



PRULife Vantage Achiever Prime II (SGD) RP

Product Information Pack for
Wealth Managers / Financial Consultants / Representatives

CONTENTS

1

Product Features

2

Frequently Asked Questions

3

Market Comparisons

4

Sales and Marketing Propositions



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PRULife Vantage Achiever Prime II (SGD) RP

PRODUCT FEATURES

1. INTRODUCTION

PRULife Vantage Achiever Prime II (SGD) RP is a regular premium participating whole life plan that provides financial protection against death and Terminal Illness for as long as the life assured lives. Accelerated Disability Benefit is an optional supplementary benefit which can be attached to cover Total and Permanent Disability.

This plan has a Multiplier Benefit providing high coverage on death, Terminal Illness and Total and Permanent Disability (if applicable) before the life assured attains age 85 (Multiplier Benefit Expiry age). The policy also allows policyholder to participate in the performance of the participating fund in the form of bonuses that are not guaranteed.

This plan is denominated in Singapore dollars ("SGD").

2. BENEFITS

The payout for Death, Total and Permanent Disability and Terminal Illness accelerates from the same sum assured. Upon a claim for Death, Accelerated Terminal Illness or Accelerated Disability benefit (if any) that pays the full sum assured, the policy will terminate and no further benefits will be paid.

PRULife Vantage Achiever Prime II (SGD) RP has a "**Multiplier Benefit Expiry Age**" up to age 85.

2.1 Death Benefit

On the death of the Life Assured, before the "Multiplier Benefit Expiry Age", we pay the higher of:

- a) The sum assured for death plus bonuses (inclusive of both Reversionary and Performance Bonuses) or;
 - b) The Multiplier Benefit*
- less any amounts owing to us.

If the life assured dies on or after the "Multiplier Benefit Expiry Age", we pay the sum assured for death and all the bonuses that we have added to the policy, less any amounts owing to us.

If a claim is made on the Accelerated Terminal Illness or Disability benefit and its sum assured is lower than the sum assured of the Death Benefit, then the sum assured of the Death Benefit will be reduced by the sum assured of the Accelerated Terminal Illness or Disability Benefit already paid out.

* The Multiplier Benefit for Death is the relevant percentage of the sum assured for death, and is dependent on the entry age of the Life Assured at the Cover Start Date of the policy.



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2.2 Accelerated Terminal Illness Benefit

If the life assured is diagnosed as having a Terminal Illness before the “Multiplier Benefit Expiry Age”, we pay the higher of:

- a) The sum assured for Accelerated TI plus bonuses (inclusive of both Reversionary and Performance Bonuses) or;
- b) The Multiplier Benefit*
less any amounts owing to us.

If the life assured is diagnosed as having a Terminal Illness on or after the “Multiplier Benefit Expiry Age”, we pay the sum assured for Accelerated TI and all the bonuses that we have added to the policy, less any amounts owing to us.

If the sum assured of the Accelerated Terminal Illness benefit is lower than the sum assured of the Death benefit, the bonuses will be pro-rated to the sum assured of the Accelerated Terminal Illness benefit.

Upon the payout of Terminal Illness Benefit, this benefit terminates. In addition:

- a) If the sum assured of the Death Benefit is the same as the Accelerated Terminal Illness Benefit, the policy and all its benefits terminates.
- b) If the sum assured of the Death Benefit exceeds the sum assured of the Accelerated Terminal Illness 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 Accelerated Terminal Illness Benefit. The policyowner can continue the policy for this Death Benefit and the other benefits (except as limited by sub-clauses c) to d) of this Section).
- c) If the sum assured of the Accelerated Disability Benefit exceeds the sum assured of the Accelerated Terminal Illness 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 Accelerated Terminal Illness Benefit. This applies as long as the necessary premiums continue to be paid 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, 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 Accelerated Terminal Illness Benefit.

* The Multiplier Benefit for Accelerated Terminal Illness Benefit is the relevant percentage of the sum assured for Accelerated Terminal Illness benefit shown on the certificate of life assurance, and is dependent on the entry age of the Life Assured at the Cover Start Date of the policy.

“**Terminal Illness**” is defined as a condition which, in the opinion of an appropriate Registered Medical Practitioner and subject to the acceptance of our appointed doctor, is highly likely to lead to death within 12 months.

A “**Registered Medical Practitioner**” is any person properly qualified by degree in western medicine to practice medicine and is licensed by the appropriate medical authority of his country of



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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.

2.3 Accelerated Disability Benefit (Optional)

If the life assured becomes Totally and Permanently Disabled before the Policy Anniversary before the life assured attains age 70, we pay the Accelerated Disability benefit as shown in the table, less any amount owing to us.

This benefit can only be added at policy inception.

Age* at date of disability	We pay
below 1 year	20% of the Multiplier Benefit in a lump sum, less any amount owing us and the policy terminates.
1 year to before cover end date	<p>We pay the higher of:</p> <ul style="list-style-type: none">- the sum assured for Accelerated Disability plus bonuses (inclusive of both Reversionary and Performance Bonuses); or- the Multiplier Benefit ** <p>less any amounts owing to us</p> <p>If the sum assured of the Accelerated Disability Benefit is lower than the sum assured of the Death Benefit, the bonuses will be pro-rated to the sum assured of the Accelerated Disability Benefit. The policy will continue to remain in force with the reduced sum assured and bonuses.</p> <p>This benefit is payable 6 months after the onset of Total and Permanent Disability (“Deferment Period”^) by a Registered Medical Practitioner.</p> <p>^The Deferment Period does not apply if the life assured suffers:</p> <ul style="list-style-type: none">- 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. <p>For a life assured from age 28 days to 15 years, we pay when the life assured is totally and permanently disabled and as a result is to stay in a home, hospital or other institution and need constant care and medical attention for at least six months in a row.</p> <p>For a life assured from age of 16 to 65, we pay when the life assured is totally and permanently disabled as a result of which they:</p>



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- cannot take part in any occupation, business or activity which pays an income; or
- suffers total and permanent loss of use of:
 - both eyes; or
 - 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

For a life assured from age 66 to before cover end date, we pay when the life assured is totally and permanently disabled as a result of which they:

- Suffers total and permanent loss of use of:
 - both eyes; or
 - 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 3 out of 6 Activities of Daily Living for a continuous period of at least 6 months.

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

- 12 months from the date of the first lump sum payment; or
- on the 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 this case, the policy can still continue for the Death and Accelerated Terminal Illness Benefits, where the sum assured shall be equal to the balance sum assured (in other words, any amount that is above \$2,000,000).

** age attained at last birthday*

****** The Multiplier Benefit for Accelerated Disability is the relevant percentage of the sum assured for Disability, and is dependent on the entry age of the Life Assured at the Cover Start Date of the policy.

Upon the payout of Disability Benefit, this benefit terminates. In addition:

- 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 terminates.
- b) If the sum assured of the Death Benefit exceeds the sum assured of the Accelerated Disability 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 Accelerated Disability Benefit. The policyowner can continue the policy for this Death Benefit and the other benefits (except as limited by sub-clauses c) to d) of this Section).



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- c) If the sum assured of the Accelerated Terminal Illness Benefit exceeds the sum assured of the Accelerated Disability 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 Accelerated Disability Benefit. This applies as long as the necessary premiums continue to be paid 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 shall be terminated. In such a case, we will not pay for the Accelerated Terminal Illness Benefit once we have paid the Accelerated Disability Benefit.

Proportionate bonus payable = [TPD SA payable/ Death SA] x [reversionary bonus + performance bonus]

The initial sum assured for Accelerated Disability Benefit must be the same as the sum assured for Death Benefit, unless the sum assured for Death Benefit is higher than the maximum limit for Accelerated Disability Benefit.

2.4 Option to change the life assured

Change of life assured to another life assured is only allowed after the premium paying term.

For individual policy, Policyowner are allowed to change the current life assured only once throughout the policy term; or

For policy owned by a business organisation (Keyman Insurance), Policyowner can choose to change the life assured anytime throughout the policy term as long as it is after premium paying term.

Such a change is subject to:

- (i) satisfactory evidence of sufficient insurable interest in the New Life Assured in accordance with any prevailing applicable laws and regulations;
- (ii) the new life assured meets our underwriting requirements;
- (iii) date of birth of the New Life Assured must not be later than the original cover start date of the policy.

You cannot change the life assured if we have previously paid out an Accelerated Disability or Terminal Illness claim under the policy.

Upon the change in life assured:

- (i) the policyowner will receive a revised certificate of life assurance with the new life assured's particulars;
- (ii) the cover for the original life assured ends and the cover for the new life assured starts on the new cover start date as shown in the revised certificate of life assurance. All rights under the original life assured end with immediate effect;
- (iii) the Accelerated Disability Benefit (if any) automatically ends;
- (iv) the Multiplier Benefit continues until the original life assured's Multiplier Benefit expiry age (in other words, the original cover end date, if it has not ended). The Multiplier Benefit is the relevant percentage of the sum assured shown in the certificate of life assurance. The relevant



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percentage depends on the age of the original life assured at the cover start date of your policy.

To apply to change the life assured, you must use our appropriate application form and meet the conditions on it.

In accepting the new life assured, we may offer an additional sum assured for Death and Terminal Illness or impose a one-time additional charge depending on certain factors. These factors can include age and the health status of the new life assured.

If the new Life Assured is younger and not sub-standard compared to the original Life Assured, we may provide an additional coverage on Death and Terminal Illness benefit through an additional sum assured depending on terms and conditions determined by Prudential at the time of change. The additional sum assured will not affect the Multiplier Death Benefit, Multiplier Terminal Illness and bonus projection. This benefit provides a payout when there is a Death claim or Terminal Illness as long as the policy is in-force. This benefit will terminate upon payout or when there is a change in life assured.

We will notify and inform the policyowner on any additional charges pertaining to the mortality risk of the new life assured if we accept the application. This additional one time charge (as per change in Life Assured) is not a top-up to the policy, and does not affect the surrender value of the policy.

If there is a change of life assured, and the new life assured dies from suicide within 12 months from the new cover start date or date of reinstatement (if any) of your policy or from an activity under special exclusion or special terms and conditions, the refund of premiums will be based on total premiums received on the original life assured. We will first deduct any amounts owing to us in connection with your policy.

Notes:

- For Assignment – The insurable interest of the new life assured is assessed based on the relationship with the current policyowner (i.e.: the assignee) and not the original policyowner (i.e.: the assignor).
- The change in life assured does not impact surrender value and commission.
- There is no new commission paid for a change in life assured.

2.5 Quit Smoking Benefit

The quit smoking benefit allows smokers to sign a declaration form and provide us with nicotine test based on the criteria below to demonstrate that they have quit smoking. The nicotine test must be conducted by a Registered Medical Practitioner from one of our panel clinics and will be conducted at their own expense.

Risk Classes	Criteria to qualify for non-smoker status
Preferred NS Rates	No tobacco / nicotine products for the last 2 years
Standard Plus NS rates	No tobacco / nicotine products for the last 1 year
Standard NS rates	No tobacco / nicotine products for the last 1 year

If customers meet all the necessary terms and conditions, their policy will be *re-classified and will be charged the non-smoker rates from the next premium due date. There will be no refund of premium. This feature will only accommodate the change from smoker to non-smoker of the same underwriting class.



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The guaranteed surrender value and non-guaranteed surrender value will be based on non-smoker rate going forward.

*The re-classified premium is applicable to base plan and any supplementary benefits attached.

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3. POLICY LIMITS

3.1 Age at Entry

For Region A Countries:

	Basic Plan	Accelerated Disability
Minimum age at entry	1 ANB	1 ANB
Maximum age at entry	70 ANB	64 ANB

For Region B Countries:

	Basic Plan	Accelerated Disability
Minimum age at entry	1 ANB	1 ANB
Maximum age at entry	65 ANB	64 ANB

For Region C Countries

	Basic Plan	Accelerated Disability
Minimum age at entry	1 ANB	-
Maximum age at entry	65 ANB	-

3.2 Policy Term

	Basic Plan	Accelerated Disability*
Policy Term	Whole Life	Age 70 ANB

* Up to the policy anniversary the life assured attains age 70

3.3 Premium Term

Regular Premium: 5-year premium paying term.



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3.4 Size of Policy

Entry Age	Minimum Multiplier Death Benefit (MDB)	Maximum Multiplier Death benefit (MDB)
17 – 70 anb	\$250,000	Subject to financial underwriting and country limit
1 - 16 anb	\$250,000	Subject to a maximum Multiplier Benefit of \$10 million per life, subject to financial underwriting.

Multiplier Benefit must be in multiples of \$100.

3.5 Mode of payment

Annual, Half-Yearly, Quarterly, Monthly

3.6 Method of payment

Regular Premium payment.

Available via cheque, interbank GIRO, DBS/POSB eGIRO, UOB eGIRO and credit card; DBS/POSB eGIRO is available for policies sold by Agency Distribution. UOB eGIRO is available for policies sold by UOB Channel. In iPay, DBS/POSB eGIRO is available for policies sold by both Agency Distribution and Partnership Distribution.

Payment by all credit cards (Singapore issued VISA or MASTERCARD only) are allowed for first premium and subsequent renewal premium.

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

4. POLICY VALUES

4.1 Surrender Values

The policy acquires a surrender value after 36 months' of premium have been paid and the policy has been in-force for 36 months.

4.2 Policy Loan

A policy loan may be taken against the surrender value from the participating fund of the policy. An interest rate, currently at 5.25% (for SGD plans) p.a. will be charged. This interest rate may vary from time to time. The maximum loan amount is set at 90% of the total surrender value at the time the loan is taken up. 3 months' notice is given to policyholder if there is a change in interest rate.



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4.3 Automatic Premium Loan

If the premiums due (i.e. premiums for the main policy and all attaching supplementary benefits) on the policy are not paid after the grace period, and the policy has sufficient surrender value, we will grant policyholder an Automatic Premium Loan. The Automatic Premium Loan amount granted to policyholder cannot exceed the surrender value.

We charge an annual interest rate of 5.25% on the outstanding loan amount starting from the date of the premium due date. This interest rate may vary and accrues on a daily basis. On each Policy Anniversary of your policy, we add the previous year's interest to the loan amount and charge interest on the total until the loan is repaid.

We reserve the right to vary the interest rate but will not do so before giving 3 months' written notice.

The loan amount and interest will remain as outstanding amounts owing to us. The loan can be repaid at any time. We will deduct the loan amount and interest owing to us from any payment we make under the policy.

If the total amount owing to us under the policy exceeds the surrender value, the policy terminates immediately.

4.4 Paid-Up Value

If the policy has a surrender value, policyholder can use the surrender value (less any amounts owing to us) to convert the policy to paid-up, which is when the policy has a revised sum assured for the basic benefits with no further premiums payable.

The revised sum assured is subject to a minimum of \$10,000.

If the policyholder converts the policy to paid-up, they cannot:

- apply for a Policy Loan;
- apply for a Surgical and Nursing Loan; or
- have any supplementary benefits on the policy;

The Multiplier benefit and Accelerated Disability Benefit (if any) will be terminated upon paid-up.

Once the policy is converted to paid-up,

- we will stop adding bonus to the policy, and
- the Multiplier Benefit is no longer applicable.

To apply to convert your policy to paid-up, policyholder must use our appropriate application form and meet the conditions on it. We will notify them if we accept the application.

4.5 Bonus

- a) Bonus surrender

Not Allowed.



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- b) E-bonus Notice

Not available.

4.6 Surgical & Nursing Loan

If the policy has a surrender value and the Certificate of Life Assurance shows that policyholder have this option, the customer can apply for an interest-free loan to pay for medical expenses incurred as a result of a surgical operation performed on the life assured.

The customer can only apply for the loan:

- a) on the portion of the medical bills where cash payment was made; and
- b) if the policyholder cannot claim the medical expenses from any source.

The customer can apply for more than one loan, but each loan amount must be at least \$200 and the total of all loans cannot be higher than:

- a) 10% of the sum assured for death benefit; or
 - b) the total premiums paid excluding additional premiums paid for health or hazardous activities and additional premiums paid for supplementary benefits; or
 - c) the surrender value of the policy.
- whichever is lowest.

The customer cannot apply for a loan if the surgical operation arises directly or indirectly out of one of the following:

- a) dental treatment;
- b) Acquired Immunodeficiency Syndrome ("AIDS"), AIDS-related complex or infection by Human Immunodeficiency Virus ("HIV") condition;
- c) cosmetic surgery;
- d) pregnancy, miscarriage or childbirth.

The loan can be repaid at any time. We deduct the loan amount owing to us from any payment we make under the policy.

If the total outstanding amount owing to us under the policy exceeds the surrender value, the policy terminates immediately.

To apply for a Surgical and Nursing loan, policyholder must use our appropriate application form and meet the conditions on it. We will notify them if we accept their application.

5. POLICY CONDITIONS

5.1 Free Look Provision

Within 14 days from the date of receipt of the policy, the policyholder has the right to cancel the policy and receive a full refund of the premiums paid less medical and other expenses (if any) incurred.



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If the policy document and all other documents are made available electronically via PRUaccess, they are considered to have been delivered and received when the policyholders receive the relevant SMS or email telling them that the documents are accessible on PRUaccess.

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

5.2 Grace Period for Renewal Premium

The policyholder has up to 30 days grace period for premium payment. The policy will lapse if premium is not received by the end of the grace period. (we allow for up to 40 days in the system)

However, if there is sufficient surrender value, the insurance coverage can be maintained and the policy goes into Automatic Premium Loan. The premiums will continue to be deducted from the surrender value until the policy has no surrender value at which time the policy will lapse without value.

5.3 Revival Criteria / Reinstatement of Policy

As per existing practice, revival is subject to the submission of relevant forms such as revival forms and supplementary proposal form etc.

Revival can be effected by Payment of Arrears. We will charge an interest rate of 5.25% for the outstanding premiums of policies which have lapsed for more than 6 months if the Policyholder chose to revive via Payment of Arrears.

Note that Revival by re-dating is only allowed during the premium paying term for Regular Premium plan.

Auto revival is allowed.

If the policy terminates due to the indebtedness exceeding the surrender value, policyholder may apply to reinstate it if:

- he/she applies within 24 months from the termination date of the policy; and
- he/she pays the total outstanding loan amount and interest; and
- he/she gives us satisfactory evidence of the health of the life assured at his/her own expense.

Reinstatement is subject to normal underwriting and the submission of relevant forms such as reinstatement forms and supplementary proposal form etc.

5.4 Changes to Policy Benefits / Conditions / Plans

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



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5.5 Governing Law

This plan is governed by and interpreted according to the laws of the Republic of Singapore. The Singapore Courts have the exclusive authority to hear and decide on any dispute arising from the policy.

5.6 Notice of Claim

For Death Claim, the life assured or, in the case of the life assured's death, the legal representative must send us practicable, at their own expense:

- a completed Claimant Statement;
- the current Certificate of Life Assurance;
- a completed Clinical Abstract Application Form;
- a medical report from the life assured's Registered Medical Practitioner;
- the death certificate issued by the relevant authority;
- the identification documents of the Claimant;
- evidence that the person is entitled to receive the payment (e.g. birth certificate, marriage certificate, deceased's last Will, Letter of Administration or Probate, Trust Deed etc.); and
- any documentary proof as required by us.

In addition to the above documents,

- if death is due to unnatural causes (e.g. Accident, suicide, etc), the following documents are required:
 - the Post mortem report;
 - the Coroner's verdict; and
 - a Police report.
- if death occurs outside of Singapore, the following documents must also be submitted:
 - the Death Abroad Questionnaire;
 - the Declaration of Identity of the deceased;
 - an official document from the relevant authority proving the death of the life assured.

For Terminal Illness Claim, the life assured must send us as soon as practicable, at their own expense:

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

All the requirements must be submitted within 6 months from the date of diagnosis or else we cannot consider the claim.

For Disability Claim (if any), the life assured must send us as soon as practicable, at their own expense:

- a completed Disability claim form;
- the current Certificate of Life Assurance;



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- 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 (e.g. police report); and
- a completed Clinical Abstract Application Form.

The life assured must also give us evidence to our satisfaction of continuing Disability before each payment.

The company reserves 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.

5.7 Termination of Policy

The policy will end once any of the following occurs:

- When the life assured dies;
 - Non-payment of premiums within 30 days of the date they are due;
 - When the policyowner surrenders the policy;
 - When the policyowner cancels the policy within the review period;
 - The policy lapsing because the amounts owing to us within the policy exceeds the surrender value; or
 - When no further benefits are payable,
- whichever event happens first.

The Accelerated Disability benefit will end:

- When the life assured dies;
 - When there is a change in the life assured;
 - On the cover end date as shown in your certificate of life assurance;
 - If we pay a claim on the Accelerated Disability benefit;
 - When the policy is converted to paid-up;
 - When the main policy that it is attached to ends,
- whichever event happens first.

5.8 Policy Alteration

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

5.8.1 Reduce the Sum Assured

The policyholder may reduce the sum assured at anytime (increase in sum assured is not allowed). If there is any surrender value for the reduced portion of the sum assured, we will refund this partial surrender value, less any amounts owing to us. We will not make any refund of pro-rated premium.

Once the Sum Assured is reduced, the premium amount will be adjusted accordingly (if applicable).

- a) If the sum assured of the Death Benefit is the same as the sum assured of the Accelerated Disability/TI Benefit, the sum assured of the Accelerated



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Disability/TI Benefit shall be reduced by the same amount of reduction in the Sum Assured of Basic Policy.

	Death Benefit	TPD Benefit	TI Benefit
Current SA	\$200,000	\$200,000	\$200,000
Received request to reduce sum assured by \$100,000			
Adjusted SA	\$100,000	\$100,000	\$100,000

- b) If after adjustment to reduce the Sum Assured, the sum assured of the Death Benefit still exceeds the sum assured of the Accelerated Disability/TI Benefit, we will not adjust / reduce the sum assured of the Accelerated Disability/TI Benefit. The sum assured of the Accelerated Disability/TI Benefit continue for its original sum assured.

	Death Benefit	TPD Benefit	TI Benefit
Current SA	\$500,000	\$300,000	\$200,000
Received request to reduce sum assured by \$100,000			
Adjusted SA	\$400,000	\$300,000	\$200,000

There will be no refund of premium for Accelerated Disability.

For any reduction in Sum Assured, the minimum balance Sum Assured under the main component (Death-participating) is \$100,000.

Upon reduction in Sum Assured, Multiplier Benefit will be reduced accordingly.

Note: No reduction in SA allowed if the SA at inception is lower than \$100,000.

5.8.2 Review of health loading

We allow review of health loading after the policy has been incepted.

When loading is imposed on Death benefit or TPD, similar loading will also be imposed on the respective Multiplier Benefit component too.

5.8.3 Conversion of smoker status

We allow the review of smoker status under the same underwriting class after the policy has been incepted.

5.8.4 Change in residential status

There will be no review for change in residential status after policy has been incepted.

5.8.5 Mid-Term Addition

Mid Term Addition is allowed for:



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- Accelerated Disability Benefit, anytime within the first two years from the risk commencement date; and
- Crisis Waiver III, anytime during the premium payment term.

6. EXCLUSIONS

6.1 Death Benefit

If the life assured dies from suicide within 12 months from the Cover Start Date of the policy or from the date of reinstatement (if any), we will make the policy void. In this case, we cancel it and refund the total premiums paid* received less any policy loans (including interest), automatic premium loans (including interest), surgical and nursing loans and all other amounts owing to us in connection with the policy and expenses (including administrative, sales-related and medical expenses) we have had to pay for the policy.

If the life assured dies directly or indirectly 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 any policy loans (including interest), automatic premium loans (including interest), surgical and nursing loans and all other amounts owing to us in connection with the policy and expenses (including administrative, sales-related and medical expenses) we have had to pay for the policy; or
- pay the surrender value (if any),

whichever is higher.

If there is a change of life assured, and if the new life assured dies from suicide within 12 months from the new cover start date or date of reinstatement (if any) of the policy or from an activity under special exclusion or special terms and conditions (see above), the refund of premiums will be based on premiums received on the original life assured less all other amounts owing to us in connection with your policy and expenses (including administrative, sales-related and medical expenses) we have had to pay for your policy.

* Total premiums paid refer to Death and Accelerated Disability premiums. If customer reduces the Sum Assured of the policy, we will give customer a new Certificate of Life Assurance reflecting the revised Sum Assured and revised regular premium payable. In the new Certificate of Life Assurance, the total premiums paid used in computing the benefit payable in the event of Death, TI or TPD will be based on the revised premium set out in the new Certificate of Life Assurance and will be calculated as if this revised premium amount had been paid since the issue of the policy.

6.2 Accelerated Terminal Illness Benefit

We do not pay in any of the following circumstances:

- if the life assured has already died at the time of the claim. We will pay the Death benefit instead;
- if 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



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- AIDS, AIDS-related complex or infection by HIV except HIV Due to Blood Transfusion and Occupationally Acquired HIV; or
- the use of unprescribed drugs where such drugs are required by law to be prescribed by a Registered Medical Practitioner; or
- an activity under Special Exclusion and Special Terms and Conditions shown on the Certificate of Life Assurance.

6.3 Accelerated Disability Benefit (if any)

We do not pay if the Disability:

- if the life assured has already died at the time of the claim. We will pay the Death benefit instead;
- happened when the life assured is below 28 days of age;
- existed at the Cover Start Date of this benefit or at the date of reinstatement (if any);
- 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 Exclusion and Special Terms and Conditions shown on the Certificate of Life Assurance.

7. UNDERWRITING GUIDELINES

7.1 Medical Underwriting

Full underwriting is required.

7.2 Impaired Lives

For impaired lives, extra premium will be imposed on the life assured.

7.3 Financial Underwriting

Financial underwriting is required.

7.4 Aggregation Rules

For the purpose of medical underwriting, the sum at risk will be aggregated with any existing death cover of PRULife Vantage Achiever Prime series and PRUVantage Legacy Index. This includes the aggregation sum assured of PRULife Vantage Achiever Prime series and PRUVantage Legacy Index incepted within the past 12 months.

Financial underwriting will be based on the total cover client has across all insurers (internationally).

Please refer to the PruInfo's High Net Worth Underwriting Guide (File named: High Net Worth Underwriting Guide) for latest guideline.

7.5 Restriction on Residency

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



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Please refer to the PruInfo's High Net Worth Underwriting Guide (File named: High Net Worth Underwriting Guide) for latest guideline.

7.6 Residential 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.

8. PREMIUM CALCULATION

8.1 Premium Rates

The premium paid by the insured will be differentiated as follow:

Underwriting Class	Non-Smoker	Smoker
Standard	√	√
Standard Plus	√	√
Preferred	√	√
Preferred Plus	√	N.A

8.2 Premium Rates for Standard Plus / Preferred / Preferred Plus

The "Standard Plus/Preferred/Preferred Plus" premium rate is only available for customers who undergo medical examination in order to enjoy this privilege. The underwriters will then review the medical report and recommend if customer qualifies for this "Standard Plus/ Preferred / Preferred Plus" rate.

This is only applicable for life assured 18 - 70anb.

8.3 Large Sum Assured Discount

The following large sum assured adjustment table will be used.

Reduction from premium per \$1,000 sum assured	
Sum Assured	5 pay
\$1,999,999 and below	Nil
\$2,000,000 - \$2,999,999	\$0.10
\$3,000,000 and above	\$0.15

8.4 Policy Fees

There are no policy fees.



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

Program	Discount
PruLady/PruMan	N.A
PruSmart Lady	N.A
PruPrestige / PruPrestige Family Discount	N.A
PruTermPlus Advantage	N.A



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PRULife Vantage Achiever Prime II (SGD) RP

FREQUENTLY ASKED QUESTIONS

PRODUCT FEATURES

Q1 What is PRULife Vantage Achiever Prime II (SGD) RP and why are we launching the plan?

A1 PRULife Vantage Achiever Prime II (SGD) RP is a regular premium participating whole life plan denominated in Singapore dollars and has a premium payment term of 5 years. The plan has a Multiplier Benefit providing greater coverage on death and Terminal Illness before the life assured attains age 85 (Multiplier Benefit Expiry age).

As part of the product development journey to offer a comprehensive and competitive suite of products, we are launching **PRULife Vantage Achiever Prime II (SGD) RP** with the objective to fill the gap in the PRULife Vantage Achiever Prime series for a limited pay SGD product.

Please note that there are no changes to the other existing PRULife Vantage Achiever Prime products below:

- PRULife Vantage Achiever Prime II (SGD) SP
- PRULife Vantage Achiever Prime II (USD) SP
- PRULife Vantage Achiever Prime (USD) RP

Q2 Can supplementary benefits be added to PRULife Vantage Achiever Prime II (SGD) RP?

A2 Yes. The optional Accelerated Disability Benefit and Crisis Waiver III supplementary benefits are available at New Business stage and for mid-term addition.

Q3 Why is Accelerated Disability Benefit made optional for PRULife Vantage Achiever Prime II (SGD) RP?

A3 This benefit is made optional to provide our clients with more flexibility as there may be clients who only want coverage for death and Terminal Illness.

Q4 Will Accelerated Disability Benefit enjoy the Multiplier Benefit?

A4 Yes. The Multiplier Benefit also applies to Accelerated Disability Benefit (up to the Policy Anniversary before the life assured attains age 70 years) if clients choose to attach this benefit to PRULife Vantage Achiever Prime II (SGD) RP.

Q5 Will the Multiplier Benefit change as the life assured ages?

A5 No, the Multiplier Benefit is dependent on the age at entry (age next birthday) of the life assured at the Cover Start Date of the policy. It will not change for as long as the Multiplier Benefit applies.



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Q6 My client would like to use the Option to Change Life Assured, who can the new life assured be?

- A6 The new Life Assured must fulfil the following requirements:
- (i) There is satisfactory proof that the policyowner has insurable interest* on the new life assured in line with the laws and regulations that apply.
 - (ii) The new life assured meets our underwriting requirements.
 - (iii) The date of birth of the new life assured is not later than the original cover start date of the policy.

To apply to change the life assured, the policyowner must use our appropriate application form and meet the conditions on it. We will let the policyowner know if we accept the application.

* Note: In the event there has been an assignment done on the policy, the insurable interest of the new life assured is assessed based on the relationship with the current policyholder (i.e.: the assignee) and not the original policyholder (i.e.: the assignor).

Q7 When can my client use the Option to Change Life Assured feature?

- A7 Client can choose to change the life assured to another life assured after the premium paying term of the policy.

Q8 How can my client qualify for the additional sum assured for Death / Accelerated Terminal Illness under the Change in Life Assured feature?

- A8 If the new Life Assured is younger and not sub-standard compared to the original Life Assured, we may provide an additional coverage on Death and Terminal Illness benefit through an additional sum assured depending on terms and conditions determined by Prudential at the time of change and subject to full underwriting. The additional sum assured will not affect the Multiplier Death Benefit, Multiplier Terminal Illness Benefit and bonus projection.

This benefit provides a payout when there is a Death or Terminal Illness claim as long as the policy is in-force. This benefit will terminate upon payout or when there is a change in life assured.

Q9 Can my client qualify for the additional sum assured for Death / Accelerated Terminal Illness under the Option to Change Life Assured if they are older than the original Life Assured?

- A9 No, if the new life assured is older or not standard life, we will notify and inform the client on any additional charges pertaining to the mortality risk if we accept the application, subject to full underwriting.

This additional one-time charge is not a top-up to the policy and does not affect the surrender value of the policy.

Q10 What is the Quit Smoking Benefit?

- A10 The Quit Smoking Benefit allows smokers to sign a declaration form and provide us with nicotine test to demonstrate that they have quit smoking. If customers meet all the necessary terms and conditions, their policy will be reclassified to non-smoker and they will pay premium at the non-smoker rate from the next premium due date. There will be no refund of premium that they have previously paid for the policy.



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The nicotine test must be conducted by a Registered Medical Practitioner from one of our panel clinics and will be conducted at client's own expense.

Q11 When can my client qualify for the quit smoking benefit?

A11 Depending on the customers' risk classes, they can qualify for non-smoker status based on the criteria below.

Risk Classes	Criteria to qualify for non-smoker status
Preferred NS Rates	No tobacco / nicotine products for the last 2 years
Standard Plus NS rates	No tobacco / nicotine products for the last 1 year
Standard NS rates	No tobacco / nicotine products for the last 1 year

This feature will only accommodate the change from smoker to non-smoker of the same underwriting class.

Q12 How does this affect my commission?

A12 There will not be any claw back on commission paid. However, future commission payable will be based on the new premium paid.

Q13 How will this impact the persistency calculation?

A13 Please refer to current year "Appointment Standards" which can be found in PSE/ PruInfo.

NEW BUSINESS

Q14 Is medical underwriting required for PRULife Vantage Achiever Prime II (SGD) RP?

A14 Yes, medical underwriting is required.

Please refer to the latest "High Net Worth Underwriting Guide" which can be found in PSE/ PruInfo.

Q15 Can foreigners who are non-residents of Singapore be eligible to purchase PRULife Vantage Achiever Prime II (SGD) RP?

A15 Yes, but there is a list of countries of residence that is declined for this plan. If the life assured's country of residence is not in SQS or is in the declined list, please consult the underwriters for individual consideration.

Q16 Do premium rates vary by the customers' country of residence?

A16 Yes. There are 3 region classes (A, B and C) for different country of residencies and premiums rates depend on the region class of the customer.

Please refer to the latest "High Net Worth Underwriting Guide" on residency classification which can be found in PSE/ PruInfo.



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Q17 Is Preferred Life underwriting available for this product?

A17 Yes. There are a total of 4 underwriting classes: Standard, Standard Plus, Preferred and Preferred Plus.

Customers can go for preferred rate underwriting to qualify for a lower premium if they meet the underwriting requirements.

In addition, smokers can also go for Preferred underwriting if they fulfil the underwriting criteria. See table below.

Underwriting Class	Non-Smoker	Smoker
Standard	√	√
Standard Plus	√	√
Preferred	√	√
Preferred Plus	√	N.A

Q18 What is the issuance limit for this product?

A18 There is a separate issuance limit based on country of residence. Please refer to the latest “High Net Worth Underwriting Guide” residency classification which can be found in PSE/ PruInfo.

Q19 Is large sum assured discount available for PRULife Vantage Achiever Prime II (SGD) RP?

A19 Yes, it is available for sum assureds above \$2 million, before multiplier.

Q20 How do we calculate the aggregated sum assured for PRULife Vantage Achiever Prime II (SGD) RP?

A20 For the purpose of medical underwriting, the sum at risk will be aggregated with any existing death cover of PRULife Vantage Achiever Prime series and PRUVantage Legacy Index. This includes the aggregation sum assured of PRULife Vantage Achiever Prime series and PRUVantage Legacy Index incepted within the past 12 months.

Financial underwriting will be based on the total cover client has across all insurers (internationally).

Please refer to the PruInfo’s High Net Worth Underwriting Guide (File named: High Net Worth Underwriting Guide) for latest guideline.

Q21 Can the client choose to backdate the policy?

A21 Backdating is allowed for regular premium policy:

- Up to 6 months from the risk commencement date; and
- It does not cross the calendar year of the product launch year, which is 2024.



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Q22 Will there be extra premiums charged for sub-standard cases?

A22 Yes. Extra premium will be imposed for sub-standard lives.

POLICY SERVICES

Q23 Can the client choose to reduce the sum assured of PRULife Vantage Achiever Prime II (SGD) RP?

A23 Yes, the client may apply to reduce the sum assured of the policy. The reduction in sum assured amount will also reduce the Multiplier Benefit.

If there is any surrender value for the reduced portion of the sum assured, we will refund this partial surrender value, less any amounts owing to us. There will be no refund of the reduced portion of the premium.

The Multiplier Benefit factor will not change after the sum assured is reduced as it is determined based on the age (next birthday) of the life assured at the cover start date of the policy.

Q24 Can the sum assured be increased?

A24 Increase in sum assured is not allowed.

Q25 Can the client apply for mid-term addition of the supplementary benefits?

A25 Mid Term Addition is allowed for:

- a. Accelerated Disability Benefit, anytime within the first two years from the risk commencement date; and
- b. Crisis Waiver III, anytime during the premium payment term.

Q26 When will the policy start to acquire surrender value?

A26 The policy acquires a surrender value after 36 months' of premium have been paid and the policy has been in-force for 36 months.

Q27 When will the policy start accumulating bonuses?

A27 The policy will start to accumulate bonuses (if any) from the start of the calendar year after the policy's second anniversary.

Q28 Can my client surrender bonus for cash?

A28 Surrendering of bonuses is not available for this plan.

PRULife Vantage Achiever Prime II (SGD) RP is developed for customers with protection needs in mind. The accumulated bonuses will be compounded year on year and this will help to boost the coverage to meet his objective.



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Q29 Will there be any review of the health loading, smoker status or residential status after the policy has been incepted?

A29 Review of smoker status (under the same underwriting class) and health loading is allowed after the policy has been incepted.

Review of residency status is not allowed after the policy has been incepted.

Q30 What are the requirements needed upon the Change of Life Assured?

A30 For Individual policy.

1. Change of Life Assured Form
2. Proof of insurable interest
3. COVID-19 Questionnaire (New Business)
4. Copy of NRIC of New Life Assured
5. Product Summary (Not required if no Policy Illustration and Benefit change)

For Corporate policy (Keyman).

1. Change of Life Assured Form on the life of the new key person.
2. COVID-19 Questionnaire (New Business)
3. Board resolution from the company that is to be written on an organisation letterhead stating the company's request for the key person of the policy to be changed, the resolution is to be signed by two Directors
4. Up to Date ACRA search
5. Copy of NRIC of New Life Assured
6. Product Summary (Not required if no Policy Illustration and Benefit change)
7. MAS Notice 314 Declaration on Parties relevant to the Policyholder

Note:

The option to Change the Life Assured is subject to underwriting. Underwriter reserves the right to call for further evidence and other underwriting requirements with respect to the New Life Assured if required. We will notify and inform you on any additional coverage or charges pertaining to the mortality risk of the new life assured if we accept your application. This additional charge or coverage is not a top-up to the policy and does not affect the surrender value of the policy. There will be no change in guaranteed surrender value or sum assured after acceptance of change in life assured. Upon the change in life assured, accelerated Disability benefit (if any) will automatically lapse. There is no new commission paid for Change in Life Assured.

Q31 Who will pay for the cost of medical underwriting for the change in Life Assured?

A31 Medical underwriting will be conducted at client's own expense.



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Q32 What are the requirements needed upon change of smoking status?

- A32
1. Alteration Form 2
 2. Urine Cotinine Test

Note: The nicotine test must be conducted by a Registered Medical Practitioner from one of our panel clinics and will be conducted at client's own expense.

CLAIMS

Q33 Can there be more than one claim for PRULife Vantage Achiever Prime II (SGD) RP?

- A33 The payout for death, Terminal Illness (TI) and Total and Permanent Disability (TPD) accelerate from the same sum assured. Where the sum assured for death, TI and TPD are the same, upon a claim for death, TI or TPD and the full sum assured has been paid out, the policy will terminate, and no further benefits will be paid.

In event that the sum assured for the accelerated benefits of TI or TPD are not the same as the sum assured of the death benefit, the remaining sum assured for death, TI or TPD (as the case maybe) will be paid on the subsequent event. This situation may arise due to underwriting limits being reached for high amounts of coverage.

SALES ADVISORY STANDARDS

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

- A34 PRULife Vantage Achiever Prime II (SGD) RP is suitable for customer who wish to address Wealth Protection goal of Death benefit.

When a Multiplier Benefit is selected, the relevant coverage after Multiplier Benefit is to be used for comparison with the customer's relevant shortfalls to assess for any overselling (*this includes the supplementary benefits with Multiplier Benefit such as Accelerated Disability benefit, if any*)

If the coverage after Multiplier Benefit exceeds the customer's shortfall(s), the FC needs to highlight to the customer on the detriment / implication that may arise, and document a justification to explain the basis of recommendation, the customer's awareness and agreement with the deviation.

For more information on PruPlanner Documentation, please refer to FAQ to the Guide to PruPlanner Documentation, which is available in PruRaise >> PruInfo >> Competence and Compliance >> Sales Advisory Materials.



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MARKETING SUPPORT

Q35 Will there be brochures for PRULife Vantage Achiever Prime II (SGD) RP?

A35 Yes. Softcopy brochure can be downloaded from Prudential's corporate website at www.prudential.com.sg. Chinese version of brochure will be made available too.

Q36 Will there be a new version of SQS? When will it be available?

A36 Yes, a new version of SQS will be available from 7 May 2024.

GENERAL

Q37 What certification is required to sell PRULife Vantage Achiever Prime II (SGD) RP?

A37 M5, M9 and M9A certification is required to sell this product.

CKA is not applicable for this product.



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PRULife Vantage Achiever Prime II (SGD) RP

1. INTRODUCTION

PRULife Vantage Achiever Prime II (SGD) RP is a regular premium participating whole life plan that provides financial protection against death and Terminal Illness for as long as the life assured lives. Accelerated Disability Benefit is an optional supplementary benefit which can be attached to cover Total and Permanent Disability.

This plan has a Multiplier Benefit providing high coverage on death, Terminal Illness and Total and Permanent Disability (if applicable) before the life assured attains age 85 (Multiplier Benefit Expiry age). The policy also allows policyholder to participate in the performance of the participating fund in the form of bonuses that are not guaranteed.

This plan is denominated in Singapore dollars ("SGD") and has a premium paying term of 5 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. PRULife Vantage Achiever Prime II (SGD) RP vs. Competitors

2.1 Comparison of Features

Insurer	PACS (PLVAP II SGD RP)	Co. CT
Currency	SGD	SGD
Entry age	1 – 70	1 – 70
Age basis	Age next birthday	Age next birthday
Tenure	Whole Life	Whole Life
Premium Term	5 pay	3 pay
Multiplier Benefit (MB) Expiry	Until 85	Until 86. MB steps down by 10% each year for 5 years and remain at 50% of MB
Coverage	Death, TI TPD (Optional)	Death, TI
Other Coverage	Quit Smoking benefit Replacement of Life assured	Secondary Life Insured Option
Underwriting Class	Preferred Plus (NS) Preferred (NS, S) Standard Plus (NS, S) Standard (NS, S)	Preferred Plus (NS) Preferred (NS, S) Standard Plus (NS) Standard (NS, S)



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3.1 Comparison of Premium Rates and Yield

50ANB, MNS, Standard Life, Region A	PACS (PLVAP II SGD RP)	Co. CT
Multiplier Benefit (MB)	\$1,000,000	\$1,000,000
Premium Term	5 pay	3 pay
Annual Premium	\$57,907	\$109,153
Total Premium Paid	\$289,537	\$327,459
MB/Total Premium Paid Multiple	3.45	3.05
Total Death Benefit/Total Premium Paid in %		
@age 85 (End of Year 35)	345%	305%
@age 95 (End of Year 45)	402%	363%
@age 99 (End of Year 49)	432%	388%
Total Surrender Value/Total Premium Paid in %		
@age 85 (End of Year 35)	129%	170%
@age 95 (End of Year 45)	213%	253%
@age 99 (End of Year 49)	250%	296%
Total Yield at Surrender		
@age 85 (End of Year 35)	0.76%	1.57%
@age 95 (End of Year 45)	1.78%	2.13%
@age 99 (End of Year 49)	1.97%	2.28%
Breakeven Year		
Total	29	22

Green = PLVAP II SGD RP's value is more competitive.

Red = PLVAP II SGD RP's value is less competitive.



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Summary on competitiveness:

- There are few competitors offering a similar regular premium Singapore dollar denominated whole life plan catered for the high net worth.
- PACS is the only company that offers a regular premium paying term of 5 years.
- PACS offers the lowest premium rates on the key ages amongst competitor, which results in offering the best Total Death Benefit/Total Premium Paid % for most policy years. This provides clients greater value for a high coverage amount.
- PACS is the only company that provides clients the added flexibility to purchase our optional Accelerated Disability Benefit.
- PACS is the only company that offers a Quit Smoking Discount benefit to encourage clients to pursue a healthy lifestyle.



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PRULife Vantage Achiever Prime II (SGD) RP

SALES & MARKETING PROPOSITIONS

PRULife Vantage Achiever Prime II (SGD) RP is a regular premium whole life participating life insurance plan available in SGD currency. With a Multiplier Benefit, it provides high coverage against death and Terminal Illness before age 85. Customers may also add Accelerated Disability supplementary benefit to this plan for extra protection against Total and Permanent Disability.

Here are some **Marketing Propositions**, which you may find useful for promoting **PRULife Vantage Achiever Prime II (SGD) RP**:

Legacy Creation and Preservation	PRULife Vantage Achiever Prime II (SGD) RP empowers customers to create a rich legacy for their loved ones. This is achievable with the Multiplier Benefit of the plan which provides high coverage before age 85. (Multiplier Benefit is dependent on the age of the life assured at the Cover Start Date of the policy)
Legacy Planning and The Potential To Grow It	With PRULife Vantage Achiever Prime II (SGD) RP in your customer's asset portfolio, he has the assurance that this plan will help him with his legacy planning for generations to come. In addition, with the potential growth of the non-guaranteed bonuses over the years, your client may possibly enjoy greater protection coverage. Your clients have the option to change the life assured once throughout the policy term.
Legacy Distribution	The proceeds from PRULife Vantage Achiever Prime II (SGD) RP will enable your clients to distribute their legacy equally.
Peace Of Mind	With PRULife Vantage Achiever Prime II (SGD) RP, customers will have the sense of certainty that their loved ones will have the financial means to support themselves, protecting them against unforeseen circumstances.
Business Continuity Planning	PRULife Vantage Achiever Prime II (SGD) RP helps with business continuity planning and it also provides corporate owned policies the option to change the life assured anytime during the term of the policy after the premium payment term.



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Here are some **Market Segments** that may be suitable:

Affluent Customers or High Net Worth Individuals	Customers with established career and would like to leave a legacy for their loved ones and for many generations to come.
Customers seeking protection for business continuity	Business owners who want to protect their key employees and their company's continuity at the same time can leverage on the option to change the life assured anytime throughout the policy term.
Foreigners Who Are Non-Residents in Singapore	PRULife Vantage Achiever Prime II (SGD) RP is available to offshore customers in Singapore so long as his country of residence is not in the declined list of countries.