



PRUCancer 360

Product Information Pack
for
Financial Consultants / Representatives

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PRUCancer 360

PRODUCT FEATURES

1. INTRODUCTION

PRUCancer 360 is a regular premium non-participating plan that provides financial protection against death, major cancer and early cancer for a five-year term which is automatically renewable.

2. BENEFITS

2.1 Death Benefit

If the life assured dies, we pay the Death benefit sum assured of \$5,000, less any amounts you owe us.

We will pay either the PRUCancer 360 benefit (as long as the life assured survives seven days after the date of diagnosis) or the Death benefit of \$5,000, whichever happens first.

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

2.2 Cancer Benefit

If the life assured is diagnosed with major or early cancer before the cover end date, we will pay the sum assured of the benefit.

The life assured must survive at least seven days from the date of diagnosis. If the life assured dies within seven days from the date of diagnosis, we will only pay the Death benefit.

The cancer must be diagnosed by a registered medical practitioner.

We can ask for a medical examination to be carried out by a medical practitioner registered with the Singapore Medical Council if we decide the medical reports you give us are not enough for our purposes

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

3. POLICY LIMITS

3.1 Age at Entry

Age at Entry	Minimum	Maximum	Maximum Renewal Age
PRUCancer 360	1 ANB	65 ANB	95 ANB



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3.2 Age at expiry

Age at Expiry	Maximum
PRUCancer 360	100 ANB

3.3 Premium Term

5 years term

3.4 Policy Term

5 years term

3.5 Premium Auto-renewal

Auto-Renewal based on prevailing premium rates at the attained age of the Life Assured if:

- No claims were made
- The attained age of the life assured at renewal is 95 or below

3.6 Size of Policy

No restrictions on number of plans, Up to \$300,000 per life.

	Minimum SA	Maximum SA
PRUCancer 360	\$10,000	\$300,000

Juvenile (1 – 16 anb) limit to S\$100k per life.

The SA does not have to be aggregated with existing CI products.

Basic Sum Assured to be In Multiples of \$10,000

3.7 Mode of payment

Regular Premium: Annual, half-yearly, quarterly and monthly

3.8 Method of payment

Available via cash or cheque.

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.



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For payment via GIRO (Non DBS / POSB), the first 2 monthly premiums must be made via cash, cheque or credit card.

For payment via or e-GIRO (DBS / POSB), to proceed with enrolment via corporate website.

4. POLICY VALUES

4.1 Surrender Values

Not applicable

4.2 Policy Loan

Not applicable

4.3 Automatic Premium Loan

Not applicable.

4.4 Paid-Up Value

Not applicable.

4.5 Bonus Surrender

Not available.

4.6 Surgical & Nursing Loan

Not available.

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.

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.



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5.2 Grace Period for Renewal Premium

Not applicable.

5.3 Revival Criteria / Reinstatement of Policy

If the policy terminates due to the indebtedness exceeds 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.

5.6 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.

5.7 Notice of Claim

For Death Claim, the beneficiary or legal representative must send us:

- A completed claim form
- Current Certificate of Life Assurance
- Clinical Abstract Application Form
- Medical report at his/her own expense
- Death certificate issued by relevant Authority
- Identification documents of Claimant
- Proof of relationship
- Evidence that the person is entitled to receive the payment (e.g. Deceased's Last WILL, Letter of Administration or Probate, Trust Deed, Assignment Deed etc.)
- Any documentary proof so 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:



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- Official document from relevant Authority proving death of life assured

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.

For Cancer Claim, 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.

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

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 registered medical practitioner if the medical report(s) you provided to us is, in our sole and absolute discretion, deemed to be insufficient for our purposes.

“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.

5.8 Termination of Policy

The benefits under the policy will terminate upon:

- the death of the life assured;
 - non-payment of premiums within 30 days of the date they are due;
 - surrendering of the policy;
 - The Life Assured having attained age of 100 (age next birthday)
 - A claim has been made and the sum assured of the benefits is paid; or
 - the Cover Expiry Date of the policy as shown on the Certificate of Life Assurance;
- whichever event occurs first.



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5.9 Policy Alteration

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

5.9.1 Reduce the Sum Assured

Policyowner can reduce the sum assured Minimum reduction in sum assured is in multiples of \$10,000. Minimum remaining sum assured must be at least \$10,000.

Increase in sum assured is not allowed.

This alteration can only be effective on the next Premium Due Date.

5.9.2 Mode of Payment

The change of premium payment frequency will only be effected on the next Premium Due Date i.e. if monthly mode, the change will be effective from the following month. If yearly mode, the change will be effective the next Premium Due Date (1 year from last Premium Due Date).

There will be no review of the original terms and conditions after policy is inception. E.g. Change in smoker status, health conditions, residential status, etc.

6. EXCLUSIONS

6.1 Cancer Benefit

We do not pay in any of the following circumstances:

- the cancer existed before the Cover Start Date or date of reinstatement (if any) of this benefit
- the life assured did not survive for at least 7 days from the date of diagnosis of cancer
- the date of diagnosis of a cancer is within 90 days from the policy issue date or the date of reinstatement of this policy, whichever is later
- any benefit for any cancer that is due directly or indirectly to a Pre-existing Condition. A **“Pre-existing Condition”** is the existence of any signs or symptoms for which treatment, medication, consultation, advice or diagnosis has been sought or received by the life assured or would have caused an ordinary prudent person to seek treatment, diagnosis or cure, prior to the Cover Start Date or date of reinstatement (if any) of this benefit;
- the life assured is diagnosed as having a cancer caused by:
 - the use of unprescribed drugs where such drugs are required by law to be prescribed by a Registered Medical Practitioner;
 - AIDS, AIDS-related complex or infection by HIV except HIV Due to Blood Transfusion and Occupationally Acquired HIV
 - alcohol or drug abuse

“HIV Due to Blood Transfusion and Occupationally Acquired HIV” refers to:

- A) Infection with the Human Immunodeficiency Virus (HIV) through a blood transfusion, provided that all of the following conditions are met:



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- The blood transfusion was medically necessary or given as part of a medical treatment;
 - The blood transfusion was received in Singapore after the Issue Date, Date of endorsement or Date of reinstatement of this Supplementary Contract, whichever is the later;
 - The source of the infection is established to be from the Institution that provided the blood transfusion and the Institution is able to trace the origin of the HIV tainted blood; and
 - The insured does not suffer from Thalassaemia Major or Haemophilia.
- B) Infection with the Human Immunodeficiency Virus (HIV) which resulted from an accident occurring after the Issue Date, date of endorsement or date of reinstatement of this Supplementary Contract, whichever is the later whilst the Insured was carrying out the normal professional duties of his or her occupation in Singapore, provided that all of the following are proven to the Company's satisfaction:
- Proof of the accident giving rise to the infection must be reported to the Company within 30 days of the accident taking place;
 - Proof that the accident involved a definite source of the HIV infected fluids;
 - Proof of sero-conversion from HIV negative to HIV positive occurring during the 180 days after the documented accident. This proof must include a negative HIV antibody test conducted within 5 days of the accident; and
 - HIV infection resulting from any other means including sexual activity and the use of intravenous drugs is excluded.

This benefit is only payable when the occupation of the insured is a medical practitioner, housemen, medical student, state registered nurse, medical laboratory technician, dentist (surgeon and nurse) or paramedical worker, working in medical centre or clinic (in Singapore).

This benefit will not apply under either section A or B where a cure has become available prior to the infection. "Cure" means any treatment that renders the HIV inactive or non-infectious.

6.2 Death Benefit

If the life assured commits suicide or due to a pre-existing condition 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 any claim and expenses (including but not limited to administrative, sales related and medical expenses) incurred by us on the policy.

7. UNDERWRITING GUIDELINES

7.1 Medical Underwriting

SIO – No exclusions

Are any of the following statements TRUE?



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I have/had signs and symptoms or have/had been diagnosed of cancer, tumour, lump or growth

I am awaiting investigation or consultation, or on observation for cancer, tumour, lump or growth

I have two or more natural parent/ siblings who have or had any type of cancer

7.2 Impaired Lives

No substandard loading

7.3 Financial Underwriting

Financial underwriting is required.

7.4 Aggregation Rules

Not applicable

7.5 Restriction on Nationality

This product is available to all Singaporeans, Permanent Resident of Singapore and Foreigners with valid passes residing in Singapore.

7.6 Residential Loading

Not applicable

8. PREMIUM CALCULATION

8.1 Premium Rates

The premium rates are non-guaranteed. Company reserves the right to adjust the premiums but will not do so before giving a 30 days' written notice to the customer.

8.2 Large Sum Assured Discount

The following large sum assured adjustment table will be used.



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Increase / Decrease from basic premium as % of Annual Premium	
Sum Assured	% of Annual Premium
\$10,000- \$29,999	35%
\$30,000 - \$49,999	15%
\$50,000 - \$99,999	5%
\$100,000 - \$149,999	0%
>= \$150,000	- 5%

8.3 Policy Fees

There are no policy fees.

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

Program	Discount
PruSmart Lady	NA
PruPrestige / PruPrestige Family Discount	NA
PruTermPlus Advantage	NA



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Appendix A – Benefit Definitions

Early Stage Cancer	Definitions
Carcinoma in situ	<p>Carcinoma in situ of specified organs Carcinoma in situ of the following sites: Breast, uterus, ovary, fallopian tube, vulva, vagina, cervix uteri, colon, rectum, penis, testis, lung, liver, stomach, nasopharynx or bladder.</p> <p>Carcinoma in situ means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of the Carcinoma in situ must always be supported by a histopathological report. Furthermore, the diagnosis of Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.</p> <ul style="list-style-type: none"> - Clinical diagnosis or Cervical Intraepithelial Neoplasia (CIN) - classification which reports CIN I, CIN II, and CIN III - (severe dysplasia without carcinoma in situ) - carcinoma in situ of the biliary system is also specifically excluded.
Early Prostate Cancer	Prostate Cancer that is histologically described using the TNM Classification as T1N0M0 or Prostate cancers described using another equivalent classification.
Early Thyroid Cancer	Thyroid Cancer that is histologically described using the TNM Classification as T1N0M0 as well as Papillary microcarcinoma of thyroid that is less than 1cm in diameter.
Early Bladder Cancer	Bladder cancer histologically described using the TNM Classification as T1N0M0 (including Papillary microcarcinoma of bladder).
Early Chronic Lymphocytic Leukaemia	Chronic Lymphocytic Leukaemia (CLL) RAI Stage 1 or 2. CLL RAI stage 0 or lower is excluded.
Early Melanoma	Invasive melanomas of less than 1.5mm Breslow thickness, or less than Clark Level 3. Non-invasive melanoma histologically described as "in-situ" is excluded.
Gastro-intestinal Stromal Tumour (GIST)	All Gastro-intestinal Stromal Tumours histologically classifies as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs which are treated with surgery or chemotherapy as recommended by an oncologist.

Intermediate Stage Cancer

Carcinoma in situ of specified organs treated with Radical Surgery

The actual undergoing of a Radical Surgery to arrest the spread of malignancy in that specific organ, which must be considered as appropriate and necessary treatment. "Radical Surgery" is defined in this policy as the total and complete removal of one of the following organs: breast (mastectomy), prostate (prostatectomy), corpus uteri (hysterectomy), ovary (oophorectomy), fallopian tube (salpingectomy), colon (colectomy) or stomach (gastrectomy). The diagnosis of the Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of fixed tissues additionally supported by a biopsy of the removed organ. Clinical diagnosis does not meet this standard.

Early prostate cancer that is histologically described using the TNM Classification as T1N0M0 or Prostate cancers described using another equivalent classification is also covered if it has been treated with a radical prostatectomy. All grades of cervical intraepithelial neoplasia (CIN) and prostatic intraepithelial neoplasia (PIN) are specifically excluded.



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The actual undergoing of the surgeries listed above and the surgery must be certified to be absolutely necessary by an oncologist. Partial surgical removal such as lumpectomy and partial mastectomy and partial prostatectomy are specifically excluded.

Carcinoma in situ means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/ or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of the Carcinoma in situ must always be supported by a histopathological report. Furthermore, the diagnosis of Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.



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Major Cancer:

Definition of Major cancer will follow LIA CI Framework 2019:

A malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue.

The term Major Cancer includes, but is not limited to, leukemia, lymphoma and sarcoma.

Major Cancer diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.

For the above definition, the following are excluded:

- All tumours which are histologically classified as any of the following:
 - Pre-malignant;
 - Non-invasive;
 - Carcinoma-in-situ (Tis) or Ta;
 - Having borderline malignancy;
 - Having any degree of malignant potential;
 - Having suspicious malignancy;
 - Neoplasm of uncertain or unknown behaviour; or
- All grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia;
- Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond;
- Malignant melanoma that has not caused invasion beyond the epidermis;
- All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification;
- All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below;
- All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;
- All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual, or below;
- Chronic Lymphocytic Leukaemia less than Rai Stage 3;
- All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; and
- All tumours in the presence of HIV infection.



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PRUCancer 360

FREQUENTLY ASKED QUESTIONS

PRODUCT FEATURES

Q1 What is PRUCancer 360?

A1 PRUCancer 360 is a regular premium non-participating plan that provides financial protection against death, major cancer and early cancer for a five-year term which is automatically renewable up to maximum expiry age of 100 (i.e. maximum renewal age is 95).

Q2 Why are we launching PRUCancer 360?

A2 PRUCancer 360 aims to provide a bite-size alternative to critical illness with affordable premiums. The plan offers a cancer only plan as a first critical illness policy or as an additional cover on top of their existing critical illness policy for loss of income incurred from treatment and recovery as a result of cancer.

Q3 What will Prudential pay for Cancer Benefit?

A3 If a life assured is shown on the Certificate of Life Assurance to be diagnosed with cancer (all stages of cancer), we pay 100% of the sum assured.

The life assured must survive at least seven days from the date of diagnosis. If the life assured dies within seven days from the date of diagnosis, we will only pay the Death benefit.

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

Q4 What will Prudential pay for Death Benefit?

A4 If the life assured dies, we pay the Death benefit sum assured of \$5,000.

We will pay either the PRUCancer 360 benefit (as long as the life assured survives seven days after the date of diagnosis) or the Death benefit of \$5,000, whichever happens first.

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

Q5 What is the difference between PRUCancer 360 and other Critical Illness (CI) insurance?

A5 PRUCancer 360 insurance provides cover for all stages of cancer, while critical illness insurance provides cover for 37 critical illnesses. CI insurance includes major cancer only and does not cover early stages of cancer.

Q6 What are the cancer conditions covered in this plan?



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- A6 i. Major Cancer
ii. Early Cancer: Carcinoma in situ of specified organs, Early Prostate Cancer, Early Thyroid Cancer, Early Chronic Lymphocytic Leukaemia, Early Bladder Cancer, Early Melanoma, Gastro-intestinal Stromal Tumour (GIST) and Carcinoma in situ of specified organs treated with Radical Surgery

Please refer to **Product pack - PRUCancer 360 Features** for further details.

Q7 Should my customer buy PRUCancer 360 if they already have a critical illness insurance?

- A7 Yes, PRUCancer 360 provides comprehensive cancer coverage which includes early stage cancer which is not covered by CI insurance. Hence, it is an essential top-up coverage that provides your customer with a peace of mind.

For those with early CI insurance, there is a \$350,000 limit on the coverage.

PRUCancer 360 sum assured is based on a separate limit of \$300,000 and is not aggregated with other CI insurance.

Q8 How will PRUCancer 360 be paid out if the life assured is covered under other CI policies and/or riders with Prudential Assurance Corporation Singapore (PACS) with different claims limits?

- A8 If a cancer claim is made on more than 1 policies/riders with PACS, claims will be paid out on all policies.

Q9 Is there a waiting period for cancer?

- A9 We do not cover if the life assured is diagnosed with cancer at all severity levels within 90 days of the cover start date or date of reinstatement (if any) of this benefit;

NEW BUSINESS

Q10 Who can purchase PRUCancer 360?

- A10 The plan is available to all Singaporeans, Singapore Permanent Residents and foreigners with valid passes residing in Singapore.

Q11 What is the maximum protection my customer can purchase under PRUCancer 360?

- A11 Adult Life: Up to maximum sum assured of \$300,000 per life
Juvenile Life: Up to maximum sum assured of \$100,000 per life

Q12 Does my customer need to go for medical check-up?

- A12 Medical check-up is not required for this product. Customer just need to answer 1 simple health declaration.



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Q13 What are the guidelines for Medical Underwriting for PRUCancer 360?

A13 The underwriting approach for this plan is Simplified Issuance Offer (SIO) - the applicant only needs to answer the single health question in the proposal form, to the best of their knowledge and belief. The underwriting decision will be made based on the answer.

Q14 How can field underwriting help during the sales process?

A14 Field underwriting is important to filter cases that should not be submitted. If customer's answer to the single health question is 'Yes', the application will be declined. Customer may consider other products that may be more suitable.

Q15 Can the customer choose to backdate the policy?

A15 Yes. Back-dating is allowed up to 6 months;

Q16 Will the sum assured of PRUCancer 360 be aggregated towards the maximum issuance limit for Early and Intermediate Stage CI products?

A16 No, the sum assured will not be used towards the aggregation.

PREMIUM RATES

Q17 Are premium rates guaranteed?

A17 The premium rates for PRUCancer 360 are not guaranteed.

Q18 Is the policy term automatically renewed after every 5 years?

A18 The policy term will be automatically renewed based on the age of the life assured at the time of renewal.

The policy is guaranteed renewable as long as the policy has not ended and the premiums are paid within 30 days of the premium due date,

Customers must inform us before the end of their policy term if they do not wish to renew their policy.

POLICY SERVICES

Q19 Can my client choose to administer a reduction of sum assured to his/her PRUCancer 360?

A19 Yes. Reduction of sum assured is allowed, subject to the following conditions:

- Reduction of sum assured must meet the minimum SA requirement; and
- No refund of premium



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Q20 Can my client choose to administer an increase in sum assured to his/her PRUCancer 360?

A20 No. Increase in sum assured is not allowed.

Q21 What happens upon a claim should there be outstanding loans (i.e. policy loan or Surgical and Nursing loan)?

A21 No loans allowed.

Q22 Is there a survival period for benefits under PRUCancer 360?

A22 Yes. The benefits will only be payable if the life assured survives more than 7 days from the date of diagnosis. If the life assured dies within 7 days, the death benefit will be payable instead.

MARKETING SUPPORT

Q23 Will there be brochures for PRUCancer 360?

A23 Electronic brochure will be made available and you can direct your customers to Prudential's corporate website at www.prudential.com.sg.

Q24 Will there be a new version of SQS? When will it be available?

A24 Yes, there will be a new version of SQS on PRUONE Express and it will be available on 12 May 2020.

GENERAL

Q25 Is the PRUCancer 360 training session compulsory?

A25 In order to give advice and market PRUCancer 360, you are required to **complete** the e-Learn module and **pass** the course-end assessment for **PRUCancer 360**.

Q26 Which are the financial goals that are required to be addressed and analyzed before recommending this product?

A26 The financial goal is 'Provide Critical Illness Expenses'.

Q27 What are the goals that customers need to have before being able to generate SQS?

A27 Customers who want to address their "Wealth protection for Critical Illness" goal.



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PRUCancer 360

1. INTRODUCTION

PRUCancer 360 is a regular premium non-participating plan that provides financial protection against death, major cancer and early cancer for a five-year term which is automatically renewable.

2. PRUCancer 360 vs. Competitors

2.1 Comparison of Features against Competitors

Company	PACS	Co M	Co F
Plan	PRUCancer 360	CC Plan	C Plan
Currency	SGD	SGD	SGD
Coverage	Death, Cancer	Death, Cancer	Death, Cancer
Supplementary Benefit	N/A	N/A	N/A
Entry Age	1 – 65 ANB	18 – 60 ALB	18 – 65 ALB
Maximum Expiry age	100	75	85
Minimum Policy Size	\$10,000	\$50,000	\$50,000
Maximum Policy Size	1 – 16 ANB: \$100,000	\$150,000	\$200,000
	17 – 65 ANB: \$300,000		
Underwriting	SIO	SIO	SIO
Policy type	5 years term	5 years term	YRT
Customer type	All	DBS customer	All

Summary on features comparison:

- o PACS offers cancer coverage with payout of 100% of sum assured for all stages, up to a maximum sum assured of \$300,000, highest in the market.
- o We provide clients with option to renew their cancer protection up till age 95, the highest in the market.
- o We provide clients with the added flexibility to choose their sum assured coverage from \$10,000 to \$300,000, at multiples of \$10,000 while most competitors have fixed sum assured bands.



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3.2 Competitive Analysis

i) Based on Female non-smoker, sum assured \$100,000, Total 5-year premium

Age Next Birthday	PACS	Co M ¹	PACS vs Co M	Co F ²	PACS vs Co F
	Cancer 360	CC	%	C	% ²
25	950	1,242	-23%	1,190	-20%
30	1,375	1,579	-13%	1,520	-10%
35	2,175	2,194	-1%	2,190	-1%
40	2,950	2,961	-0.4%	2,940	0.3%

ii) Based on Male non-smoker, sum assured \$100,000, Total 5-year premium

Age Next Birthday	PACS	Co M ¹	PACS vs Co M	Co F ²	PACS vs Co F
	Cancer 360	CC	%	C	% ²
25	675	837	-19%	740	-9%
30	750	944	-21%	830	-10%
35	1,000	1,216	-18%	1,100	-9%
40	1,425	1,666	-14%	1,570	-9%

¹ Company M premium is calculated based on 5-year level premium

² Company F premium is calculated based on YRT



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SUMMARY OF PRODUCT COMPARISON

PRUCancer 360 is positioned to provide customers with cancer protection needs in mind. This product aims to provide coverage up to age 100 with an affordable premium. Premiums are kept competitive across all competitors.

Compared to our competitors, PACS premiums are very competitive from age 1 to 40.

PRUCancer 360 provides the following option which is not offered by our competitors

- i. Coverage up to age 100
- ii. Coverage up to \$300,000
- iii. Flexibility of sum assured from \$10,000 to \$300,000, in multiples of \$10,000



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PRUCancer 360

SALES & MARKETING PROPOSITIONS

PRUCancer 360 is a regular premium non-participating plan that provides financial protection against death, major cancer and early cancer for a five-year term which is automatically renewable.

Here are some **Marketing Propositions**, which you may find useful for promoting **PRUCancer 360**:

Full payout for all stages of cancer	<ul style="list-style-type: none">▪ This plan provides 100% payout for all stages of cancer which includes early cancer which is not covered by Critical illness insurance.
Death Benefit	<ul style="list-style-type: none">▪ This plan pays out \$5,000 death benefit, in the event of no cancer claim.
Cancer coverage up to \$300,000	<ul style="list-style-type: none">▪ Highest cancer coverage in the market from \$10,000 to \$300,000, in multiples of \$10,000
Coverage from age 1 to 100	<ul style="list-style-type: none">▪ This plan allows customer to be covered from cancer up till age 100
Competitive premium rates	<ul style="list-style-type: none">▪ This plan allows customers who are seeking coverage for all stages of cancer at competitive premium rates.
Ease of application	<ul style="list-style-type: none">▪ All it takes is 1 simple health declaration without any medical examination



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

Entry Age 1 to 65	PRUCancer 360 is for customers who wants to have cancer protection starting from a young age and the option to be protected all the way till age 100.
Customers seeking protection for cancer	Customer who wants to buy their first critical illness policy or as an additional cover on top of their existing critical illness policy for loss of income incurred from treatment and recovery as a result of cancer.
100% Full Payout	Customers seeking full payout for all stages of cancer.
Non-guaranteed premium	Customers who are comfortable with non-guaranteed premium
Comprehensive cancer coverage	Customers who wants to be covered from early to late stage cancer at an affordable premium.