



PRU*Man*

Product Information Pack for
Financial Consultants / Representatives

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PruMan

PRODUCT FEATURES

1 INTRODUCTION

PruMan is a non-participating product written out of the Non-Participating Fund. It is only available as a standalone plan.

There are four plan types available, with an option to select the expiry age of 65 or 75. PruMan offers the following benefits:

PruMan				
Benefit	Sum Assured (S\$)			
	Plan A	Plan B	Plan C	Plan D
Male Illnesses	25,000	50,000	75,000	100,000
Medical Procedures	25,000	50,000	75,000	100,000
Reconstructive Surgery or Skin Grafting	25,000	50,000	75,000	100,000
Support benefit	5,000	5,000	5,000	5,000
Biennial Medical Screening	Package 1		Package 2	
Waiver of premium	Waives premiums for 36 months upon diagnosis of Male Illness			
Loyalty Benefit	15% discount on policies purchased upon life event			

2 LAUNCH DATE

18 May 2017

3 BENEFITS

PruMan provides the following benefits:

1. Male Illnesses
2. Medical Procedures
3. Reconstructive Surgery or Skin Grafting
4. Support benefit
5. Biennial Medical Screening
6. Waiver of Premium
7. Loyalty benefit



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3.1 Male Illnesses

We pay a percentage of the sum assured for the type of plan, in a lump sum, if the life assured is diagnosed by a doctor registered with the Singapore Medical Council as having one of the following illnesses listed in the table below.

Male Illnesses	Percentage of SA payable	Waiting Period	Survival Period
1) Malignant Cancer of the following male sites: a. Prostate b. Testicle c. Scrotum	100% of SA	90 days	7 days
2) Muscular Dystrophy			
3) Cardiomyopathy			
4) Carcinoma-in-situ of the following male sites: a. Colon b. Testicle c. Penis	50% of SA		

No benefits will be payable if the life assured is diagnosed with any of the listed Male Illnesses within 90 days from the Cover Start Date or date of reinstatement (if any) of this benefit and does not survive 7 days from the date of diagnosis.

We pay this benefit once only for each Male Illness and the total sum assured payable for all Male Illness claims is up to 100% of the sum assured. This benefit automatically terminates once 100% of the sum assured is paid.

Example 1:

PruMan Plan A sum assured of \$25,000.

1st Claim: Carcinoma-in-situ of the colon - 50% of SA

2nd Claim: Muscular Dystrophy - **50% of SA**

Although a Muscular Dystrophy claim is 100% of the sum assured, only 50% (100% - 50% from 1st claim) will be payable.

Male Illness benefit terminates thereafter.



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3.2 Medical Procedures

If the life assured undergoes a medical procedure listed in the table below, which in the opinion of a doctor registered with the Singapore Medical Council is considered Medically Necessary, we pay the percentage of the sum assured for your type of plan as shown in the table:

Types of Medical Procedures	Percentage of SA payable	Waiting Period	Survival Period
1) Heart Valve Surgery	100% of SA	90 days	N.A.
2) Surgery of the Aorta			
3) Heart Transplant			
4) Coronary Artery By-pass Surgery			
5) Coronary Artery Atherectomy or Transmyocardial Laser Revascularisation or Enhanced External Counterpulsation Device Insertion	50% of SA		
6) Cardiac pacemaker insertion or Cardiac Defibrillator Insertion			
7) Surgical Septal Myomectomy to relieve Left Ventricular Outflow Tract (LVOT) Obstruction in Hypertrophic Obstructive Cardiomyopathy	25% of SA		
8) Renal Angioplasty			
9) Percutaneous Valve Surgery			
10) Pericardectomy			
11) Angioplasty and Other Invasive Treatment for Coronary Artery			
12) Carotid Artery Surgery			
13) Testicular torsion requiring Surgery; Acquired Peyronie's disease requiring surgery; Orchiectomy for causes other than cancer			
14) Severe Gout			
15) Severe Benign Prostatic Hyperplasia and early prostate cancer requiring suprapubic catheterization			

We do not pay if the medical procedure is performed within 90 days of the Cover Start Date or date of reinstatement (if any) of this benefit.

We pay this benefit once only for each of the Medical Procedures and the total sum assured payable for all Medical Procedure claims is up to 100% of the sum assured. This benefit automatically terminates once 100% of the sum assured is paid.



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3.3 Reconstructive Surgery or Skin Grafting

If the life assured goes for the following listed surgical procedures upon the recommendation of a doctor registered with the Singapore Medical Council, we pay the sum assured for the type of plan.

- Facial reconstructive surgery due to an Accident;
- Skin grafting due to major burns;
- Skin grafting due to skin cancer;
- Open Surgery for Removal of Kidney Stones

We pay this benefit once only and the total sum assured payable is 100% of the sum assured. This benefit automatically terminates once 100% of the sum assured is paid.

3.4 Support benefit

If the life assured undergoes physiotherapy due to an Accident, which in the opinion of a doctor registered with the Singapore Medical Council is considered Medically Necessary, we pay \$1,000 per accident, up to a maximum of 5 accidents.

We do not pay if the accident occurred before the Cover Start Date or date of reinstatement (if any) of this benefit.

This benefit automatically terminates once 100% of the sum assured is paid.

3.5 Biennial Medical Screening

We provide medical screening with our appointed clinics or Hospitals once every 2 years as long as the policy has not been terminated.

We will issue a voucher for the medical screening with our appointed clinics or hospitals. We reserve the right to vary the types of medical services.

There are 2 packages available and these are dependent on your type of plan.

	Medical Services
Package 1 (for Plan A and B)	<ul style="list-style-type: none">• Complete history taking• Complete physical examination• Body Mass Index & % fat composition (Anthropometry)• Visual acuity and colour vision• Blood pressure measurement• Stool occult blood• Urinalysis• Full blood count• Endocrine (gland) function• Cholesterol screening• Liver function screening• Hepatitis screening• Kidney function screening• Bone & joint screening



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Medical Services	
	<ul style="list-style-type: none">• Thyroid function screening• Total Prostate-specific Antigen (PSA),• Carcinoembryonic Antigen (CEA colon)• Liver Cancer Marker test (AFP) (only if the life assured is 40 years old and above)• Serology – sexually transmitted infection• Resting ECG• Medical report and Doctor's consultation
Package 2 (for Plan C and D)	<ul style="list-style-type: none">• Complete history taking• Complete physical examination• Body Mass Index & % fat composition (Anthropometry)• Visual acuity and colour vision• Blood pressure measurement• Stool occult blood• Urinalysis• Full blood count• Endocrine (gland) function• Cholesterol screening• Liver function screening• Hepatitis screening• Kidney function screening• Bone & joint screening• Thyroid function screening• Total Prostate-specific Antigen (PSA),• Carcinoembryonic Antigen (CEA colon)• Liver Cancer Marker test (AFP) (only if the life assured is 40 years old and above)• Serology – sexually transmitted infection• Resting ECG• Prostate ultrasound or Treadmill stress test• Medical report and Doctor's consultation

3.6 Waiver of premium

Once at least 50% of the sum assured has been paid out under the Male Illnesses benefit, we will waive the premium payable for 36 months from the next premium due date following the date of diagnosis of the illness. Premiums become payable again after this waiver period. This benefit can be activated up to 2 times during the policy term.

Example 1

The life assured makes a claim for Malignant Cancer of the prostate (100% payout), premium is waived for 36 months. The waiver of premium benefit will not be activated a second time as there will not be a second Male Illness claim.



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Example 2

On 1 Jan 2018, the life assured makes a claim for Carcinoma in-situ of the colon (50% payout), premium is waived for 36 months.

On 1 Jan 2025, the life assured makes a claim for Malignant Cancer of the prostate (100% payout), premium is waived for 36 months. Male Illness benefit will terminate after this second claim and hence the waiver of premium benefit cannot be activated anymore.

3.7 Loyalty Benefit

A 15% discount on the first year premium (of a list of selected policies) will be given in the event the life assured purchases a new regular premium policy on his life, his spouse's life or his child's life. The list of selected policies is available on our website at www.prudential.com.sg.

The 15% discount is available before the expiry date of the policy and upon the following events of the life assured:

1. Marriage
2. Divorces a spouse
3. Becomes a parent
4. Adopts a child through legal means
5. Suffers the death of spouse
6. Marriage of her children
7. His children entering primary school
8. His children entering secondary school

We provide the 15% discount for a maximum of 2 new policies per event and for a maximum total yearly premium of \$10,000 (including additional premiums for supplementary benefits).

The new policy must be purchased within 3 months from the date of event. We reserve the right to vary the types of policy the life assured can purchase.

4 POLICY LIMITS

4.1 Age at Entry

	Min (ANB)	Max (ANB)
PruMan	17	55

4.2 Age at Expiry

Benefit	Max (ANB)
PruMan	65 or 75



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4.3 Policy term

Option to select the expiry age

	Min	Max
PruMan	10 years	Expiry age 65: 65 less age of entry Expiry age 75: 75 less age of entry

4.4 Premium term

Same as policy term

4.5 Size of policy

Minimum Sum	\$25,000
Maximum Sum Assured	\$100,000

4.6 Frequency of payment

Yearly, Half-yearly, Quarterly, Monthly

4.7 Method of payment

Regular Premium payment
Available via cash, cheque, GIRO and credit card.

First & Subsequent premiums:
(Prudential/SCB/DBS/POSB/Maybank/UOB/Citibank/OCBC Visa/MasterCard only)

Monthly payments must be made either through GIRO or via credit card.

For payment via GIRO, the first 2 monthly premiums must be made via cash, cheque or credit card.



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5 POLICY VALUES

5.1 Surrender Values

This product does not have any surrender value.

5.2 Policy Alteration

Sum Assured

Increase in sum assured is not allowed during the policy term. The life assured would have to purchase another policy if he wishes to increase the sum assured.

Level premiums will be charged for the new policy based on the age next birthday at the point of application.

Decrease in sum assured (subject to the minimum applicable for the plan) is allowed from the next premium due date. Reduction in sum assured must be by the plan type.

Mode of Payment

The life assured is also allowed to change the mode of payment. The change will only be effected on the next premium due date. I.e. if monthly mode, the change can be effected from the following month onwards. If the policy is originally on Yearly mode and request for a change, we will advise the change on the next premium due date.

5.3 Automatic Premium Loan

Not available

5.4 Paid-up Value

Not available

5.5 Bonus Surrender

Not available

5.6 Surgical and Nursing Loan

Not available

5.7 Policy Loan

Not available

5.8 i-Quotation

Not available



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6 POLICY CONDITIONS

6.1 Free Look Provision

Within 14 days from the date of receipt of the policy document, the policyowner has the right to cancel the policy and receive a full refund of the premiums paid.

The policy is considered delivered and received in the ordinary course of the post, 7 days after the date of posting.

6.2 Grace Period for Premium Premium

The policyowner has up to 30 days grace period for premium payment. The policy will lapse if premium is not received at the end of the grace period.

6.3 Guaranteed Renewal

The Company guarantees that PruMan is renewable throughout the policy term for as long as the required premium is paid before the end of the grace period for premium payment.

6.4 Non-guaranteed Premium

Premium rates for PruMan are not guaranteed. The Company reserves the right to vary the premium rates at any time by giving 30 days' notice to the policyowner before doing so.

6.5 Revival Criteria / Reinstatement of Policy

Revival is subject to the submission of relevant forms such as revival forms and supplementary proposal form, where underwriting is required for lapsed policies.

Policies terminated for 2 months or less

- a. Payment of all unpaid premiums including supplementary premiums if any, from the premium due dates.

Policies terminated for more than 2 months and up to 12 months

- a. Completion of the Reinstatement Application, and
- b. Completion of the Supplementary Proposal Form if the sum assured is more than or equal to \$500,000 on any policy, and
- c.
 - i) Payment of all unpaid premiums including supplementary premiums if any, from the premium due dates OR
 - ii) Payment of current premium including supplementary premiums if any.

Policies terminated for more than 12 months and up to 24 months

- a. Completion of the Reinstatement Application, and
- b. Completion of the Supplementary Proposal Form, and
- c.
 - i) Payment of all unpaid premiums including supplementary premiums if any, from the premium due dates OR
 - ii) Payment of current premium including supplementary premiums, if any.



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6.6 Alter from Inception

Alteration from inception is allowed to change the payment frequency and campaign code.

6.7 Notice of Claim

The life assured must send us as soon as practicable, at his own expense:

- a completed PruMan claim form;
- the current Certificate of Life Assurance;
- a medical report including clinical, radiological, imaging evidence, laboratory and histological evidence from the life assured's Registered Medical Practitioner;
- a Clinical Abstract Application Form;
- any documentary proof as required by us; and
- a completed Clinical Abstract Application Form.

We reserve the right to appoint a Registered Medical Practitioner to re-examine the life assured.

A “**Registered Medical Practitioner**” is any person properly qualified by degree in western medicine to practice medicine, and is licensed by the appropriate medical authority of his country of residence to practice medicine within the scope of his licensing and training and excludes the policyowner, the life assured or a family member of either.

6.8 Termination of benefits

The benefits will terminate upon:

- Death of the life assured;
 - Lapse or non-payment of premiums at the end of the grace period;
 - Cover Expiry Date; or
 - Upon request by the policyowner;
- Whichever event occurs first.

6.9 Governing Law

This plan is governed by and interpreted according to the laws of the Republic of Singapore.

6.10 Changes to Policy Benefit and Conditions

The Company reserves the rights to terminate or vary the policy benefits, conditions or plan at any time if any material fact affecting the risk is incorrectly stated or represented to us or is omitted from any of the documents submitted to us.



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6.11 Taxes

Goods and Services Tax

PruMan is a protection product and hence subject to GST. The current GST rate is 9%. The GST collected from policyowners will be paid to the Comptroller of GST as output tax. A tax invoice showing the premiums and the related GST amount should be sent to the policyowner. Similarly, a credit note should be issued to the policyowner if there is any refund in premiums (where a tax invoice has been sent previously).

GST paid on claims is claimable as input tax. Finance needs to account for the GST on claims separately.

Withholding Tax including SRS Withholding Tax

Income, including interest income, from Life insurance policies paid to non-residents is exempt from withholding tax.

However, interest payments on death claims (if applicable) to non-residents is subject to withholding tax.

Withholding tax is applicable at the point of death claims proceed and/or interest payment on death claims **for policies purchased using SRS funds by a foreigner or Singapore Permanent Resident (SPR)**. Withholding tax is at 20% on 50% of the payment (proceeds and/or interest).

On a separate note, if the date of payment is from 01 July 2012 onwards, the filing and payment of withholding tax must be made to IRAS by the 15th of the second month from the date of payment. In addition, from 1 Jul 2016, the withholding tax form can only be filed electronically via myTax Portal, for withholding tax payment to IRAS.

6.12 Territorial Cover

We provide 24-hour worldwide cover.

6.13 Incontestability

Except for fraud or exclusions, the validity of the policy cannot be contested after 2 years from the Cover Start Date of the policy or from the date of any reinstatement.

7 SUPPLEMENTARY BENEFITS THAT MAY BE ATTACHED TO IT

No supplementary benefits are attachable to PruMan.



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8 EXCLUSIONS

We do not pay in any of the following circumstances:

- Any benefit for any PruMan benefit that is due directly or indirectly to a Pre-existing Condition. A "Pre-existing Condition" is the existence of any signs or symptoms for which treatment, medication, consultation, advice or diagnosis has been sought or received by the life assured or would have caused an ordinary prudent person to seek treatment, diagnosis or cure, prior to the Cover Start Date or date of reinstatement (if any) of this benefit;
- a deliberate act like taking intoxicating liquor, drugs or poison, suicide or attempted suicide or intentional self-injury while sane or insane;
- AIDS, AIDS-related complex or infection by HIV;
- the use of unprescribed drugs where such drugs are required by law to be prescribed by a Registered Medical Practitioner; or
- an activity under Special Exclusion and/or Special Terms and Conditions shown on the Certificate of Life Assurance.

9 UNDERWRITING GUIDELINES

9.1 Medical Underwriting

Simplified underwriting

9.2 Aggregation

Maximum per life limit for PruMan is \$100,000.

9.3 Impaired Lives

Underwriting decision will be to accept, exclude, defer, decline cover or loading.

9.4 Restriction on Nationality

PruMan is available to all Singaporeans, Singapore Permanent Residents (PRs) and Foreigners. Foreigners applying for this plan must either have a valid Employment Pass (EP) with P1, P2 or Q1 status or a valid Dependent Pass (DP) issued on an EP holder, PR or Singapore Citizen.

10 PREMIUM CALCULATION

10.1 Premium Rates

Premium rates vary according to

- Age at Entry
- Policy Term
- Smoking Status

Premium rates are level.



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10.2 PruSmart Lady / PruPrestige / PruPrestige Family Discount / PruTerm Plus Advantage Discount / PruLady / PruMan

Premium discounts under the following schemes are applicable to this product:

Program	Discount on PruMan
PruSmart Lady	Yes
PruPrestige / PruPrestige Family Discount	Yes
PruTerm Plus Advantage	Yes
PruLady	Yes
PruMan	Yes

10.3 Policy Fees

There is no policy fee.

10.4 Frequency Factors for Different Premium Paying Mode

The rates published are annual rates. The frequency factors used for conversion into other modes of payment are:

Premium payable	Yearly	Half-yearly	Quarterly	Monthly
Frequency factor	1	0.505	0.255	0.085

10.5 Large Sum Assured Discount

Large sum assured discount is applicable to PruMan as per table below.

Plan type	Plan A	Plan B	Plan C	Plan D
Discount	N.A.	5%	10%	15%



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PruMan

FREQUENTLY ASKED QUESTIONS

PRODUCT FEATURES

Q1 What is PruMan?

A1 PruMan is a non-participating, regular premium standalone policy, denominated in Singapore Dollars.

It provides the following benefits:

- **Male Illnesses** – pays a percentage of the sum assured for the type of plan if the life assured is diagnosed as having any of the covered male illnesses.
- **Medical Procedures** – pays a percentage of the sum assured for the type of plan if the life assured goes for specific medical procedures.
- **Reconstructive Surgery or Skin Grafting** – pays the sum assured for the type of plan, for facial reconstructive surgery due to an Accident or skin grafting due to major burns or skin cancer or open surgery for the removal of kidney stones
- **Support benefit** – pays a percentage of the sum assured for the type of plan if the life assured goes for specific medical procedures.
- **Waiver of premium** - Once at least 50% of the sum assured is paid out under the Male Illnesses benefit, premiums will be waived for 36 months.
- **Biennial Medical Screening** – provides medical screening once every 2 years.
- **Loyalty benefit** – provides a 15% discount on the first year premium of selected policies if the life assured buys a new regular premium policy following a life event.

Q2 Why are we launching PruMan?

A2 There are few male illness products in the Singapore insurance market. PruMan can provide a solution for an untapped market.

Q3 What are the plan types available for PruMan?

A3 PruMan has 4 plan types.

Benefits	Sum Assured			
	Plan A	Plan B	Plan C	Plan D
Male Illnesses	\$25,000	\$50,000	\$75,000	\$100,000
Medical Procedures				
Reconstructive Surgery or Skin Grafting				
Support Benefit	\$5,000	\$5,000	\$5,000	\$5,000
Biennial Medical Screening	Package 1		Package 2	
Waiver of premium	Waives premiums for 36 months upon diagnosis of Male Illness			



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Benefits	Sum Assured			
	Plan A	Plan B	Plan C	Plan D
Loyalty Benefit	15% discount on the first-year premium			

Q4 Why does PruMan come in pre-packaged plans with varying sum assured?

A4 This is to make the sales process simpler. Customers are not required to select the sum assured for the various benefits.

Q5 Who are the medical providers of the Biennial Medical Screening Benefit?

A5 There are 3 medical providers for your customers to choose from - Parkway Shenton, Asia HealthPartners and Asia Medic. Customers can choose their preferred medical provider when they receive their medical screening voucher. Customers can choose their preferred medical provider when they receive their medical screening voucher.

Q6 How can my customer arrange for an appointment?

A6 Your customers will receive a medical screening voucher. Customers can call the numbers provided in the voucher to book an appointment with the preferred medical provider. Customers can also book an appointment via the email addresses provided.

Q7 What is the validity period of the medical screening voucher?

A7 The medical screening voucher is valid for 2 years from the date of issuance.

Q8 Can my customer bring a photocopied medical screening voucher to the medical provider during his appointment?

A8 No, the medical providers will only accept the original medical screening voucher. If your customer has misplaced his voucher, he will need to request for a reissuance.

Q9 Is the medical screening voucher transferable?

A9 Yes, the voucher can be transferred to another male. Your customer will be required to fill up the voucher with the details of the person whom the medical screening will be transferred to. The transferee will need to present the voucher and his proof of identity when he goes for the medical screening.

Q10 What are the eligible plans under the Loyalty Benefit?

A10 The Loyalty Benefit is applicable when the following plans are purchased upon certain events:

PruLife, PruLife Limited Pay, PruLife Multiplier Flex, PruSave, PruFlexicash, PruTerm Ascend, PruMortgage, PruMultiple Crisis Cover, PruPersonal Accident, PruTerm Vantage (SGD or USD), PruTerm Total Refund, PruEarly Stage Crisis Cover, PruEarly Stage Disability, PruLady and PruMan.

The list of eligible plans is subject to changes. Please refer to the corporate website for the updated list.

Q11 Is policy renewal guaranteed?

A11 Yes, PruMan is renewable throughout the policy term for as long as the required premium is paid before the end of the grace period for premium payment.



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Q12 Are there any supplementary benefits that can be added to PruMan?

A12 No.

POLICY LIMITS

Q13 What are the determinants for premium rates of PruMan?

A13 The premium rates are determined by the entry age of the life assured, the expiry age and smoking status.

Q14 Can my customer select the policy term?

A14 Yes. Customers can choose the policy term to end at 65 or 75 age next birthday.

Q15 What is the maximum sum assured that my customer can purchase?

A15 The maximum sum assured (per life) that customers can purchase is \$100,000.

Q16 Can my customer buy more than one PruMan policy?

A16 Yes, subject to the per life limit as mentioned in Q15.

PREMIUM RATES

Q17 Are the premium rates guaranteed?

A17 No. Premium rates for PruMan are not guaranteed. Prudential reserves the right to vary the premium rates at any time by giving 30 days' notice to the policyowner before doing so.

Q18 Is the premium for PruMan subject to GST?

A18 Yes. Premium is subject to GST and is inclusive of the prevailing GST.

NEW BUSINESS

Q19 Who is eligible to apply for PruMan?

A19 PruMan is available to Singaporeans, Singapore Permanent Residents and foreigners with valid passes.

Q20 Does my customer need to go through medical underwriting?

A20 Yes, PruMan is fully underwritten. Customers are required to answer simplified health questions. If they answer yes to any of the health questions, they may be required to complete additional questionnaires. Medical examination/reports may be called for if required.

Q21 Which proposal form should my customer complete when applying for PruMan through manual submission?

A21 Your customer should complete the new version 05/17 proposal form, "Proposal for PruLady/PruMan" which can be used for both PruLady and PruMan.

The new form can be downloaded from: PruInfo|Forms|Proposal Forms (English).



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Q22 Is back-dating allowed for PruMan?

A22 Yes. Back-dating is allowed up to 6 months and must not be earlier than 1 Jan 2017.

Q23 Is Advance Premium Deposit allowed?

A23 No. Advance Premium Deposit is not allowed.

Q24 What is the aggregation limit for PruMan?

A24 The aggregation limit for PruMan is \$100,000.

Q25 What if my customer exceeds the aggregation limit for PruMan based on the plan type chosen?

A25 PACS can offer a lower plan, if any, and provided he does not exceed the per life limit for PruMan.

POLICY SERVICES

Q26 Can my customer increase the sum assured after the policy has been in-forced?

A26 No, however, the customer can purchase another policy to increase the total sum assured. Refer to Q15 for the sum assured limit.

Q27 Can my customer reduce the sum assured after the policy has been in-forced?

A27 Yes. The customer can reduce the sum assured by changing to a lower plan type (if available).

Q28 Can my customer reinstate his policy if it has lapsed?

A28 Yes. The policy can be reinstated by paying the outstanding premiums and interest (if any).

CLAIMS

Q29 Is waiting period applicable to PruMan?

A29 Yes. No benefits will be payable within 90 days from the Cover Start Date of the benefit or of the date of reinstatement (if any).

Q30 Is survival period applicable to Male Illnesses benefit?

A30 Yes. No benefits will be payable in the event the life assured is diagnosed with any of the listed Male Illnesses and does not survive 7 days from the date of diagnosis.



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Q31 What happens when a customer claims 100% of sum assured under one of the benefit groups? Does the policy terminate?

A31 Core benefits like Male Illnesses, Medical Procedures, Reconstructive Surgery or Skin Grafting and Support benefits each has a maximum payout of 100% of sum assured. Each core benefit will terminate when 100% of the sum assured has been claimed, but the rest of the core benefits will continue until they are fully claimed.

Example (Male Illnesses Benefit)

PruMan policy with a sum assured of \$100,000.

	<u>Percentage of sum assured</u>
1 st Claim – Carcinoma in situ of the colon:	50%
2 nd Claim – Cardiomyopathy:	50%

After the 1st claim, where 50% of the sum assured is paid out, premiums will be waived for 36 months (only applicable to Male Illnesses Benefit).

Although a Cardiomyopathy payout should be 100% of the sum assured, we will only pay 50% of the sum assured as that is the remaining benefit amount after the 1st claim.

The Male Illness benefit terminates thereafter, but the rest of the benefits continue.

Q32 If my customer undergoes a Heart Valve Surgery and the medical bill is covered by an Integrated Shield Plan, will he still be to make a claim under the Medical Procedure benefit?

A32 Yes, the Medical Procedure benefit pays out a lump sum benefit as long as the life assured undergoes the covered medical procedures according to PruMan policy definition of Heart Valve Surgery. He will receive the payout even after the reimbursement of his medical bill.

Q33 Will the waiver of premium be activated once a claim is made on the Male Illness benefit?

A33 No, the waiver of premium will only be activated once there is a payout of at least 50% of the sum assured.

For example

Life assured makes a claim for Malignant Cancer of the prostate (100% payout), premium is waived for 36 months. The Waiver of Premium benefit will not be activated a second time as there will not be a second Male Illness claim.

FACT FIND

Q34 What do I need to take note of when completing the planner for this product?

A34 This product is suitable for males who have wealth protection need on Male-related Need only. You should not recommend this product if the customer has no Male-related Need which he wishes to address this review. The needs analysis should be done under the Main Life Assured of the Plan.

When recommending the Male-related Need sum assured, the selected plan's sum assured should be within customer's Male-related Need shortfall. If not, please provide justification for the sum assured deviation.

MARKETING SUPPORT

Q35 What are the marketing collateral that will be available?



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A35 Brochures will be available in both hard and soft copies. Pull-up banners will also be available for roadshows.

Q36 When will the new version of SQS be available?

A36 The new version of SQS will be available from 18 May 2017.

Q37 What other marketing support will there be?

A37 Product information will be made available on the corporate website from 18 May 2017.

Product information pack (including FAQs) will be uploaded to SFA Raise.



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GENERAL

Q38 Is it compulsory to attend the product training for PruMan?

A38 No, although it is highly encouraged.

HI, M5, M9 and M9A certification is required to sell the product, while CKA is not applicable.



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PRUman

SALES & MARKETING PROPOSITIONS

PruMan is the first standalone policy in Singapore that is specially designed for males with protection against male illnesses and surgeries. It also encourages customers to be proactive in monitoring their health, by providing a biennial screening from the third policy year.

Here are some **Marketing Propositions**, which you may find useful for promoting **PruMan**:

First standalone male plan in Singapore	PruMan is the first standalone policy in Singapore that is specially designed for males with protection against male illnesses and surgeries
Pre-packaged plans	PruMan comes in pre-packaged plans with fixed sum assured for the different benefits. Customers will find it easy to select the plan based on the basic Male Illnesses sum assured they want to be covered for.
Ease of application	No full medical underwriting is required. Customers only need to answer a few health questions during the application process, rather than a full list of questions, provided there are no pre-existing medical conditions.
Benefits specially designed for males	<u>Male Illnesses Benefit</u> This benefit covers common male illnesses, such as malignant Prostate Cancer. It also pays a percentage of the sum assured for cancers that occur at the earlier stage (carcinoma-in-situ). <u>Medical Procedures</u> This benefit pays a percentage of the sum assured when the life assured undergoes a listed medical procedure. The listed medical procedures are very common among males – they include Coronary Artery By-pass Surgery and Severe Gout.
Proactive approach in monitoring health through Biennial Medical Screening	The biennial screening provided from the third policy year encourages customers to proactively monitor their health, so that treatment can be received as early as possible in the event of an illness. Early recovery is especially important for males who are the financial pillars of their families.
Concentrating on recovery with waiver of premium benefit	Premiums will be waived for 36 months once there is a payout of at least 50% of the sum assured under the Male Illnesses benefit. Customers will be able to concentrate on their recovery without worrying about the continuation of the policy.



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Be rewarded for taking care of loved ones	<u>Loyalty Benefit</u> A man's need for coverage changes across different life stages – from getting married to becoming a parent. A 15% discount on the first year premium (of a list of selected policies) will be given in the event the life assured purchases a new regular premium policy on his life, his spouse's life or his child's life following a life event.
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Here are some **Customer Segments** that may be suitable for **PruMan**:

Young & Single Man	It's important to start having sufficient protection early while one is still healthy and can also enjoy lower premium rates. This plan also educates younger customers the importance of healthy lifestyle and having routine medical screening to ensure that health conditions may be detected earlier for treatment.
Man planning to have a family	The Loyalty benefit provides customers planning to have a family to purchase coverage for themselves at lower premium rates, so that their loved ones can be financially protected in an unfortunate event. This is particularly important for males who are the financial pillars of their families.
Mature, Independent & Single Man	The comprehensive coverage of male illnesses and procedures allows these customers to concentrate on their recovery with the payments received from the policy, without worrying about the rising medical costs and daily expenses.