



THIS PROPOSAL IS SPECIALLY DESIGNED FOR YOU

Life Assured : Mr. Chan Tai Man  
 Sex : Male (Non-smoker)  
 Age Next Birthday (ANB) : 45

Plan	Initial Sum Assured	Premium Term	Benefit Term	Annual Premium
	US\$			US\$
PRUmyhealth lifelong crisis protector (CCL2)	128,000	20	Whole Life	4,879.36
with Free 10-year crisis cover (10TCC)	44,800	-	10	-
Total	172,800			

The Total Annual Premium (excluding Investment Plus) payable is	US\$	4,879.36
The Total Annual Investment Plus Premium payable is	US\$	0.00
<b>The Total Annual Premium payable is</b>	<b>US\$</b>	<b>4,879.36</b>

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**Note:**

The details listed in this document are for reference only and do not constitute any contract or any part thereof between Prudential and any other parties. Regarding other details and the terms and conditions of this plan, please refer to the policy(ies). Prudential is willing to provide specimen of the policy(ies) upon your request.

Prepared by :

Tel. No:

This quotation must be received by the Company within 30 days from the printed date inclusive to be valid.

Ver 6.2.0B\* / 1423254.

## PRUmyhealth lifelong crisis protector

Name	: Mr. Chan Tai Man	Age Next Birthday (ANB)	: 45	Sex	: Male (Non-smoker)
Initial Sum Assured	: US\$ 128,000	Initial Annual Premium	: US\$ 4,879.36		
Benefit Term	: Whole Life	Premium Term	: 20 years		

PRUmyhealth lifelong crisis protector provides a comprehensive whole life coverage<sup>(1)</sup> against 65 Major Diseases (inclusive of Advanced Claims for 13 selected Major Diseases and Major Disease Extra Benefit for 6 selected Major Diseases) to help the Life Assured focus on recovery. Furthermore, Free 10-year crisis cover<sup>(2)</sup> with additional 35% of the basic Sum Assured of PRUmyhealth lifelong crisis protector in the first 10 policy years is offered. By paying level premiums<sup>(3)</sup> over your selected premium term, you can enjoy a lifelong peace of mind. The plan also features a lump sum benefit upon policy surrender.

## Summary of Benefits

- Major Diseases Benefit<sup>(4)</sup>** 100% of current Sum Assured<sup>(5)</sup> plus face value of Terminal Bonus<sup>(6)</sup> will be payable as Major Disease Benefit if the Life Assured is diagnosed with any of the 52 covered Major Diseases. The PRUmyhealth lifelong crisis protector will help you plan ahead and free yourself from the significant financial burdens resulting from any covered Major Diseases.
- Advanced Claims<sup>(7)</sup>** An advanced payment equivalent to 20% or 25% of the current Sum Assured<sup>(8)</sup> (up to US\$30,000 for each group of Advanced Claim disease per Life Assured) will be payable if the Life Assured is diagnosed with any of the 13 Advanced Claim diseases to give the Life Assured immediate support in seeking appropriate medical treatment at the earliest stage of the disease (please refer to the "List of Major Disease Covered - Advanced Claims Diseases" on page 4 of the illustration for details).
- A maximum of 3 Advanced Claims are allowed provided that only one Advanced Claim is allowed in respect of each group of Advanced Claim disease (up to US\$30,000 for each group of Advanced Claim disease per Life Assured) except Carcinoma-in-situ and Coronary Angioplasty where a maximum of 2 claims (subject to pre-defined conditions<sup>(9)(10)</sup>) for each disease will be payable (please refer to the grouping of Advanced Claim diseases stated on page 4 of the illustration).
- A maximum of US\$90,000 for the Advanced Claims per Life Assured under all PRUmyhealth lifelong crisis protector policies will be payable.
- Major Disease Extra Benefit<sup>(11)</sup>** An additional benefit of 20% of the current Sum Assured<sup>(6)</sup> will be provided if the Life Assured is diagnosed as having Cancer, Heart Attack or Stroke, whether (i) it is the first diagnosis with the severity condition reaching the level as stated in the policy provision; or (ii) the Major Disease Benefit on Cancer, Heart Attack or Stroke has been paid<sup>(11)</sup> and the condition of the same Major Disease deteriorates to fulfill the definition as set out in the policy provision within the specified period<sup>(12)</sup> following the first diagnosis of respective Major Disease.
- An additional benefit of 20% of the current Sum Assured<sup>(6)</sup> will also be provided if the Life Assured is diagnosed as having Alzheimer's Disease, Parkinson's Disease or Multiple Sclerosis on or before the age 61 (ANB).
- Death Benefit<sup>(4)</sup>** In the unfortunate event of the Life Assured's death (whether resulting from any diseases or accident), 100% of current Sum Assured<sup>(6)</sup> plus face value of Terminal Bonus<sup>(6)</sup> will be payable as a Death Benefit to ease the financial loss of the Life Assured's family.
- Free 10-year crisis cover<sup>(2) (13)</sup>** The Free 10-year crisis cover, an additional benefit of 35% of the basic Sum Assured, will be offered in the first 10 policy years.
- Furthermore, an option is available to convert the Free 10-year crisis cover into a new life insurance policy with cash value (which provides coverage on life and/or critical illness) without further evidence of insurability.
- Surrender Benefit<sup>(4)</sup>** Upon policy surrender, a lump sum benefit will be payable to meet your financial needs. The Surrender Benefit<sup>(4)</sup> payable is equivalent to the total of Guaranteed Cash Value and cash value of Terminal Bonus<sup>(6)</sup>.
- Level premium<sup>(3)</sup> with six premium payment terms for selection** The plan provides a wide range of premium payment terms for selection. You can choose to settle all premiums while you have income and then enjoy comprehensive protection during your retirement. The premium structure of this plan is level but not guaranteed<sup>(3)</sup>.

**PRUmyhealth lifelong crisis protector**

Name	: Mr. Chan Tai Man	Age Next Birthday (ANB)	: 45	Sex	: Male (Non-smoker)
Initial Sum Assured	: US\$ 128,000	Initial Annual Premium	: US\$ 4,879.36		
Benefit Term	: Whole Life	Premium Term	: 20 years		

The mentioned benefits payable in the "Summary of Benefits" are according to the definitions specified in the policy. For detailed terms and conditions, please refer to the policy.

**Notes:**

- (1) The coverage for certain Major Diseases is subject to an age limit. Please refer to the "List of Major Diseases Covered" on page 4 of the illustration for details.
- (2) The benefit amount is equivalent to 35% of the basic Sum Assured of PRUmyhealth lifelong crisis protector (excluding the Sum Assured derived from Benefit Protector Option (if applicable)) and will be adjusted proportionally if the basic Sum Assured of PRUmyhealth lifelong crisis protector is reduced. The Free 10-year crisis cover will not be eligible for any Terminal Bonus and cash values. The benefit of Free 10-year crisis cover will be terminated upon the termination of PRUmyhealth lifelong crisis protector or on the 10th policy anniversary date, whichever is earlier.
- (3) The Company reserves the right to review the premium rates on each policy anniversary and adjust the premium rates accordingly across a particular risk class (including but not limited to gender and smoking status) but not to an individual customer.
- (4) The benefit payable is subject to deduction of total amount of Advanced Claims being paid or payable in respect of PRUmyhealth lifelong crisis protector and Free 10-year crisis cover and any outstanding loan and interest (if any).
- (5) The current Sum Assured of PRUmyhealth lifelong crisis protector is the latest Sum Assured which takes into account of: (i) any increments by exercising the Benefit Protector Option; and/or (ii) any reduction of Sum Assured. The current Sum Assured of Free 10-year crisis cover is the latest Sum Assured which takes into account of the adjustment of coverage after any reduction of Sum Assured of PRUmyhealth lifelong crisis protector.
- (6) Terminal Bonus is not guaranteed and is subject to review and adjustment at the absolute discretion of the Company. For details, please refer to the section of "Basic Plan - Illustration Summary" on page 5.
- (7) The benefit payable is subject to (i) deduction of all claims being paid or payable under all PRUmyhealth lifelong crisis protector and Free 10-year crisis cover covering the same Life Assured (in respect of the same Advanced Claim disease for group A and B or all Advanced Claim diseases for group C); and (ii) deduction of outstanding loan and interest (if any).
- (8) To be eligible for a second claim under Carcinoma-in-situ, the second claim must be a Carcinoma-in-situ of one of the seven specified organs that is different from the organ of first claim. The second claim for Carcinoma-in-situ will be counted towards the maximum of 3 Advanced Claims per policy.
- (9) To be eligible for a second claim under Coronary Angioplasty, the treatment must be performed on a location of stenosis or obstruction in a major coronary artery where no stenosis greater than 60% was identified in the medical examination report relating to the first claim. The second claim for Coronary Angioplasty will be counted towards the maximum of 3 Advanced Claims per policy.
- (10) The Major Disease Extra Benefit is payable once for each policy and the benefit will be terminated thereafter.
- (11) In the event that Major Disease Benefit is paid for Cancer, Stroke or Heart Attack and the policy is terminated upon the payment of the benefit, the Major Disease Extra Benefit for the same Major Disease will still be payable if the definition as set out in the policy provision is fulfilled.
- (12) The specified period means: (i) for Cancer, within 24 months from the date of the first diagnosis; (ii) for Heart Attack and Stroke, within 6 months from the date of the first diagnosis.
- (13) In the event of conversion to a new life insurance policy, it must be applied within the period of one month before or after the expiry of Free 10-year crisis cover and must meet all specified conditions and administrative rules at the time of conversion.

## PRUmyhealth lifelong crisis protector

Name : Mr. Chan Tai Man Age Next Birthday (ANB) : 45 Sex : Male (Non-smoker)  
 Initial Sum Assured : US\$ 128,000 Initial Annual Premium : US\$ 4,879.36  
 Benefit Term : Whole Life Premium Term : 20 years

## List of Major Diseases Covered\*

Major Diseases		
<b>Cancer</b> 1. Cancer 2. Cerebral Metastasis <b>Illnesses related to the Heart</b> 3. Cardiomyopathy 4. Coronary Artery Disease Requiring Surgery 5. Heart Attack 6. Heart Valve and Structural Surgery 7. Primary Pulmonary Arterial Hypertension 8. Surgery to the Aorta <b>Illnesses related to the Nervous System</b> 9. Alzheimer's Disease 10. Amyotrophic Lateral Sclerosis 11. Apallie Syndrome 12. Bacterial Meningitis 13. Benign Brain Tumour 14. Brain Surgery 15. Coma 16. Creutzfeldt-Jacob Disease (CJD) 17. Encephalitis 18. Major Head Trauma 19. Meningeal Tuberculosis 20. Motor Neurone Disease 21. Multiple Sclerosis 22. Muscular Dystrophy 23. Paralysis 24. Parkinson's Disease 25. Poliomyelitis 26. Progressive Bulbar Palsy 27. Progressive Supranuclear Palsy 28. Stroke		
<b>Illnesses related to the Major Organs and Functions</b> 29. Chronic Liver Disease 30. Chronic Relapsing Pancreatitis 31. End Stage Lung Disease 32. Kidney Failure 33. Major Organ Transplantation 34. Necrotising Fasciitis 35. Severance of Limbs 36. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis <b>Other Major Illnesses</b> 37. AIDS due to Blood Transfusion 38. Aplastic Anaemia 39. Blindness 40. Crohn's Disease 41. Deafness 42. Ebola 43. Elephantiasis 44. Fulminant Viral Hepatitis 45. Loss of Independent Existence (Coverage from 19 - 65 ANB) 46. Loss of Speech 47. Major Burns 48. Medullary Cystic Disease 49. Occupationally Acquired HIV 50. Severe Rheumatoid Arthritis 51. Terminal Illness 52. Total and Permanent Disability (Coverage from 1 - 65 ANB)		
Advanced Claim Diseases		
Group	Advanced Claim Diseases	Benefit Amount Payable (% of current Sum Assured of PRUmyhealth lifelong crisis protector and current Sum Assured of Free 10-year crisis cover)
A	1. Carcinoma-in-situ of Breast, Cervix Uteri, Uterus, Ovary, Fallopian Tube, Vagina or Testicles (Coverage from 19 ANB)	20%
B	2. Coronary Angioplasty	25%
C	<b>Other Advanced Claim Diseases</b> 3. Minimally Invasive Direct Coronary Artery Bypass Grafting 4. Severe Epilepsy 5. Dengue Haemorrhagic Fever (Coverage from 1 - 18 ANB) 6. Insulin Dependent Diabetes Mellitus (Coverage from 1 - 18 ANB) 7. Kawasaki Disease (Coverage from 1 - 18 ANB) 8. Osteogenesis Imperfecta (Coverage from 1 - 18 ANB) 9. Rheumatic Fever with Valvular Impairment (Coverage from 1 - 18 ANB) 10. Severe Asthma (Coverage from 1 - 18 ANB) 11. Severe Haemophilia (Coverage from 1 - 18 ANB) 12. Severe Juvenile Rheumatoid Arthritis (Coverage from 1 - 18 ANB) 13. Type I Juvenile Spinal Amyotrophy (Coverage from 1 - 18 ANB)	25% 20% 20% 20% 20% 20% 20% 20% 20% 20% 20% 20%

\* Coverage for whole life unless it is specified.

The above benefits are payable according to the definitions specified in the policy. For detailed terms and conditions, please refer to the policy.

## PRUmyhealth lifelong crisis protector

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Name : Mr. Chan Tai Man Age Next Birthday (ANB) : 45 Sex : Male (Non-smoker)  
 Initial Sum Assured : US\$ 128,000 Initial Annual Premium : US\$ 4,879.36  
 Benefit Term : Whole Life Premium Term : 20 years

Basic Plan - Illustration Summary (Currency : US\$)

End of Policy Year	Surrender Benefit			Major Disease Benefit / Death Benefit				Total Premiums
	Guaranteed Cash Value (A)	Cash Value of Non-Guaranteed Terminal Bonus (B)	Total (A)+(B)	Guaranteed Sum Assured		Face Value of Non-Guaranteed Terminal Bonus (E)	Total (C)+(D)+(E)	
				PRUmyhealth lifelong crisis protector (C)	Free 10-year crisis cover (D)			
1	0	0	0	128,000	44,800	0	172,800	4,879
2	0	0	0	128,000	44,800	0	172,800	9,759
3	366	0	366	128,000	44,800	0	172,800	14,638
4	976	0	976	128,000	44,800	0	172,800	19,517
5	1,830	383	2,213	128,000	44,800	1,276	174,076	24,397
6	2,928	743	3,671	128,000	44,800	1,508	174,308	29,276
7	4,269	1,262	5,531	128,000	44,800	1,748	174,548	34,156
8	5,855	2,152	8,007	128,000	44,800	2,152	174,952	39,035
9	7,685	3,395	11,080	128,000	44,800	3,395	176,195	43,914
10	9,759	5,006	14,765	128,000	44,800	5,006	177,806	48,794
11	12,076	6,320	18,396	128,000	0	31,441	159,441	53,673
12	14,638	7,951	22,589	128,000	0	34,874	162,874	58,552
13	19,030	10,059	29,089	128,000	0	38,392	166,392	63,432
14	23,909	12,640	36,549	128,000	0	41,994	169,994	68,311
15	29,276	15,945	45,221	128,000	0	45,687	173,687	73,190
20	63,432	50,222	113,654	128,000	0	69,271	197,271	97,587
25	87,828	72,655	160,483	128,000	0	97,917	225,917	97,587
30	92,708	103,929	196,637	128,000	0	133,413	261,413	97,587
@ANB 65	63,432	50,222	113,654	128,000	0	69,271	197,271	97,587
@ANB 70	87,828	72,655	160,483	128,000	0	97,917	225,917	97,587
@ANB 75	92,708	103,929	196,637	128,000	0	133,413	261,413	97,587
@ANB 80	97,587	146,377	243,964	128,000	0	177,212	305,212	97,587
@ANB 85	128,000	226,400	354,400	128,000	0	226,400	354,400	97,587
@ANB 90	128,000	291,104	419,104	128,000	0	291,104	419,104	97,587
@ANB 95	128,000	406,312	534,312	128,000	0	406,312	534,312	97,587
@ANB 100	128,000	548,086	676,086	128,000	0	548,086	676,086	97,587

Notes:

- (1) The above is only an illustration summary of the major benefits of your policy. You are advised to contact your consultant or the Company for more information on this plan. This illustration in no way affects the terms and conditions stated in the Policy Document.
- (2) The above illustration relates only to your Basic Plan excluding any riders or additional benefits (if applicable).
- (3) The above values are for illustrative purposes only and assume that (i) all premiums are paid in full when due; (ii) no Advanced Claim has been paid; and (iii) the Sum Assured of your Basic Plan remains unchanged throughout the Benefit Term.
- (4) Terminal Bonus is a one-off bonus payable upon payment of Major Disease Benefit (except for Advanced Claim), Death Benefit, or upon termination of the policy, if any of them occurs from the 5th policy anniversary onwards. The face value of Terminal Bonus will be paid when the Company is paying the Major Disease Benefit or Death Benefit, but only the cash value of Terminal Bonus will be paid when the policy is surrendered in whole or in part. These values are determined and calculated based on the Company's experiences and the current projections of surrender values and bonus scales in relation to a number of factors including, but not limited to claims, persistency and investment assumptions. Hence, the values are not guaranteed and are subject to review and adjustment at the absolute discretion of the Company. You should note that the actual values payable under the policy may differ significantly from the above illustrated values.
- (5) The Company reserves the right to review the premium rates on each policy anniversary and adjust the premium rates accordingly across a particular risk class.

Declaration : I confirm having read and understood the information contained in this summary of illustrated benefits.

Applicant: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Note:

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## PRUmyhealth lifelong crisis protector

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Name	: Mr. Chan Tai Man	Age Next Birthday (ANB)	: 45	Sex	: Male (Non-smoker)
Initial Sum Assured	: US\$ 128,000	Initial Annual Premium	: US\$ 4,879.36		
Benefit Term	: Whole Life	Premium Term	: 20 years		

**Major Exclusions\***

We will not pay the Major Disease Benefit (including Advanced Claims and Major Disease Extra Benefit) if:

- the Major Disease existed before the effective date of this Plan, or in case of reinstatement, before the effective date of such reinstatement, whichever is later; or
- the Life Assured suffers from any pre-existing condition, or shows any signs or symptoms of any pre-existing condition, which may be the cause or triggering condition of a Major Disease before the effective date of this Plan, or in case of reinstatement, before the effective date of such reinstatement, whichever is later; or
- the Life Assured is diagnosed by a Registered Doctor with a Major Disease, or the Life Assured has shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a Major Disease within 90 days from the effective date of this Plan, or in case of reinstatement, from the effective date of such reinstatement (except that this exclusion does not apply if the Major Disease is caused by an Accident and the Life Assured is diagnosed as having the Major Disease within 90 days of the Accident); or
- the Major Disease is a direct or indirect result of:
  - the Life Assured's attempted suicide or self-inflicted injuries while sane or insane; or
  - Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV) except for AIDS due to Blood Transfusion or Occupationally Acquired HIV (as defined in the policy provision); or
  - any congenital or inherited disorder or developmental conditions (only applicable if the disorder gives rise to signs or symptoms or was diagnosed before the Life Assured reaches 17 ANB, but not applicable for Osteogenesis Imperfecta and Severe Haemophilia as defined in the policy provision) of the Life Assured; or
  - narcotics used by the Life Assured unless taken as prescribed by a Registered Doctor, or the Life Assured's abuse of drugs and/or alcohol; or
  - an activity or disease under the exclusion(s) for the benefit listed in the Special Provisions (if any); or
- the Major Disease showing as a Total and Permanent Disability of the Life Assured is a direct or indirect result of:
  - war, hostilities (whether war is declared or not), rebellion, insurrection, riot, or civil commotion; or
  - travelling or flights in any vehicle or device for aerial navigation other than as a fare-paying passenger on a scheduled public air service.

\*For full details of the exclusions that apply to this benefit plan, please refer to the policy.