



PRODUCT SUMMARY: PRUActive LinkGuard

This Product Summary is a simplified description of the key product features. The exact terms can be found in the policy document.

Details of Product Provider:

Prudential Assurance Company Singapore (Pte) Limited ("Prudential Singapore"), 30 Cecil Street, #30-01 Prudential Tower, Singapore 049712 Tel: 1800-3330 333

Prudential Singapore is responsible for the product features and contractual provisions and these will be explained to you by a representative of either Prudential Singapore or a distributor duly appointed by Prudential Singapore.

Please note that the product you are purchasing is a Specified Investment Product.

This policy and its Supplementary benefit(s) (if any) is/are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy and its Supplementary benefit(s) (if any) is/are automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the General Insurance Association (GIA) /Life Insurance Association (LIA) or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

The Proposer acknowledges receipt of all pages of the Product Summary for the Main plan and Supplementary benefits (where applicable), the Fund Information Booklet(s) and the Product Highlights Sheet(s) (where applicable). The contents have been explained to your satisfaction.

Nature and Objective of Plan:

PRUActive LinkGuard is a regular premium investment-linked policy where you can choose your protection and investment mix within one policy. This policy provides financial protection against death, disability and terminal illness. Protection against critical illness can be included. It also has a Multiplier benefit that provides a higher payout before the life assured turns age 50 ("Multiplier benefit expiry age").

Please note that every investment-linked product/fund or combination of funds has its own characteristics including investment horizon, liquidity, and level of risk and you may consider some to be more appropriate to satisfy your individual needs and preferences.



Death Benefit:

What do we pay for Death Benefit?

If the life assured dies before the Multiplier benefit expiry age, we pay the Multiplier benefit of the Death benefit and the value of all the units in your account, less any amounts you owe us.

If the life assured dies on or after the Multiplier benefit expiry age, we pay the sum assured for death as shown in your certificate of life assurance and the value of all the units in your account, less any amounts you owe us.

The Multiplier benefit is two times the sum assured for death as shown in your certificate of life assurance and is payable before the life assured turns age 50. However, you can choose to retain the Multiplier benefit by writing to us before the Multiplier benefit expiry age.

To work out the value of your units, we use the bid price on the next business day after we receive the notification of death of the life assured, with proof of death.

If we deducted administration and assurance charges from your account at any time before the date you claim for the death benefit, we will not refund these charges to you.

If your policy is within the first 10 years from the cover start date and the No Lapse Period is effective, we will pay the death benefit even if the value of the units in your account is not enough to pay the monthly administration and assurance charges that we bill to your account.

What is not covered for Death Benefit?

If the life assured dies from an activity under special exclusion and special terms and conditions shown in your certificate of life assurance, we do not pay the death benefit but we will either:

- pay you the value of all the units in your account; or
 - refund the total premiums paid by you, minus any withdrawals,
- whichever is higher, less any outstanding amounts you owe us.

If the life assured commits suicide within 12 months from the cover start date or date of reinstatement (if any) of your policy, we will void your policy. In this case, we cancel it and refund the premiums received from you. We will first deduct any withdrawals, all outstanding amounts you owe us in connection with your policy and expenses (including administrative, sales-related and medical expenses) we have had to pay on your policy. We use a premium refund formula that is decided by us, to work out the amount to refund you.

Accelerated Terminal Illness Benefit:

What do we pay for Accelerated Terminal Illness Benefit?

If the life assured is diagnosed as having a terminal illness before the Multiplier benefit expiry age, we pay the Multiplier benefit, less any amounts you owe 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 terminal illness as shown in your certificate of life assurance, less any amounts you owe us.

If the sum assured of the accelerated terminal illness benefit is the same as the death benefit, we will also pay the value of all the units in your account, and your policy ends.

The Multiplier benefit is two times the sum assured for Accelerated Terminal Illness as shown in your certificate of life assurance and is payable before the life assured turns age 50. However, you can choose to retain the Multiplier benefit by writing to us before the Multiplier benefit expiry age.

To work out the value of the units, we use the bid price at the next pricing date after the date you inform us of the terminal illness and with your proof of the terminal illness.



If we deducted administration and assurance charges from your account at any time before the date you claim for the terminal illness benefit, we will not refund these charges to you.

If your policy is within the first 10 years from the cover start date and the No Lapse Period is effective, we will pay the accelerated terminal illness benefit even if the value of the units in your account is not enough to pay the monthly administration and assurance charges that we bill to your account.

When do we pay for Accelerated Terminal Illness Benefit?

We pay if the life assured is diagnosed as suffering from a terminal illness.

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.

A **terminal illness** is defined as a condition which, in the opinion of a registered medical practitioner, and our appointed doctor agrees, is highly likely to lead to death within 12 months.

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

What happens after we pay for Accelerated Terminal Illness Benefit?

If the sum assured of the Accelerated Terminal Illness Benefit is the same as the sum assured of the Death Benefit, your policy terminates. If the sum assured is lower than the sum assured of the Death Benefit, then the Accelerated Terminal Illness Benefit terminates. The policy continues for the Death Benefit with its sum assured reduced by the amount paid out under the Accelerated Terminal Illness benefit.

What is not covered for 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 or date of reinstatement (if any) of this benefit.
- If the life assured is diagnosed as having a terminal illness caused by:
 - self-inflicted injuries while sane or insane;
 - AIDS, AIDS-related complex or infection by HIV except HIV due to a blood transfusion and occupationally acquired HIV;
 - using unprescribed drugs if the drugs are required by law to be prescribed by a registered medical practitioner; or
 - an activity under the special exclusions and special terms and conditions shown on your certificate of life assurance.

Total and Permanent Disability Benefit:

What do we pay for Total and Permanent Disability Benefit?

If the life assured becomes totally and permanently disabled before the cover end date, we pay the benefit for total and permanent disability as shown in the table below:

Age at date of disability	We pay
below 1 year	20% of the Multiplier benefit of the Total and Permanent Disability benefit, less any amounts you owe us. The policy ends when we pay this 20%. When the policy ends, we will also pay the value of all the units in your account.



1 to 69 years

- the Multiplier benefit of the Total and Permanent Disability benefit, less any amounts you owe us, if it is before the Multiplier benefit expiry age.
- the sum assured of the Total and Permanent Disability benefit as shown in your certificate of life assurance, less any amounts you owe us, if it is on or after the Multiplier benefit expiry age.

If the sum assured of the Total and Permanent Disability benefit is the same as the death benefit, we will also pay the value of all the units in your account, and your policy ends.

The Multiplier benefit is two times the sum assured for Total and Permanent Disability as shown in your certificate of life assurance and is payable before the life assured turns age 50. However, you can choose to retain the Multiplier benefit by writing to us before the Multiplier benefit expiry age.

To work out the value of the units, we use the bid price at the next pricing date after the date you inform us of the disability and with your proof of disability.

We pay up to \$2,000,000 of the Total and Permanent Disability benefit sum assured, six months after the confirmed onset of disability (Deferment Period) by a registered medical practitioner. Disability is the condition of being totally and permanently disabled.

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

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

For any Total and Permanent Disability benefit sum assured that is above \$2,000,000, we pay the balance sum assured (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:

**when we say age in the table, we mean the age at their last birthday*

If we deducted administration and assurance charges from your account at any time before the date you claim for the disability benefit, we will not refund these charges to you.

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, you can still continue your policy for the death benefit and terminal illness benefit by paying the necessary premiums. The sum assured will be equal to the balance sum assured (in other words, any amount that is above \$2,000,000). The Multiplier benefit will be based on the balance sum assured.

The monthly administration charge and revised assurance charges for the death benefit and terminal illness benefit will continue to be deducted from your account. If there are not enough units to pay for these charges, your policy will lapse.

If your policy is within the first 10 years from the cover start date and the No Lapse Period is effective, we will pay the total and permanent disability benefit even if the value of the units in your account is not enough to pay the monthly administration and assurance charges that we bill to your account.



When do we pay for Total and Permanent Disability Benefit?

For a life assured from the age of 28 days to 15 years, we pay when the life assured is totally and irrecoverably disabled as a result of which the life assured have to stay in a home, hospital or other institution and need constant care and medical attention for at least six months in a row.

For a life assured from age 16 and 65 years, we pay when the life assured is totally and irrecoverably disabled as a result of which the life assured:

- cannot take part in any occupation, business or activity which pays an income; or
- suffers total and irrecoverable 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.

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

- suffers total and permanent loss of use of:
 - both eyes;
 - any two limbs, each above the wrist or ankle but not just the hands and feet; or
 - one eye and any one limb at or above the wrist or ankle but not just then hand or foot, or
- are unable to perform (whether with help or without help) at least three of the following six Activities of Daily Living for a continuous period of at least six months.

Activities of Daily Living:

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

The above is the definition of totally and permanently disabled. Disability and total and permanent disability is defined as the condition of being totally and permanently disabled.

The disability must be confirmed 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.

What happens after we pay for Total and Permanent Disability Benefit?

If the sum assured of the Total and Permanent Disability Benefit is the same as the sum assured of the Death Benefit, your policy terminates. If the sum assured is lower than the sum assured of the Death Benefit, then the Total and Permanent Disability terminates. The policy continues for the Death Benefit with its sum assured reduced by the amount paid out under the Total and Permanent Disability benefit.



What is not covered for Total and Permanent Disability Benefit?

We do not pay if the disability:

- claim was made when the life assured had already died at the time of the claim (we will pay the death benefit instead);
- happened when the life assured was below 28 days old;
- existed at the cover start date or date of reinstatement (if any) of this benefit; or
- arises directly or indirectly out of:
 - attempted suicide or self-inflicted injuries while sane or insane;
 - travelling on a non-commercial airline except military aircraft; or
 - an activity under the special exclusions and special terms and conditions shown on your certificate of life assurance.

Choose your investment:

When you apply for your policy, you choose whether you want:

- all your regular or single premium to be invested in one of the PRULink funds; or
- part of your regular or single premium to be invested in 2 or more PRULink funds.

You must invest a minimum of 5% of your regular premium (whichever applies) in any PRULink fund you choose and after that invest in multiples of 5%.

If we receive your regular premium:

- a) by 3pm, we use the bid price on the next business day to work out the number of units; or
- b) after 3pm, we use the bid price on the second business day from the day we receive your premium, to work out the number of units.

PRULink funds:

Please refer to Appendix B for the list of available Investment-Linked Funds and the respective Fund Information Booklet for details on the investment funds you can invest under this policy. These investment funds shall be collectively known as "PRULink funds" hereafter. Any single fund in the PRULink funds shall be known as a "PRULink fund" hereafter.

Premium:

Minimum premium is \$900 (annually); \$450 (semi-annually); \$225 (quarterly); or \$75 (monthly).



Options:

You have the choice to:

1. Add a basic benefit

You can add the Crisis Protect benefit and Early Crisis Protect benefit or the Crisis Care benefit and the Early Crisis Care as part of your basic benefit to your policy at any time if:

- the benefits are available at the time you apply;
- you are paying your regular premiums;
- we decide that the life assured is in good health;
- the life assured is below 45 years old; and.
- your policy has not ended.

You can only add either Crisis Protect or Crisis Care, but not both. You can only add the Early Crisis Protect benefit if you have added the Crisis Protect benefit and you can only add the Early Crisis Care benefit if you have added the Crisis Care benefit.

2. Add supplementary benefits

You may add a supplementary benefit to your policy at any time if:

- the supplementary benefit is available;
- you are paying your regular premiums;
- we decide that the life assured is in good health;
- the life assured is within the age limits;
- you pay the extra premium; and
- your policy has not ended.

Below are the supplementary benefits that are available. We may introduce new benefits or at our discretion withdraw the benefits offered as we consider appropriate.

- Disability Provider III
- Accident Assist
- Fracture Care PA
- Crisis Waiver III
- Early Stage Crisis Waiver
- Payer Security III
- Payer Security Plus
- Early Payer Security
- PruSmart Lady II
- Crisis Cover Kids

Refer to the respective Product Summary for detailed information on the above supplementary benefits.

3. Change your regular premium distribution

At any time, you can ask us to change the proportions of how your regular premiums are being invested. You can only change in multiples of 5% and into any of the PRULink funds that are currently available. We make the change the next time you pay your regular premium.



Each month we will use the bid price on the next business day to sell proportionate units from all the PRULink funds you have invested to pay for the administration and assurance charges. We will work out the proportionate units to sell based on the number of units you are still invested in each of the PRULink funds as at the time of the sale. How we work out and decide on the final results, is final and binding.

4. Switch from one PRULink fund to another

Once you have enough units in your account, you can ask us to switch them into other PRULink funds that are available.

There is a minimum amount you can switch out of a PRULink fund and we will let you know this minimum amount at the time you apply to do the switch.

The value of the remaining units in the PRULink fund that you are switching out from cannot be lower than a minimum amount we indicate. To work out the value of the remaining units, we use the bid price at the time the switch is carried out. If the value of the remaining units is lower than the minimum amount, you must switch all the units out of the fund. We can change at any time, the minimum amount you can switch out of a fund when there is any new application to switch funds. We will let you know this minimum amount at the time of your application to do the switch.

To make the switch, we sell your units in the old PRULink fund at the bid price of that fund and buy units in the new PRULink fund at its bid price.

We currently do not charge for fund switches. However, we can levy an administration charge but we will give you 30 days' written notice before we do so.

If we receive your application:

- a) by 3pm, we use the bid price on the next business day to work out the number of units; or
- b) after 3pm, we use the bid price on the second business day from the day we receive your application, to work out the number of units.

5. Increase sum assured

You can increase the sum assured for death, total and permanent disability, terminal illness and critical illness and pre-critical illness according to the required minimum sum assured.

You can only increase the sum assured for critical illness or pre-critical illness if you have included the Crisis Protect benefit or the Crisis Care benefit, Early Crisis Protect benefit or Early Crisis Care benefit.

When you increase the sum assured of your Death benefit, the sum assured of the Accelerated Terminal Illness and Total and Permanent Disability benefits will increase by the same amount. Your regular premium will also increase upon the increased sum assured in the Death, Accelerated Terminal Illness, Total and Permanent Disability, Early Crisis Care (if any) or Early Crisis Protect (if any) benefits. The increased portion of the premium will be treated separately from the current premium when deciding the premium charge. The increased portion will follow the premium charge rates from Year 1.

If you want to increase the sum assured of the critical illness benefits, you can do so without increasing your regular premium, if it is within the maximum sums assured allowed.

When you increase the sum assured of the death, terminal illness, total and permanent disability, critical illness and pre-critical illness benefits, the Multiplier benefit (if applicable) and the assurance charges will increase based on the revised sum assured.

You can only increase your sum assured if you have paid your regular premium and the life assured:

- is under 60 years old (for increase in the death, terminal illness, total and permanent disability, Crisis Care and Early



Crisis Care benefits);

- is under 50 years old (for increase in the Crisis Protect and Early Crisis Protect benefit);
- gives us satisfactory evidence of health. You must pay any cost involved in providing this; and
- is not engaged in any occupation or hazardous activity where we charge extra on the assurance charges.

6. Increase sum assured without providing evidence of good health

If you bought your policy at standard rates (that means you were not given our Offer of Conditional Acceptance), then subject to the conditions below, you can increase the sum assured of this policy for death, total and permanent disability and terminal illness without evidence of good health. This benefit can be used when the life assured experiences any of the following life events:

- marries;
- divorces;
- becomes a parent / delivers a baby;
- adopts a child through legal means;
- suffers the death of the spouse;
- child(ren) entering primary or secondary school; or
- marriage of the child(ren).

However, you can only exercise this option twice in the lifetime of the life assured.

The increase in the sum assured for death, total and permanent disability and terminal illness must:

- a) be used within 3 months from the date of the life event;
- b) not be more than:
 - \$150,000 (including the Multiplier benefit, if it applies); or
 - 25% of the original sum assured;

whichever is lower. This sum assured limit applies to each life event and does not take into account the number of PRUActive LinkGuard policies the life assured may have.

When you increase the sum assured, your regular premium will also increase. The revised regular premium will be worked out for you at the time you apply for the increase in the sum assured. The increased portion of the premium will be treated separately from the current premium when deciding the premium charge. The increased portion will follow the premium charge rates from Year 1.

You can only do this increase if:

- the life assured is under 50 years old; and
- you have paid all the premiums due under your PRUActive LinkGuard; and
- the life assured has not made any claim on any policy that the life assured has with us and received the benefits.

7. Reduce sum assured

You can reduce the sum assured for death, total and permanent disability and terminal illness to an amount not less than the minimum sum assured and regular premium that we indicate. You can only do so after you have fully paid the regular premiums for 25 months.

If you made an increase in the sum assured for death, total and permanent disability and terminal illness previously, 25 months of the revised regular premiums must be fully paid before you can reduce the sum assured.

When you reduce the sum assured of the death benefit, the sum assured of the terminal illness and total and permanent disability benefits will be reduced by the same amount. Your regular premium will also reduce. The reduced sum assured



of the death benefit will affect the maximum sum assured allowed for the critical illness and pre-critical illness benefits, and the sum assured of the critical illness and pre-critical illness benefit (if any) may also be reduced.

If you have included the Crisis Protect or Crisis Care benefit, Early Crisis Protect or Early Crisis Care benefit, you can reduce the sum assured to an amount not less than the minimum sum assured that we indicate, any time. When you reduce the sum assured of the critical illness benefit, your regular premium will not reduce. However, when you reduce the sum assured of the Early Crisis Care or Early Crisis Protect benefit, your regular premium will reduce

When you reduce the sums assured of the death, terminal illness, total and permanent disability and critical illness and pre-critical illness benefits, the Multiplier benefit (if applicable) and the assurance charges will reduce based on the revised sum assured.

8. Reduce sum assured to zero

You can choose to reduce your sum assured for death, total and permanent disability, terminal illness and Crisis Care (if any) and Early Crisis Care (if any) to zero after:

- the life assured has reached age 50; or
- 10 years from:
 - the cover start date of your policy; or
 - the last increase in your sum assured

whichever is later.

You must continue paying your premiums as there is a minimum premium amount that must still be paid.

When you reduce your sum assured for death, total and permanent disability, terminal illness and Crisis Care (if any) and Early Crisis Care (if any) to zero, you no longer need to pay for their assurance charges. However, you would still have to pay for the monthly administration charges.

9. Top-up with Investment Booster (Lump Sum)

You can pay an additional one-off premium called the Investment Booster (Lump Sum), at any time, to increase your investment. The minimum Investment Booster (Lump Sum) premium is \$1,000.

When you apply for your Investment Booster (Lump Sum), you choose whether you want:

- to invest all your Investment Booster (Lump Sum) premium in one of the PRULink funds; or
- to invest part of your Investment Booster (Lump Sum) premium in two or more of the PRULink funds.

You must invest a minimum of 5% of your Investment Booster (Lump Sum) premium in any PRULink fund you choose and after that invest in multiples of 5%.

There is a premium charge of 3% of your Investment Booster (Lump Sum) premium. This premium charge is an upfront charge that we deduct from every Investment Booster (Lump Sum) premium paid. We use the remaining 97% of your Investment Booster (Lump Sum) premium to buy units at the bid price in the PRULink fund or funds you have chosen. We credit the units to your account.

If we receive your Investment Booster (Lump Sum) premium:

- a) by 3pm, we use the bid price on the next business day to work out the number of units; or
- b) after 3pm, we use the bid price on the second business day from the day we receive your premium, to work out the number of units.

We can change the premium charge rate at any time but we will give you 30 days' written notice if we do so.



We can change or levy an administration charge for the Investment Booster (Lump Sum) feature at any time, but we will give you 30 days' written notice before we do so.

The Investment Booster (Lump Sum) feature will not apply if you stop paying your regular premium.

10. Top-up with Investment Booster (Regular)

You can increase your investment at any time, if the life assured is under 65 years old, by paying an additional premium called the Investment Booster (Regular). The Investment Booster (Regular) is payable at the same frequency as your regular premium.

At the start of your Investment Booster (Regular) you can choose to invest in funds that are different from your regular premiums. After the Investment Booster (Regular) has started, you will not be able to change the premium distribution of the Investment Booster (Regular) to one that is different from your regular premiums.

The Investment Booster (Regular) must be equal to or more than \$75 (monthly); \$225 (quarterly); \$450 (half-yearly); \$900 (yearly).

There is a premium charge of 3% of your Investment Booster (Regular) premium. This premium charge is an upfront charge that we deduct from every Investment Booster (Regular) premium paid. We use the remaining 97% of your Investment Booster (Regular) premium to buy units at the bid price in the PRULink fund or funds you have chosen. We credit the units to your account.

If we receive your Investment Booster (Regular):

- a) by 3pm, we use the bid price calculated on the next business day; or
- b) after 3pm, we use the bid price calculated on the second business day from the day of receipt.

For new premiums that we receive in the future under this Investment Booster (Regular) feature, we can change the premium charge rates of these new premiums at any time but we will give you 30 days' written notice if we do so.

We can change or levy an administration charge for the Investment Booster (Regular) feature at any time, but we will give you 30 days' written notice before we do so.

The Investment Booster (Regular) feature will not apply if you stop paying your regular premium.

11. Reinstate the policy

If your policy ends because you stop paying the regular premiums and there are not enough units in your account, you may apply to reinstate it if:

- you apply within 24 months from the end date of your policy;
- you pay all the premiums you owe;
- the life assured is under 60 years old; and
- you give us satisfactory evidence of the health of the life assured. You must pay the costs involved in this.

12. Withdraw units from your account

You can make a partial withdrawal by asking us to sell some of the units in your account.

You can make a partial withdrawal if:

- the withdrawal amount is at least \$1,000;



- the account balance after withdrawal is at least \$1,000, based on bid price at the time of withdrawal; AND
- after 25 months of regular premiums have been fully paid.

Before 25 months of regular premiums have been fully paid, partial withdrawal is not allowed. However, if Investment Booster (Lump Sum) and/or Investment Booster (Regular) has been made, partial withdrawal is allowed subject to:

- the withdrawal amount is at least \$1,000;
- the account balance after withdrawal is at least \$1,000, based on bid price at the time of withdrawal; AND
- Total partial withdrawals made to-date must not be more than total Investment Booster (Lump Sum and Regular) paid to-date.

We sell the units as soon as possible after accepting your application. If we receive your application:

- a) by 3pm, we use the bid price on the next business day to work out the number of units; or
- b) after 3pm, we use the bid price on the second business day from the day we receive your application, to work out the number of units.

13. Surrender the policy:

You can apply at any time to surrender your policy.

However, there is a charge when you surrender your policy within the first three premium-paying years of your policy. It is a percentage of the sum of the allocated premiums in the account.

Allocated premiums would be the remaining amount of premiums that are invested in the account after deducting the premium charge.

Number of months the regular premiums were paid	Surrender charge on the sum of the allocated regular premiums
1 – 12	100%
13 – 24	100%
25 – 36	50%
37 and above	0%

We pay you the surrender value which is made up of:

- a) the value of the units in your account (less the surrender charge (if any) and
- b) any premium you have paid and which we have not invested yet.

We will not refund any charges deducted from your account when you surrender your policy.

If we receive your application:

- a) by 3pm, we use the bid price of the next business day to work out the surrender value; or
- b) after 3pm, we use the bid price on the second business day from the day we receive the application, to work out the surrender value.

When you increase the sum assured of your death benefit, your regular premium will also increase. The increase is treated as new regular premium and the premium charge rates will apply. If you surrender your policy within the first three years of increasing your sum assured, the surrender charge will apply on the increased portion of your regular premium.

The surrender charge does not apply to the premium coming from any Investment Booster (Lump Sum) or Investment Booster (Regular).



No Lapse Period:

For the first 10 years from the cover start date of the policy, your policy will not lapse even if the unit value in your account is not enough to pay for your administration and assurance charges.

The No Lapse Period (NLP) will apply only if:

- you pay all your regular premiums when they are due or you back-pay all unpaid regular premiums that were due; and
- you did not withdraw any units from your account, or if you have withdrawn units, then the total withdrawn amount is equal to or less than your total Investment Booster (Lump Sum) and Investment Booster (Regular) premiums.

If you did not meet any of the above conditions, the NLP will not apply. This means that your policy will lapse if the unit value in your account is not enough to pay for your administration and assurance charges. You may be paying your premiums, but as long as the unit value is not enough to pay the charges, your policy will lapse.

Even if you reinstate the NLP, it would not be extended beyond the 10-year period.

Failure to pay premiums:

If you fail to pay a premium on time or you stop paying your premiums and there are units in your account, your policy automatically continues at the same sum assured or Multiplier benefit (if this applies) for the same basic benefits. However, all supplementary benefits shown in your certificate of life assurance automatically end.

We continue to bill you for the administration charge and the assurance charge by using the units in your account. When there are no more units in your account, your policy ends on the next billing date.



Charges:

1. Premium Charge

We will deduct a premium charge upon the payment of regular premium, Investment Booster (Regular) and Investment Booster (Lump Sum). We then use the remaining amount to buy units in the fund or funds you have chosen. The premium charge is calculated by multiplying the premium paid by the premium charge rates as shown in the table below:

For Regular Premiums:

Premium Charge	Premium Charge (Percentage of Regular Premiums Paid in Each Policy Year)				
	Year 1	Year 2	Year 3	Year 4 - 7	Year 8 onwards
%	75%	55%	45%	5%	Nil

We can change the premium charge of the regular premium for year 10 onwards but will give you 30 days' written notice before we do so.

If you did not pay your regular premium on the premium due date or your policy had ended previously and was reinstated, the applicable premium charge rate when you resume premium payments will be the rate of the last regular premium paid by you and accepted by us.

For Investment Booster (Lump Sum) or Investment Booster (Regular):

The premium charge is 3% of each Investment Booster (Lump Sum) or Investment Booster (Regular) premium.

2. Administration Charge

From the first premium due date of your policy and on the same day every month after that, we bill your account for an administration charge of \$5.

Unless we say otherwise, we fund the charges through the cancellation of units in your account at the bid price. However, during the No Lapse Period, the administration charges that we bill your account will remain as amounts you owe us if you don't have enough units to pay for them.

Each month we will use the bid price on the next business day to sell proportionate units from all the PRULink funds you have invested to pay for the administration charge. We will work out the proportionate units to sell based on the number of units still invested by you in each of the PRULink funds as at the time of the sale. How we work out and decide on the final results, is final and binding.

We can change the administration charge. However, we will give you 30 days' written notice before we do so. The maximum administration charge is up to \$10 per month adjusted by the percentage increase in the Consumer Price Index within 10 years of the cover start date of your policy.

3. Assurance Charge

From the first premium due date of your policy and on the same day every month after that, we bill your account for an assurance charge. The assurance charge is the costs of providing you the basic benefits of death, total and permanent disability, terminal illness and Crisis Care (if any) and Early Crisis Care (if any) or Crisis Protect (if any) and Early Crisis Protect (if any).

We decide the assurance charge for death, total and permanent disability, Crisis Care (if any) and Early Crisis Care (if any)

Prepared by

Underwritten by Prudential Assurance Company Singapore (Pte) Limited (Reg. No 199002477Z)

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or Crisis Protect (if any) and Early Crisis Protect (if any), after we consider:

- the assurance rates then in use,
- the sum assured or Multiplier benefit (if this applies), and
- the life assured's age at each billing.

If you are required to pay extra for medical, occupational or hazardous activities, these will be added to the assurance charge.

Unless we say otherwise, we fund the charges through the cancellation of units in your account at the bid price. However, during the No Lapse Period, the assurance charges that we bill your account will remain as amounts you owe us if you don't have enough units to pay for them.

Each month we will use the bid price on the next business day to sell proportionate units from all the PRULink funds you have invested to pay for the assurance charge. We will work out the proportionate units to sell based on the number of units still invested by you in each of the PRULink funds as at the time of the sale. How we work out and decide on the final results, is final and binding.

Please refer to Appendix A for the assurance charge.

The assurance charges for the basic benefits of death, terminal illness and total and permanent disability are guaranteed. However, we do not guarantee the assurance charges for Crisis Protect (if any) and Early Crisis Care (if any) or Crisis Care (if any) and Early Crisis Protect (if any).

4. Continuing Investment Charge

The continuing investment charge is deducted on a pro-rated basis at each unit pricing day throughout the year. It is included in the respective PRULink fund's price and is not an additional charge to the policy.

Please refer to the section on Fees under the respective schedules in the Fund Information Booklet for each of the PRULink funds for details.

Exclusions:

There are certain conditions under which no benefits will be payable. These are stated in the various sections titled "What is not covered" in your policy document. You are advised to read your policy document for the full details of these exclusions

Termination:

Your PRUActive LinkGuard policy will end once any of the following happens:

- if the policy ends in accordance with the terms and conditions of the policy;
- a claim for the death benefit is paid;
- you apply to surrender your policy and have received the surrender value;
- the life assured commits suicide within 12 months from the cover start date or date of reinstatement (if any) of your policy, and we have refunded your premiums less any withdrawals and expenses (including administrative, sales-related and medical expenses) we have had to pay on your policy;
- you cancel your policy within the review period;
- there are no or not enough units in your account to pay for your administration and assurance charges unless the No Lapse Period is effective.



We will not refund any charges deducted from your account (if any) when your PRUActive LinkGuard policy ends.

Reports:

You will receive a statement on the performance and value of your investment-linked life policies. The statement will be issued by us annually.

The financial year-end of the PRULink fund(s) is 31 December of each year. You will receive the Semi-Annual Report and Annual Audited Report within 2 months and 3 months respectively from the last date of the period to which the report dates. The Semi-Annual Report and Annual Audited Report may also be obtained from www.prudential.com.sg.



What happens if the parties involved in the PRULink funds becomes insolvent?

Eastspring Investments (Singapore) Limited

The assets of the Funds and/or the Underlying Funds and/or Underlying Entities are held by a Custodian and/or a Trustee. The Custodian and/or Trustee shall keep these assets segregated on its books and records from its own assets and the assets of its other clients.

Schroders Investment Management (Singapore) Limited

Securities held by the Custodian or the Trustee will be segregated from the other assets of the Fund Manager or the Investment Managers (as the case may be) and ring-fenced against the insolvency of the Fund Manager and/or the Investment Managers.

abrdn Asia Limited

The Trustee of the Fund, the abrdn Select Portfolio, is responsible for the safe-keeping of the assets of the Underlying Fund in accordance with the trust deed of the abrdn Select Portfolio.

Under the trust deed of the abrdn Select Portfolio, if the Investment Manager, i.e. abrdn Asia Limited, goes into liquidation (except a voluntary liquidation for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the Trustee) or if a receiver is appointed over any of its assets or a judicial manager is appointed in respect of the Investment Manager or if it ceases business, the Trustee may remove the Investment Manager. The Underlying Fund may also be terminated by the Trustee if the Investment Manager goes into liquidation (except a voluntary liquidation for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the Trustee) or if a receiver is appointed over any of its assets or if a judicial manager is appointed in respect of the Investment Manager or if any encumbrancer takes possession of any of its assets or if it ceases business.

JPMorgan Asset Management Limited

The Managers and/or Investment Managers use a Custodian or a Trustee to safeguard the assets of the Funds and/or the Underlying Funds.

The assets of the PRULink funds will appear in the Manager's and/or Investment Manager's books (as the case may be) as belonging to the Product Provider. The assets of the Funds and/or the Underlying Funds held by the Custodian or the Trustee will be segregated from all other assets which mitigates but does not exclude the risk of non-restitution of the assets in the case of the insolvency of the Manager and/or the Investment Manager.

FIL Fund Management Limited

The Managers and/or Investment Managers use a Custodian or a Trustee to safeguard the assets of the Funds and/or the Underlying Funds. The assets of the PRULink fund will appear in the Underlying Fund's books (as the case may be) as belonging to the Product Provider. Securities held by the Custodian or the Trustee will be segregated from the other assets of the Fund Managers or the Investment Managers (as the case may be) which mitigates but does not exclude the risk of non-restitution of the assets in the case of the insolvency of the Manager and/or the Investment Manager.

LaSalle Investment Management Limited

The LaSalle Global Property Fund SICAV – SIF uses a third-party Custodian to safeguard the assets of Sub-Fund I. The Sub-Fund I itself is subject to the rules and regulations of Luxembourg as a specialized investment fund. The assets of the LaSalle Global Property Fund SICAV - SIF appear on the Custodian's books as belonging to the LaSalle Global Property Fund SICAV - SIF. The PRULink fund furthermore is listed on the Custodian's books as a Sub-Fund I shareholder.

Securities held by the Custodian will be segregated from the other assets of the Portfolio Manager and Sub-Portfolio Manager (as the case may be) which mitigates but does not exclude the risk of non-restitution of the assets in the case of the insolvency of the Portfolio Manager and/or the Sub-Portfolio Manager.



Fullerton Fund Management Company Ltd. (the “Manager”)

If the Manager go into liquidation (except a voluntary liquidation for reconstruction or amalgamation upon previously approved terms) or if a receiver is appointed over any of the Manager's assets or a judicial manager is appointed in respect of the Manager, the Trustee may by notice in writing remove the Manager as Managers and appoint some other corporation as manager of the Fund and/or terminate the Fund in accordance with the Deed. If the Trustee goes into liquidation (except a voluntary liquidation for reconstruction or amalgamation) or if a receiver is appointed over any of its assets or a judicial manager is appointed in respect of the Trustee, the Manager may by notice in writing remove the Trustee and appoint another person as the new trustee of the Fund in accordance with the Deed. In the event the Custodian becomes insolvent, the Trustee may by notice in writing, terminate the custodian agreement entered into with the Custodian and, in accordance with the Deed, appoint such person as the new custodian to provide custodial services to the Fund globally.

Prudential Assurance Company Singapore (Pte) Limited (“Prudential Singapore”)

Where Prudential Singapore is the named Manager, it uses a Custodian to safeguard units held within the Funds. Units held by the Custodian will be segregated from the Custodian's own assets and the assets of its other clients. The securities of the underlying funds would be safeguarded by the respective Fund or Investment Manager's appointed Custodian or Trustee.

PIMCO Asia Limited

PIMCO Funds: Global Investors Series plc (the “Company”) is an umbrella type open-ended investment company with variable capital and with segregated liability between Funds incorporated with limited liability under the laws of Ireland and is subject to the rules and regulations of the Central Bank of Ireland.

The Company is an Irish UCITS which appointed a third party Depositary, State Street Custodial Services (Ireland) Limited to act as depositary (the “Depositary”) to safeguard the assets of each Fund. The duty of the Depositary is to provide safekeeping, oversight and asset verification in respect of the assets of the Company and each Fund in accordance with the provisions of Irish law the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations, 2011 (S.I. No. 352 of 2011) and any further amendments thereto) and any regulations or notices issued by the Central Bank of Ireland pursuant thereto for the time being in force. As a matter of Irish law, any liability attributable to a particular Fund may only be discharged out of the assets of that Fund and assets of other Funds may not be used to satisfy the liability of that Fund.

Wellington Management Company LLP

Assets of the funds are held in custody by the appointed depositary in accordance with UCITS regulation. This custody arrangement should not be impacted by the insolvency of the investment manager.

GMO Investment Management Company (Ireland) Limited

A Depositary is responsible for the safe-keeping of the Underlying Fund's assets. The Depositary's functions include holding in custody all financial instruments that are registered directly or indirectly in the name of the Depositary in a financial instruments account and verifying the ownership of other assets and maintaining a record of the other assets for which it is satisfied that the Underlying Fund holds the ownership.

HSBC Global Asset Management (Singapore) Limited

The assets of the UCITS are segregated from the assets of both the depositary and the manager. Therefore, the UCITS assets are protected in case of a default by the manager or the depositary.

UOB Asset Management Limited

The Trustee shall be responsible for the safe keeping of the Deposited Property of each Sub-Fund in accordance with the provisions of the Deed and shall stand possessed of the assets of each Sub-Fund as a single common fund, separate from



each of the other Sub-Funds established hereunder, upon trust for the Holders of Units relating to such Sub-Fund and any moneys forming part of the Deposited Property of such Sub-Fund shall from time to time be invested at the direction of the Managers in accordance with the provisions of the Deed provided however that nothing in this Clause shall prevent the Trustee, at the direction of the Managers, from holding an asset on behalf of one or more Sub-Funds pro-rata to the contribution made by each Sub-Fund for the acquisition of such asset.

Amundi Singapore Limited

The Fund's depository holds all of the Fund's assets, including its cash and securities, either directly or through other financial institutions such as correspondent banks, subsidiaries or affiliates of the depository. All assets that can be held in custody are registered in the depository's books in segregated accounts, opened in the name of the Fund, in respect of each Sub-Fund.

M&G Luxembourg S.A.

The assets of the Fund are held in safekeeping by the Depository detailed in the prospectus. In the event of the insolvency of the Manager, the Fund's assets in the safekeeping of the Depository will not be affected. However, in the event of the Depository's insolvency, or someone acting on its behalf, the Fund may suffer a financial loss. However, this risk is mitigated to a certain extent by the fact the Depository is required by law to segregate its own assets from the assets of the Fund. The Depository will also be liable to the Fund and the investors for any loss arising from, among other things, its negligence, fraud or intentional failure properly to fulfil its obligations (subject to certain limitations).

Franklin Templeton

Templeton Asset Management Ltd is an indirectly wholly owned subsidiary of Franklin Resources, Inc., which operates as Franklin Templeton ("FT").

Franklin Templeton is made up of renowned names in the investment management industry such as Franklin, Templeton and Mutual Series and other specialized investment teams, each with its own unique investment style and specialization. FT is able to capitalize on the investment and research expertise of investment professionals worldwide to seek consistently superior performance in the long-term.

Franklin Resources, Inc., listed on the New York Stock Exchange, is currently one of the largest publicly traded U.S. asset managers in terms of both assets under management and market capitalization.

Franklin Templeton marked its presence in Singapore with the set up of a research office in 1990. Templeton Asset Management Ltd was officially incorporated in September 1992 and was registered as an Investment Advisor with the Authority under the now repealed Securities Industry Act. Templeton Asset Management Ltd currently holds a Capital Markets Services Licence for fund management issued by the Authority pursuant to the Securities and Futures Act.

Templeton Asset Management Ltd has been credited for providing innovative and creative investment products to the Singapore investing public since it pioneered Singapore's first umbrella and feeder fund, Franklin Templeton Funds, in 1996. Subsequently, it went on to launch the first emerging markets fund, the first life sciences fund and the first U.S. government securities fund in Singapore within a span of 5 years.

Templeton Asset Management Ltd has been managing collective investment schemes since 1992.

Franklin Templeton International Services S.à r.l. or, where relevant, the members of the Management Company's board of managers may terminate any Investment Manager with immediate effect, in the event of the insolvency of such Investment Manager.



What is the impact of early surrender?

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

Premiums:

PRUActive LinkGuard is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

Note:

Life insurance is a contract of utmost good faith and a Proposer is required to disclose in the proposal form fully and faithfully all the facts, which he/she knows or ought to know, as otherwise the policy issued may be void.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. Investment products are subject to investment risks including the possible loss of the principal amount invested. The value of the units and the income accruing to the units (if any) may fall or rise. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

Please refer to the exact terms and conditions, specific details and exclusions applicable to these insurance products in the policy document. We reserve the right to change, introduce new options or at our discretion withdraw the options offered, change the charges, as we consider appropriate.

Free Look Period:

After purchasing a life insurance policy, you have a 14-day free-look period - starting from the day you receive your policy documents to review the documents carefully. During this time, if you choose to cancel your policy, we will refund you the premiums you have paid (without interest), less any medical fees and other expenses, such as payments for medical check-ups and medical reports, incurred by us. We use a premium refund formula as determined by us to work out the amount to be refunded.

As your policy is an investment-linked life policy, we will, in determining the amount that is payable to you, additionally be entitled to adjust the amount to reflect the change in market value of the underlying assets.

If we make your policy document and all other documents from us available electronically via our secure online portal on our website, we consider they have been delivered and received when you receive the relevant SMS or email telling you that the documents are accessible on this portal. Otherwise, we consider your policy and all other documents from us as delivered and received seven days from the date of posting to the last-known address you gave us.

If you decide this policy is not suitable for your needs, simply write to us within the 14-day free-look period.



Appendix A – Assurance charges

**Charges for Death, Total and Permanent Disability and Terminal Illness Benefits
(per \$1,000 Sum-at-Risk, per annum)**

Monthly Modal Factor: 0.0834

AGE*	MS	MNS	FS	FNS
1	0.48	0.48	0.46	0.46
2	0.48	0.48	0.46	0.46
3	0.48	0.48	0.46	0.46
4	0.48	0.48	0.46	0.46
5	0.48	0.48	0.46	0.46
6	0.48	0.48	0.46	0.46
7	0.48	0.48	0.46	0.46
8	0.48	0.48	0.46	0.46
9	0.48	0.48	0.46	0.46
10	0.48	0.48	0.46	0.46
11	0.50	0.50	0.49	0.49
12	0.59	0.59	0.58	0.58
13	0.66	0.66	0.65	0.65
14	0.66	0.66	0.65	0.65
15	0.66	0.66	0.65	0.65
16	0.66	0.66	0.65	0.65
17	0.66	0.66	0.65	0.65
18	0.66	0.66	0.65	0.65
19	0.67	0.67	0.65	0.65
20	0.68	0.67	0.66	0.65
21	0.68	0.67	0.66	0.65
22	0.68	0.67	0.66	0.65
23	0.68	0.67	0.66	0.65
24	0.68	0.67	0.66	0.65
25	0.68	0.67	0.66	0.65
26	0.68	0.67	0.66	0.65
27	0.68	0.67	0.66	0.65
28	0.68	0.67	0.66	0.65
29	0.68	0.67	0.66	0.65
30	0.68	0.67	0.66	0.65
31	0.68	0.67	0.66	0.65
32	0.68	0.67	0.66	0.65
33	0.68	0.67	0.66	0.65
34	0.72	0.67	0.66	0.65
35	0.77	0.67	0.66	0.65
36	0.83	0.66	0.67	0.65
37	0.90	0.71	0.69	0.67
38	0.99	0.76	0.74	0.68
39	1.09	0.81	0.80	0.70
40	1.21	0.87	0.87	0.74
41	1.34	0.93	0.96	0.77
42	1.49	1.04	1.07	0.84
43	1.65	1.14	1.18	0.91
44	1.85	1.27	1.32	1.02
45	2.03	1.40	1.47	1.13
46	2.26	1.57	1.63	1.25

AGE*	MS	MNS	FS	FNS
61	12.05	6.26	7.13	4.97
62	13.34	6.89	8.26	5.44
63	14.67	7.57	9.69	5.96
64	16.10	8.33	11.07	6.51
65	17.70	9.15	12.48	7.11
66	19.52	10.09	13.91	7.84
67	21.53	11.14	15.46	8.72
68	23.81	12.30	17.19	9.69
69	26.27	13.58	19.09	10.77
70	28.94	14.97	21.14	11.93
71	29.71	15.36	21.69	12.24
72	30.48	15.75	22.24	12.56
73	33.57	17.36	24.32	13.74
74	37.00	19.13	26.66	15.06
75	40.61	21.00	29.10	16.43
76	44.45	23.01	31.79	18.40
77	48.16	25.26	34.29	20.85
78	52.10	27.71	36.97	22.77
79	56.31	30.38	39.84	24.91
80	60.79	33.27	42.92	27.21
81	65.58	36.40	46.22	29.74
82	70.65	39.81	49.73	32.48
83	76.04	43.49	53.43	35.42
84	81.72	47.45	57.29	38.57
85	87.72	51.73	61.25	41.88
86	93.99	56.30	65.20	45.29
87	100.49	61.17	69.00	48.73
88	107.17	66.31	72.52	52.06
89	113.93	71.68	75.68	55.26
90	120.72	77.25	78.54	58.34
91	127.57	83.04	82.42	61.53
92	134.68	89.18	90.40	65.26
93	142.36	95.84	98.94	72.59
94	150.97	103.35	108.07	79.33
95	160.89	112.04	119.94	87.53
96	172.48	127.02	135.40	95.24
97	185.99	144.69	152.70	112.86
98	201.42	159.50	172.08	136.00
99	218.64	176.28	204.96	165.25
100	228.13	181.52	215.86	171.38
101	238.04	186.93	227.36	177.74
102	248.38	192.49	239.45	184.32
103	259.17	198.22	252.19	191.16
104	270.42	204.11	265.62	198.24
105	285.32	215.36	280.46	209.83
106	300.08	226.49	295.15	221.30



Monthly Modal Factor: 0.0834

AGE*	MS	MNS	FS	FNS
47	2.51	1.74	1.81	1.40
48	2.79	1.89	2.01	1.46
49	3.08	2.03	2.23	1.58
50	3.42	2.28	2.47	1.71
51	3.78	2.53	2.74	1.89
52	4.18	2.77	3.04	2.07
53	4.63	3.07	3.35	2.30
54	5.11	3.40	3.70	2.55
55	5.68	3.74	4.07	2.80
56	6.52	4.14	4.48	3.09
57	7.49	4.54	4.92	3.40
58	8.55	4.99	5.38	3.73
59	9.66	5.35	5.94	4.12
60	10.83	5.72	6.53	4.54

AGE*	MS	MNS	FS	FNS
107	314.70	237.53	309.71	232.67
108	329.21	248.48	324.15	243.94
109	343.61	259.34	338.49	255.13
110	357.92	270.14	352.74	266.25
111	372.83	281.39	367.59	277.85
112	388.35	293.11	383.06	289.97
113	404.53	305.31	399.19	302.60
114	421.37	318.03	416.00	315.79
115	438.92	331.27	433.51	329.56
116	457.20	345.07	451.76	343.92
117	476.24	359.44	470.78	358.91
118	496.08	374.41	490.60	374.55
119	516.73	390.00	511.25	390.88
120+	538.25	406.24	532.77	407.92



**Charges for Crisis Protect Benefit
(per \$1,000 sum assured, per annum)**

Monthly Modal Factor: 0.0834

AGE*	MS	MNS	FS	FNS
1	0.79	0.79	0.66	0.66
2	0.72	0.72	0.59	0.59
3	0.71	0.71	0.57	0.57
4	0.67	0.67	0.52	0.52
5	0.56	0.56	0.42	0.42
6	0.49	0.49	0.35	0.35
7	0.45	0.45	0.34	0.34
8	0.43	0.43	0.34	0.34
9	0.41	0.41	0.34	0.34
10	0.39	0.39	0.34	0.34
11	0.39	0.39	0.34	0.34
12	0.39	0.39	0.34	0.34
13	0.39	0.39	0.35	0.35
14	0.38	0.38	0.35	0.35
15	0.35	0.35	0.35	0.35
16	0.42	0.37	0.39	0.37
17	0.44	0.40	0.40	0.37
18	0.49	0.45	0.42	0.37
19	0.56	0.49	0.46	0.40
20	0.60	0.52	0.49	0.42
21	0.61	0.53	0.51	0.44
22	0.61	0.53	0.52	0.45
23	0.61	0.53	0.55	0.46
24	0.61	0.53	0.61	0.51
25	0.62	0.53	0.68	0.58
26	0.65	0.54	0.75	0.62
27	0.68	0.54	0.85	0.69
28	0.73	0.57	0.94	0.76
29	0.78	0.61	0.99	0.79
30	0.85	0.65	1.07	0.84
31	0.91	0.68	1.17	0.92
32	0.99	0.71	1.31	1.03
33	1.08	0.77	1.48	1.15
34	1.13	0.79	1.70	1.32
35	1.26	0.86	1.96	1.49
36	1.42	0.90	2.25	1.67
37	1.63	0.97	2.56	1.85
38	1.87	1.10	2.91	2.08
39	2.20	1.27	3.24	2.30
40	2.55	1.39	3.61	2.46
41	2.91	1.56	4.06	2.71
42	3.29	1.73	4.58	3.02
43	3.69	1.91	5.15	3.38
44	4.08	2.10	6.06	3.91
45	4.46	2.24	6.94	4.43
46	4.85	2.40	7.77	4.79
47	5.27	2.62	8.54	5.21
48	5.71	2.81	9.28	5.46

AGE*	MS	MNS	FS	FNS
61	29.35	12.64	20.02	9.60
62	32.34	13.97	21.22	10.09
63	35.52	15.37	22.62	10.67
64	38.74	17.07	24.02	11.30
65	42.21	18.71	25.82	12.09
66	45.96	20.48	27.91	13.02
67	50.01	22.41	30.20	14.03
68	54.55	25.21	32.93	16.01
69	59.27	28.35	35.95	17.92
70	63.48	31.76	39.07	20.66
71	67.72	34.61	42.26	22.40
72	71.86	37.07	45.36	24.10
73	76.27	39.71	48.30	25.71
74	79.31	41.84	50.52	27.16
75	82.64	44.17	52.82	28.69
76	85.48	47.37	55.45	31.08
77	89.06	50.03	57.93	31.77
78	93.09	51.81	60.85	33.71
79	96.20	53.82	62.73	35.48
80	99.55	56.69	64.82	37.44
81	103.09	59.75	67.34	39.74
82	107.21	63.27	70.24	42.38
83	111.83	67.23	73.53	45.37
84	115.90	71.23	76.19	48.11
85	120.43	75.70	79.26	51.25
86	125.20	80.55	82.89	54.91
87	130.40	85.89	87.05	59.11
88	136.24	91.94	91.77	63.92
89	140.05	97.21	96.19	68.76
90	143.94	102.87	101.01	74.18
91	147.86	108.88	106.20	80.15
92	151.68	115.18	111.63	86.67
93	155.86	122.18	117.22	93.71
94	165.02	129.35	126.37	101.02
95	174.11	136.48	136.19	108.87
96	183.63	143.95	146.69	117.27
97	193.86	151.96	157.89	126.21
98	199.80	156.62	163.83	130.96
99	205.23	160.88	168.84	134.97
100	215.41	168.85	179.60	143.56
101	226.46	177.52	191.27	152.89
102	238.47	186.93	203.96	163.04
103	251.54	197.17	217.75	174.07
104	265.76	208.34	232.78	186.09
105	281.27	220.49	249.16	199.18
106	298.19	233.77	267.03	213.47
107	316.67	248.25	286.56	229.08
108	336.87	264.09	307.89	246.13



Monthly Modal Factor: 0.0834

AGE*	MS	MNS	FS	FNS
49	6.37	3.03	9.72	5.58
50	7.33	3.48	10.23	5.80
51	8.49	3.99	10.82	6.06
52	9.82	4.54	11.47	6.26
53	11.32	5.22	12.19	6.50
54	12.96	5.96	12.97	6.75
55	14.65	6.72	13.77	6.91
56	16.47	7.54	14.70	7.38
57	18.41	8.41	15.80	7.86
58	20.48	9.34	16.81	8.27
59	23.47	10.33	17.86	8.70
60	26.38	11.64	18.88	9.13

AGE*	MS	MNS	FS	FNS
109	358.98	281.42	331.24	264.80
110	383.20	300.41	356.82	285.25
111	409.05	320.68	384.38	307.28
112	436.65	342.32	414.06	331.01
113	466.11	365.42	446.03	356.57
114	497.56	390.08	480.48	384.11
115	531.13	416.40	517.58	413.77
116	566.97	444.50	557.55	445.73
117	605.22	474.49	600.61	480.15
118	646.05	506.51	646.99	517.23
119	689.64	540.69	696.96	557.18
120+	736.17	577.18	750.78	600.21



**Charges for Crisis Care Benefit
(per \$1,000 Sum-at-Risk, per annum)**

Monthly Modal Factor: 0.0834

AGE*	MS	MNS	FS	FNS
1	0.53	0.53	0.45	0.45
2	0.49	0.49	0.37	0.37
3	0.40	0.40	0.31	0.31
4	0.34	0.34	0.29	0.29
5	0.32	0.32	0.26	0.26
6	0.28	0.28	0.26	0.26
7	0.25	0.25	0.25	0.25
8	0.23	0.23	0.22	0.22
9	0.25	0.25	0.24	0.24
10	0.27	0.27	0.24	0.24
11	0.28	0.28	0.23	0.23
12	0.29	0.29	0.23	0.23
13	0.29	0.29	0.24	0.24
14	0.31	0.31	0.25	0.25
15	0.31	0.31	0.27	0.27
16	0.31	0.30	0.27	0.27
17	0.32	0.30	0.32	0.30
18	0.33	0.29	0.36	0.33
19	0.34	0.29	0.41	0.37
20	0.36	0.29	0.46	0.39
21	0.38	0.29	0.47	0.43
22	0.40	0.31	0.51	0.44
23	0.45	0.33	0.54	0.45
24	0.50	0.35	0.60	0.49
25	0.55	0.37	0.66	0.55
26	0.59	0.38	0.74	0.60
27	0.62	0.41	0.82	0.63
28	0.65	0.43	0.87	0.69
29	0.69	0.46	0.95	0.76
30	0.74	0.49	1.04	0.83
31	0.79	0.53	1.12	0.91
32	0.86	0.57	1.25	1.00
33	0.94	0.63	1.37	1.09
34	1.04	0.68	1.60	1.22
35	1.14	0.74	1.79	1.33
36	1.23	0.81	2.06	1.52
37	1.37	0.90	2.32	1.71
38	1.50	0.99	2.61	1.91
39	1.65	1.08	2.91	2.12
40	1.81	1.18	3.25	2.33
41	2.00	1.29	3.64	2.61
42	2.21	1.43	4.13	2.90
43	2.45	1.55	4.61	3.21
44	2.76	1.75	5.34	3.52
45	3.09	1.96	5.89	3.86
46	3.45	2.18	6.50	4.25

AGE*	MS	MNS	FS	FNS
61	16.01	10.30	12.27	8.00
62	17.20	11.06	12.80	8.33
63	18.34	11.80	13.56	8.90
64	19.47	12.55	14.58	9.64
65	20.55	13.27	15.67	10.36
66	22.97	14.83	17.46	11.54
67	24.31	15.73	18.45	12.20
68	25.60	16.60	19.42	12.84
69	26.75	17.32	20.41	13.51
70	28.32	18.32	21.27	14.09
71	30.63	19.80	22.41	14.87
72	33.39	21.56	23.95	15.91
73	36.67	23.64	26.05	17.34
74	40.17	25.86	28.54	18.98
75	43.79	28.15	31.49	20.92
76	47.30	30.39	34.83	23.12
77	49.74	32.36	38.04	25.56
78	51.60	34.00	41.47	28.23
79	53.40	35.65	45.47	31.35
80	55.50	38.15	46.79	32.38
81	57.56	40.76	49.16	35.34
82	58.64	42.44	53.24	38.15
83	60.14	43.82	53.57	40.32
84	61.67	45.95	58.37	42.97
85	64.16	48.50	61.42	46.73
86	66.07	51.82	63.98	50.37
87	69.24	54.72	67.15	53.67
88	72.78	59.21	69.85	58.31
89	75.54	63.24	71.97	61.03
90	78.90	68.74	73.44	66.28
91	82.18	72.56	75.27	71.35
92	84.04	75.16	77.76	72.06
93	87.17	76.94	79.85	74.34
94	90.38	78.74	82.99	76.49
95	93.58	80.55	85.15	78.48
96	96.31	82.86	88.18	81.39
97	98.11	85.53	91.46	82.81
98	102.36	87.27	93.63	84.62
99	104.89	89.52	96.24	86.16
100	110.09	93.96	102.37	91.64
101	115.74	98.78	109.03	97.60
102	121.87	104.02	116.26	104.08
103	128.55	109.72	124.12	111.12
104	135.82	115.93	132.69	118.79
105	143.75	122.69	142.02	127.14
106	152.39	130.08	152.21	136.27



Monthly Modal Factor: 0.0834

AGE*	MS	MNS	FS	FNS
47	3.87	2.38	7.22	4.69
48	4.33	2.56	7.70	4.99
49	4.84	2.86	7.91	5.13
50	5.40	3.28	8.12	5.26
51	6.00	3.65	8.33	5.43
52	6.65	4.21	8.58	5.60
53	7.39	4.81	8.88	5.80
54	8.20	5.31	9.25	6.03
55	9.09	5.89	9.65	6.30
56	10.23	6.60	10.13	6.61
57	11.42	7.36	10.65	6.94
58	12.56	8.07	11.08	7.21
59	13.59	8.75	11.41	7.44
60	14.70	9.46	11.80	7.69

AGE*	MS	MNS	FS	FNS
107	161.84	138.14	163.34	146.23
108	172.16	146.95	175.50	157.12
109	183.46	156.60	188.81	169.03
110	195.84	167.16	203.39	182.08
111	209.06	178.43	219.10	196.14
112	223.16	190.46	236.01	211.28
113	238.22	203.31	254.24	227.59
114	254.30	217.02	273.87	245.16
115	271.46	231.65	295.02	264.09
116	289.78	247.27	317.80	284.48
117	309.33	263.95	342.34	306.44
118	330.20	281.75	368.78	330.10
119	352.49	300.74	397.26	355.59
120+	376.27	321.02	427.93	383.04



**Charges for Early Crisis Care / Early Crisis Protect Benefit
(per \$1,000 Sum-at-Risk, per annum)**

Monthly Modal Factor: 0.0834

AGE*	MS	MNS	FS	FNS
1	1.33	1.33	1.23	1.23
2	1.20	1.20	1.15	1.15
3	1.18	1.18	1.05	1.05
4	1.10	1.10	0.93	0.93
5	0.89	0.89	0.82	0.82
6	0.80	0.80	0.75	0.75
7	0.80	0.80	0.76	0.76
8	0.80	0.80	0.76	0.76
9	0.80	0.80	0.76	0.76
10	0.93	0.93	0.76	0.76
11	0.96	0.96	0.76	0.76
12	0.98	0.98	0.77	0.77
13	0.99	0.99	0.79	0.79
14	1.00	1.00	0.81	0.81
15	1.05	1.05	0.81	0.81
16	1.07	1.05	0.86	0.83
17	1.09	1.08	0.90	0.84
18	1.11	1.09	0.93	0.86
19	1.15	1.10	0.95	0.87
20	1.17	1.11	0.97	0.87
21	1.20	1.12	0.99	0.87
22	1.22	1.13	1.07	0.88
23	1.25	1.14	1.14	0.92
24	1.27	1.15	1.21	0.96
25	1.30	1.16	1.28	1.00
26	1.32	1.18	1.33	1.04
27	1.35	1.20	1.43	1.12
28	1.37	1.21	1.45	1.12
29	1.40	1.22	1.46	1.12
30	1.42	1.23	1.52	1.16
31	1.45	1.24	1.60	1.22
32	1.47	1.25	1.74	1.33
33	1.51	1.27	1.77	1.34
34	1.54	1.28	1.82	1.34
35	1.58	1.29	1.91	1.35
36	1.62	1.30	1.96	1.38
37	1.65	1.34	2.14	1.53
38	1.68	1.39	2.28	1.66
39	1.72	1.43	2.32	1.79
40	1.75	1.45	2.37	1.85
41	1.78	1.49	2.43	1.92
42	1.82	1.56	2.47	1.97
43	2.07	1.61	2.52	1.99
44	2.23	1.65	2.57	2.04
45	2.41	1.69	2.59	2.07
46	2.48	1.72	2.65	2.12
47	2.55	1.74	2.97	2.35

AGE*	MS	MNS	FS	FNS
61	6.38	4.04	4.82	3.70
62	6.80	4.55	5.12	3.98
63	7.80	5.03	6.00	4.69
64	9.97	5.59	7.20	5.44
65	12.28	6.63	8.34	5.98
66	13.94	7.25	9.55	6.37
67	15.87	8.20	11.29	6.87
68	17.78	9.69	13.43	7.88
69	19.47	11.48	15.69	9.29
70	21.28	13.38	17.50	10.81
71	23.05	14.88	18.94	12.11
72	24.26	15.43	19.08	12.22
73	24.94	15.76	20.72	13.29
74	26.92	16.89	22.57	14.47
75	28.98	17.98	24.71	15.83
76	33.00	20.00	28.12	18.13
77	38.62	23.22	32.55	20.63
78	44.56	25.63	37.14	22.50
79	48.88	27.32	43.10	24.36
80	52.22	29.36	48.23	26.16
81	53.00	30.15	49.21	26.77
82	55.40	32.36	52.64	28.72
83	56.47	37.35	55.62	30.46
84	57.89	43.40	56.00	31.76
85	67.93	50.92	56.50	33.27
86	77.20	57.10	57.00	33.89
87	95.32	65.47	57.37	35.96
88	111.44	67.50	58.86	38.54
89	118.58	69.10	61.68	41.38
90	131.02	74.00	65.23	54.61
91	148.26	83.00	79.34	56.24
92	170.00	94.00	96.01	58.00
93	195.98	110.10	110.00	61.00
94	209.82	121.00	118.00	64.88
95	224.79	141.20	130.00	71.18
96	239.67	164.00	141.00	78.29
97	257.50	188.89	155.00	82.11
98	274.44	208.00	170.00	90.98
99	294.49	233.68	178.00	105.59
100	313.60	253.00	188.00	113.15
101	332.71	272.32	208.00	129.11
102	351.83	291.64	225.00	148.87
103	370.94	310.96	238.00	160.00
104	390.06	330.27	251.00	171.13
105	409.17	349.59	264.00	182.27
106	428.28	368.91	277.00	193.40
107	447.40	388.23	290.00	204.54



Monthly Modal Factor: 0.0834

AGE*	MS	MNS	FS	FNS
48	2.63	1.76	3.01	2.38
49	2.81	1.78	3.07	2.42
50	3.06	1.80	3.19	2.47
51	3.29	1.83	3.47	2.62
52	3.36	1.99	3.92	2.96
53	3.43	2.12	3.97	3.02
54	3.58	2.22	4.04	3.09
55	3.95	2.51	4.10	3.14
56	4.27	2.88	4.16	3.19
57	4.53	3.16	4.25	3.25
58	5.04	3.27	4.35	3.35
59	5.29	3.36	4.40	3.43
60	6.05	3.74	4.50	3.53

AGE*	MS	MNS	FS	FNS
108	466.51	407.55	303.00	215.67
109	485.62	426.87	316.00	226.81
110	504.74	446.19	329.00	237.94
111	523.85	465.50	342.00	249.07
112	542.97	484.82	355.00	260.20
113	562.08	504.14	368.00	271.33
114	581.19	523.46	381.00	282.46
115	600.31	542.78	394.00	293.59
116	619.42	562.10	407.00	304.72
117	638.53	581.42	420.00	315.85
118	657.65	600.73	433.00	326.98
119	676.76	620.05	446.00	338.11
120+	695.88	639.37	459.00	349.24

*age next birthday

MS: Male Smoker **MNS:** Male Non-Smoker
FS: Female Smoker **FNS:** Female Non-Smoker

Numerical example of calculation of monthly assurance charges

Assume the life assured (rated as a standard life) has the following details:

Current Age (age next birthday) = 35 years old
Sex = Male
Smoker Status = Non-Smoker
Sum assured = \$50,000 for death, TPD, TI, Crisis Protect and Early Crisis Protect
Multiplier Benefit = \$100,000 for death, TPD, TI

Sum-at-Risk = Multiplier Benefit, before multiplier benefit expiry
= Sum Assured, after multiplier benefit expiry

For calculation of the current monthly assurance charge,

Death, TPD and TI = \$0.67 per \$1,000 sum-at-risk
Crisis Protect = \$0.86 per \$1,000 sum assured
Early Crisis Protect = \$1.29 per \$1,000 sum assured

Total current monthly assurance charge

$$= \$(100,000 \times 0.67/1000 \times 0.0834) + \$(50,000 \times 0.86/1000 \times 0.0834) + \$(50,000 \times 1.29/1000 \times 0.0834)$$

$$= \$14.55$$

TPD = Total and Permanent Disability

TI = Terminal Illness



Appendix B – Available Investment-Linked Funds

PRULINK FUNDS	Continuing Investment Charge*
PRULink ActiveInvest Portfolio – Balanced (Accumulation)	1.20%
PRULink ActiveInvest Portfolio – Conservative (Accumulation)	0.95%
PRULink ActiveInvest Portfolio – Growth (Accumulation)	1.35%
PRULink ActiveInvest Portfolio – Moderate (Accumulation)	1.05%
PRULink Adapt 2035 Fund	1.45%
PRULink America Fund	1.35%
PRULink Asian American Managed Fund	1.30%
PRULink Asian Equity Fund	1.50%
PRULink Asian Fixed-Income Fund (Accumulation)	1.00%
PRULink Asian Income and Growth Fund (Accumulation)	1.30%
PRULink Asian Low Volatility Equity Fund (Accumulation)	1.45%
PRULink Asian Multi-Asset Income Fund (Accumulation)	1.30%
PRULink China-India Fund	1.50%
PRULink Emerging Markets Fund	1.60%
PRULink Global Bond Fund	0.75%
PRULink Global Climate Change Equity Fund (Accumulation)	1.50%
PRULink Global Episode Macro Fund (Accumulation)	2.25%
PRULink Global Equity Fund	1.30%
PRULink Global Equity Growth Fund (Accumulation)	1.30%
PRULink Global Fixed-Income Fund (Accumulation)	1.05%
PRULink Global Growth Fund (Accumulation)**	1.30%
PRULink Global Impact ESG Equity Fund (Accumulation)	1.50%
PRULink Global Income Fund (Accumulation)**	1.15%
PRULink Global Innovation Equity Fund (Accumulation)	1.50%
PRULink Global Managed Fund	1.30%
PRULink Global Multi-Asset Income Fund (Accumulation)	1.30%
PRULink Global Property Securities Fund	1.50%
PRULink Global Signature CIO Balance Fund (Accumulation)**	1.30%
PRULink Global Signature CIO Growth Fund (Accumulation)**	1.30%
PRULink Global Technology Fund	1.50%
PRULink Greater China Fund	1.50%
PRULink India Opportunity Equity Fund (Accumulation)	1.40%
PRULink Islamic Global Equity Index Fund (Accumulation)	1.10%
PRULink Pan European Fund	1.50%
PRULink Singapore ASEAN Managed Fund	1.30%
PRULink Singapore Asian Managed Fund	1.30%
PRULink Singapore Dynamic Bond Fund (Accumulation)	0.50%
PRULink Singapore Growth Fund	1.30%
PRULink Singapore Cash Fund***	0.30%

* Annualised

** These PRULink Funds are only available for post-sale transactions (Fund Switch and Change in Regular Premium Distribution) via self-serve

*** PRULink Singapore Cash Fund is available for Fund Switch only

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Prepared by

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