



Product Summary: PRUActive Term

This Product Summary and Policy Illustration are for illustrative purposes only and shall not constitute a contract. The following is a simplified description of the key product features. The exact terms can be found in your policy document.

Details of Plan 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.

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 is 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 the pages of the Product Summary for the Main plan and supplementary benefits (where applicable). The contents have been explained to his/her satisfaction.

Nature and Objective of the Plan:

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



Benefits under the Plan:

What do we pay for Death Benefit?

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

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

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

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

What do we pay for Accelerated Terminal Illness Benefit?

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

We pay if the life assured is diagnosed as suffering from Terminal Illness. “**Terminal Illness**” means “any condition caused by illness or injury, where at the time of claim, despite all reasonable medical treatment, the Life Assured is expected to live for no more than 12 months.”

The specialist medical practitioner treating the condition must provide supporting evidence of the condition, possible medical treatment, the prognosis after undergoing the possible medical treatment, and certify that the Life Assured is expected to live for no more than 12 months despite all possible medical intervention. We reserve the right to appoint an independent medical specialist who is an expert in the condition to confirm the diagnosis and prognosis.

Terminal Illness in the presence of HIV infection is excluded.

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

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

- (a) If the sum assured of the Death Benefit is the same as the sum assured of the Accelerated Terminal Illness Benefit, the policy and all its benefits, including the Accelerated Disability Benefit, will end.
- (b) If the sum assured of the Death Benefit is more than the sum assured of the Accelerated Terminal Illness Benefit, we will reduce the sum assured of the Death Benefit to an amount equal to the difference between the sum assured of the Death Benefit and the sum assured of the Accelerated Terminal Illness Benefit. You can continue the policy for this Death Benefit and any other supplementary benefits (except those which end under c, d, e and f of this section) by paying the necessary premiums.
- (c) If the sum assured of the Accelerated Disability Benefit is more than the sum assured of the Accelerated Terminal Illness Benefit, we will reduce the sum assured of the Accelerated Disability Benefit to an amount equal to the sum assured of the Accelerated Disability Benefit and the sum assured of the Accelerated Terminal Illness Benefit. This applies as long as you continue to pay the necessary premiums for both the Death and Accelerated Disability Benefits.



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

If you have chosen to include the Incremental Sum Assured benefit to the Death benefit and the Crisis Care III (PRUActive Term) benefit (if this applies), the sum assured under a – f of this section will include the Incremental Sum Assured benefit (refer to the Annexure for details on the Incremental Sum Assured benefit).

What do we pay for Accelerated Disability Benefit?

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

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

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

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

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

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

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

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

- (a) If the sum assured of the Death Benefit is the same as the sum assured of the Accelerated Disability Benefit, the policy and all its benefits including the Accelerated Terminal Illness Benefit, will end.
- (b) If the sum assured of the Death Benefit is more than the sum assured of the Accelerated Disability Benefit, we will reduce the sum assured of the Death Benefit to an amount equal to the difference between the sum assured of the Death Benefit and the sum assured of the Accelerated Disability Benefit. You can continue the policy for this Death Benefit and any other supplementary benefits (except those that have ended under c, d, e and f of this section) by paying the necessary premiums.



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

If you have chosen to include the Incremental Sum Assured benefit to the Death benefit and the Crisis Care III (PRUActive Term) benefit (if this applies), the sum assured under a – f of this section will include the Incremental Sum Assured benefit (refer to the Annexure for details on the Incremental Sum Assured benefit).

When do we pay the Accelerated Disability Benefit?

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

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

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

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

Activities of Daily Living:

- Washing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- Feeding - the ability to feed oneself once food has been prepared and made available
- Toileting - the ability to use the lavatory or 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.

The disability must be confirmed by a registered medical practitioner.



Incremental Sum Assured benefit (if applicable):

If you choose to include the Incremental Sum Assured benefit when you bought your policy, your sum assured for Death benefit will automatically increase every year at the rate you chose. This incremental rate is shown in your certificate of life assurance and ranges from 1% to 10% of the basic sum assured. Once the incremental amount is decided, this amount will be added to the Death benefit every year. The premium will also increase every year as the sum assured increases. The increase in premium will be based on the age of the life assured at each sum assured increment. Underwriting is not required.

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

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

You cannot change the incremental rate after your policy has started.

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

This benefit does not apply if:

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

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

A “**Policy Year**” means a year from the first premium due date of the policy or a year from an anniversary of the first premium due date.

Does this policy have Surrender Value?

If your premium payment term is shorter than your policy term, we give you a surrender value after 36 months from your first premium due date as long as you have paid premiums for 36 months.

If you fail to pay a premium on time and your policy has enough surrender value, we grant you an automatic premium loan.

We charge a yearly interest rate on the loan amount starting from the date of the loan. This interest rate may vary and accrues on a daily basis. On each policy anniversary of your policy, we add the previous year’s interest to the loan amount and charge interest on the total until the loan is repaid.

We can change the interest rate but will give you three months’ written notice if we do so.

The loan amount and interest will be amounts you owe us. You can repay the loan at any time. We take off the loan amount and interest from any payment we make under your policy.

If the total amount you owe us under your policy is more than the surrender value, your policy will end immediately.



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.

What are the other features available under PRUActive Term?

- Automatic Premium Loan is available for limited premium payment plans. Please note that taking this loan will reduce the long-term value of the policy. For Automatic Premium Loan, a non-guaranteed loan interest will be charged.
- You can choose to increase the sum assured of your Death Benefit any time during the term of the policy only if:
 - your policy, at the time you apply, does not have the Incremental Sum Assured benefit;
 - it is after 12 months from the cover start date of your policy;
 - the increase is at least SGD100,000 for each application;
 - it does not go above the maximum sum assured of two times the basic sum assured; and
 - the remaining term of your policy is at least 6 years.

If you have just reduced your sum assured, you cannot apply to increase your Death benefit within 12 months from the effective date your sum assured was reduced.

- You can choose to reduce the sum assured. A reduction in the sum assured will be effected on the Incremental Sum Assured benefit (if applicable) first, then on the basic sum assured. The premiums will be reduced. If there is a reduction of the sum assured of the policy, we will give a new Certificate of Life Assurance reflecting the revised sum assured and premium payable.

Please refer to the policy document for the exact terms and conditions of these additional features.

Premiums:

Premiums are payable for the period of protection and can be paid monthly, quarterly, half-yearly or yearly.

We guarantee that the premiums for your policy will remain unchanged throughout its premium term as long as you pay the premiums within 30 days of the date they are due.

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

Select additional benefits according to your need(s):

With additional premiums, you may add supplementary benefits to this insurance plan for extra protection.

All supplementary benefits are subject to product terms and conditions. Please consult a representative of either Prudential Singapore or a distributor duly appointed by Prudential Singapore for more information.

Exclusions:

There are certain conditions under which no benefits will be payable. These are stated as exclusions in your policy document. You are advised to read your policy document for the full details of these exclusions.



Note:

Life Insurance is a contract of utmost good faith and a proposer is required to disclose in proposal form fully and faithfully all the facts, which he knows or ought to know, as otherwise the policy issued may be void. The terms and conditions of your policy are contained in your policy document.

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.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

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.

If we make your policy document and all other documents from us available electronically via PRUaccess, we consider they have been delivered and received when you receive the relevant SMS or email telling you that the documents are accessible on PRUaccess. 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.

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