



PRU *Active Term*

Product Information Pack for
Financial Consultants / Representatives

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PRU *Active Term*

PRODUCT FEATURES

1. INTRODUCTION

PruActive Term is a non-participating, flexible regular premium product and is written out of the Non-Par Fund. It is a term product created to target the mass affluent customers and can only be sold as a standalone policy.

PruActive Term also provides an increased protection with Incremental Sum Assured benefit to help combat against inflation and to address on increasing protection needs as customers move through different life stages. The sum assured for death will increase yearly depending on the chosen incremental rate which ranges from 1% to 10% of the basic sum assured. The premiums will also increase annually with each Incremental Sum Assured based on the attained age of the life assured.

Increase in Death Benefit is available for PruActive Term. This is for customers who intend to increase their protection during the policy term.

2. BENEFITS

2.1 Death Benefit

If the life assured is shown on the certificate of life assurance to be covered for this benefit and dies, we pay the sum assured for death shown in your certificate of life assurance plus the incremental amount (if this applies).

If the life assured dies directly or indirectly from an activity under special exclusion or special terms and conditions shown in your certificate of life assurance, we do not pay the sum assured but we will refund the total premiums, without interest, received from you less expenses (including administrative, sales-related and medical expenses) we have had to pay for your policy.

If the life assured dies from suicide within 12 months from the cover start date or date of reinstatement (if any) of your policy, we will make your policy void. In this case, we cancel it and refund the total premiums, without interest, received from you less expenses (including administrative, sales-related and medical expenses) we have had to pay for your policy.

The whole policy ends once we have paid a claim for this benefit.

2.2 Accelerated Terminal Illness Benefit

If the life assured is shown on the certificate of life assurance to be covered for this benefit and is diagnosed as having a Terminal Illness during the policy term, we pay the Accelerated Terminal Illness Benefit shown in your certificate of life assurance.



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We pay if the life assured is diagnosed as suffering from Terminal Illness. “**Terminal Illness**” is defined as a condition which, in the opinion of a registered medical practitioner, and our appointed doctor agrees, is highly likely to lead to death within 12 months.

A “**registered medical practitioner**” is any person properly qualified with a degree in western medicine to practise medicine, and is licensed by the appropriate medical authority of the country they live in to practise medicine within the scope of his licensing and training. This cannot be you, the life assured or a family member of either.

Once we pay an Accelerated Terminal Illness Benefit claim, the Accelerated Terminal Illness Benefit ends. The following will also apply:

- a) If the sum assured of the Death Benefit is the same as the sum assured of the Accelerated Terminal Illness Benefit, the policy and all its benefits, including the Accelerated Disability Benefit will end.
- b) If the sum assured of the Death Benefit is more than the sum assured of the Accelerated Terminal Illness Benefit, we will reduce the sum assured of the Death Benefit to an amount equal to the difference between the sum assured of the Death Benefit and the sum assured of the Accelerated Terminal Illness Benefit. The incremental amount (if applicable) that was payable to you before the date of diagnosis of the claim will remain unchanged. However, no more incremental amount will be added. You can continue the policy for this Death Benefit and any other supplementary benefits (except those which end under c, d, e and f of this section) by paying the necessary premiums.
- c) If the sum assured of the Accelerated Disability Benefit is more than the sum assured of the Accelerated Terminal Illness Benefit, we will reduce the sum assured of the Accelerated Disability Benefit to an amount equal to the sum assured of the Accelerated Terminal Illness Benefit. This applies as long as you continue to pay the necessary premiums for both the Death and Accelerated Disability Benefits.
- d) If the sum assured of the Accelerated Disability Benefit is less than or equal to the sum assured of the Accelerated Terminal Illness Benefit, we will end the Accelerated Disability Benefit. In this case, we will not pay the Accelerated Disability Benefit once we have paid the Accelerated Terminal Illness Benefit.
- e) If the sum assured of the Crisis Care II (PruActive Term) Benefit (if applicable) is more than the sum assured of the Accelerated Terminal Illness Benefit, we will reduce the sum assured of the Crisis Care II (PruActive Term) Benefit to an amount equal to the difference between the sum assured of the Crisis Care II (PruActive Term) Benefit and the sum assured of the Accelerated Terminal Illness Benefit. This applies as long as you continue to pay the necessary premiums for both the Death and Crisis Care II (PruActive Term) Benefits.
- f) If the sum assured of the Crisis Care II (PruActive Term) Benefit is less than or equal to the sum assured of the Accelerated Terminal Illness Benefit, we will end the Crisis Care II (PruActive Term) Benefit. In this case, we will not pay for the Crisis Care II (PruActive Term) Benefit once we have paid the Accelerated Terminated Illness Benefit.



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2.3 Accelerated Disability Benefit

If the life assured is shown on your certificate of life assurance to be covered for this benefit and becomes totally and permanently disabled during the policy term or the policy anniversary prior to the life assured attaining age 70 years old (whichever is earlier), we pay the Accelerated Disability Benefit shown on your certificate of life assurance.

This payment is made six months after the confirmed onset of Disability (the deferment period) by a registered medical practitioner.

The deferment period does not apply if the life assured suffers:

- total and permanent blindness in both eyes as confirmed by an ophthalmologist; or
- the physical loss of any two limbs, each above the wrist or ankle but not just the hands and feet; or
- total and permanent blindness in one eye as confirmed by an ophthalmologist and physical loss of any one limb at or above the wrist or ankle but not just a hand or foot.

We will pay the Accelerated Disability Benefit up to S\$2,000,000. If your Accelerated Disability Benefit is above S\$2,000,000, we pay the balance sum assured (in other words any amount that is above S\$2,000,000) in a lump sum:

- 12 months from the date of the first lump sum payment; or
- on death of the life assured;

whichever happens first.

If the life assured stops being totally and permanently disabled before the balance sum assured is due for payment, we stop payment immediately. In such a case, you can continue your policy for Death and Accelerated Terminal Illness benefits by paying the necessary premiums. The sum assured will be equal to the balance sum assured (in other words, any amount that is above S\$2,000,000).

Once we pay an Accelerated Disability Benefit claim, the Accelerated Disability Benefit will end. The following will also apply.

- a) If the sum assured of the Death Benefit is the same as the sum assured of the Accelerated Disability Benefit, the policy and all its benefits including the Accelerated Terminal Illness Benefit, will end.
- b) If the sum assured of the Death Benefit is more than the sum assured of the Accelerated Disability Benefit, we will reduce the sum assured of the Death Benefit to an amount equal to the difference between the sum assured of the Death Benefit and the sum assured of the Accelerated Disability Benefit. The incremental amount (if applicable) that was payable to you before the date of diagnosis of the claim will remain unchanged. However, no more incremental amount will be added to the sum assured. You can continue the policy for this Death Benefit and any other supplementary benefits (except those that have ended under c, d, e and f of this section) by paying the necessary premiums.
- c) If the sum assured of the Accelerated Terminal Illness Benefit is more than the sum assured of the Accelerated Disability Benefit, we will reduce the sum assured of the Accelerated Terminal Illness Benefit to an amount equal to the difference between the sum assured of the Accelerated Terminal Illness Benefit and the sum assured of the



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Accelerated Disability Benefit. This applies as long as you continue to pay the necessary premiums for both the Death and Accelerated Terminal Illness benefits.

- d) If the sum assured of the Accelerated Terminal Illness Benefit is less than or equal to the sum assured of the Accelerated Disability Benefit, the Accelerated Terminal Illness Benefit will end. In this case, we will not pay for the Accelerated Terminal Illness Benefit once we have paid the Accelerated Disability Benefit.
- e) If the sum assured of the Crisis Care II (PruActive Term) Benefit (if applicable) is more than the sum assured of the Accelerated Disability Benefit, we will reduce the sum assured of the Crisis Care II (PruActive Term) Benefit to an amount equal to the difference between the sum assured of the Crisis Care II (PruActive Term) Benefit and the sum assured of the Accelerated Disability Benefit. This applies as long as you continue to pay the necessary premiums for both the Death and Crisis Care II (PruActive Term) benefits.
- f) If the sum assured of the Crisis Care II (PruActive Term) Benefit is less than or equal to the sum assured of the Accelerated Disability Benefit, the Crisis Care II (PruActive Term) benefits will end. In this case, we will not pay for the Crisis Care II (PruActive Term) Benefit if we have paid the Accelerated Disability Benefit.

For a life assured whose age is 65 years or below, we pay when the life assured is totally and permanently disabled, as a result of which the life assured:

- cannot take part in any occupation, business or activity which pays an income; or
- suffers total and permanent loss of use of:
 - both eyes;
 - any two limbs, each above the wrist or ankle but not just the hands and feet; or
 - one eye and any one limb or above the wrist or ankle but not just the hand or foot.

For a life assured whose age is from 66 to 70 years, we pay when the life assured is totally and permanently disabled, as a result of which the life assured:

- suffers total and permanent loss of use of:
 - both eyes;
 - any two limbs, each above the wrist or ankle but not just the hands and feet; or
 - one eye and any one limb at or above the wrist or ankle but not just the hand or foot, or
- are unable to perform (whether aided or unaided) at least three of the following six activities of daily living for a continuous period of at least six months.

Activities of Daily Living:

- Washing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- Feeding - the ability to feed oneself once food has been prepared and made available
- Toileting - the ability to use the lavatory or manage bowel and bladder functions through the use of protective undergarments or surgical appliances, if appropriate;
- Mobility - the ability to move indoors from room to room on level surfaces;
- Transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa.

The above is the definition of totally and permanently disabled.



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The disability must be confirmed by a registered medical practitioner.

2.4 Incremental Sum Assured Benefit

If the customer choose to include the Incremental Sum Assured benefit when the life assured bought the policy, the sum assured for Death benefit will automatically increase every year at the rate the life assured chose. This incremental rate is shown in the life assured's certificate of life assurance. Once the incremental amount is decided, this amount will be added to the Death benefit every year. The premium will also increase every year as the sum assured increases.

The incremental rate is applied only on the Death Benefit and starts from the second Policy Year onwards. The incremental amount will be added to the Death benefit only:

- until the Policy Anniversary before the life assured turns 65 years old;
- if the remaining premium term is at least 5 years;
- if the remaining policy term is at least 10 years; and
- for a maximum of 20 years; and

The customer cannot change the incremental rate after the policy has started.

This benefit can be stopped at any time by either Customer or Prudential. This means we will stop adding the incremental amount to the Death benefit from then onwards. However, the customer will not be able to re-activate the benefit once this benefit is stopped.

This benefit does not apply if:

- The customer bought the policy on sub-standard terms (this means, we gave the customer our Offer of Conditional Acceptance and offered special terms and conditions for accepting the proposal for life assurance); and
- The customer made a successful claim for the following benefits:
 - Accelerated Terminal Illness;
 - Accelerated Disability;
 - Early Stage Crisis Cover (if applicable);
 - Crisis Care II (PruActive Term) (if applicable);
 - Special Benefit (if applicable);
 - Crisis Waiver (if applicable); or
 - Early Stage Crisis Waiver (if applicable)

The Incremental Sum Assured benefit will end from the date of diagnosis of any of the above claims.

2.5 Increase in Death Benefit

Policyholder may increase the sum assured of his Death Benefit up to 2 times its basic sum assured, subject to a minimum increase of at least \$100,000 per application.

Policyholder can increase the Death Benefit any time during the term of the policy only if:

- the policy, at the time applied, does not have the Incremental Sum Assured benefit;
- it is at least 12 months from the cover start date of the policy;
- the increase is at least SGD100,000 for each application;



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- it does not go above the maximum sum assured of two times the basic sum assured; and
- the remaining term of your policy is at least 6 years

If the policyholder has an existing Crisis Waiver III and/or Early Stage Crisis Waiver attached to PruActive Term policy, he/she will also need to purchase another Crisis Waiver III and/or Early Stage Crisis Waiver to cover the premium payable for the increase in sum assured portion.

If the policyholder has just reduced his/her sum assured, he/she cannot apply to increase your Death benefit within 12 months from the effective date his/her sum assured was reduced.

When the policyholder increase his/her Death Benefit, Terminal Illness and Disability benefit will also increase correspondingly.

On the death of the life assured during the term of the policy, the sum assured for this benefit is payable in one lump sum provided that Terminal Illness Benefit has not been claimed and the whole PruActive Term plan terminates.

3. POLICY LIMITS

3.1 Age at Entry

	Minimum Entry Age	Maximum Entry Age
PruActive Term	18 anb	75 anb
TI		
TPD		65 anb
Incremental Sum Assured		64 anb
Increase in Death Benefit		75 anb

3.2 Age at Expiry

	Age at expiry
PruActive Term	100 anb
TI	
TPD	70 anb
Incremental Sum Assured	100 anb
Increase in Death Benefit	

3.3 Policy Term

	Policy Term
PruActive Term	10 – 82 years
TI	
TPD	5 – 52 years
Incremental Sum Assured	10 – 81 years
Increase in Death Benefit	6 – 81 years



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3.4 Premium Term

	Minimum Premium Term	Maximum Premium Term
PruActive Term	5 years	82 years
TPD		52 years
Incremental Sum Assured	5 years	Remaining policy term
Increase in Death Benefit	6 years	Remaining policy term

3.5 Size of Policy

	Minimum Sum Assured	Maximum Sum Assured
PruActive Term	\$100,000	Country's limit
TPD	Follow basic plan	Follow basic plan
Increase in Death Benefit	\$100,000	Up to 2 times of basic PruActive Term

Sum assured in multiples of \$10,000. The maximum sum assured is dependent on the country of residence.

3.6 Mode of payment

Annual, half-yearly, quarterly and monthly.

3.7 Method of payment

Available via cash, cheque, GIRO and credit card.

Payment by all credit card (VISA or MASTERCARD only) is only allowed for first premium. For subsequent renewal premium, PruCard, Standard Chartered Bank, DBS/POSB, Maybank or UOB Visa/Mastercard credit cards are allowed. Other banks' credit cards are not allowed.

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

4. POLICY VALUES

4.1 Surrender Values

This product does not have any surrender value if the premium payment term equals to the policy term.

If the premium payment term is limited pay, it will acquire a surrender value starting from year 3. Upon reduction of sum assured, limited pay plans will acquire a surrender value too.

4.2 Policy Alteration

For any alteration, policyholders would need to give 7 days written notification to the Company.



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a) Sum Assured

PruActive Term

Minimum reduction in sum assured is in multiples of \$10,000. Minimum remaining sum assured must be at least \$100,000.

Increase in Death Benefit

Minimum reduction in sum assured is in multiples of \$10,000. Minimum remaining sum assured must be at least \$100,000 PruActive Term at contract level.

Reduction will take effect from the paid-to-date.

b) Mode of Payment

Life assured can also change the Mode of Payment. The change will only be effected on the next Premium Due Date ie if monthly mode, the change can be effected from the following months onwards. When the life assured is originally on Yearly mode and halfway through requested for a change, we would advise the change on the next Premium Due Date.

4.3 Automatic Premium Loan

In the event of non-payment of premium, the policy will not terminate so long as the surrender value of the policy is sufficient to enable Prudential to pay one or more premium.

Automatic premium loan will be available to limited pay plans. It will not be available for regular pay plans and will be counted as automatic premium loan lapse.

4.4 Paid-Up Value

Not available.

4.5 Surgical & Nursing Loan

Not available.

4.6 Policy Loan

Not available.

5. POLICY CONDITIONS

5.1 Free Look Provision

Within 14 days from the date of receipt of the policy, 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.



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5.2 Guaranteed Premium

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

5.3 Grace Period for Premium Payment

The policy-owner 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.

5.4 Revival Criteria / Reinstatement of Policy

Revival by redating is not applicable.

Auto revival within 60 days does not require underwriting.

Reinstatement to Incremental Sum Assured benefit is allowed by subject to underwriting.

Policies terminated for 2 months or less

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

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

- a. Completion of the Reinstatement Application overleaf, 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 as stated above 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 overleaf, 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 as stated above OR
 - ii) Payment of current premium including supplementary premiums if any.

5.5 Governing Law

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

5.6 Changes to Policy Benefit and Conditions

The Company reserves the rights to vary the policy benefits and conditions at any time by giving 30 days notice to the policyowner before doing so.



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5.7 Convertibility

This plan does not allow convertibility to other plans. Plans with conversion options are not allowed to be converted to PruActive Term.

6. SUPPLEMENTARY BENEFITS

Other attachable supplementary benefits at time of launch are:

Crisis Care II (PruActive Term), Crisis Waiver III, Early Stage Crisis Cover, Early Stage Crisis Waiver.

7. NOTICE OF CLAIM

The life assured or, in the case of the life assured's death, the legal representative must send us:

- Notification of the death of the life assured
- A completed claim form
- Current Certificate of Life Assurance
- Evidence of the age of the life assured (eg. Birth certificate or identity card)
- Medical report at his/her own expense
- Death certificate

For TI Claim, the life assured must send us:

- Notification of the diagnosis of the terminal illness
- A completed claim form
- Current Certificate of Life Assurance
- Evidence of the age of the life assured (eg. Birth certificate or identity card)
- Medical report including clinical, radiological, histological and
- laboratory evidences from his/her medical consultant at his/her own expense

For TPD Claim, the life assured must send us:

- A notification of the Disability of the life assured
- A completed TPD claim form
- Current Certificate of Life Assurance
- Evidence of the age of the life assured (eg. Birth certificate or identity card)
- Medical report including clinical, radiological, histological and laboratory evidences from his/her medical consultant at his/her own expense

For CI claim, the life assured must send us:

- A completed Crisis Care over claim form
- Current Certificate of Life Assurance
- Medical report including clinical, radiological, imaging evidence, histological and laboratory evidences from his/her Registered Medical Practitioner at his/her own expense
- Any documentary proof as required by us; and
- A completed Clinical Abstract Form

You must give us all the requirements within 6 months from the date of diagnosis or else we cannot consider your claim.



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

We reserve the right to request for a medical examination to be performed by a medical practitioner registered with the Singapore Medical Council if the medical report(s) you provided to us is, in our sole and absolute discretion, deemed to be insufficient for our purposes.

We reserve the right to ask the life assured or life assured's legal representative to provide, at his/her own expense, more documents or evidence to help in the assessment of the claim.

"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.

8. EXCLUSIONS

8.1 Death Benefit

If the life assured commits suicide within 12 months from the Cover Start Date of the policy or from the date of reinstatement (if any), the policy becomes void, we cancel it and refund the total premiums received less expenses (including but not limited to administrative, sales related and medical expenses) incurred by us on the policy.

If the life assured dies from an activity under Special Exclusions or Special Terms and Conditions shown on your Certificate of Life Assurance, we do not pay the sum assured but we will either:

- refund the total premiums received less expenses (including but not limited to administrative, sales related and medical expenses) incurred by us on the policy; or
 - pay the surrender value (if any),
- whichever is higher.

8.2 Accelerating Disability Benefit

We do not pay if the Disability:

- existed at the Cover Start Date of this benefit or at the date of reinstatement (if any); or
- arises directly or indirectly out of:
 - attempted suicide or self-inflicted injuries while sane or insane; or
 - travelling on a non-commercial airline except military aircraft; or
 - an activity under Special Exclusions or Special Terms and Conditions shown on your Certificate of Life Assurance.

8.3 Accelerating Terminal Illness Benefit

We do not pay in any of the following circumstances:

- the symptoms of the Terminal Illness existed at the Cover Start Date of this benefit or at the date of reinstatement (if any)
- the life assured is diagnosed as having a Terminal Illness caused by:
 - self-inflicted injuries while sane or insane; or
 - AIDS, AIDS-related complex or infection by HIV except HIV Due to Blood Transfusion or Occupationally Acquired HIV as stated in Section 20.17 [of the Term booklet (Sept 2009); or



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- 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 Exclusions or Special Terms and Conditions shown on the Certificate of Life Assurance.

9. UNDERWRITING GUIDELINES

9.1 Medical Underwriting

Full underwriting is required.

9.2 Impaired Lives

For impaired lives, extra premium will be imposed on the life assured. For impaired life assured that are already loaded due to country of residence, user only need to key in impairment loading because the residential loading has been taken care of via the use of 2 base premium rate tables.

Incremental Sum Assured is not allowed for impaired and substandard lives.

If substandard life and subsequently become a standard life, indexation will still not be applicable.

9.3 Financial Underwriting

Refer to New Business guidelines.

9.4 Restriction on Nationality

This product is available to residents of all countries except those listed as prohibited. Refer to Appendix A.

9.5 Country of Residence Loading

There will be a residential loading depending on the country of residence.

Residency is defined as the primary or dominant country where the life assured has spent at least 183 days or 6 months in the country in the past 12 months and will continue to spend more than 183 days or 6 months in the next 12 months.

10. PREMIUM CALCULATION

10.1 Premium Rates

Premiums rates are level and dependent on age of entry, gender, smoker status, policy term and country of residence. Separate premium rates are available for Increase in Death Benefit rider.

10.2 Large Sum Assured Discount



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i) For the base plan (PruActive Term) & Increase in Death Benefit:

Reduction from basic premium as % of Annualized Premium			
Sum Assured / Coverage Age	65 anb and below	66 – 75 anb	76 – 100 anb
\$100,000 - \$499,999	+25%	+25%	+25%
\$500,000 - \$749,999	0%	0%	0%
\$750,000 - \$999,999	-10%	-7.5%	-5%
\$1,000,000 - \$1,999,999	-20%	-15%	-10%
\$2,000,000 - \$4,999,999	-23%	-17%	-11%
\$5,000,000 - \$9,999,999	-27%	-21%	-16%
>=\$10,000,000	-30%	-24%	-18%

10.3 Policy Fees

There is no policy fee.

10.4 Frequency Factors for Different Premium Paying Mode

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

10.5 PruSmart Lady/ PruTerm Plus Advantage Discount

All applicable.



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Crisis Care II (PRUActive Term)

PRODUCT FEATURES

1. INTRODUCTION

Crisis Care II (PruActive Term) [CC II (PAT)] is a non-participating, flexible regular premium Critical Illness supplementary benefit written out of the Non-Par Fund which provides the following coverage:

- 36 Critical Illness Conditions (LIA definition)
- Special Benefit – Diabetic Complications

The payout from CC II (PAT) will be accelerated from PAT's sum assured.

As PruActive Term allows limited and regular premium payment, CC II (PAT) will now align to the basic plan, offering both limited and regular premium payment.

CC II (PAT) will offer Incremental Sum Assured benefit (indexation) and guaranteed premiums on both regular and limited premium payment plans. Surrender values are available on limited premium payment plans.

2. BENEFITS

2.1 Critical Illness Benefit

If a life assured is covered for this benefit and is diagnosed as having any one of the 36 critical illnesses, except for Angioplasty and Other Invasive Treatment for Coronary Artery, we pay the CC II (PAT) sum assured in one lump sum.

If the life assured claims for Angioplasty and Other Invasive Treatment for Coronary Artery, we pay 10% of the sum assured for CC II (PAT), subject to a maximum amount of \$25,000. The remaining sum assured is the original sum assured less the amount claimed for Angioplasty and Other Invasive Treatment for Coronary Artery.

We pay this benefit only for one critical illness, even if the life assured is diagnosed as having a second critical illness. However, should the first critical illness be Angioplasty and Other Invasive Treatment for Coronary Artery, then we will pay the remaining sum assured on the next critical illness diagnosed that is not Angioplasty and Other Invasive Treatment for Coronary Artery.

If the life assured is diagnosed as having any one of the 36 critical illnesses and is also Totally and Permanently Disabled, we pay this benefit or the Disability Benefit but not both. If the life assured dies, we pay only the Death Benefit under your policy and not this benefit.



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If the life assured dies from a critical illness, we pay only the Death Benefit under your policy and not this benefit.

The following listed critical illnesses /medical conditions must be diagnosed by a Registered Medical Practitioner. Any surgical procedure must be certified as Medically Necessary by a specialist in the relevant field and the life assured must have undergone the surgical procedure in order for the benefit to be payable.

1	Alzheimer's Disease / Severe Dementia	19	Loss of Speech
2	Angioplasty and Other Invasive Treatment For Coronary Artery	20	Major Burns
3	Apallic Syndrome	21	Major Cancers
4	Aplastic Anaemia	22	Major Head Trauma
5	Bacterial Meningitis	23	Major Organ / Bone Marrow Transplantation
6	Benign Brain Tumour	24	Motor Neurone Disease
7	Blindness (Loss of Sight)	25	Multiple Sclerosis
8	Coma	26	Muscular Dystrophy
9	Coronary Artery By-pass Surgery	27	Other Serious Coronary Artery Disease
10	Deafness (Loss of Hearing)	28	Paralysis (Loss of Use of Limbs)
11	End Stage Liver Failure	29	Parkinson's Disease
12	End Stage Lung Disease	30	Poliomyelitis
13	Fulminant Hepatitis	31	Primary Pulmonary Hypertension
14	Heart Attack of Specified Severity	32	Progressive Scleroderma
15	Heart Valve Surgery	33	Stroke
16	HIV Due to Blood Transfusion and Occupationally Acquired HIV	34	Surgery to Aorta
17	Kidney Failure	35	Systemic Lupus Erythematosus with Lupus Nephritis
18	Loss of Independent Existence	36	Viral Encephalitis

"Medically Necessary" means a treatment which in the opinion of a specialist doctor, is appropriate and consistent with the symptoms, findings, diagnosis and other relevant clinical circumstances of the related illness. The treatment must be provided in accordance with generally accepted medical practice in Singapore.

The maximum Sum Assured for CC II (PAT) benefit is the Sum Assured of the main plan subjected to maximum Critical Illness Sum Assured allowed per life of S\$3.6 million or Country's limits.

CC II (PAT) will lapse when the main plan lapses.

2.2 Special Benefit

If the life assured is covered for this benefit and undergoes treatment or is diagnosed with a Diabetic Complication, we pay 20% of the CC II (PAT) Benefit sum assured, subject to the following maximum benefit payout amounts of:



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Medical conditions**We pay****Diabetic Complications**

20% of the CC II (PAT) benefit sum assured, subject to the following maximum benefit payout amounts of:

- \$30,000 for Retinopathy;
- \$250,000 for Nephropathy;
- \$30,000 for the amputation of toe(s) / finger(s);
- \$100,000 for the amputation of hand(s) / foot(feet); or
- \$250,000 for the amputation of arm(s) / leg(s),

for one incident only.

The medical conditions must be diagnosed by a Registered Medical Practitioner. Any surgical procedure must be certified as Medically Necessary by a specialist in the relevant field and the life assured must have undergone the surgical procedure in order for the benefit to be payable.

We pay this benefit for only one Diabetic Complication at the applicable benefit amount regardless of the number of Diabetic Complications that may occur during the term of the CC II (PAT) rider. Once we pay a claim for Diabetic Complications, the Special Benefit terminates.

A successful claim under this benefit will not reduce the sum assured of your CC II (PAT) sum assured.

Diabetic Complication	Definition
Retinopathy	Diabetic Retinopathy with the need to undergo laser treatment certified to be absolutely necessary by an ophthalmologist with support of Fluorescent Fundus Angiography report and vision is measured at 6/18 or worse in the better eye using a Snellen eye chart.
Nephropathy	A definite diagnosis of diabetic nephropathy by a nephrologist and is evident by eGFR less than 30 ml/min/1.73 m ² with ongoing proteinuria greater than 300mg/24 hours.
Amputation of leg / foot / toe / arm / hand / finger	The actual undergoing of amputation of a leg / foot / toe / arm / hand / finger to treat gangrene that has occurred because of a complication of diabetes.

What happens after a claim?

Once we pay a Crisis Care II (PruActive Term) benefit claim, the Crisis Care II (PruActive Term) benefit terminates. In addition:



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- a) If the sum assured of the Death Benefit is the same as the sum assured of the CC II (PAT) benefit, the policy and all its benefits including the Accelerated Terminal Illness and Accelerated Disability Benefit terminates.
- b) If the sum assured of the Death Benefit exceeds the sum assured of CC II (PAT) benefit, the sum assured of the Death Benefit shall be reduced to an amount equal to the difference between the sum assured of the Death Benefit and the sum assured of the CC II (PAT) benefit. You can continue the policy for this Death Benefit and any other supplementary benefits (except as limited by sub-clauses c), d), e) and f) of this section) by paying the required premiums.
- c) If the sum assured of the Accelerated Terminal Illness Benefit exceeds the sum assured of the CC II (PAT) benefit, the sum assured of the Accelerated Terminal Illness Benefit shall be reduced to an amount equal to the difference between the sum assured of the Accelerated Terminal Illness Benefit and the sum assured of the CC II (PAT) benefit. This is provided you continue to pay the required premiums for both the Death and Accelerated Terminal Illness Benefits.
- d) If the sum assured of the Accelerated Terminal Illness Benefit is less than or equal to the sum assured of the CC II (PAT) benefit, the Accelerated Terminal Illness Benefit shall be terminated. In such a case, we will not pay for the Accelerated Terminal Illness Benefit once we have paid the CC II (PAT) benefit.
- e) If the sum assured of the Accelerated Disability Benefit exceeds the sum assured of the CC II (PAT) benefit, the sum assured of the Accelerated Disability Benefit shall be reduced to an amount equal to the difference between the sum assured of the Accelerated Disability Benefit and the sum assured of the CC II (PAT) benefit. This is provided you continue to pay the required premiums for both the Death and Accelerated Disability Benefits.
- f) If the sum assured of the Accelerated Disability Benefit is less than or equal to the sum assured of the CC II (PAT) benefit, the Accelerated Disability Benefit shall be terminated. In such a case, we will not pay for the Accelerated Disability Benefit once we have paid the CC II (PAT) benefit.

2.3 Incremental Sum Assured Benefit

The sum assured for the Critical Illness and Special Benefit will automatically increase every year at the chosen incremental rate. Incremental rate ranges from 1% to 10% of the basic sum assured. This incremental rate only applies on the Critical Illness and Special Benefit and starts from the policy anniversary of customer's PruActive Term policy, following the start date of customer's Crisis Care II (PruActive Term). Premiums payable will be based on the customer's attained age at each increment. Underwriting is not required.

The incremental amount will be added to the Crisis Care II (PruActive Term) benefit, only:

- until the policy anniversary before the life assured turns 65 years old;
- if the remaining premium term is at least 5 years;
- if the remaining policy term is at least 10 years; and
- for a maximum of 20 years; and
- if the Incremental Sum Assured benefit on the Death benefit of the customer's



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PruActive Term plan is still effective; and

This benefit can be stopped at any time by either the customer or Prudential. This means Prudential will stop adding the incremental amount to the Death benefit from then onwards. However, the customer will not be able to re-activate this benefit once this benefit is stopped.

Also, if the customer stop the Incremental Sum Assured benefit on the Death benefit of PruActive Term plan then the Incremental Sum Assured benefit on this Crisis Care II (PruActive Term) will automatically stop too.

This benefit does not apply if:

- The customer bought the policy on sub-standard terms (this means, we gave the customer our Offer of Conditional Acceptance and offered special terms and conditions for accepting the customer proposal for life assurance); and
- The customer made a successful claim for the following benefits:
- Accelerated Terminal Illness;
- Accelerated Disability;
- Early Stage Crisis Cover (if applicable);
- Crisis Care II (PruActive Term) (if applicable);
- Special Benefit (if applicable);
- Crisis Waiver (if applicable); or
- Early Stage Crisis Waiver (if applicable)

The Incremental Sum Assured benefit will end from the date of diagnosis of any of the above claims.

3. POLICY LIMITS

3.1 Age at Entry

	Minimum Entry Age	Maximum Entry Age
Crisis Care II (PruActive Term)	18 anb	65 anb
Incremental Sum Assured Benefit for CC II (PAT)		64 anb

3.2 Age at Expiry

	Age at expiry
Crisis Care II (PruActive Term)	100 anb
Incremental Sum Assured Benefit for CC II (PAT)	



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3.3 Policy Term

	Policy Term
Crisis Care II (PruActive Term)	New Business: 10 – 82 years Mid-Term Add: 6 – 82 years
Incremental Sum Assured Benefit for CC II (PAT)	10 – 81 years

3.4 Premium Term

	Minimum Premium Term	Maximum Premium Term
Crisis Care II (PruActive Term)	5 years 6 years (MTA)	82 years
Incremental Sum Assured Benefit for CC II (PAT)	5 years	Remaining policy term

3.5 Size of Policy

	Minimum Sum Assured	Maximum Sum Assured
Crisis Care II (PruActive Term)	\$100,000	\$3,600,000 or Country's limits

The sum assured for CC II (PAT) cannot be higher than PruActive Term. Sum assured will be aggregated per life with other Critical Illness products.

3.6 Mode of Payment

Annual, Semi- Annual, Quarterly or Monthly.

3.7 Method of payment

Regular Premium payment.

Available via cash, cheque, GIRO and credit card.

Payment by all credit card (VISA or MASTERCARD only) is only allowed for first premium. For subsequent renewal premium, PruCard, Standard Chartered Bank, DBS/POSB, Maybank or UOB Visa/Mastercard credit cards are allowed. Other banks' credit cards are not allowed.

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

4. POLICY VALUES

4.1 Surrender Values

This product does not have any surrender value if the premium payment term equals to the policy term.



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If the premium payment term is limited pay, it will acquire a surrender value starting from year 3. Upon reduction of sum assured, limited pay plans will acquire a surrender value too.

4.2 Policy Alteration

For any alteration, policyholders would need to give 7 days written notification to the Company.

a) Sum Assured

Crisis Care II (PruActive Term)

Minimum reduction in sum assured is in multiples of \$10,000. Minimum remaining sum assured must be at least \$100,000.

Reduction will take effect from the paid-to-date.

b) Mode of Payment

Life assured can also change the Mode of Payment. The change will only be effected on the next Premium Due Date ie if monthly mode, the change can be effected from the following months onwards. When the life assured is originally on Yearly mode and halfway through requested for a change, we would advise the change on the next Premium Due Date.

4.3 Automatic Premium Loan

In the event of non-payment of premium, the policy will not terminate so long as the surrender value of the policy is sufficient to enable Prudential to pay one or more premium.

Automatic premium loan will be available to limited pay plans. It will not be available for regular pay plans and will be counted as automatic premium loan lapse.

4.4 Paid-Up Value

Not available.

4.5 Surgical & Nursing Loan

Not available.

4.6 Policy Loan

Not available.

5. POLICY CONDITIONS

5.1 Free Look Provision



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Within 14 days from the date of receipt of the policy, 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.

5.2 Guaranteed Premium

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

5.3 Grace Period for Premium Payment

The policy-owner 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.

5.4 Alter from Inception

Alteration from inception is allowed to change the payment frequency.

5.5 Revival Criteria / Reinstatement of Policy

Revival by redating is not applicable.

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

Policies lapsed for 2 months or less

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

Policies lapsed or more than 2 months and up to 24 months

- a) Completion of the Reinstatement Application overleaf, 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) Payment of all unpaid premiums including supplementary premiums if any, from the premium due dates as stated above

5.6 Mid-Term Add (MTA)

Mid-term add of the CC II (PAT) can only be done on PruActive Term provided the remaining premium and policy term of the plan is at least 6 years. MTA is subject to underwriting and health declaration by the life assured.

The life assured's country of residence during the MTA may be different from that at policy inception.

Total MTA sum assured cannot be higher than basic PruActive Term sum assured (excluding Incremental Sum Assured) + Increase in Death Benefit sum assured.



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5.7 Notice of Claims

The policyholder or claimant must send us as soon as practicable, at your own expense:

- a completed Crisis Cover claim form;
- your 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;
- any documentary proof as required by us; and
- a completed Clinical Abstract Application Form

We reserve the right to ask the life assured or life assured's legal representative to provide, at his/ her own expense, more documents or evidence to help in the assessment of the claim.

5.8 Termination

The benefits under CC II (PAT) will terminate upon:-

- the death of the life assured;
- non-payment of premiums;
- the Cover Expiry Date as shown on your Certificate of Life Assurance;
- upon request from customer;
- 100% of the SA is claimed; or
- the termination of the PAT that it is attached to, whichever event occurs first.

5.9 Governing Law

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

6. EXCLUSIONS

8.4 Critical Illness Benefit

We do not pay in any of the following circumstances:

- the critical illness existed before the Cover Start Date or date of reinstatement (if any) of this benefit;
- any benefit for any critical illness that is due directly or indirectly to a Pre-existing Condition unless it was declared in the proposal and specifically accepted by us. 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;
- the life assured is diagnosed as having a Heart Attack of Specified Severity, Major Cancer or Other Serious Coronary Artery Disease within 90 days of the Cover Start Date or date of reinstatement (if any) of this benefit;
- a doctor has diagnosed coronary artery disease within 90 days of the Cover Start Date or date of reinstatement (if any) of this benefit. This diagnosis of the coronary artery disease has led to the performance of a Coronary Artery By-pass Surgery or Angioplasty and Other Invasive



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Treatment for Coronary Artery on the life assured;

- the life assured is diagnosed with a Diabetic Complication within 90 days of the Cover Start Date or date of reinstatement (if any) of this benefit;
- the life assured is diagnosed before age 6 as having a critical illness caused by a congenital or inherited disorder;
- the life assured is diagnosed before age 2 as having deafness;
- the life assured is diagnosed as having a critical illness caused by:
 - self-inflicted injuries, while sane or insane;
 - Acquired Immunodeficiency Syndrome (“**AIDS**”), AIDS related complex or infection by Human Immunodeficiency Virus (“**HIV**”) except HIV Due to Blood Transfusion and Occupationally Acquired HIV;
 - the use of unprescribed drugs where such drugs are required by law to be prescribed by a Registered Medical Practitioner;
 - an activity under Special Exclusion and/or Special Terms and Conditions shown on your Certificate of Life Assurance; or
 - participation or attempted participation in an unlawful act

7. UNDERWRITING GUIDELINES

7.1 Medical Underwriting

Full underwriting is required.

7.2 Aggregation

CC products are aggregated in calculation of issue limit of up to \$3,600,000 within Prudential Singapore.

7.3 Impaired Lives

For impaired lives, extra premium will be imposed on the life assured. For impaired life assured that are already loaded due to country of residence, user only need to key in impairment loading because the residential loading has been taken care of via the use of 2 base premium rate tables.

CC II (PAT) will be shown with 1 premium amount.

7.4 Financial Underwriting

Refer to New Business guidelines.

7.5 Restriction on Nationality

This product is available to residents of all countries except those listed as prohibited. Refer to Appendix A.

7.6 Country of Residence Loading

There will be a residential loading depending on the country of residence.



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Residency is defined as the primary or dominant country where the life assured has spent at least 183 days or 6 months in the country in the past 12 months and will continue to spend more than 183 days or 6 months in the next 12 months.

8. PREMIUM CALCULATION

8.1 Premium Rates

Premiums rates are level and dependent on age of entry, gender, smoker status, policy term and country of residence.

8.2 Large Sum Assured Discount

i) For Crisis Care II (PruActive Term)

Reduction from basic premium as % of Annual Premium	
Sum Assured	% of Annual Premium
>=\$100,000 to <\$250,000	+4.0
>=\$250,000 to < \$1,000,000	0.0
>= \$1,000,000	-4.0

8.3 Policy Fees

There is no policy fee.

8.4 Frequency Factors for Different Premium Paying Mode

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

8.5 PruSmart Lady/ PruPrestige Discount/ PruPrestige Family Discount/ PruTerm Plus Advantage Discount

Program	Discount
PruSmart Lady	Applicable
PruTermPlus Advantage	Applicable



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PRU *Active Term*

FREQUENTLY ASKED QUESTIONS

PRODUCT FEATURES

Q1 Why are we enhancing PruActive Term?

A1 PruActive Term was developed to address the needs of our customers who want an affordable increasing protection and yet have the flexibility to choose the desired premium and policy term. To further meet the needs of customer during this challenging time, the minimum sum assured and minimum entry age has been lowered.

We believe that this new proposition will reach out to more customers and keep us ahead of the competition.

Q2 What is PruActive Term?

A2 PruActive Term is a non-participating term life insurance plan with a flexible regular premium term. This plan allows the policyholder to choose between a range of premium payment terms from 5 to 82 years and a range of policy terms from 10 to 82 years. It provides financial protection against death and Terminal Illness during the policy term, and Total and Permanent Disability during the policy term or before the policy anniversary prior to the life assured attaining age 70 years old (whichever is earlier).

PruActive Term also provides an increasing protection with the Incremental Sum Assured benefit.

Q3 What are the key benefits of PruActive Term?

A3 PruActive Term allows the flexibility of choosing the premium and policy term based on customers' protection horizon. The Incremental Sum Assured benefit helps to combat inflation and to address increasing protection needs as customers move through different life stages.

Q4 What are the policy terms and premium payment terms options?

A4 Refer to Features.

Q5 What is the Incremental Sum Assured benefit?



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A5 The sum assured for the Death benefit will automatically increase every year at the chosen incremental rate. The incremental rate ranges from 1% to 10% of the basic sum assured. This incremental rate only applies on the Death benefit and starts from the second Policy Year onwards. Premiums payable will be based on the customer's attained age at each increment. Underwriting is not required.

Q6 How long can the Incremental Sum Assured Benefit be applied for?

A6 The incremental amount will be added to the Death benefit only:

- until the Policy Anniversary before the life assured turns 65 years old;
- if the remaining premium term is at least 5 years;
- if the remaining policy term is at least 10 years; and
- for a maximum of 20 years; and

This benefit can be stopped at any time by either the customer or Prudential. This means Prudential will stop adding the incremental amount to the Death benefit from then onwards. However, the customer will not be able to re-activate this benefit once this benefit is stopped.

Q7 What is Increase in Death Benefit feature?

A7 Customers can increase their death benefit up to 2 times of the basic PruActive Term sum assured any time during the policy term only if:

- the policy, at the time applied, does not have the Incremental Sum Assured benefit;
- it is at least 12 months from the cover start date of the policy;
- the increase is at least SGD100,000 for each application;
- it does not go above the maximum sum assured of two times the basic sum assured; and
- the remaining term of the customer's policy is at least 6 years

Customers are not allowed to do a Mid-Term Add of the Increase in Death Benefit feature if they had reduced their PruActive Term sum assured in the last 12 months.

Q8 Can I include Increase in Death Benefit feature after the premium term has been fully paid for PruActive Term?

A8 No. Mid Term Add of the Increase in Death Benefit feature can only be included during the premium payment term and the remaining premium term must be at least 6 years



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Q9 What is the difference between Incremental Sum Assured Benefit and Increase in Death Benefit?

A9 The main differences are shown in the table as follow:

	Incremental Sum Assured Benefit	Increase in Death Benefit Feature
Coverage	Death Benefit	Death, Terminal Illness and Total and Permanent Disability benefits
Medical Underwriting	No	Yes
Activation	At inception	Mid Term Add
Sum Assured	1% - 10% of basic sum assured	Minimum of \$100,000

Q10 What are the other optional supplementary benefits that can be added to PruActive Term?

A10 Other optional supplementary benefits include Crisis Waiver III, Early Stage Crisis Waiver, Crisis Care II (PruActive Term) and Early Stage Crisis Cover.

Q11 If my customer did not choose to include the Incremental Sum Assured Benefit upon buying the policy, can this be done later on?

A11 No. Incremental Sum Assured Benefit can only be added during the purchase of the policy.

Q12 When can my customer choose to stop the Incremental Sum Assured Benefit?

A12 The Incremental Sum Assured Benefit can be stopped at any time but customer cannot re-activate it after that. Previous increments to the sum assured will remain and premiums from previous increments will continue to be payable.

Q13 How does Crisis Waiver III work when there is Incremental Sum Assured benefit added to PruActive Term?

A13 Crisis Waiver III premiums will increase with every Incremental Sum Assured benefit added. Hence upon activating Crisis Waiver III, the premiums for both PruActive Term and the Incremental Sum Assured benefit will be waived.



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NEW BUSINESS

Q14 Who is eligible to apply?

A14 You may refer to Appendix A for a copy of country of residence.

Q15 How do we calculate the aggregated Sum Assured for PruActive Term?

A15 Multiplication factor will be used to calculate the aggregated sum assured for PruActive Term. The following table shows the multiplication factor for each incremental sum assured percentage.

Incremental Sum Assured Percentage	Multiplication factor of basic Sum Assured
0% to 5%	1.0
6%	1.6
7%	1.7
8%	1.8
9%	1.9
10%	2.0

Q16 Can the customer choose to backdate the policy?

A16 Yes. Backdating is allowed for PruActive Term provided it is within 6 months from the policy issuance date.

Please note that this backdating is specific for PruActive Term only.

Q17 Is the Incremental Sum Assured benefit allowed for substandard cases?

A17 No. The Incremental Sum Assured benefit is only allowed for customers accepted on standard terms (in other words, customers were not given our offer of conditional acceptance).

Q18 Is the Incremental Sum Assured benefit allowed for foreigners residing outside of Singapore?

A18 Incremental Sum Assured benefit is only allowed for Singaporean, Singapore PR, and foreigner residing in region A countries. Refer to Appendix A for a copy of country of residence.

Q19 Is the Incremental Sum Assured benefit allowed for all ranges of sum assured?

A19 Yes, Incremental Sum Assured benefits is allowed for all ranges of sum assured. However the base sum assured is still subject to financial underwriting & Region A's country capacity.



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Basic SA Range (Region A)			Indexation allowed
Country Capacity S\$50M	Country Capacity S\$35M	Country Capacity S\$20M	
Up to 20mil	Up to 14mil	Up to 8mil	0% to 10%
20,010,000 to 30,000,000	14,010,000 to 21,000,000	8,010,000 to 12,000,000	0% to 5%
30,010,000 to 40,000,000	21,010,000 to 28,000,000	12,010,000 to 16,000,000	0% to 2%
40,010,000 to 50,000,000	28,010,000 to 35,000,000	16,010,000 to 20,000,000	0% to 1%

Q20 If I have a pending application and my customer would like to reduce the sum assured proposed, what can I do for my customer?

A20 Submit fresh Policy illustration and Supplementary proposal form for reduction in sum assured.

PREMIUM RATES

Q21 Are the premium rates guaranteed?

A21 Yes, the premium rates for PruActive Term, Incremental Sum Assured Benefit and Increase in Death Benefit are guaranteed. Premium rates for Crisis Care II (PruActive Term) are guaranteed. Other supplementary benefits are not guaranteed.

Q22 What is the Large Sum Assured Discount for PruActive Term, Incremental Sum Assured Benefit and Increase in Death Benefit?

A22 The Large Sum Assured Discount table is as follows:

For PruActive Term, Incremental Sum Assured Benefit and Increase in Death Benefit:

Adjustment to basic premium as % of Annualized Premium			
Sum Assured	Expiry Age		
	65 anb and below	66 – 75 anb	76 – 100 anb
\$100,000 - \$499,999	+25%	+25%	+25%
\$500,000 - \$749,999	0%	0%	0%
\$750,000 - \$999,999	-10%	-7.5%	-5%
\$1,000,000 - \$1,999,999	-20%	-15%	-10%
\$2,000,000 - \$4,999,999	-23%	-17%	-11%
\$5,000,000 - \$9,999,999	-27%	-21%	-16%



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$\geq \$10,000,000$	-30%	-24%	-18%
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- For the Incremental Sum Assured benefit, the Large Sum Assured Discount is based on the basic sum assured band of PruActive Term.
- For Increase in Death Benefit, the Large Sum Assured Discount is based on the aggregated sum assured band of PruActive Term (excluding Incremental Sum Assured benefit) and all in-force Increase in Death Benefit sum assured.

Q23 Is PruActive Term eligible for PruSmart Lady discount?

A23 Yes it is eligible for PruSmart Lady discounts.

POLICY SERVICES

Q24 Can the customer choose to reduce the Sum Assured of PruActive Term?

A24 The customer can apply to reduce the sum assured of his policy on the next premium due date. The reduction in sum assured amount must be in multiples of \$10,000 and the remaining balance of the sum assured must be at least \$100,000.

Q25 Is Mid-Term Add (MTA) of supplementary benefit(s) allowed?

A25 Yes. MTA of supplementary benefits are allowed. Do note that terms and conditions of the respective supplementary benefits apply.

Q26 What will happen to the policy in the event of non-payment of premium?

A26 The policy will be maintained under the Automatic Premium Loan feature provided there is sufficient surrender value to advance the premium due. We will charge an interest rate of 5.75% per annum. We reserve the right to vary the interest rates from time to time.

The policy will terminate and no benefits will be payable once the outstanding policy loans, premiums and interest exceeds the surrender value of the policy.

Automatic premium loan will be available to limited pay plans. It will not be available for regular pay plans. Remember, this is a term plan.

Q27 My customer bought a PruActive Term with a sum assured of \$1,000,000 and Incremental Sum Assured benefit at 5%. What will happen if he chooses to reduce the sum assured at year 3.5 to \$500,000?

A27 Your customer's PruActive Term sum assured would be \$500,000 and Incremental Sum Assured benefit at \$25,000.

Premiums will also be revised according to the reduced sum assured.



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	Yr 0	Yr 1	Yr 2	Yr 3	Yr 3.5	Yr 4
	0%	0%	5%	5%	Reduce \$500k SA	5%
Death	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000	\$500,000
Death Index	-	-	\$50,000	\$100,000	\$0	\$25,000
TI	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000	\$500,000
TPD	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000	\$500,000

Q28 Are customers allowed to change the Country of Residence after the policy has been inception?

A28 No change of Country of Residence is allowed. Please refer to Appendix A for the list of countries that PruActive Term is available to.

CLAIMS

Q29 Can there be more than 1 claim for PruActive Term?

A29 The payout for Death, Terminal Illness, Disability and Crisis Care II (PruActive Term)(if applicable) accelerate from the same sum assured. Upon a claim for any one of the Death, Accelerated Terminal Illness or Accelerated Disability benefits and the full sum assured has been paid out, the policy will terminate and no further benefits will be paid.

In the event that the sum assured for the accelerated Terminal Illness or Disability benefits are not the same as the sum assured of the Death benefit, the sum assured for Death, Terminal Illness or Disability benefit will be reduced upon a successful claim. This situation may arise due to underwriting limits being reached for high amounts of coverage

Q30 What happens to the Incremental Sum Assured benefit upon a successful claim?

A30 Upon any claim, there will no longer be any incremental amount added to the sum assured. The Incremental Sum Assured benefit will end from the date of diagnosis of any successful claim.

Q31 My customer bought a PruActive Term with sum assured of \$500,000, Incremental Sum Assured benefit at 5% and Crisis Care II (PruActive Term) with a sum assured of \$250,000. What will happen if there is an Angioplasty claim at year 3.5?

A31 Upon a successful Angioplasty claim of \$25,000, your customer's PruActive Term sum assured for Death, Accelerated Terminal Illness and Accelerated Disability would be reduced to \$475,000. Crisis Care II (PruActive Term) would be reduced to \$225,000.



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Any incremental sum assured already added will remain but there will no longer be any more incremental sum assured added.

	Yr 0	Yr 1	Yr 2	Yr 3	Yr 3.5 (Reduce SA upon claim approval)	Yr 4
	0%	0%	5%	5%	SA	5%
Death	\$500,000	\$500,000	\$500,000	\$500,000	\$475,000	\$475,000
Death Index	-	-	\$25,000	\$50,000	\$50,000	\$50,000
TI	\$500,000	\$500,000	\$500,000	\$500,000	\$475,000	\$475,000
TPD	\$500,000	\$500,000	\$500,000	\$500,000	\$475,000	\$475,000
CC III	\$250,000	\$250,000	\$250,000	\$250,000	\$225,000	\$225,000
Angioplasty Claim : 10% x \$250,000 = \$25,000						

FACT FIND

Q32 What do I need to take note of when completing the PruPlanner for this product?

A32 This product is suitable for a customer who has protection needs against Death and Disability. Therefore, only when the needs analysis for 'Protect Income Upon Death' and 'Provide Permanent Disability Benefits' financial goals is completed and analysed, can this product be recommended and sold to the customer.

MARKETING SUPPORT

Q33 Will there be brochures for PruActive Term?

A33 Yes. The electronic brochure will be made available and you can direct your customers to Prudential's corporate website at www.prudential.com.sg.

Q34 Will there be a new version of SQS? When will it be available?

A34 Yes, there will be a new version of SQS on PRUONE Express and it will be available on 25 June 2020.

GENERAL

Q35 Is the PruActive Term training session compulsory?

A35 In order to give advice and market PruActive Term, you are required to **complete** the e-Learn module and **pass** the course-end assessment for **PruActive Term**.



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Crisis Care II (PRU Active Term)

FREQUENTLY ASKED QUESTIONS

PRODUCT FEATURES

Q1 Why are we enhancing Crisis Care II (PruActive Term)?

A1 To align with PruActive Term that allows limited and regular premium payment, CC II (PAT) will now offer both limited and regular premium payment. CC II (PAT) gives a peace of mind by offering guaranteed premium rates during the premium paying term.

Q2 What is Crisis Care II (PruActive Term)?

A2 Crisis Care II (PruActive Term) is a non-participating, regular premium Critical Illness supplementary benefit which provides coverage against 36 Critical Illness Conditions (LIA definition) and Special Benefit – Diabetic Complications. The payout from CC II (PAT) will be accelerated from PAT's sum assured. CC II (PAT) offers both limited and regular premium payment options.

CC II (PAT) offers Incremental Sum Assured benefit (indexation). CC II (PAT) premiums are guaranteed on both regular and limited premium payment plans. Surrender values are available on limited premium payment plans.

Q3 What are the key benefits of Crisis Care II (PruActive Term)?

A3 Crisis Care II (PruActive Term) provides coverage against 36 Critical Illness Conditions (LIA definition) and Special Benefit – Diabetic Complications. The Incremental Sum Assured benefit helps to combat inflation and to address increasing protection needs as customers move through different life stages.

Q4 What are the policy terms and premium payment terms options?

A4 Refer to Features.

Q5 What is the Incremental Sum Assured benefit?

A5 The sum assured for the Critical Illness and Special Benefit will automatically increase every year at the chosen incremental rate. Incremental rate ranges from 1% to 10% of the basic sum assured. This incremental rate only applies on the Critical Illness and Special Benefit and starts from the policy anniversary of customer's PruActive Term policy, following the start date of customer's Crisis Care II (PruActive Term). Premiums payable will be based on the customer's attained age at each increment. Underwriting is not required.



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Q6 How long can the Incremental Sum Assured Benefit be applied for?

- A6 The incremental amount will be added to the Crisis Care II (PruActive Term) benefit, only:
- until the policy anniversary before the life assured turns 65 years old;
 - if the remaining premium term is at least 5 years;
 - if the remaining policy term is at least 10 years; and
 - for a maximum of 20 years; and
 - if the Incremental Sum Assured benefit on the Death benefit of the customer's PruActive Term plan is still effective; and

This benefit can be stopped at any time by either the customer or Prudential. This means Prudential will stop adding the incremental amount to the Death benefit from then onwards. However, the customer will not be able to re-activate this benefit once this benefit is stopped.

Q7 Can I include Increase in Crisis Care II (PruActive Term) benefit feature after the premium term has been fully paid for PruActive Term?

- A7 No. Mid-term add of regular or limited pay Crisis Care II (PruActive Term) can only be done on PruActive Term provided the remaining premium and policy term of the plan is at least 6 years.

Q8 If my customer did not choose to include the Incremental Sum Assured Benefit upon buying the Crisis Care II (PruActive Term), can this be done later on?

- A8 No. Incremental Sum Assured Benefit can only be added upon buying the policy.

Q9 If my customer did not choose to include the Incremental Sum Assured Benefit on PruActive Term, can Incremental Sum Assured Benefit be added to Crisis Care II (PruActive Term)?

- A9 No. Incremental Sum Assured Benefit is only available to Crisis Care II (PruActive Term) only if Incremental Sum Assured Benefit is included in PruActive Term.

Q10 When can my customer choose to stop the Incremental Sum Assured Benefit?

- A10 The Incremental Sum Assured Benefit can be stopped at any time but the customer cannot re-activate it after that. Previous increments to the sum assured will remain and premiums from previous increments will continue to be payable.

Q11 How does Crisis Waiver III work when there is Incremental Sum Assured benefit added to PruActive Term?

- A11 In the event that CC II (PAT) sum assured is lower than PAT sum assured, Crisis Waiver III can be added to the policy. Crisis Waiver III premiums will increase with every Incremental Sum Assured benefit (on PruActive Term) added. Hence upon activating Crisis Waiver III, the



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premiums for both PruActive Term and the Incremental Sum Assured (on PruActive Term) benefit will be waived.

NEW BUSINESS

Q12 Who is eligible to apply?

A12 You may refer to Appendix A for a copy of country of residence.

Q13 How do we calculate the aggregated Sum Assured for Crisis Care II (PruActive Term)?

A13 Multiplication factor will be used to calculate the aggregated sum assured for Crisis Care II (PruActive Term). The following table shows the multiplication factor for each incremental sum assured percentage.

Incremental Sum Assured Percentage	Multiplication factor of basic Sum Assured
0% to 5%	1.0
6%	1.6
7%	1.7
8%	1.8
9%	1.9
10%	2.0

Q14 Is the Incremental Sum Assured benefit allowed for substandard cases?

A14 No. The Incremental Sum Assured benefit is only allowed for customers accepted on standard terms (in other words, customers were not given our offer of conditional acceptance).

Q15 Is the Incremental Sum Assured benefit allowed for foreigners residing outside of Singapore?

A15 Incremental Sum Assured benefit is only allowed for Singaporean, Singapore PR, and foreigner residing in region A countries. Refer to Appendix A for a copy of country of residence.

Q16 Is the Incremental Sum Assured benefit allowed for all ranges of sum assured?

A16 The Incremental Sum Assured benefit allowed is subject to the region A's country critical illness (CI) capacity limits and the Incremental Sum Assured benefit allowed is subject to financial underwriting.

Basic SA Range (Region A)		Incremental Sum Assured benefit allowed
Country CI Capacity	Country CI Capacity	



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S\$1.5mil	S\$3.6mil	
Up to 500,000	Up to 1.2mil	0% to 10%
510,000 to 830,000	1,210,000 to 2,000,000	0% to 5%
840,000 to 1,180,000	2,010,000 to 2,860,000	0% to 2%
1,190,000 to 1,380,000	2,870,000 to 3,330,000	0% to 1%

Q17 If I have a pending application and my customer would like to reduce the sum assured proposed, what can I do for my customer?

A17 Submit fresh Policy illustration and Supplementary proposal form for reduction in sum assured.

PREMIUM RATES

Q18 Are the premium rates guaranteed?

A18 Premium rates for Crisis Care II (PruActive Term) are guaranteed. Premiums for other supplementary benefits are not guaranteed.

Q19 What is the Large Sum Assured Discount for Crisis Care II (PruActive Term), Incremental Sum Assured Benefit?

A19 The Large Sum Assured Discount table is as follows:

For Crisis Care II (PruActive Term), Incremental Sum Assured Benefit:

Adjustment to basic premium as % of Annual Premium	
Sum Assured	% of Annual Premium
>=\$100,000 to <\$250,000	+4.0
>=\$250,000 to <\$1,000,000	0.0
>= \$1,000,000	-4.0

For the Incremental Sum Assured benefit, the Large Sum Assured Discount is based on the basic sum assured band of Crisis Care II (PruActive Term).

Q20 Is Crisis Care II (PruActive Term) eligible for PruSmart Lady discount?

A20 Yes it is eligible for PruSmart Lady discounts.

POLICY SERVICES



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Q21 Can the customer choose to reduce the Sum Assured of Crisis Care II (PruActive Term)?

A21 The customer can apply to reduce the sum assured of his policy on the next premium due date. The reduction in sum assured amount must be in multiples of \$10,000 and the remaining balance of the sum assured must be at least \$100,000.

Q22 What will happen to the policy in the event of non-payment of premium?

A22 The policy will be maintained under the Automatic Premium Loan feature provided there is sufficient surrender value to advance the premium due. We will charge an interest rate of 5.75% per annum. We reserve the right to vary the interest rates from time to time.

The policy will terminate and no benefits will be payable once the outstanding policy loans, premiums and interest exceeds the surrender value of the policy.

Automatic premium loan will be available to limited pay plans. It will not be available for regular pay plans. Remember, this is a term plan.

Q23 My customer bought a PruActive Term and Crisis Care II (PruActive Term) with a sum assured of \$1,000,000 and Incremental Sum Assured benefit at 5%. What will happen if he chooses to reduce PAT and CC II (PAT) sum assured at year 3.5 to \$500,000?

A23 Your customer's PruActive Term sum assured would be \$500,000 and Incremental Sum Assured benefit at \$25,000.

Premiums will also be revised according to the reduced sum assured.

Based on LIFO						
	Yr 0	Yr 1	Yr 2	Yr 3	Yr 3.5	Yr 4
	0%	0%	5%	5%	Reduce to \$500k SA	5%
Death	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000	\$500,000
Death Index	-	-	\$50,000	\$100,000	\$0	\$25,000
TI	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000	\$500,000
TPD	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000	\$500,000
CC	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000	\$500,000
CC Index	-	-	\$50,000	\$100,000	\$0	\$25,000
If there is partial surrender value for Death or CC Index, we will pay out at Yr3.5						



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Q24 Are customers allowed to change the Country of Residence after the policy has been incepted?

A24 No change of Country of Residence is allowed. Please refer to Appendix A for the list of countries that PruActive Term is available to.

CLAIMS

Q25 Can there be more than 1 claim for Crisis Care II (PruActive Term)?

A25 The payout for Death, Terminal Illness and Disability and Critical illness accelerate from the same sum assured. Upon a claim for the Critical Illness benefit and the full sum assured has been paid out, the policy will terminate and no further benefits will be paid.

In the event that Critical illness sum assured + incremental sum assured is more than the sum assured for the accelerated Terminal Illness or Disability benefits and there is a Terminal illness or disability claim, Critical illness sum assured will be reduced. This situation may arise due to underwriting limits being reached for high amounts of coverage or due to indexation for critical illness.

For Angioplasty and Other Invasive Treatment for Coronary Artery, we pay a maximum of 10% of Crisis care II (PruActive Term) sum assured, up to \$25,000.

Special Benefits

If the client has claimed 1 diabetic complication, the Diabetic Complication benefit terminates, even though the maximum sum assured has not been reached. A claim under the Special Benefit will not reduce the sum assured of the main plan.

Q26 What happens to the Incremental Sum Assured benefit upon a successful claim?

A26 Upon any claim, there will no longer be any incremental amount added to the sum assured. The Incremental Sum Assured benefit will end from the date of diagnosis of any successful claim.

FACT FIND

Q27 What do I need to take note of when completing the PruPlanner for this product?

A27 This product is suitable for a customer who has protection needs against Critical illness. Therefore, only when the needs analysis for 'Provide Critical Illness Expenses' financial goals is completed and analysed, can this product be recommended and sold to the customer.



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MARKETING SUPPORT

Q28 Will there be a new version of SQS? When will it be available?

A28 Yes, there will be a new version of SQS on PRUONE Express and it will be available on 25 June 2020.

GENERAL

Q29 Is the Crisis Care II (PruActive Term) training session compulsory?

A29 In order to give advice and market Crisis Care II (PruActive Term), you are required to **complete** the e-Learn module and **pass** the course-end assessment for Crisis Care II (PruActive Term).



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PRU *Active Term*

1. INTRODUCTION

PruActive Term is a non-participating, flexible regular premium product and is written out of the non-participating fund.

We have also made comparisons on the features of similar products offered in the market. This will give you a clearer picture of the features and positioning of PruActive Term.

1. PACS – PruActive Term
2. Company Ax – Plan TP
3. Company G – Plan GT/ PTP
4. Company M – Plan MPT

For this competitive analysis, we have included comparisons on both the features and premiums, based on the following levels of coverage and policy terms:

- Profile: Male, non-smoker
- Ages: 30, 40 and 50 and
- Coverage Term: To ages 65, 75, 85 and 99/ 100
- Sum Assured: \$200,000 (Regular Pay), \$500,000, \$1 million, \$5 million and \$10 million
- Premium Term: Regular pay and Limited pay – 15 years

Important Notes:

- *The information presented is strictly confidential and for internal use only and cannot be reproduced, amended or circulated in whole or in part to anyone, including policyholders and potential prospects, for whatever purpose or reason.*
- *You should refer to respective product policy documents for exact wordings and details.*
- *This comparison does not include information on all similar products. PACS does not guarantee that all aspects of the products that have been illustrated. You may wish to conduct your own comparison for products that are listed in www.comparefirst.sg.*



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2. PRUACTIVE TERM VS. PRUTERM VANTAGE

Comparison of Product Features

Product Name	PruActive Term
Basic Benefits	Death Accelerated Terminal Illness Accelerated Disability (before policy anniversary age 70)
Optional Benefits	Crisis Care II (PruActive Term) Early Stage Crisis Cover Crisis Waiver Early Stage Crisis Waiver Increase in Death Benefit
Incremental Sum Assured benefit	1% – 10%
Entry Age	18 – 75 ANB
Minimum Sum Assured	\$100,000
Premium Term	Flexible premium term 5 – 82 years
Policy Term	10 – 82 years
Currency	Singapore Dollars



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3. PRUACTIVE TERM VS. COMPETITORS

3.1 Comparison of Features against Competitors

Company	PACS	Company AX	Company G	Company M
Product Name	PruActive Term	Plan TP/ TPP	Plan FT/ PTP	Plan MPT
Policy Limits				
Death	✓	✓	✓	✓
Terminal Illness	Up to 100 anb	Up to 99 anb	Up to 85 anb	Up to 64 alb
Disability / Total and Permanent Disability	Up to 70 anb	Optional, up to 70 anb	Up to 65 anb	Optional, up to life assured's 70 th birthday
Preferred Lives Rate	N.A.	N.A.	N.A.	✓
Other Benefits	Incremental Sum Assured benefit Increase in Death benefit	-	-	Option to convert to any available RP life insurance plans before 64 alb
Minimum Entry Age	18 anb	1 month attained age	17 anb	0 alb
Maximum Entry Age	75 anb	70 age nearest birthday	70 anb	70 alb
Maximum Expiry Age	100 anb	99 anb	85 anb	85 alb
Minimum Sum Assured	\$100,000	\$100,000 / \$2,000,000	\$100,000/ \$1,000,000	\$75,000
Policy Term	10 years to 82 years	5, 10, 15, 20, 25, 30 years, or up to age 50, 55, 60, 65, 70 or 75	6 years to 85 anb	5 to 10 years, 11 to 40 years
Special Features	-	-	-	Quit Smoking Incentive



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Summary on features comparison:

- o PruActive Term offers the longest protection coverage with minimum sum assured of \$100,000 this moment, with the maximum expiry age set at 100 and.
- o PruActive Term has the widest range of policy term cover from 10 years to 100 age next birthday, to grant term flexibility dependent on individual needs.
- o A first in the market to offer choice of flexible premium payment term as short as 5 years to as long as the policy term.
- o Incremental Sum Assured benefit offer increased death coverage to help combat against inflation by allowing customers to choose their incremental rate which ranges from 1 to 10% of the basic sum assured.
- o A unique feature that offer customers the option to increase the Death benefit of up to 2 times the basic sum assured for additional coverage in a single plan.
- o Choice to enhance coverage with supplementary benefits for critical illnesses and premium waiver.



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3.2 Competitive Analysis

i) Based on Male, Non-smoker with TPD to age 65 for sum assured of S\$200,000, S\$500,000, S\$1 million, S\$5 million and S\$10 million Regular pay.

Company					PACS	Company Ax		Company G		Company M	
Plan					PruActive Term	Plan TP/ TPP		Plan FT/ PTP		Plan MPT	
Sum Assured	Policy Term	Gender	Benefit	ANB	Annual Premium	Annual Premium	vs. PAT	Annual Premium	vs. PAT	Annual Premium	vs. PAT
\$200,000	To age 65	MNS	Death + TPD	30	273	253	-7%	318	17%	409	50%
				40	468	397	-15%	450	-4%	532	14%
				50	798	658	-17%	908	14%	930	17%
\$500,000	To age 65	MNS	Death + TPD	30	545	564	3%	640	17%	717	32%
				40	935	948	1%	970	4%	1,001	7%
				50	1,595	1,547	-3%	1,465	-8%	1,577	-1%
\$1,000,000	To age 65	MNS	Death + TPD	30	872	925	6%	1,020	17%	977	12%
				40	1,496	1,590	6%	1,620	8%	1,424	-5%
				50	2,552	2,425	-5%	2,510	-2%	2,714	6%
\$5,000,000	To age 65	MNS	Death + TPD	30	3,979	4,627	16%	4,550	14%	4,885	23%
				40	6,826	7,894	16%	7,550	11%	7,120	4%
				50	11,644	14,163	22%	12,000	3%	13,750	18%
\$10,000,000	To age 65	MNS	Death + TPD	30	7,630	8,659	13%	8,700	14%	9,275	22%
				40	13,090	14,726	12%	14,700	12%	13,460	3%
				50	22,330	26,200	17%	23,600	6%	25,560	14%

Note: The annual premium displayed for Co. G for sum assured \$500,000 is a term plan similar to PTP called Plan FT

Area is shaded where PACS is better off as compared to competitor

N/A Profile not available



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ii) Based on Male, Non-smoker with TPD to age 75 for sum assured of S\$200,000, S\$500,000, S\$1 million, S\$5 million and S\$10 million Regular pay.

Company					PACS	Company Ax		Company G		Company M	
Plan					PruActive Term	Plan TP/ TPP		Plan FT/ PTP		Plan MPT	
Sum Assured	Policy Term	Gender	Benefit	ANB	Annual Premium	Annual Premium	vs. PAT	Annual Premium	vs. PAT	Annual Premium	vs. PAT
\$200,000	To age 75	MNS	Death + TPD	30	435	368	-15%	548	26%	N/A	N/A
				40	720	620	-14%	785	9%	938	30%
				50	1,315	1,059	-17%	1,416	8%	1,636	24%
\$500,000	To age 75	MNS	Death + TPD	30	870	815	-6%	1,005	16%	N/A	N/A
				40	1,440	1,469	2%	1,625	13%	1,850	28%
				50	2,630	2,479	-6%	2,780	6%	2,842	8%
\$1,000,000	To age 75	MNS	Death + TPD	30	1,479	1,333	-10%	1,680	14%	N/A	N/A
				40	2,448	2,455	0%	2,800	14%	2,635	8%
				50	4,471	3,842	-14%	4,880	9%	4,571	2%
\$5,000,000	To age 75	MNS	Death + TPD	30	6,873	6,663	-3%	7,850	14%	N/A	N/A
				40	11,376	12,201	7%	13,450	18%	13,175	16%
				50	20,777	23,403	13%	23,850	15%	22,855	10%
\$10,000,000	To age 75	MNS	Death + TPD	30	13,224	12,603	-5%	15,300	16%	N/A	N/A
				40	21,888	22,982	5%	26,500	21%	25,435	16%
				50	39,976	44,170	10%	47,300	18%	43,480	9%

Note: The annual premium displayed for Co. G for sum assured \$500,000 is a term plan similar to PTP called Plan FT

 Area is shaded where PACS is better off as compared to competitor

N/A Profile not available



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iii) Based on Male, Non-smoker with TPD to age 85 for sum assured of S\$200,000, S\$500,000, S\$1 million, S\$5 million and S\$10 million Regular pay.

Company					PACS	Company Ax		Company G		Company M	
Plan					PruActive Term	Plan TP/ TPP		Plan FT/ PTP		Plan MPT	
Sum Assured	Policy Term	Gender	Benefit	ANB	Annual Premium	Annual Premium	vs. PAT	Annual Premium	vs. PAT	Annual Premium	vs. PAT
\$200,000	To age 85	MNS	Death + TPD	30	598	N/A	N/A	765	17%	N/A	N/A
				40	1,100	N/A	N/A	1,255	-4%	N/A	N/A
				50	2,100	N/A	N/A	2,254	14%	2,598	17%
\$500,000	To age 85	MNS	Death + TPD	30	1,195	N/A	N/A	1,360	14%	N/A	N/A
				40	2,200	N/A	N/A	2,035	-8%	N/A	N/A
				50	4,200	N/A	N/A	3,320	-21%	5,035	20%
\$1,000,000	To age 85	MNS	Death + TPD	30	2,148	N/A	N/A	2,320	8%	N/A	N/A
				40	3,954.5	N/A	N/A	3,540	-11%	N/A	N/A
				50	7,550	N/A	N/A	5,850	-23%	6,677	-12%
\$5,000,000	To age 85	MNS	Death + TPD	30	10,023	N/A	N/A	11,050	10%	N/A	N/A
				40	18,452	N/A	N/A	17,150	-7%	N/A	N/A
				50	35,229	N/A	N/A	28,700	-19%	33,385	-5%
\$10,000,000	To age 85	MNS	Death + TPD	30	19,562	N/A	N/A	21,700	11%	N/A	N/A
				40	36,014	N/A	N/A	33,900	-6%	N/A	N/A
				50	68,759	N/A	N/A	57,000	-17%	64,540	-6%

Note: The annual premium displayed for Co. G for sum assured \$500,000 is a term plan similar to PTP called Plan FT

 Area is shaded where PACS is better off as compared to competitor

N/A Profile not available



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- iv) Based on Male, Non-smoker with TPD to age 99/ 100 for sum assured of S\$200,000, S\$500,000, S\$1 million, S\$5 million and S\$10 million Regular pay.

Company					PACS	Company Ax		Company G		Company M	
Plan					PruActive Term	Plan TP/ TPP		Plan FT/ PTP		Plan MPT	
Sum Assured	Policy Term	Gender	Benefit	ANB	Annual Premium	Annual Premium	vs. PAT	Annual Premium	vs. PAT	Annual Premium	vs. PAT
\$200,000	To age 99/ 100	MNS	Death + TPD	30	790	754	-5%	978	24%	N/A	N/A
				40	1,460	1,333	-9%	1,847	27%	N/A	N/A
				50	3,030	2,486	-18%	4,066	34%	N/A	N/A
\$500,000	To age 99/ 100	MNS	Death + TPD	30	1,580	1,860	18%	N/A	N/A	N/A	N/A
				40	2,920	3,498	20%	N/A	N/A	N/A	N/A
				50	6,060	6,437	6%	N/A	N/A	N/A	N/A
\$1,000,000	To age 99/ 100	MNS	Death + TPD	30	2,841	3,010	6%	N/A	N/A	N/A	N/A
				40	5,250.5	5,784	10%	N/A	N/A	N/A	N/A
				50	10,898	9,801	-10%	N/A	N/A	N/A	N/A
\$5,000,000	To age 99/ 100	MNS	Death + TPD	30	13,257	15,050	14%	N/A	N/A	N/A	N/A
				40	24,500	28,708	17%	N/A	N/A	N/A	N/A
				50	50,852	57,450	13%	N/A	N/A	N/A	N/A
\$10,000,000	To age 99/ 100	MNS	Death + TPD	30	25,876	29,250	13%	N/A	N/A	N/A	N/A
				40	47,822	55,766	17%	N/A	N/A	N/A	N/A
				50	99,260	111,800	13%	N/A	N/A	N/A	N/A

Note: The annual premium displayed for Co. Ax is to age 99

 Area is shaded where PACS is better off as compared to competitor

N/A Profile not available



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- v) Based on Male, Non-smoker with TPD to age 65 for sum assured of S\$500,000, S\$1 million, S\$5 million and S\$10 million Limited pay – 15 years.

Company						PACS	Company Ax	
Plan						PruActive Term	Plan TP/ TPP	
Sum Assured	Policy Term	Premium Term	Gender	Benefit	ANB	Annual Premium	Annual Premium	vs. PAT
\$500,000	To age 65	15 years	MNS	Death + TPD	30	940	1,170	24%
					40	1,310	1,574	20%
\$1,000,000	To age 65	15 years	MNS	Death + TPD	30	1,504	1,924	28%
					40	2,096	2,643	26%
\$5,000,000	To age 65	15 years	MNS	Death + TPD	30	6,862	9,620	40%
					40	9,563	13,124	37%
\$10,000,000	To age 65	15 years	MNS	Death + TPD	30	13,160	17,940	36%
					40	18,340	24,398	33%

 Area is shaded where PACS is better off as compared to competitor

N/A Profile not available



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- vi) Based on Male, Non-smoker with TPD to age 65 for sum assured of S\$500,000, S\$1 million, S\$5 million and S\$10 million Limited pay – 20 years.

Company						PACS	Company Ax	
Plan						PruActive Term	Plan TP/ TPP	
Sum Assured	Policy Term	Premium Term	Gender	Benefit	ANB	Annual Premium	Annual Premium	vs. PAT
\$500,000	To age 65	20 years	MNS	Death + TPD	30	770	933	21%
					40	1,090	1,256	15%
\$1,000,000	To age 65	20 years	MNS	Death + TPD	30	1,232	1,534	25%
					40	1,744	2,109	21%
\$5,000,000	To age 65	20 years	MNS	Death + TPD	30	5,621	7,670	36%
					40	7,957	10,475	32%
\$10,000,000	To age 65	20 years	MNS	Death + TPD	30	10,780	14,290	33%
					40	15,260	19,449	27%

 Area is shaded where PACS is better off as compared to competitor

N/A Profile not available



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SUMMARY OF PRODUCT COMPARISON

Overall, as we observe market trend and movement over the years, PruActive Term remains competitive without compromising the level of benefits extended. Having the latest expiry age also grants us an edge over competitors in terms of coverage.

We also offer a wide range of premium and policy terms so customers who desire coverage for shorter or longer period will find PruActive Term suitable. Where price is concerned, we are also competitive, and this trend grows more evident for limited pay premium term, longer policy term selections and larger sum assured. This is consistent with our marketing strategy, where our target audience is the mass market segment.



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Crisis Care II (PRUActive Term)

1. INTRODUCTION

Crisis Care II (PruActive Term) [CC II (PAT)] is a non-participating, flexible regular premium Critical Illness supplementary benefit written out of the Non-Par Fund.

We have made comparisons on the features of similar products offered in the market. This will give you a clearer picture of the features and positioning of Crisis Care II (PruActive Term).

1. PACS – Crisis Care II (PruActive Term)
2. Company Ax – Plan ACIPB
3. Company G – Plan CI
4. Company M – Plan CCER

For this competitive analysis, we have included comparisons on both the features and premiums, based on the following levels of coverage and policy terms:

- Profile: Male, non-smoker
- Ages: 30, 40 and 50 and
- Coverage Term: To ages 65, 75, 85 and 99/ 100
- Sum Assured: \$500,000
- Premium Term: Regular pay

Important Notes:

- *The information presented is strictly confidential and for internal use only and cannot be reproduced, amended or circulated in whole or in part to anyone, including policyholders and potential prospects, for whatever purpose or reason.*
- *You should refer to respective product policy documents for exact wordings and details.*
- *This comparison does not include information on all similar products. PACS does not guarantee that all aspects of the products that have been illustrated. You may wish to conduct your own comparison for products that are listed in www.comparefirst.sg.*



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2. Crisis Care II (PruActive Term)

Product Features

Product Name	Crisis Care II (PruActive Term)
Basic Benefits	Critical Illness Diabetic Complications
Incremental Sum Assured benefit	1 to 10%
Premium Rates	Guaranteed
Cash value	Applicable for limited pay premium
Entry Age	18 – 65 ANB
Minimum Sum Assured	\$100,000
Premium Term	Flexible premium term 5 – 82 years*
Policy Term	10 – 82 years*
Currency	Singapore Dollars

* Premium term and Policy term for Crisis Care II (PruActive) cannot be longer than PruActive Term policy term .



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3. PRUACTIVE TERM VS. COMPETITORS

3.1 Comparison of Features against Competitors

Company	PACS	Company AX	Company G	Company M
Product Name	Crisis Care II (PruActive Term)	Plan ACIPB	Plan CI	Plan CCER
Basic Benefits				
No. of covered Medical Conditions/ Critical Illnesses	36 Critical Illnesses	37 Critical Illnesses	37 Critical Illnesses	36 Critical Illnesses
Other Benefits	1) Diabetic Complications > Retinopathy > Nephropathy > Amputation of leg / foot / toe / arm / hand / finger 2) Incremental Sum Assured Benefit	-	-	<u>Serious Illness of a Child Benefit</u> > Additional payout if life insured's child is diagnosed with any of the 36 Cis > Payout will be a lump sum amount of S\$10,000 per child per policy > Maximum amount claimable under this benefit is S\$20,000 per policy
Premium Rates	Guaranteed	Not Guaranteed	Not Guaranteed	Not Guaranteed
Policy Limits				
Minimum Entry Age	18 anb	1 anb	Follows main plan	Follows main plan
Maximum Entry Age	65 anb	65 anb	Follows main plan	Follows main plan
Maximum Expiry Age	100 anb	99 anb	85 anb	85 alb



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Company Company	PACS	Company AX	Company G	Company M
Product Name	Crisis Care II (PruActive Term)	Plan ACIPB	Plan CI	Plan CCER
Minimum Sum Assured	\$100,000	\$20,000	\$100,000	\$25,000
Policy Term	10 years to 82 years	Up to 99 age nearest birthday	6 years to 85 anb	Up to 85 anb
Premium Term	5 years to 82 years	Same as policy term	Same as policy term	Same as policy term



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Summary on features comparison:

- o Crisis Care II (PruActive Term) offers the longest critical illness coverage with minimum sum assured of \$100,000 as of 25 June 2020, with the maximum expiry age set at 100 anb.
- o Crisis Care II (PruActive Term) has the widest range of policy term cover from 10 years to 100 age next birthday, to grant term flexibility depending on individual needs.
- o A first in the market to offer choice of flexible premium payment term as short as 5 years to as long as the policy term.
- o A first in the market to offer guaranteed premium rates during the premium paying term.
- o Incremental Sum Assured benefit offer increased critical illness coverage to help combat against inflation by allowing customers to choose their incremental rate which ranges from 1 to 10% of the basic sum assured.



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3.2 Competitive Analysis

vii) Based on Male, Non-smoker with coverage for death, critical illness and TPD to age 65, 75, 85 and 99/100 for sum assured of S\$500,000 Regular pay.

Company					PACS	Company Ax		Company G		Company M	
Plan					PAT+ CCII(PAT)	TP + ACIPB		FT + CI		MPT + CCER	
Sum Assured	Policy Term	Gender	Benefit	ANB	Annual Premium	Annual Premium	vs. PAT	Annual Premium	vs. PAT	Annual Premium	vs. PAT
\$500,000	To age 65	MNS	Death + TPD + CI	30	1,596	1,415	-11%	1,965	23%	1,924	21%
				40	2,932	2,379	-19%	3,000	2%	2,624	-11%
				50	5,094	4,446	-13%	4,685	-8%	4,560	-10%
\$500,000	To age 75	MNS	Death + TPD + CI	30	2,276	1,880	-17%	2,375	4%	N/A	N/A
				40	4,027	3,313	-18%	4,555	13%	4,259	6%
				50	7,598	5,743	-24%	6,715	-12%	6,749	-11%
\$500,000	To age 85	MNS	Death + TPD + CI	30	2,947	N/A	N/A	2,670	-9%	N/A	N/A
				40	5,392	N/A	N/A	5,040	-7%	N/A	N/A
				50	10,320	N/A	N/A	8,365	-19%	10,260	-1%
\$500,000	To age 99/ 100	MNS	Death + TPD + CI	30	3,678	3,840	4%	N/A	N/A	N/A	N/A
				40	6,592	7,009	6%	N/A	N/A	N/A	N/A
				50	12,890	13,202	2%	N/A	N/A	N/A	N/A

Note:



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i) *The annual premium displayed for Co. G for sum assured \$500,000 is a term plan similar to PTP called Plan FT*

 Area is shaded where PACS is better off as compared to competitor

N/A *Profile not available*



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SUMMARY OF PRODUCT COMPARISON

Crisis Care II (PruActive Term) offers a wide range of premium and policy terms so customers who desire critical illness coverage for shorter or longer period will find Crisis Care II (PruActive Term) suitable. Crisis Care II (PruActive Term) remains competitive without compromising the level of benefits extended, with Incremental Sum Assured benefit, customer can increase their critical illness coverage without the need to undergo underwriting. Having the latest expiry age also grants us an edge over competitors in terms of coverage.

Competitors do not offer protection against Diabetic Complications in their critical illness riders.

Where price is concerned, we are also competitive, keeping in mind that the premium rates are guaranteed during the premium paying term, this gives customers a peace of mind.



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PRUActive Term

SALES & MARKETING PROPOSITIONS

PruActive Term is a term product specially catered to customers from mass segment seeking protection to affluent customers seeking high protection at an affordable cost. In addition, companies who wish to cover keyman executives may consider this product.

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

Competitive premium rates	<ul style="list-style-type: none">▪ This plan allows customers who are seeking high sum assured term plans at competitive premium rates.
Peace of mind	<ul style="list-style-type: none">▪ The coverage will ensure that if there is any unfortunate event, the life assured's family members would have something to fall back on.
Coverage till 100	<ul style="list-style-type: none">▪ Your customer can choose to be covered till 100 age next birthday.
Cover according to needs	<ul style="list-style-type: none">▪ The basic coverage for PruActive Term is Death, Terminal Illness and Disability benefits. The no-frills feature of the plan keeps the premium competitive. PruActive Term also comes with optional supplementary benefits which can be added to the plan to help enhance customers' coverage.
Option to have shorter premium payment terms	<ul style="list-style-type: none">▪ Shorter premium terms to pay off future premiums to allow customer to have a peace of mind.
Flexible policy terms	<ul style="list-style-type: none">▪ With a flexible choice starting 10 years to 100 age next birthday, this plan can be used to meet individual customer's needs.
Increase death coverage without medical underwriting	<ul style="list-style-type: none">▪ Customers who choose to include Incremental Sum Assured benefit can increase their death coverage with yearly at an incremental rate between 1 – 10% to combat with growing commitments and inflation.
Helps to address customers' increase in protection needs	<ul style="list-style-type: none">▪ Your existing customers can increase their protection coverage at a lower premium as compared to purchasing a new plan with the Increase in Death Benefit feature should their protection needs change in different life stages.
All nationalities	<ul style="list-style-type: none">▪ Customers under the mass affluent market segment are typically made up of people who are well traveled and from different countries. Therefore, foreigners are allowed under PruActive Term.



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Here are some **Market Segments** that you may want to target:

Age 30 to 45 years old	<ul style="list-style-type: none">▪ PruActive Term would help to adequately meet the protection needs of these customers who are seeking protection and established in their finances.
Keyman	<ul style="list-style-type: none">▪ Companies will want to ensure continuity of their business when unfortunate events occur e.g. the demise to their key executives. PruActive Term will help to ensure such financial needs are adequately addressed.
Customers looking for low to high protection coverage	<ul style="list-style-type: none">▪ The minimum sum assured for PruActive Term is \$100,000 as it is targeted at mass to high net-worth market customers. We have also priced it to be competitive against our competitors.
Customer looking to address their protection needs	<ul style="list-style-type: none">▪ A basic protection plan may be suitable for them.
Customer looking for increasing protection coverage without medical underwriting	<ul style="list-style-type: none">▪ Incremental Sum Assured benefit helps to combat against inflation and address on increasing protection needs as customers move through different life stages. The sum assured for death benefit will increase yearly depending on the chosen incremental rate which ranges from 1% to 10%.
Foreigners with/ without valid passes	<ul style="list-style-type: none">▪ The plan is available to non-residents of Singapore.



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Crisis Care II (PRUActive Term)

SALES & MARKETING PROPOSITIONS

Crisis Care II (PruActive Term) is a flexible regular premium Critical Illness supplementary benefit specially catered to the mass affluent customers seeking protection from Critical illness at an affordable cost.

Here are some **Marketing Propositions**, which you may find useful for promoting **Crisis Care II (PruActive Term)**:

Competitive premium rates	<ul style="list-style-type: none">▪ This plan allows customers who are seeking Critical illness coverage at competitive premium rates.
Peace of mind	<ul style="list-style-type: none">▪ Guaranteed Premium Rates will ensure customer have a peace of mind, knowing that the premium rates would not change during premium payment term.
Coverage till 100	<ul style="list-style-type: none">▪ Your customer can choose to be covered till 100 age next birthday.
Option to have shorter premium payment terms	<ul style="list-style-type: none">▪ Shorter premium terms to pay off future premiums to allow customer to have a peace of mind.
Flexible policy terms	<ul style="list-style-type: none">▪ With a flexible choice starting 10 years to 100 age next birthday, this plan can be used to meet individual customer's needs.
Increase Critical Illness coverage without medical underwriting	<ul style="list-style-type: none">▪ Customers who choose to include Incremental Sum Assured benefit can increase their critical illness coverage with yearly at an incremental rate between 1 – 10% to combat with growing commitments and inflation.
All nationalities	<ul style="list-style-type: none">▪ Customers under the mass affluent market segment are typically made up of people who are well traveled and from different countries. Therefore, foreigners are allowed under Crisis Care II (PruActive Term).



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Here are some **Market Segments** that you may want to target:

Age 30 to 45 years old	<ul style="list-style-type: none">▪ Crisis Care II (PruActive Term) would help to adequately meet the critical illness protection needs of these customers who are seeking critical illness protection and established in their finances.
Existing Customers with PruActive Term looking for critical illness protection coverage	<ul style="list-style-type: none">▪ The minimum sum assured for Crisis Care II (PruActive Term) is \$100,000. Customer can now choose a more affordable critical illness protection amount.
Customer looking for increasing critical illness protection coverage without medical underwriting	<ul style="list-style-type: none">▪ Incremental Sum Assured benefit helps to combat against inflation and address on increasing critical illness protection needs as customers move through different life stages. The sum assured for critical illness benefit will increase yearly depending on the chosen incremental rate which ranges from 1% to 10%.
Foreigners with/ without valid passes	<ul style="list-style-type: none">▪ The plan is available to non-residents of Singapore.

COUNTRY LISTINGS

Countries (Cities)	Countries (Cities)	SGD (in million)				
		Region Class	Death	TPD	CI	TI
Africa	Mauritius	B	1	1	0.5	1
	South Africa (Cape Town, Johannesburg, & Pretoria)	B	40	2	0.5	2
Asia	Brunei	A	50	6.5	3.6	5
	Cambodia (Phnom Penh only)	B	5	2	0.5	2
	China – (All cities except Tibet & Xinjiang)	A	35	3	1.5	3
	Hong Kong	A	50	6.5	3.6	5
	India (Ahmedabad, Aurangabad, Bangalore, Bhopal, Chandigarh, Chennai, Coimbatore, Dehradun, Delhi, Faridabad, Gandhinagar, Gurgaon, Hyderabad, Indore, Jaipur, Kochi - formerly Cochin, Kolkata - formerly Calcutta, Lucknow, Ludhiana, Mumbai, Nagpur, Nashik, Noida, Panaji, Pondicherry, Pune, Rajkot, Shimla, Surat, Thane, & Thiruvananthapuram)	B	40	3	0.5	3
	Indonesia - Major Cities (Bali, Batam, Bandung, Bintan, Jakarta, Makassar, Medan, Pontianak, Semarang, Surabaya, & Yogyakarta)	A	35	3	1.5	3
	Indonesia - Secondary Cities (Bogar, Pekanbaru, Padang, Manado, Samarinda, Palembang, Surakarta, & Serang)	B	35	3	1.5	3
	Laos	B	10	2	0.5	2
	Macau	A	50	6.5	3.6	5
	Malaysia	A	35	3	1.5	3
	Myanmar (Mandalay, Nay Pyi Taw, & Yangon)	B	5	2	0.5	2
	Philippines (Cebu City, Manila, Marikina City, & Mandaue City)	B	25	3	0.5	3
	Singapore	A	50	6.5	3.6	5
	South Korea	A	35	3	3.6	3
	Sri Lanka (Colombo only)	B	10	2	0.5	2
	Taiwan	A	50	6.5	3.6	5
	Thailand (All others except the below: Narathiwat, Pattani, Songkhla, & Yala)	B	35	3	1	3
	Vietnam (Danang, Haiphong, Hanoi, & Ho Chi Minh City)	B	20	3	0.5	3
Caribbean	Cayman Islands, Curacao, Dominican Republic, Martinique, Puerto Rico, Saint Kitts and Nevis, Saint Lucia, Turks and Caicos Islands, & Virgin Islands	B	20	2	1	2
	Bahamas, Dominica, Jamaica, Saint Vincent and the Grenadines, Trinidad & Tobago	B	20	2	0.5	2

Europe	All of British Isles, Austria, Belgium, Denmark, Finland, France, Germany, Iceland, Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Slovenia, Sweden, Switzerland, United Kingdom & Channel Islands,	A	50	5	3.6	5
	Andorra, Cyprus, Czech Republic, Hungary, Malta, & Slovakia	A	20	5	3.6	5
	Canary Islands, Poland, San Marino, & Vatican City	A	20	5	1.5	5
	Greece, Spain	A	35	5	3.6	5
	Russia (Moscow & St Petersburg only)	B	10	1	1	1
	Romania	A	20	2	1.5	2
	Bulgaria, Estonia, Latvia, Lithuania, Montserrat, & New Caledonia	B	20	2	0.5	2
	Turkey	B	25	2	0.5	2
Middle East	UAE (Abu Dhabi, Dubai)	A	50	2	1.5	2
	Qatar (Doha only)	B	25	2	1.5	2
	Israel (excluding Gaza strip and West bank)	B	20	2	0.5	2
	Oman	B	20	2	0.5	2
	Saudi Arabia# (Riyadh only)	B	25	1	1	1
	Bahrain, Kuwait	B	15	1	1	1
North America	Canada, United States	A	50	5	3.6	5
South and Central America	Argentina, Brazil, Chile, Costa Rica, & Mexico	B	15	1	1.5	1
	Belize, Ecuador, Guatemala, Honduras, Panama, Paraguay, Peru, Uruguay, & Venezuela	B	10	1	0.5	1
Oceania	Australia & New Zealand	A	50	5	3.6	5
	Fiji, Northern Mariana Islands, Solomon Island, & Tonga	B	10	1	0.5	1
	Maldives	B	25	2	0.5	2
Others	Bermuda	A	20	2	1.5	2