



PRODUCT SUMMARY: PruFlexiCash

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 the policy document.

"Your Guide to Participating Policies", which contains generic but important information on how a participating plan typically works and how bonuses are determined in general, is available on our website, www.prudential.com.sg. Alternatively, you may approach your Prudential Financial Consultant for a copy of the guide.

Details of Plan Provider:

Prudential Assurance Company Singapore (Pte) Limited ("Prudential Singapore"), 30 Cecil Street, #30-01 Prudential Tower, Singapore 049712. Tel: 1800 – 333 0 333.

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:

PruFlexiCash is a participating fixed-term policy that provides financial protection against death, Terminal Illness and Disability during the term of the policy. It also offers a Yearly Cash Benefit, which policyholder can choose to start receiving after the 2nd Policy Anniversary or defer it to start in any year after the 10th Policy Anniversary. The sum of the Yearly Cash Benefit paid out over the policy term equals to 120% of the death sum assured. Policyholder will receive the Maturity Benefit in a lump sum at the end of the policy term. The policy also allows policyholder to participate in the performance of the participating fund in the form of bonuses that are not guaranteed.

PruFlexiCash is a 7th series product. The series defines the premium rates and bonus features of the product.



Benefits under the Plan:

What do we pay for Death Benefit?

The Death Benefit will be the sum assured for Death plus all bonuses* that we have added to the policy, less any outstanding policy loans, automatic premium loans, surgical and nursing loans and any other outstanding amounts owing to us in connection with the policy.

* The bonuses stated above are NOT guaranteed.

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.

Note that policyholder can choose to reduce the sum assured at the next premium due date but cannot increase the sum assured.

Exclusions:

There are certain conditions (such as death from suicide or Pre-existing Conditions within 12 months from Cover Start Date, or death from activity under Special Exclusion) under which no benefits will be payable. These are stated as exclusions in the policy document. You are advised to read your policy document for the full details of these exclusions.

What do we pay for Accelerated Terminal Illness Benefit?

If a life assured is covered for this benefit is diagnosed as having a Terminal Illness before the cover expiry date, we pay the Accelerated Terminal Illness Benefit. We pay if the life assured is diagnosed as suffering from Terminal Illness.

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

A “Registered Medical Practitioner” is any person properly qualified by degree in western medicine to practice medicine, and is licensed by the appropriate medical authority of his country of residence to practice medicine within the scope of his licensing and training and excludes the policyowner, the life assured or a family member of either.

What do we pay for Accelerated Disability Benefit?

If the life assured is covered for this benefit becomes Totally and Permanently Disabled before the cover expiry date, we pay the Disability Benefit shown in the table, less any amounts owing to us.

Age* at date of disability	We pay
below 1	20% of the sum assured in a lump sum and the policy terminates.
1 to 64	100% of the sum assured plus proportionate bonuses that we have added to the policy, up to \$2,000,000, 6 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; or - severance of any two limbs excluding hands and feet; or - total and permanent blindness in one eye as confirmed by an ophthalmologist and severance of any one limb excluding hands and feet. If the sum assured for Accelerated Disability plus proportionate bonuses that we have added to the policy is above \$2,000,000, we pay the balance amount in a lump sum in any of the following events, whichever occurs first: - 12 months from the date of the first lump sum payment; or - on the maturity date of the policy; or - on death of the life assured.



If the life assured stops being Totally and Permanently Disabled before the final payment is due, we stop payment immediately. Policyholder can continue the policy for the Death and Terminal Illness Benefits by paying the required premiums, with the sum assured being equal to the total of the outstanding payment (i.e. any amount that is above \$2,000,000).

* age attained at last birthday

This benefit is written out of the non-participating fund and does not affect the experience of the participating fund.

What do we pay for Yearly Cash Benefit?

The Yearly Cash Benefit is a payout of 5% of the sum assured after the 2nd Policy Anniversary.

There is a choice to receive the Yearly Cash Benefit after the end of the 2nd Policy Anniversary or after the 10th Policy Anniversary up to one year before the Cover Expiry Date shown on the Certificate of Life Assurance. When the policy terminates, the benefit payment will include any yearly Cash Benefit that is due and has not been paid to you.

Yearly Cash Benefit is paid through direct credit to policyholder's bank account according to the table below:

If policyholder chooses to receive Yearly Cash Benefit after Policy Anniversary	Yearly Cash Benefit as a percentage of the sum assured of the PruFlexiCash Death Benefit		
	Policy term of 15 years	Policy term of 20 years	Policy term of 25 years
2	5.0%	5.0%	5.0%
10	13.0%	9.0%	7.5%
11	16.2%	10.0%	8.0%
12	21.6%	11.2%	8.5%
13	32.5%	12.8%	9.2%
14	60.0%	15.0%	10.0%
15	-	18.0%	10.9%
16		22.5%	12.0%
17		30.0%	13.3%
18		40.0%	15.0%
19		60.0%	17.1%
20		-	20.0%
21			24.0%
22			30.0%
23			40.0%
24			60.0%
25			-

Policyholder also has the option to leave the Yearly Cash Benefit with us. When policyholder chooses to leave the Cash Benefit with us, we apply an annual interest rate on the accumulated Cash Benefit. Interest accrues on a daily basis. We have the right to vary the interest rate according to prevailing market conditions.

What do we pay for Maturity Benefit?

The Maturity Benefit we pay is the last Yearly Cash Benefit instalment plus all the bonuses*.



Depending on when policyholder starts receiving the Yearly Cash Benefit, the last Yearly Cash Benefit instalment will be paid out according to the table below:

If policyholder chooses to receive Yearly Cash Benefit after Policy Anniversary	Last Yearly Cash Benefit as a percentage of the sum assured of the PruFlexiCash Death Benefit		
	Policy term of 15 years	Policy term of 20 years	Policy term of 25 years
2	55.0%	30.0%	5.0%
10	55.0%	30.0%	7.5%
11	55.2%	30.0%	8.0%
12	55.2%	30.4%	9.5%
13	55.0%	30.4%	9.6%
14	60.0%	30.0%	10.0%
15	120.0%	30.0%	11.0%
16		30.0%	12.0%

If policyholder chooses to receive Yearly Cash Benefit after Policy Anniversary	Last Yearly Cash Benefit as a percentage of the sum assured of the PruFlexiCash Death Benefit		
	Policy term of 15 years	Policy term of 20 years	Policy term of 25 years
17		30.0%	13.6%
18		40.0%	15.0%
19		60.0%	17.4%
20		120.0%	20.0%
21			24.0%
22			30.0%
23			40.0%
24			60.0%
25			120.0%

* The bonuses stated above are NOT guaranteed.

What is Surrender Benefit?

The guaranteed surrender value plus non-guaranteed surrender value will be payable upon surrender 36 months after the first premium due date and the premium had been paid for 36 months.

What is the impact of early surrender?

Buying a life insurance is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value may be less than the total premium paid. Please refer to the Effects of Deductions in the Policy Illustration for more information and to understand the loss or low returns on surrendering the plan early.

What are the other features available under PruFlexiCash?

- If the policy has a surrender value, the policyholder can apply to surrender part or all of the Reversionary Bonus that we have added to the policy for a cash value. Please do note that this will reduce the long term value of the policy.
- Automatic Premium Loan, Policy Loan and Surgical & Nursing Loan are available. Please note that taking these loans will reduce the long term value of the policy. For automatic premium loan and policy loan, a non-guaranteed loan interest will be charged.
- Option to buy another Endowment or Term policy without evidence of good health on selected life events (marries; or becomes a parent / delivers a baby; or adopts a child through legal means) for Life Assured who is aged less than 50 and policy issued at standard terms.
- If policy is insuring on the life of a child and policyholder has been paying premiums on our standard terms, on the maturity of the policy, the life assured under age 25 can buy a new available policy without evidence of good health.

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



Bonuses:

What type of bonuses?

The benefits under this plan are made up of guaranteed and non-guaranteed benefits. The guaranteed benefits will be paid regardless of the performance of the participating fund. Non-guaranteed benefits are in the form of bonuses. There are three main types of bonuses: Reversionary Bonus, Performance Bonus and Maturity Bonus. These bonuses are NOT guaranteed and will vary according to the future experience of the participating fund. The bonus rates in this section are based on the illustrated Investment Return of the Participating Fund at 4.75% per annum. Please note that the actual bonuses that may be declared in the future may turn out to be higher or lower than illustrated in this section.

In comparison, at an illustrated Investment Rate of Return of 3.25% per annum, the non-guaranteed benefits are expected to be adjusted downwards depending on the future outlook of the Participating Fund.

Please refer to the policy illustration for the non-guaranteed benefits amount at the illustrated Investment Rate of Return of 3.25% per annum and 4.75% per annum respectively. The two rates are used purely for illustrative purposes and do not represent upper and lower limits of the investment performance of the Participating Fund.

Reversionary Bonus:

This is an annual bonus that we add to the policy benefits from the start of the calendar year after the policy's second anniversary. Once declared, it will form part of the guaranteed benefits of the policy.

The Reversionary Bonus rate is illustrated to be \$15 per \$1,000 sum assured and \$35 per \$1,000 on accumulated Reversionary Bonuses.

Performance Bonus:

This is a one-off bonus which is a percentage of the accumulated Reversionary Bonuses. It may be paid when the policyholder surrenders the policy, makes a claim for any of the basic benefits of the policy or when the policy matures. The amount will vary depending on the Termination Date. The illustrated Performance Bonus rates as a percentage of the accumulated Reversionary Bonuses are as follows:

No. of completed years in force	Performance Bonus as a percentage of accumulated Reversionary Bonus
1	0.0%
2	0.0%
3	39.0%
4	42.0%
5	45.0%
6	48.0%
7	51.0%
8	54.0%
9	58.0%
10	62.0%
11	66.5%
12	70.5%
13	74.5%
14	78.5%
15	82.5%
16	85.0%
17	88.5%
18	92.5%
19	97.0%
20	104.0%
21	107.5%
22	111.0%
23	114.5%



24	118.0%
25	120.5%

Maturity Bonus:

This is a one-off bonus which is a percentage of the accumulated Reversionary Bonus. It may be paid when the policy matures. The illustrated Maturity Bonus rates as a percentage of the accumulated Reversionary Bonuses are as follows:

Policy Term	Maturity Bonus as a percentage of Accumulated Reversionary Bonus
15	50.0%
20	20.0%
25	0.0%

Future bonuses which have yet to be allocated to the policy are not guaranteed and the insurer will decide the level of bonus to be declared each year as provided by the Board of Directors, taking into account the written recommendation by the Appointed Actuary.

How are the assets invested and managed?

Prudential Singapore's participating fund consists of both single and regular premium policies segregated into a few sub-funds. Each sub fund's investments are managed separately to match its liability characteristics. Regular premium policies are written in the Regular Premium Life Sub-fund ("RPLF"). In the document below, the term "fund" will be referring to RPLF unless stated otherwise.

Investment Objective

The investment objective is to maximise the long-term returns of the fund through investments consistent with policyholders' reasonable expectations, while meeting internal and regulatory solvency requirements. To achieve this, we set a Strategic Asset Allocation ("SAA") for the fund.

Investment Mix

Asset Type	Strategic Asset Allocation	Asset Allocation as at 31 Dec 2019
Bonds	50.0%	56.6%
Equities	29.5%	29.1%
Property	7.5%	6.7%
Other Assets ¹	13.0%	7.6%
Total Assets	100.0 %	100.0%

¹Other assets include alternative assets, cash and policy loans

SAA is the fund's long-term neutral asset allocation to meet the investment objective of the fund as set out above. Fund managers are allowed to deviate from the SAA, but within a mandated limit to take views on the current market conditions.

Investment Rate of Return

For the RPLF, the past investment rates of return (after deducting investment expenses only) are shown in the table below.

	2017	2018	2019	Average of last 3 years	Average of last 5 years	Average of last 10 years
Investment Returns	10.63%	-2.12%	12.26%	6.72%	5.70%	5.77%

Please note that past performance may not be indicative of future performance.



Total Expense Ratio

The Total Expense Ratio is the proportion of total expenses incurred by the Participating Fund to the assets of the Participating Fund. These expenses include costs such as investment, management, distribution, taxation and other expenses.

An expected level of expenses to be incurred by the Participating Fund has been allowed for in the premiums payable for your policy and is not an additional cost to you. If the actual level of expenses varies significantly from the expected level of expenses, it may affect the non-guaranteed benefits you may receive.

For our Participating Fund, the past Total Expense Ratios are shown in the table below.

	2017	2018	2019	Average of last 3 years	Average of last 5 years	Average of last 10 years
Total Expense Ratio	2.99%	2.95%	2.92%	2.95%	2.99%	2.90%

Please note that past expense ratios may not be indicative of actual expenses that may be incurred in the future.

Fund Manager

All investment related to this fund is carried out through Eastspring Investments (Singapore) Limited ("Eastspring Singapore"). Eastspring Singapore may also engage other Prudential plc related companies as sub-fund managers.

Eastspring Singapore address: Eastspring Investments (Singapore) Limited, 10 Marina Boulevard #32-01 Marina Bay Financial Centre Tower 2 Singapore 018983.

What are the risks that affect the bonuses that you will be getting?

The level of bonuses depends on the actual experience of key factors affecting the performance of the fund. In determining the level of bonuses, we also considered the future outlook of these key factors. These key factors are:

- Investment performance and future investment outlook of the fund;
- Claims experience, with respect to death ("mortality") and Terminal Illness("TI") experience of the fund;
- Discontinuance ("surrender") experience of the fund;
- Level of expenses incurred by or allocated to the fund

There may be other factors that could affect the bonus levels, for example, changes in taxation and legislation.

How are the risks shared?

Your policy is exposed to investment, mortality, lapse and expense risks, which are shared within the RPLF, i.e. with other regular premium plans.

In determining the level of bonuses that can be supported, the assets available to back the plan will be derived by accumulating the premiums paid at the actual rate of investment return less the cost of insurance, expenses incurred, commissions paid, taxes and other costs that may be incurred in managing the fund.



How are bonuses smoothed over time?

As investment performance fluctuates over time, bonuses are smoothed to ensure stable medium to long term returns on your policy. As a result, some of the investment returns in good years may not be distributed immediately so as to boost returns in years where the investment return is low. However, the effect of smoothing is intended to be neutral over time.

Reversionary Bonus

Prudential Singapore's bonus distribution policy is to keep the Reversionary Bonus at a level that is expected to be sustainable over the long term. Thus, while the Reversionary Bonus is usually reviewed annually, it is not expected to fluctuate from year to year. Nevertheless, it may be adjusted up or down under exceptional circumstances.

This 7th Series plan was launched in 2013. As such, Reversionary Bonus will only be declared starting from the financial year 2015 onwards.

For the financial year 2015, 2016, 2017, 2018 and 2019, the Reversionary Bonus declared was \$15.00 per \$1,000 Sum Assured and at \$35.00 per \$1,000 on accumulated Reversionary Bonus respectively.

Past performance is not necessarily indicative of future performance.

Performance Bonus and Maturity Bonus

The Performance and Maturity Bonuses are reviewed at least annually. In exceptional circumstances, the review may be more frequent. The Performance and Maturity Bonuses are more likely to change from year to year but Prudential Singapore's policy is to limit the yearly variation so that, under normal circumstances, the payout will not be subject to large fluctuations over the short term.

This 7th Series plan was launched in 2013. As such, Performance Bonus will only be declared starting from the financial year 2015 onwards.

Performance Bonus rates declared for the past years are as below. Performance Bonus as a percentage of accumulated Reversionary Bonus:

No. of completed years in force	Year of Declaration				
	2015	2016	2017	2018	2019
0 – 2	-	-	-	-	-
3	39%	39%	39%	39%	39%
4	-	42%	42%	42%	42%
5	-	-	45%	45%	45%
6	-	-	-	48%	48%
7	-	-	-	-	51%

Past performance is not necessarily indicative of future performance.

There is no Maturity Bonus declared yet as this 7th Series plan was only launched in 2013.

What are the fees and charges imposed on this plan?

This plan shares in the experience of the fund. This means that any expenses incurred by the fund can be charged to the policy according to the risk-sharing rules described earlier.

Examples of such expenses include:

- Investment fees paid to fund managers for providing management services
- Mortality (death), Terminal Illness, lapse and surrender claims
- Marketing and other distribution-related costs
- Administration fees incurred in underwriting of new business
- Management and Overhead Expenses
- Commission fees paid to Prudential Financial Consultants or intermediaries

All expenses, including commissions, are shared and charged to the fund (assets backing the policy) according to the risk-sharing rules described earlier.



Please refer to the Total Distribution Cost Table in the Policy Illustration for more information.

Please note that the charges described in this section will not be in the form of explicit fees or charges to you; it has already been allowed for in calculating your premium.

How will I be updated on the performance of my plan?

An Annual Bonus Update will be sent to you annually. This document aims to keep you informed of the performance of the fund, its future outlook, the bonuses allocated to your policy for that year and any changes in future bonuses. Whenever there is a change in the bonus rates, you will also receive an update from Prudential Singapore. You may expect to receive the Annual Bonus Update after April each year.

Please contact your Prudential Financial Consultant at anytime if you wish to receive an updated full Policy illustration showing the illustrations of future bonuses based on Prudential Singapore's best estimate of the future performance of the participating fund.

**Conflict of Interest:**

Potential conflicts of interest arise in the allocation of expenses between the participating and other insurance funds. Over-allocation of expenses to the participating fund is detrimental to policyholders of participating policies. As such, Prudential Singapore strives to achieve a fair allocation substantiated by regular expense investigations.

Related Party Transactions:

The fund manager managing the entire assets of the fund is a related party to Prudential Singapore. The size of RPLF under management by Eastspring Singapore is S\$23,076 million as at 31 Dec 2019.

The Investment Committee ("IC") of Prudential Singapore has oversight responsibility for the activities of the fund managers to ensure that the transactions are carried out at arm's length. It is responsible for setting the mandates for day-to-day fund operation. The Asset & Liability Management Committee ("ALCO") of Prudential Singapore is responsible for setting the SAA and monitoring asset and liability matching.

The IC will also periodically review the investment fees charged by the fund managers, and advise Prudential Singapore accordingly. The Board of Directors ("Board") appoints the membership of the IC and ALCO. The Board will be responsible for reviewing and approving the IC and ALCO Constitution or Terms of Reference.

Premiums:

The premium rate for the basic plan is guaranteed. Premiums are payable for the period of protection and can be paid monthly, quarterly, half-yearly or yearly.

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 (such as death from suicide or Pre-existing Conditions within 12 months from Cover Start Date, or death from activity under Special Exclusion) under which no benefits will be payable. These are stated as exclusions in the 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.

Free Look Period

We give you a period of 14 days after the date of receiving the policy to review its terms and conditions.

If you decide this policy is not suitable for your needs, simply write to us and return this policy document and your certificate of life assurance within the 14-day review period. We will refund any premium you have paid, less medical fees, other expenses we have had to pay and any amounts you owe us in connection with the policy.

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.



PRODUCT SUMMARY FOR SUPPLEMENTARY BENEFITS

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

Crisis Cover III

Crisis Cover III is a supplementary Critical Illness benefit, which provides financial protection against the diagnosis of any one of the 36 Critical Illnesses.

What do we pay for Critical Illness benefit?

If a life assured is covered for this benefit and is diagnosed as having any one of the 36 Critical Illnesses, we pay 100% of the sum assured plus all the bonuses[^] that we have added to your policy for Critical Illness benefit. The Critical Illness must be diagnosed by a Registered Medical Practitioner.

If you claim for Angioplasty and Other Invasive Treatment for Coronary Artery, we pay 10% of the sum assured for Critical Illness benefit subject to a maximum amount of \$25,000. The remaining sum assured is the original sum assured less the amount claimed for Angioplasty and Other Invasive Treatment for Coronary Artery.

We pay this benefit only for one Critical Illness, even if the life assured is diagnosed as having a second Critical Illness. However, should the first Critical Illness be Angioplasty and Other Invasive Treatment for Coronary Artery, we pay the remaining sum assured on the next Critical Illness that is not Angioplasty and Other Invasive Treatment for Coronary Artery.

[^]The bonuses stated above are NOT guaranteed.

What Critical Illnesses* are covered?

- | | |
|--|---|
| 1. Alzheimer's Disease / Severe Dementia | 18. Loss of Independent Existence |
| 2. Angioplasty and Other Invasive Treatment For Coronary Artery | 19. Loss of Speech |
| 3. Apallic Syndrome | 20. Major Burns |
| 4. Aplastic Anaemia | 21. Major Cancers |
| 5. Bacterial Meningitis | 22. Major Head Trauma |
| 6. Benign Brain Tumour | 23. Major Organ / Bone Marrow Transplantation |
| 7. Blindness (Loss of Sight) | 24. Motor Neurone Disease |
| 8. Coma | 25. Multiple Sclerosis |
| 9. Coronary Artery By-pass Surgery | 26. Muscular Dystrophy |
| 10. Deafness (Loss of Hearing) | 27. Other Serious Coronary Artery Disease |
| 11. End Stage Liver Failure | 28. Paralysis (Loss of Use of Limbs) |
| 12. End Stage Lung Disease | 29. Parkinson's Disease |
| 13. Fulminant Hepatitis | 30. Poliomyelitis |
| 14. Heart Attack of Specified Severity | 31. Primary Pulmonary Hypertension |
| 15. Heart Valve Surgery | 32. Progressive Scleroderma |
| 16. HIV Due to Blood Transfusion and Occupationally Acquired HIV | 33. Stroke |
| 17. Kidney Failure | 34. Surgery to Aorta |
| | 35. Systemic Lupus Erythematosus with Lupus Nephritis |
| | 36. Viral Encephalitis |

*The Life Insurance Association Singapore (LIA) has standard definitions for 37 Critical Illnesses (Version 2014). These Critical Illnesses fall under Version 2014. You may refer to www.lia.org.sg for the standard definitions (Version 2014).



What is not covered?

We do not pay in any of the following circumstances:

- the Critical Illness existed before the Cover Start Date or date of reinstatement (if any) of this benefit;
- any benefit for any Critical Illness that is due directly or indirectly to a Pre-existing Condition unless it was declared in the proposal and specifically accepted by us. A **“Pre-existing Condition”** is the existence of any signs or symptoms for which treatment, medication, consultation, advice or diagnosis has been sought or received by the life assured or would have caused an ordinary prudent person to seek treatment, diagnosis or cure, prior to the Cover Start Date or the date of reinstatement (if any) of this benefit;
- the life assured is diagnosed as having a Heart Attack of Specified Severity, Major Cancer or Other Serious Coronary Artery Disease within 90 days of the Cover Start Date or the date of reinstatement (if any) of this benefit;
- a doctor has diagnosed coronary artery disease within 90 days of the Cover Start Date or the date of reinstatement (if any) of this benefit. This diagnosis of the coronary artery disease has led to the performance of a Coronary Artery By-pass Surgery or Angioplasty and Other Invasive Treatment for Coronary Artery on the life assured;
- the life assured is diagnosed before age 6 as having a Critical Illness caused by a congenital or inherited disorder;
- the life assured is diagnosed before age 2 as having deafness;
- the life assured is diagnosed as having a Critical Illness caused by:
 - self-inflicted injuries while sane or insane;
 - Acquired Immunodeficiency Syndrome (**“AIDS”**), AIDS- related complex or infection by Human Immunodeficiency Virus (**“HIV”**) except HIV Due to Blood Transfusion and Occupationally Acquired HIV;
 - the use of unprescribed drugs where such drugs are required by law to be prescribed by a Registered Medical Practitioner;
 - an activity under Special Exclusion and/or Special Terms and Conditions shown on your Certificate of Life Assurance;
or
 - participation or attempted participation in an unlawful act.

You are advised to read the policy document for the full details of the exclusions.

Premiums are payable up to the premium payment term of the main plan and can be paid monthly, quarterly, half-yearly or yearly.

The premium for the Crisis Cover III is not guaranteed. We reserve the right to vary your Crisis Cover III benefit premium at any time in the future. However, we will give you 30 days' written notice before doing so.

The above is a simplified description of the key product features. The exact terms can be found in your policy document.