

For better,
for worse,
for life.



PRUActive Life V

A lifelong promise of protection – strengthened by multiplied coverage and comprehensive critical illness protection.



Wide coverage across 182 conditions

Longer lives and better health outcomes call for **protection that lasts**

84 years

Singapore has one of the highest life expectancies¹.

▼ 23%

decline in cancer deaths, improving survival rates².

▲16.9%

Expected rise in healthcare costs³.

The need

Protection that helps you keep pace with longer lifespan and rising cost, so you can focus on living well.

**A Lifelong
Promise**

¹ Complete Life Tables for Singapore Resident Population, Department of Statistics Singapore, Accessed on 28 Jan 2026. | ² Singapore Cancer Registry 2023 Annual Report, National Registry of Diseases Office, Accessed on 5 Feb 2026. | ³ Singapore insurers brace for 2026 as medical inflation climbs and IP rules tighten, The Business Times, Accessed on 5 Feb 2026.

Critical illness is more common than you think

▲ 34%

Increase in cancer diagnoses in adults under age 40¹.

> 30%

Rise in stroke events among those aged 40-49².

▲ 300%

rise in heart attack rate by 2050³.

1 in 6

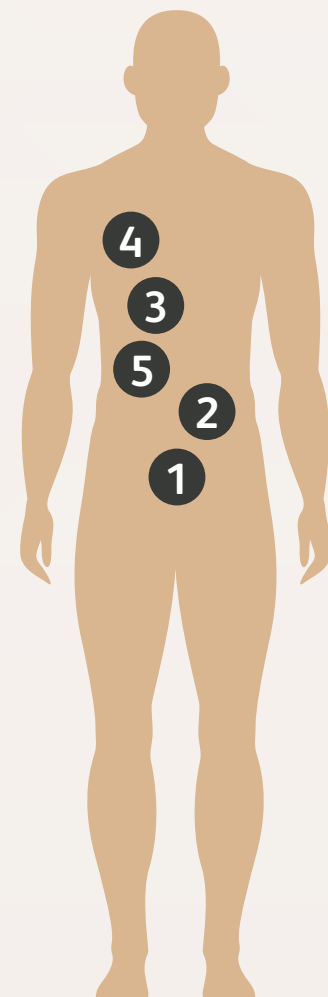
young adults report poor mental health⁴.

Leading cancer types in Singapore⁵

Accounts for 60% of all cancer cases.

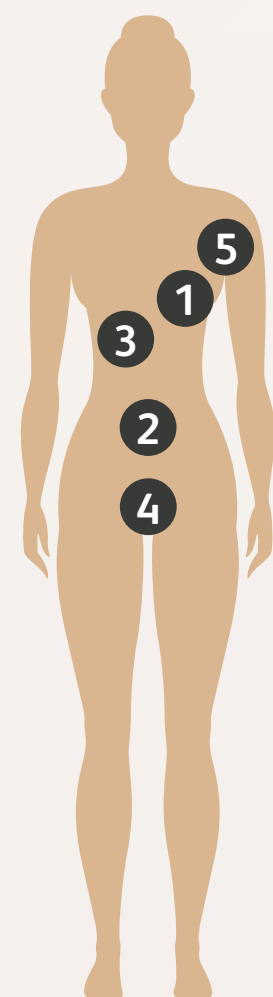
Male

1. Prostate
2. Colorectal
3. Lung
4. Lymphoid neoplasm
5. Liver



Female

1. Breast
2. Colorectal
3. Lung
4. Uterine
5. Lymphoid neoplasm



The reality

Critical Illness is striking Singaporeans during their peak responsibility years — when expenses are high, children are young and careers are at their most demanding.

Recovery is a long journey, spanning many years

Many Critical Illness patients face recovery periods of more than five years.

64% of females
and **57%** of males

diagnosed with
cancer¹.

5 in 6

cancer patients diagnosed
between ages 15-34².

3 in 5

dialysis patients with
kidney failure³.

The cost of recovery

Medical expenses
during recovery

Hidden costs

Rehabilitation cost

Caregiver support

Loss of income

Other out-of-pocket expenses

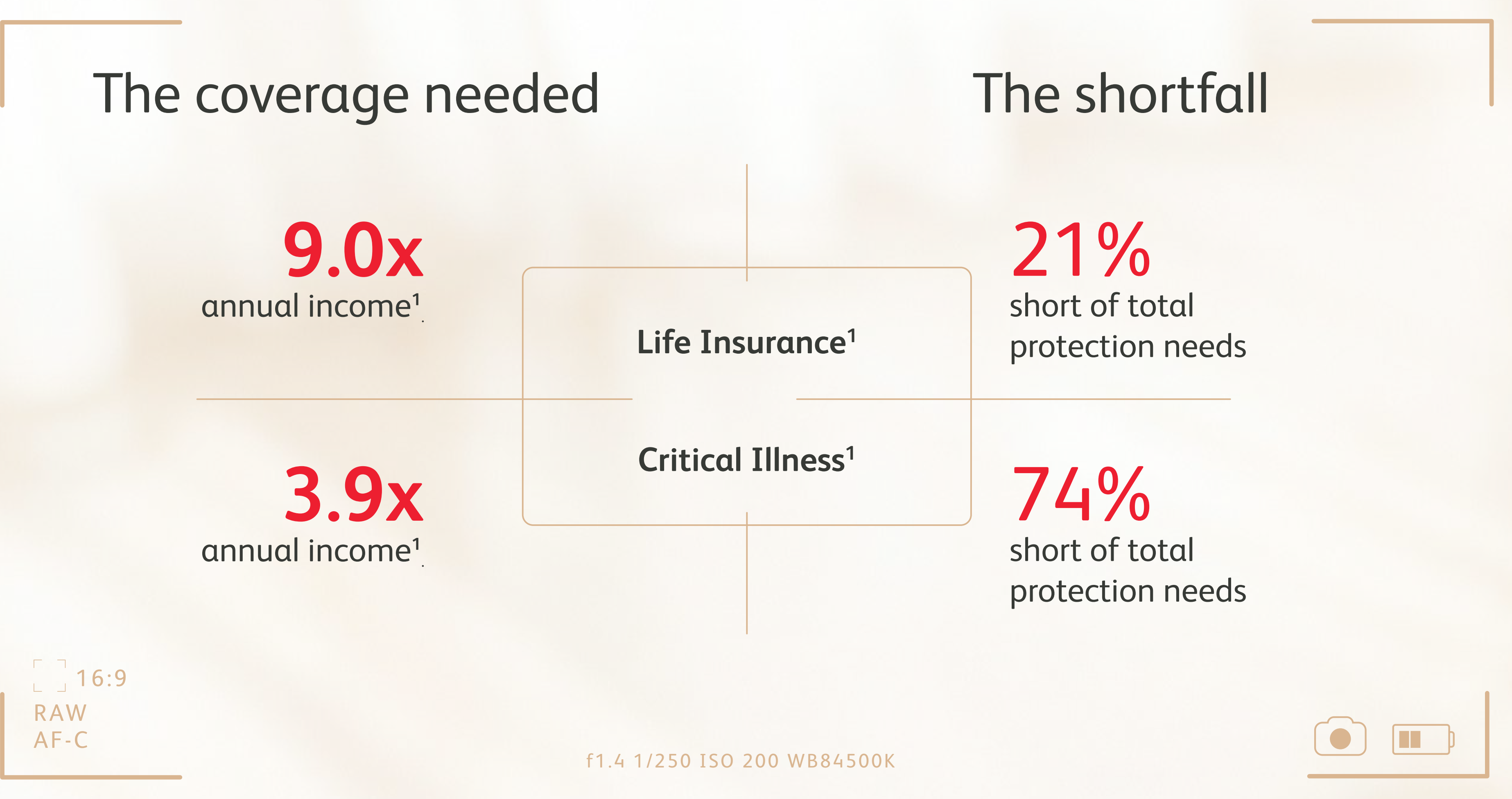
Experimental drugs

Alternative treatments

The gap

Surviving a Critical Illness is the first step — Singaporeans need protection that covers both the initial diagnosis and the five or more years of recovery that follow.

Most Singaporeans are **underprotected**



**Do you have
enough
protection?**

¹ Life Insurance Association (LIA) Singapore, Protection Gap Study 2022.

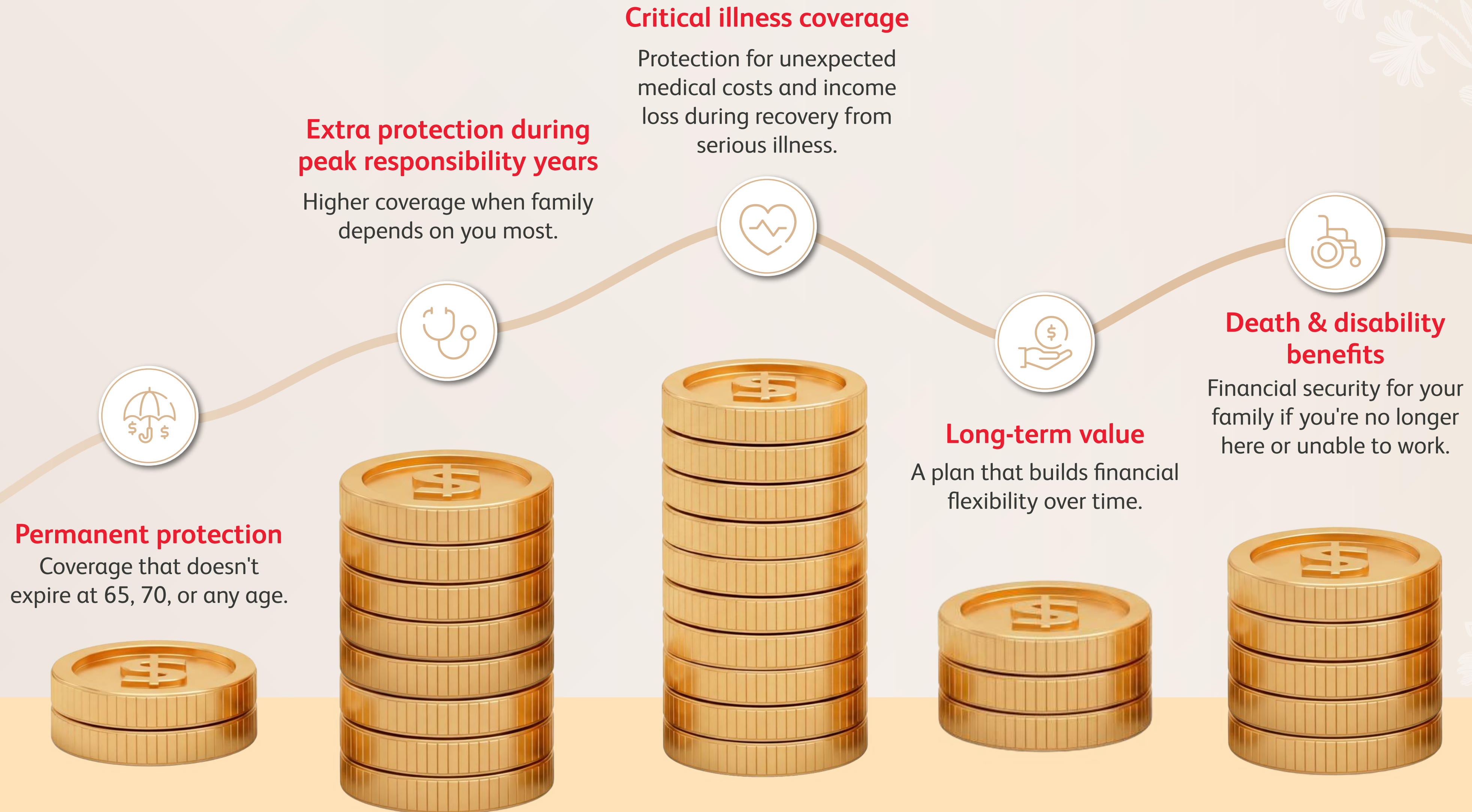


1. Are you prepared for **rising illness risks**?

2. Is your current **coverage** aligned with your family's future needs?

3. What do you want to **protect**, today and in the years ahead?

Get **complete coverage** with **lifelong protection**



Introducing **PRU**Active Life V

A lifelong protection plan with **comprehensive critical illness add-ons and multiplied coverage**, offering one of the widest ranges of benefits with **182 conditions** covered.

It is designed to support you through life's major health challenges, enabling you to focus on recovery with confidence and peace of mind.



Protection for life

Permanent protection for Death, Terminal Illness (TI) and Total Permanent Disability (TPD).



Boost¹ your coverage up to 5x

Multiply your protection during the years that matter most.



Close your critical illness gap

Get comprehensive protection for critical illness and more –

182 conditions covered.

¹ Multiplier Benefit (MB) is applicable only if you choose to have this benefit when you purchase the plan. You may choose MB factors of 2x, 3x, 4x or 5x and MB Age of 65, 70, 75 or 80. This will apply to **PRU**Active Life V and its attached Early Crisis Care and Crisis Care supplementary benefit. MB for accidental death continues beyond the MB age with a 10% stepdown each year for 5 years starting from the MB age and then locking in at 50% of its multiplied coverage for life.

PRUActive Life V **strengthens your protection** at every life stage

 Base plan benefit  Supplementary benefit^

-   **One of the widest coverage in the market*** Covers **182 conditions**, including Critical Illness and other health conditions.
-  **Additional payouts** for Special and Juvenile Conditions
-   **New** **Additional payouts** for Mental Illness Conditions



Early Years

-   **Enhanced** Special Benefit for **16 Juvenile Conditions** including ADHD, Autism Spectrum Disorder, and Dyslexia.



Sickness

-  **Pre-critical Critical Illness Coverage**¹ such as Cancer, Heart Attack, Stroke and more.
-  **Severe Stage Critical Illness Coverage**¹ such as Major Cancer, Heart Attack of Specified Severity, Stroke with Permanent Neurological Deficit and more.
-   **Catch-all Benefit** 50% of Critical Illness Benefit² paid for Intensive Care Unit (ICU) admission of 3 days with vital organ surgery.
-  **Special Benefit** for **7 Special Conditions** (including Benign tumour requiring surgical excision) and **4 Mental Illness Conditions**.



Golden Years

-  **Critical Illness Coverage** for different stages of Alzheimer's Disease, Dementia, Parkinson's Disease and more.
-   **New** Extended Multiplier Benefit³ for Accidental Death for life.
-   **New** Income payout option⁴.

 **Up to 5x Multiplier Benefit**³ until the selected age for additional coverage during crucial years

Selected Age

65 **70** **75** **80**

 **Lifelong protection** with flexible premium terms

 Accumulated cash value: your policy becomes a lifelong asset, steadily growing cash value with the added upside of potential bonuses⁵.

Value-added services to strengthen your recovery journey: Physiotherapy, Chiropractic Care & Osteopathy

* As of 10 March 2026, among whole life insurance plans in Singapore. | ^ Supplementary benefits refer to Crisis Care and Early Crisis Care. | ¹ A payout of the Critical Illness Benefit or the Crisis Care Accelerator Benefit under Crisis Care (PRUActive Life V) and the Pre-Critical Medical Conditions benefit under Early Crisis Care (PRUActive Life V) will reduce the sum assured of the supplementary benefit and the PRUActive Life V policy accordingly. This could result in a termination of the supplementary benefit and the PRUActive Life V policy. Please refer to the product summary for more details. | ² Applicable only when insured undergoes surgery of any of the vital organs (heart, lung, brain, kidney, liver) as a result of illness or accident and as a result of the surgery, the insured is admitted to ICU for 3 or more consecutive days. Excluding surgery due to organ donation. Subject to cap of S\$100,000 per life assured. Only 1 claim is payable per policy. | ³ Multiplier Benefit (MB) is applicable only if you choose to have this benefit when you purchase the plan. You may choose MB factors of 2x, 3x, 4x or 5x and MB Age of 65, 70, 75 or 80. This will apply to PRUActive Life V and its attached Early Crisis Care and Crisis Care supplementary benefit. MB for accidental death continues beyond the MB age with a 10% stepdown each year for 5 years starting from the MB age and then locking in at 50% of its multiplied coverage for life. | ⁴ The income payout option allows you to receive yearly payouts from the surrender value of the policy over a period of 10 years. As such, this option is like partial surrender. Please note that once you begin receiving the yearly payouts, the sum assured and the long-term value of your policy will be reduced. | ⁵ The bonuses are NOT guaranteed and will vary according to the future experience of the participating fund.

Strengthen your protection

Comprehensive critical illness add-ons covering 182 conditions

Crisis Care and Early Crisis Care¹

182 Conditions

One of the widest coverage in the market²

64

Advanced Stage Conditions

Enhanced

Major Cancer

Heart Attack

Stroke

and more³...

91

Pre-Critical Stage Conditions

Enhanced

Carcinoma In Situ

Brain Aneurysm Surgery (Via Endovascular Procedures)

and more³...

23

Special & Juvenile Conditions

Enhanced

Up to 25% payout for

16 Juvenile Conditions⁴

7 Special Conditions⁵

4

Mental Illness Conditions⁶

New

20% Extra payout for:

Severe Obsessive Compulsive Disorder

Schizophrenia

Major Depressive Disorder (MDD)

Severe Tourette Disorder

Enhanced Safety Net

Benign Tumours Coverage

20% Extra payout⁵ for benign tumour requiring surgical excision

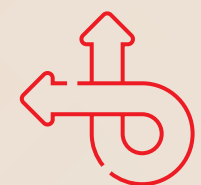
Catch-All Benefit⁷

Get financial support with a 50% payout of your Critical Illness benefit when vital organ surgery leads to a minimum 3-day ICU stay.

This provides a safety net for serious illnesses or accidents requiring an ICU stay.

¹ A payout of the Critical Illness Benefit or the Crisis Care Accelerator Benefit under Crisis Care and the Pre-Critical Medical Conditions benefit under Early Crisis Care will reduce the Sum Assured of the supplementary benefit and the **PRU**Active Life V policy accordingly. This could result in a termination of the supplementary benefit and the **PRU**Active Life V policy. Please refer to the product summary for more details. ² As of 10 March 2026, among whole life insurance plans in Singapore. ³ Refer to the Product Summary for the list of conditions and definitions. ⁴ 25% of the Early Crisis Care sum assured payable. Each juvenile medical condition is only payable once and up to 4 different Juvenile Medical Conditions payable. We pay up to S\$25,000 per life and diagnosis must happen below age 18. ⁵ 20% of the Early Crisis Care sum assured payable. Each special medical condition is only payable once and up to 3 different Special Medical Conditions payable. We pay up to S\$15,000 per life and up to S\$25,000 for benign tumour requiring surgical excision. Diagnosis must happen below age 85. ⁶ 20% of the Early Crisis Care sum assured payable, up to S\$25,000 per life. Payable only for one mental illness condition claim and before age 75, regardless of the number of mental illness conditions diagnosed. ⁷ Refers to the Crisis Care Accelerator Benefit and payable when life assured undergoes surgery of any of the vital organs (heart, lung, brain, kidney, liver) as a result of illness or accident and is admitted to Intensive Care Unit (ICU) for at least 3 continuous days. Excluding surgery due to organ donation and overseas medical treatment. Only one claim is allowed for each policy up to S\$100,000 per life.

Supporting you through life's changes



A premium term that adapts to your needs

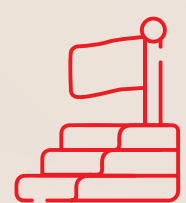
Flexible Premium Payment Terms – choose from 5 to 35 years to match your life stage and financial goals.



When family comes onboard, your coverage gets a boost

Unique in the market*

Kinship Booster Benefit – 10% coverage boost when an immediate family member purchases PRUActive Life V¹.



Enhance your coverage at life's big shifts – no health questions

Buy Another Policy Option – add coverage at major life events without medical underwriting, up to twice in a lifetime.



In difficult moments, the plan covers your premium

Unique in the market*

Family Waiver Benefit – up to 12 months of premiums waived if a spouse or child passes away².



Take a premium break, without compromising coverage

Premium Defer Benefit – interest-free premium deferment for up to 2 years without disrupting coverage³.



Your policy becomes a lifelong asset

Accumulated Cash Value – steadily growing cash value with potential bonuses⁴.

New

Income Payout Option – Flexibility to convert part of your plan's cash value after age 60 to receive yearly payouts over 10 years⁵.



* As at 10 March 2026, among whole life insurance plans in Singapore. | ¹ Only applies if the life assured is below age 55 when the immediate family bought the policy. It adds an extra 10% of the death and terminal illness sum assured of the life assured's policy, up to S\$100,000. If the existing life assured has already made claims from the policy, the Kinship Booster Benefit no longer applies. | ² Subject to a maximum of 1 claim per policy. | ³ This interest-free loan amount needs to be paid back at the end of the premium deferment period, if not, interest on the loan amount starting from the end of the premium deferment period will be charged. | ⁴ The bonuses are NOT guaranteed and will vary according to the future experience of the participating fund. | ⁵ The earliest the yearly payout can begin is the policy anniversary just before the life assured turns age 60 and after the end of the premium payment term. The income payout option allows you to receive yearly payouts from the surrender value of the policy over a period of 10 years. As such, this option is like partial surrender. Please note that once you begin receiving the yearly payouts, the sum assured and the long-term value of your policy will be reduced.

Value-added services to help you recover and live well.

Our value-added services are designed to support a smoother road to recovery, with access to preferred rates and helpful wellbeing support along the way.



Physiotherapy plays a vital role in physical recovery, helping you regain strength and independence.

- Restoration of strength, mobility and functional independence
- Strengthen weakened muscle and rebuild functional strength
- Regain coordination and flexibility for daily activities



Chiropractic care promotes natural healing.

- Pain reduction and management
- Targeted spinal and joint adjustments to improve alignment and mobility
- Rehabilitative exercises, nutritional guidance, and lifestyle recommendations



Osteopathy promotes whole-body healing to support recovery.

- Support for long-term wellbeing
- Gentle manual therapy to improve circulation and reduce tension
- Helping the body to heal and recover naturally



A first step towards **a secure future for my child**



Sarah, 32
Working mother

Tracy, 2
Daughter, Life Assured

“I want to give my daughter **lifelong protection** and keep her options open as she grows.”

Sarah understands she can't predict what Tracy's future holds, but she can start her coverage early to lock in lifelong protection at affordable premiums. With **PRU**Active Life V, she's confident that Tracy will have support when it matters most today, and for every stage ahead.

		Multiplier Benefit
Benefits	Sum Assured	
Death, TI & TPD	S\$50,000	5x up to age 70
Crisis Care (CC)	S\$50,000	
Early Crisis Care (ECC)	S\$50,000	
		\$S\$250,000 \$S\$250,000 \$S\$250,000

Why Sarah chose to start early



Lifelong protection from young



Coverage for early to severe critical illness conditions



Financial flexibility



Locks in insurability early



More affordable vs starting later



Coverage for 16 Juvenile conditions

PRUActive Life V **supports** Tracy at different life stages



Tracy
Daughter

Age
2

Enjoys Kinship Booster Benefit³

10% extra coverage is added to Sarah's existing PRUActive Life policy.

Annual Premium:
S\$1,848 payable for
20 years

Total Premium:
S\$36,960



Life takes an unexpected turn

Age
7

Diagnosed with Dyslexia

Receives a payout of S\$12,500.
Coverage remains intact

Age
17

Diagnosed with Advanced Stage Cancer

Receives a payout of S\$250,000.
Sarah can afford to take time off work for Tracy
Policy terminates

Total Benefits Received:

S\$262,500

Total Premium Paid:

S\$29,568



8.9x
premium paid



Best outcome — she grows up healthy and strong

Age
50

Policy value¹:
S\$32,914

Age
60

Policy value¹:
S\$51,184

Age
70

Policy value¹:
S\$78,591

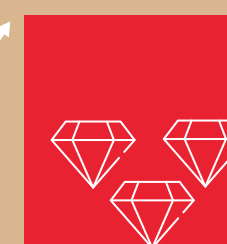
Age
80

Policy value¹:
S\$113,496

Age
99

6.3x

S\$234,481



Total Premiums Paid Total Policy Value¹



The cost of **starting later, at age 30**



Coverage at higher cost:

The same coverage would cost **2.0x**
more at S\$3,701⁴ per year for 20 years.
Total Premium of S\$74,010.



Future coverage depends
on health status



Lower policy
value

Age
99

2.0x

S\$145,424



Total Premiums Paid Total Policy Value²

¹ The Policy Values are based on Illustrated Investment Rate of Return (IRR) of 4.25% p.a.. At 3.00% p.a. IRR the projected Policy Values will be S\$16,744 at age 50, S\$24,228 at age 60, S\$34,179 at age 70, S\$45,557 at age 80, and S\$79,363 at age 99, which would be 2.1x total premium paid. | ² The Policy Values are based on Illustrated Investment Rate of Return (IRR) of 4.25% p.a.. At 3.00% p.a. IRR the projected Policy Values will be S\$62,644 at age 99; which would be 0.8x total premium paid. | ³ Only applies if the life assured is below age 55 when the immediate family bought the policy. It adds an extra 10% of the death and terminal illness sum assured of the life assured's policy, up to S\$100,000. | ⁴ Figure rounded up to the nearest dollar.

Coverage that keeps up with your responsibilities



Jason, 35
Non-Smoker,
Executive Chef

Jason supports his aging parents while raising two young children, balancing mortgage payments and daily expenses in Singapore’s rising cost environment. He worries that a unexpected event could disrupt future plans for his loved ones.

He gets **PRUActive Life V** for himself, **paying S\$7,705¹ per year for 25 years**, so he can continue being the pillar his family depends on, no matter what happens.

Benefits		5x up to age 75	Multiplier Benefit
Death, TI & TPD	Sum Assured S\$160,000		S\$800,000
Crisis Care (CC)	S\$80,000		S\$400,000
Early Crisis Care (ECC)	S\$30,000		S\$150,000

¹ Figure rounded up to the nearest dollar. ² The earliest the yearly payout can begin is the policy anniversary just before the life assured turns age 60 and after the end of the premium payment term. The income payout option allows you to receive yearly payouts from the surrender value of the policy over a period of 10 years. As such, this option is like partial surrender. Please note that once you begin receiving the yearly payouts, the sum assured and the long-term value of your policy will be reduced. ³ Based on Illustrated Investment Rate of Return (IRR) of 4.25% p.a.. At 3.00% p.a. IRR the projected total payout will be S\$35,102.

Age
41

Buys another policy without medical underwriting

Son enters primary 1, and Jason uses **Buy Another Policy Option** to boost his protection

Age
60

Activates Income Payout Option²

- Uses 50% of sum assured to receive yearly payouts over 10 years
- **Total expected payout of S\$52,626³**
- Sum assured and multiplier benefit reduce yearly by S\$8,000 and S\$40,000 respectively for 10 years

Age
75

Reaches Multiplier Benefit Age

- **Multiplier Benefit for accidental death** reduces yearly before locking in at 50% of its Multiplier Benefit from age 79
- **Continues coverage:** Sum assured of \$80,000 for death, TI and TPD; S\$80,000 for CC; S\$30,000 for ECC

Age
79

Protection continues for life

- Multiplier benefit for accidental death continues for life: S\$200,000

Always by his side, PRUActive Life V **protects what matters most** – him and his family.

PRUActive Life V is one of the most comprehensive whole life coverage

Category	Company A	Company M	Company G	Prudential
Number of conditions	165	163	150	182
Severe stage Critical Illness	73	55	52	64
Pre-critical stage Critical Illness	77	85	68	91
Juvenile Conditions	5	13	16	16
Special Conditions	10	10	9	7
Mental Illness Conditions	—	—	—	4
Other Conditions	—	—	5	—
Crisis Care Accelerator Benefit	—	20% of the Early CI sum assured ¹	—	50% payout of critical illness benefit when vital organ surgery leads to a minimum 3-day ICU stay ² .
Benign Tumour Requiring Surgical Excision	—	—	5% of the Early CI sum assured (10 organs) ¹	20% payout of the Early Crisis Care sum assured ¹ **Across 22 organs**
Other Base Plan Benefits				
Extended Multiplier Benefit	x	x	x	☑ (for accidental death)
Kinship Booster Benefit	x	x	x	☑
Premium Defer Benefit (with no conditions)	x	x	x	☑
Family Waiver Benefit	x	x	x	☑
Income Payout Option	✓	✓	x	☑

💎 One of the widest coverage*

📦 New



¹ On additional basis | ² On accelerated basis. | For illustration purposes only. This comparison does not include information on all similar products. Prudential does not guarantee that all aspects of the products have been illustrated. You may wish to conduct your own comparison for products that are listed in www.comparefirst.sg. * As at 10 March 2026, among whole life insurance plans in Singapore.

For more information, speak to your Prudential Financial Representative.

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 Representative 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 pitch deck 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 Representative.

This pitch deck 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 material, 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 or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 10 March 2026.

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

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