terms that cater to your financial needs

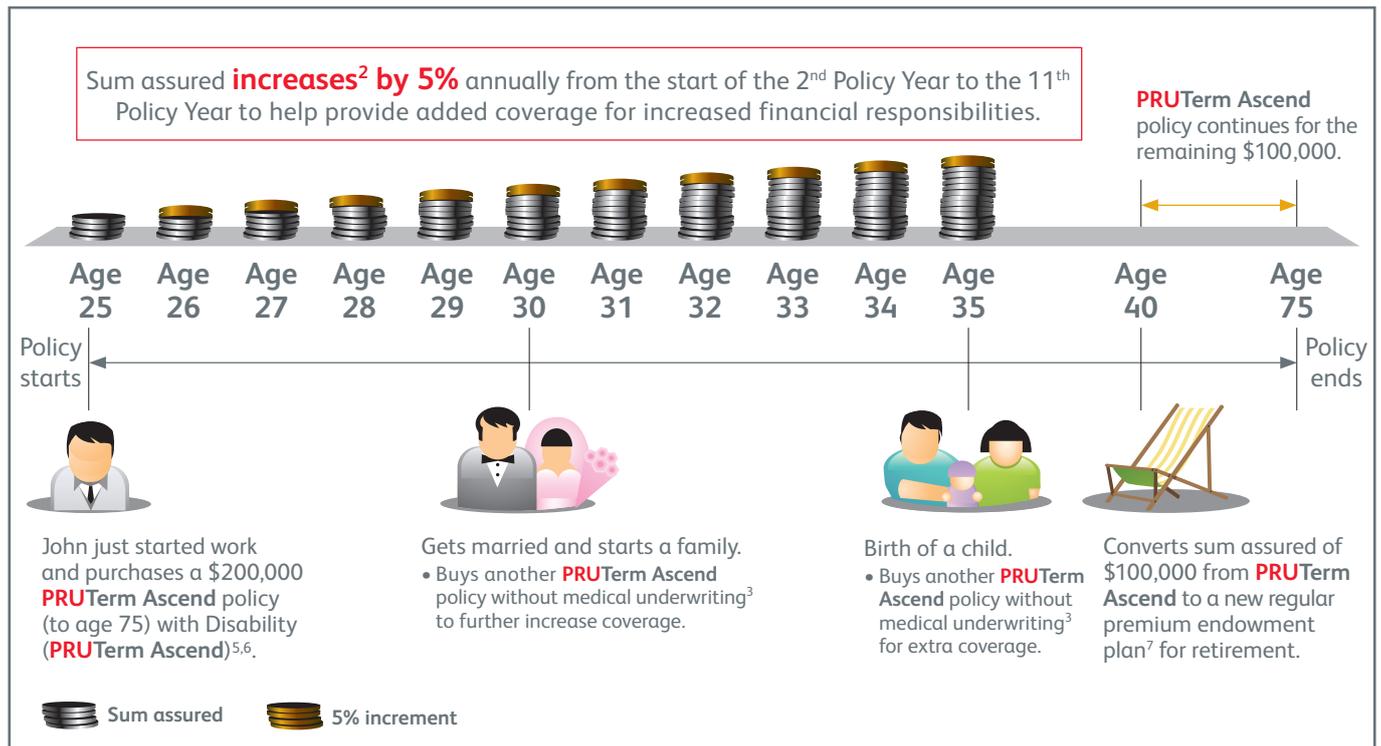
**PRUTerm Ascend** offers you 5 different policy term options. You can either choose to buy a 10-year term plan, or purchase a plan that will last until the age of 55, 60, 70 or 75. Simply put, you can choose a policy term that you are most comfortable with.

## Keeps up with your changing needs

We understand priorities may change at different stages of your life.

**PRUTerm Ascend** offers you the option to purchase another **PRUTerm Ascend** plan upon specific life events without medical underwriting<sup>3</sup>, so you can always keep up with these changing needs.

# How **PRU**Term Ascend works:



## Enhance your **PRU**Term Ascend plan for a wider coverage

You will have the flexibility of building on your basic Death<sup>4</sup> and Terminal Illness<sup>4,5</sup> coverage by adding these supplementary benefits to ensure you and your family are covered more extensively:

- Disability (**PRU**Term Ascend)<sup>5,6</sup> provides a payout<sup>8</sup> upon Total and Permanent Disability, so your loved ones can receive the financial support through difficult times. You'll also have the flexibility of converting your **PRU**Term Ascend plan to a new regular premium whole life or endowment plan without medical underwriting<sup>3</sup>.
- Crisis Cover Ascend<sup>6</sup> advances<sup>8</sup> a lump sum payout from **PRU**Term Ascend upon the diagnosis of any of the 36 critical illnesses, so you can be assured you will have access to funds when you need it most.
- Early Stage Crisis Cover provides an additional payout upon the diagnosis of any of the 36 critical illnesses<sup>9</sup> from the early to late stages, so you can concentrate on getting better.

In addition, other supplementary benefits are also available to **PRU**Term Ascend.

**Footnotes:**

1. The sum assured for the Death Benefit and Terminal Illness (**PRU**Term Ascend) Benefit will increase by 5% annually (on simple interest basis) from the start of the 2nd Policy Year to the 11th Policy Year or to the end of the policy term, whichever is shorter.
2. The premiums of the **PRU**Term Ascend policy will also increase by 2% annually (on simple interest basis) with each incremental sum assured.
3. Please refer to the policy documents for the full terms and conditions applicable to this feature.
4. The life assured can only claim for either Death or Terminal Illness, but not both.
5. The Terminal Illness (**PRU**Term Ascend) and optional Disability (PRUterm ascend) benefits provide coverage during the term of the policy, and before the policy anniversary prior to the life assured attaining age 65.
6. Disability (**PRU**Term Ascend) and Crisis Cover Ascend can only be added at the start of the policy.
7. Premiums charged for the new plan is based on age of the life assured at the time of conversion.
8. If the sum assured of the benefit is the same as the sum assured of the Death Benefit of the main plan, the policy and all its benefits will terminate after a claim. If the sum assured of the benefit is lower than the sum assured of the Death Benefit of the main plan, the sum assured of the Death Benefit shall be reduced accordingly after a claim.
9. 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.

For more information, speak to your Prudential Financial Consultant.  
Call us at **1800 333 0 333** today.

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

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.

This policy is 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 30 August 2019.

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