



PRODUCT SUMMARY : PruLink Protection Plus Account

The Product Summary and Benefit 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 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.

Nature of Plan:

PruLink Protection Plus Account is a flexible 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.

The unit value of the policy reflects the premium allocation, investment performance of the fund(s) it is invested in and the charges levied.

The administration and assurance charges will be funded through the cancellation of units at the bid price. In the event of insufficient units being available for cancellation, your policy will terminate immediately on the next billing date except during the No Lapse Period.

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.

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).

You, 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.

Financial Consultant's Signature

Proposer's Signature



What do we pay for Death Benefit?

If the life assured is covered for this benefit and dies, we pay the value of all the units in your Account plus the sum assured for Death as shown on your Certificate of Life Assurance and minus any outstanding amounts owing to us.

If you have made any claim under Accelerated Terminal Illness (TI) Benefit and/or Disability Benefit, the sum assured of the Death Benefit shall be reduced accordingly 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 and/or Disability Benefit.

If the life assured dies from an activity under Special Exclusion and/or Special Terms and Conditions shown on your Certificate of Life Assurance, we do not pay the Death Benefit but we pay the higher of:

- the value of all the units in your Account; or
- the total premiums paid by you less any withdrawals.

If the life assured commits suicide within 12 months from the Cover Start Date or from the date of reinstatement (if any) of your policy, we will void your policy. In this case, we cancel it and refund your premiums less any withdrawals, all outstanding amounts owing to us in connection with your policy and expenses. We use a premium refund formula as determined by us to work out the amount to be refunded to you.

What do we pay for Accelerated Terminal Illness Benefit?

If a life assured is shown on the Certificate of Life Assurance to be covered for this benefit and is diagnosed as having a Terminal Illness prior to the anniversary of the policy on which the life assured turns 65, we pay the value of all the units in your Account at the bid price at the next pricing date after the date of notification, with proof of the Terminal Illness, plus the sum assured for Accelerated Terminal Illness Benefit as shown on your Certificate of Life Assurance and minus any outstanding amounts owing to us.

"Terminal Illness" is defined as a condition which, in the opinion of an appropriate medical consultant who is registered with the Singapore Medical Council and subject to the acceptance of our appointed doctor, is highly likely to lead to death within 12 months.

Terminal Illness in the presence of HIV infection is excluded.

What do we pay for Disability Benefit?

If the life assured is covered for this benefit and becomes Totally and Permanently Disabled before the Cover Expiry Date, we pay 100% of the sum assured up to \$2,000,000, 6 months after the confirmed onset of Disability (the "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;
- 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.

For any sum assured above \$2,000,000, we pay the balance sum assured (i.e. any amount that is above \$2,000,000) in a lump sum in any of the following, whichever event occurs first:

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

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 still continue your policy for the Death Benefit and Terminal Illness Benefit by paying the required regular premiums where the sum assured shall be equal to the balance sum assured (i.e. any amount that is above \$2,000,000).



We will pay for either the Total and Permanent Disability Benefit or the Accelerated Terminal Illness Benefit but not both. Thus, if the life assured is also diagnosed as having a Terminal Illness, we will not pay the Accelerated Terminal Illness Benefit if we have already paid the Total and Permanent Disability Benefit. However, if the sum assured of the Accelerated Terminal Illness Benefit exceeds the sum assured of the Total and Permanent Disability Benefit, the sum assured of the Accelerated Terminal Illness Benefit shall be reduced to an amount equal to the difference between the sum assured of the Accelerated Terminal Illness Benefit and the sum assured of the Total and Permanent Disability Benefit.

Premium Allocation:

A percentage of your regular premium is used to buy units at the offer price in the PruLink Fund or Funds you have chosen.

The table below shows the percentage of your regular premiums that is invested in a particular year.

For policies with an annual premium less than \$2,400:

Year*	Annual mode (%)	Other modes; Monthly/ Quarterly/ Half yearly (%)
Year 1	17	15
Year 2	52	50
Year 3	80	78
Year 4-9	102	100
Year 10 onwards	107	105

For policies with an annual premium of \$2,400 to \$3,599:

Year*	Annual mode (%)	Other modes; Monthly/ Quarterly/ Half yearly (%)
Year 1	22	20
Year 2	52	50
Year 3	80	78
Year 4-9	102	100
Year 10 onwards	107	105

For policies with an annual premium of \$3,600 and above:

Year*	Annual mode (%)	Other modes; Monthly/ Quarterly/ Half yearly (%)
Year 1	25	22
Year 2	55	52
Year 3	85	82
Year 4-9	103	100
Year 10 onwards	107	105

* refers to the year in which you pay premiums

We reserve the right to change the premium allocation rates for years 10 and onwards but we will give you 30 days' written notice before doing so. However, any reduction in the premium allocation rates will not exceed the extent to which the initial investment charges are reduced.

For example, if we reduce the initial investment charges from 5% to 3% (i.e. by 2%), then the premium allocation rates will not be reduced by more than 2%.

**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.

Options:

You have the choice to:

1. Vary insurance cover

- 1.1. The sum assured for Death, TPD, TI and Critical Illness (provided you have included Crisis Cover Provider III and/or Early Crisis Cover Provider) may be reduced at any time to an amount not less than the minimum sum assured permitted by us at any time. You can do this only once in every 12 months. The minimum amount you can reduce on the sum assured is \$10,000.
- 1.2. You have the option to reduce your sum assured for Death, TPD and TI to zero after:
 - the life assured has reached age 55; or
 - 10 years from:
 - the start date of your policy; or
 - the last increase in your regular premiumswhichever is later.

- 1.3. The sum assured for Death, TPD, TI and Critical Illness (provided you have included Crisis Cover Provider III and/or Early Crisis Cover Provider) may be increased up to the maximum sum assured at anytime before the life assured reaches 60 years old, subject to underwriting (Except under 1.4). The minimum amount you can increase the sum assured by is \$10,000. The sum assured may be increased with or without an increase in premiums.

The maximum sum assured may not be your current Death, Total and Permanent Disability and Terminal Illness Benefit but is the amount you can choose to increase your cover to. This maximum sum assured is not guaranteed and can be changed at any time.

- 1.4. Option to increase sum assured without providing evidence of good health.

If you have a policy purchased at standard rates (ie. 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, TPD and TI up to the maximum sum assured without evidence of good health. This benefit can be exercised when the life assured experiences any of the following life events:

 - marries;
 - becomes a parent/ delivers a baby; or
 - adopts a child through legal means.

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

The increase in sum assured for Death, TPD and TI must:

- be exercised within 3 months from the date of the life event;
- not be more than
 - S\$150,000;
 - 25% of the original sum assured; or
 - the maximum sum assured of your policy.

whichever is lower.

This sum assured limit is applicable to each life event, irrespective of the number of PruLink Protection Plus Account policies you may have.

You can only do this if:

- the life assured is under 50 years old; and
- you have paid all the premiums due under your PruLink Protection Plus Account; and
- you have not made a any claim on any policy that you have with us and received the benefit



2. Vary premium

- 2.1. The regular premium you pay may be increased at any time if the life assured is under 60 years old. The increase is treated as new regular premium and starts from the date your next premium is due.
- 2.2. The regular premium you pay may be reduced but the reduced amount must be equal to or more than any minimum amount we specify. The reduction starts from the date your next premium is due. If you reduce your regular premium, your sum assured for Death, TPD, TI, Crisis Cover Provider III or Early Crisis Cover Provider may be reduced too.

3. Add Enhanced Accumulator Option (EAO)

You may increase your investments in your Account at any time by paying an additional regular premium called the EAO (Regular) or by paying an additional one-off premium called the EAO (Lump Sum).

3.1. EAO Regular

The EAO (Regular) must be equal to or more than any minimum amount we specify. We use 100% of your EAO (Regular) premium to buy units at the offer price in the PruLink Fund or Funds you have chosen.

3.2. EAO (Lump Sum)

The minimum EAO (Lump Sum) premium is \$2,000. We use 102.11% of your EAO (Lump Sum) premium to buy units at the offer price in the PruLink Fund or Funds you have chosen.

There is a net sales charge of 3% of your EAO (Lump Sum) premium which currently comprises of the initial investment charge (bid-offer spread) and the allocation rate of your EAO (Lump Sum) premium.

Example:

EAO (Lump Sum) premium	=	\$10,000	
Bid price	=	0.95	
Offer price	=	1.00	
Allocation rate	=	102.11%	
Number of units in the account	=	$\frac{\$10,000 \times 102.11\%}{1.00}$	= 10,211
Value of total units	=	10,211 x 0.95	= \$9,700
Therefore, Net Sales Charge	=	$1 - \frac{\$9,700}{\$10,000}$	= 3.00%

4. Switch fund(s)

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 this minimum amount will be made known to you at the time of your application 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 stipulated minimum amount. To calculate 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 stipulated minimum amount, you must switch all the units out of the fund. We reserve the right to vary, from time to time, the minimum amount you can switch out of a fund in respect of any new application to switch funds. This minimum amount will be made known to you at the time of your application to do the switch.

We currently do not charge for fund switches. However, we reserve the right to levy an administration charge but will not do so before giving you 30 days' written notice.



5. Make partial withdrawals

The minimum you can withdraw is currently \$1,000. Partial withdrawal is accepted provided the value of the remaining units in the Account must be worth at least \$1,000 based on the bid price at the time of withdrawal.

6. Select additional benefits according to your need(s)

You may wish to add supplementary benefits that will provide additional coverage to your policy. These benefits are optional. Extra premiums are payable for the additional benefits, except for Crisis Cover Provider III and Early Crisis Cover Provider. You can add these benefits only if they are available and the life assured is within the age limits at the time when the benefits are selected.

- 6.1. Crisis Cover Provider III: on survival of 7 days after diagnosis of any of the 36 Critical Illness, the sum assured will be payable. The underlying policy will continue to remain in force. Assurance charges for this benefit are funded through the cancellation of units at bid price.
- 6.2. Early Crisis Cover Provider (provided you have selected Crisis Cover Provider III): on survival of 7 days after diagnosis of one of the medical conditions listed, we pay the benefit shown in the table according to the severity level of the medical condition. There is also a Special Benefit and Waiver of Charges benefit.
- 6.3. Crisis Waiver III: Waives all future premiums for the covered benefits of the policy upon diagnosis of any one of the 35 Critical Illnesses until the chosen age (the Cover Expiry Date) of this benefit, after which the benefit terminates. There are different benefit terms up to a chosen age ranging from 55 to 85 years old to suit your needs.
- 6.4. Early Stage Crisis Waiver: Waives future premiums for the covered benefits upon the diagnosis of any one of the early or intermediate stage medical conditions. The maximum premium waiver period is 10 years, after which the benefit terminates.
- 6.5. Comprehensive Personal Accident III: Provides financial protection against death and dismemberment due to accidents at an affordable cost. You can also choose optional benefit that will reimburse medical expenses incurred as a result of an accident.
- 6.6. Other benefits available are PruMultiple Crisis Cover, Disability Provider III, PruSmart Lady II and Medical Cash. Payer Security III, Payer Security Plus, Early Payer Security and Crisis Cover Kids can be attached to PruLink Protection Plus Account for Juvenile policies.

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

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.

Surrender Value:

The surrender value of this policy is the value of all units at the point of application for surrender at the bid price.

No Lapse Period

Within the first 5 years from the start date of your policy, your policy will not lapse even if the unit value in your Account is insufficient to pay for your administration and assurance charges. The No Lapse Period (NLP) will be applicable only if:

- you have paid all regular premiums when they fall due or back-paid all regular premiums due or made an EAO (Regular) or EAO (Lump Sum) premium that is equivalent to or more than the unpaid regular premium; and
- you have not withdrawn any units credited to your Account or if you have withdrawn units, then the total withdrawal amount is equal to or less than your total EAO (Lump Sum) and EAO (Regular) premiums.



If, during the first 5 years, the NLP does not apply because any of the above conditions were not met, you can reinstate the NLP for the remaining unexpired period of the 5 years by satisfying these conditions. The NLP will not however be, extended beyond the said 5 year period even if the NLP were to be reinstated.

Charges:

The following charges will be levied on the policy where applicable. Unless otherwise stated, the charges will be funded through the cancellation of units at bid price.

1. Administration Charge

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

Please note that these charges are not guaranteed and we reserve the right to vary the monthly administration charge. However, we will give you 30 days' written notice before doing 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.

2. Assurance Charge

From the first premium due date of your policy and on the same day every month thereafter, we bill your Account for the costs of providing you the basic benefits of Death, TPD, TI, Crisis Cover Provider III (if applicable) and Early Crisis Cover Provider (if applicable).

Please note that these charges are not guaranteed and we reserve the right to vary the assurance charges for the basic benefits of Death, TPD, TI, Crisis Cover Provider III and Early Crisis Cover Provider. However, we will give you 30 days' written notice before doing so.

Please refer to Appendix A for the current charges.

3. EAO (Regular) Charge

EAO (Regular) premiums are subject to a one-time charge of \$50. This charge also applies each time there is an increase in EAO (Regular) premiums and for each new stream of EAO (Regular).

4. Investment Charges

(a) Initial Investment Charge

There is a 5% initial investment charge (bid-offer spread) on each premium.

(b) Other Investment Charges

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

Substitution of Life Assured:

Substitution of life assured is allowed on this policy subject to terms and conditions.

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.

Aberdeen Asset Management Asia Limited

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

Under the trust deed of the Aberdeen Select Portfolio, if the Investment Manager, i.e. Aberdeen Asset Management 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.

RCM Asia Pacific 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 Fund and/or the Underlying Fund 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.

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.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable (if any) may be 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:

This policy may be cancelled by written request to us within 14 days after you receive the policy document in which case, premiums paid less medical fees incurred (if any) in assessing the risk under the policy will be refunded. 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.



Appendix A – Assurance charges for Death, Disability, Terminal Illness, Crisis Cover Provider III and Early Crisis Cover Provider

Charges for Death, Disability and Terminal Illness Benefits (per \$1,000 sum assured, per annum)

Monthly Modal Factor: 0.0834

AGE *	MS	MNS	FS	FNS
1	0.54	0.54	0.52	0.52
2	0.54	0.54	0.52	0.52
3	0.54	0.54	0.52	0.52
4	0.54	0.54	0.52	0.52
5	0.54	0.54	0.52	0.52
6	0.54	0.54	0.52	0.52
7	0.54	0.54	0.52	0.52
8	0.54	0.54	0.52	0.52
9	0.54	0.54	0.52	0.52
10	0.54	0.54	0.52	0.52
11	0.57	0.57	0.55	0.55
12	0.67	0.67	0.65	0.65
13	0.76	0.76	0.74	0.74
14	0.76	0.76	0.74	0.74
15	0.76	0.76	0.74	0.74
16	0.76	0.76	0.74	0.74
17	0.76	0.76	0.74	0.74
18	0.76	0.76	0.74	0.74
19	0.77	0.77	0.74	0.74
20	0.77	0.77	0.74	0.74
21	0.77	0.77	0.74	0.74
22	0.77	0.77	0.74	0.74
23	0.77	0.77	0.74	0.74
24	0.77	0.77	0.74	0.74
25	0.77	0.77	0.74	0.74
26	0.77	0.77	0.74	0.74
27	0.77	0.77	0.74	0.74
28	0.77	0.77	0.74	0.74
29	0.77	0.77	0.74	0.74
30	0.77	0.77	0.74	0.74
31	0.77	0.77	0.74	0.74
32	0.77	0.77	0.74	0.74
33	0.77	0.77	0.74	0.74
34	0.81	0.77	0.74	0.74
35	0.87	0.77	0.74	0.74
36	0.94	0.81	0.74	0.74
37	1.05	0.89	0.80	0.76
38	1.16	0.97	0.86	0.76
39	1.29	1.07	0.94	0.81
40	1.45	1.19	1.05	0.89
41	1.62	1.32	1.17	0.98
42	1.83	1.48	1.31	1.09
43	2.05	1.65	1.46	1.20
44	2.32	1.87	1.65	1.35

Charges for Crisis Cover Provider III (CCP III) Benefit (per \$1,000 sum assured, per annum)

Monthly Modal Factor: 0.0834

AGE *	MS	MNS	FS	FNS
1	0.83	0.83	0.67	0.67
2	0.76	0.76	0.60	0.60
3	0.75	0.75	0.58	0.58
4	0.71	0.71	0.53	0.53
5	0.59	0.59	0.43	0.43
6	0.52	0.52	0.36	0.36
7	0.47	0.47	0.35	0.35
8	0.45	0.45	0.35	0.35
9	0.43	0.43	0.35	0.35
10	0.41	0.41	0.35	0.35
11	0.41	0.41	0.35	0.35
12	0.41	0.41	0.35	0.35
13	0.41	0.41	0.36	0.36
14	0.40	0.40	0.36	0.36
15	0.37	0.37	0.36	0.36
16	0.42	0.39	0.39	0.39
17	0.44	0.42	0.40	0.39
18	0.49	0.47	0.42	0.39
19	0.56	0.52	0.46	0.42
20	0.60	0.55	0.49	0.44
21	0.61	0.56	0.51	0.46
22	0.61	0.56	0.52	0.47
23	0.61	0.56	0.55	0.48
24	0.61	0.56	0.61	0.53
25	0.62	0.56	0.68	0.60
26	0.65	0.57	0.75	0.65
27	0.68	0.57	0.85	0.72
28	0.73	0.60	0.94	0.79
29	0.78	0.64	0.99	0.82
30	0.85	0.68	1.07	0.88
31	0.91	0.72	1.17	0.96
32	0.99	0.75	1.31	1.07
33	1.08	0.81	1.48	1.20
34	1.13	0.83	1.70	1.37
35	1.26	0.90	1.96	1.55
36	1.42	0.98	2.25	1.76
37	1.63	1.09	2.56	1.99
38	1.87	1.24	2.91	2.24
39	2.20	1.43	3.24	2.47
40	2.55	1.63	3.61	2.73
41	2.91	1.83	4.06	3.04
42	3.29	2.04	4.58	3.39
43	3.69	2.25	5.15	3.80
44	4.08	2.47	6.06	4.39



AGE *	MS	MNS	FS	FNS
45	2.59	2.09	1.87	1.52
46	2.93	2.36	2.11	1.71
47	3.29	2.65	2.37	1.92
48	3.70	2.99	2.66	2.16
49	4.15	3.34	3.00	2.43
50	4.65	3.75	3.36	2.72
51	5.21	4.22	3.78	3.07
52	5.85	4.75	4.24	3.43
53	6.55	5.33	4.75	3.85
54	7.34	5.98	5.31	4.32
55	8.19	6.69	5.93	4.83
56	9.14	7.49	6.62	5.40
57	10.18	8.35	7.38	6.02
58	11.34	9.32	8.20	6.70
59	12.61	10.39	9.18	7.53
60	14.01	11.57	10.24	8.41
61	15.55	12.87	11.38	9.36
62	17.24	14.29	12.64	10.42
63	19.08	15.84	14.02	11.58
64	21.12	17.57	15.53	12.85
65	23.33	19.44	17.22	14.27
66	23.59	19.33	17.47	14.23
67	26.02	21.36	19.33	15.78
68	28.68	23.59	21.36	17.47
69	31.59	26.02	23.59	19.33
70	34.76	28.68	26.02	21.36
71	38.22	31.59	28.68	23.59
72	41.98	34.76	31.59	26.02
73	46.08	38.22	34.76	28.68
74	50.53	41.98	38.22	31.59
75	55.37	46.08	41.98	34.76
76	60.61	50.53	46.08	38.22
77	66.30	55.37	50.53	41.98
78	72.44	60.61	55.37	46.08
79	79.08	66.30	60.61	50.53
80	86.25	72.44	66.30	55.37
81	93.96	79.08	72.44	60.61
82	102.26	86.25	79.08	66.30
83	111.17	93.96	86.25	72.44
84	120.71	102.26	93.96	79.08
85	130.91	111.17	102.26	86.25
86	141.79	120.71	111.17	93.96
87	153.38	130.91	120.71	102.26
88	165.68	141.79	130.91	111.17
89	178.70	153.38	141.79	120.71
90	192.46	165.68	153.38	130.91
91	206.94	178.70	165.68	141.79
92	222.15	192.46	178.70	153.38
93	238.07	206.94	192.46	165.68
94	254.68	222.15	206.94	178.70
95	271.94	238.07	222.15	192.46

AGE *	MS	MNS	FS	FNS
45	4.46	2.67	6.94	4.98
46	4.85	2.86	7.77	5.51
47	5.27	3.08	8.54	5.99
48	5.71	3.30	9.28	6.42
49	6.37	3.65	9.72	6.64
50	7.33	4.19	10.23	6.90
51	8.49	4.81	10.82	7.22
52	9.82	5.54	11.47	7.54
53	11.32	6.36	12.19	7.93
54	12.96	7.27	12.97	8.33
55	14.65	8.19	13.77	8.75
56	16.47	9.19	14.70	9.23
57	18.41	10.26	15.80	9.82
58	20.48	11.39	16.81	10.34
59	23.47	13.08	17.86	10.88
60	26.38	14.73	18.88	11.41
61	29.35	16.42	20.02	12.00
62	32.34	18.14	21.22	12.61
63	35.52	19.96	22.62	13.34
64	38.74	21.89	24.02	14.12
65	42.21	23.99	25.82	15.11
66	45.96	26.26	27.91	16.28
67	50.01	28.73	30.20	17.54
68	54.55	31.51	32.93	19.06
69	59.27	34.57	35.95	20.84
70	63.48	37.36	39.07	22.70
71	67.72	40.24	42.26	24.61
72	71.86	43.10	45.36	26.48
73	76.27	46.18	48.30	28.25
74	79.31	48.65	50.52	29.85
75	82.64	51.36	52.82	31.53
76	85.48	53.83	55.45	33.42
77	89.06	56.85	57.93	35.30
78	93.09	60.24	60.85	37.45
79	96.20	63.32	62.73	39.42
80	99.55	66.69	64.82	41.60
81	103.09	70.29	67.34	44.16
82	107.21	74.44	70.24	47.09
83	111.83	79.09	73.53	50.41
84	115.90	83.80	76.19	53.46
85	120.43	89.06	79.26	56.94
86	125.20	94.76	82.89	61.01
87	130.40	101.05	87.05	65.68
88	136.24	108.16	91.77	71.02
89	140.05	114.37	96.19	76.40
90	143.94	121.02	101.01	82.42
91	147.86	128.09	106.20	89.06
92	151.68	135.50	111.63	96.30
93	155.86	143.74	117.22	104.12
94	165.02	152.18	126.37	112.24
95	174.11	160.56	136.19	120.97



AGE *	MS	MNS	FS	FNS
96	289.82	254.68	238.07	206.94
97	300.00	271.94	254.68	222.15
98	300.00	289.82	271.94	238.07
99	300.00	300.00	289.82	254.68
100	393.36	354.85	375.90	323.81
101	426.67	384.89	409.24	352.53
102	459.09	414.14	441.69	380.49
103	490.85	442.80	473.50	407.88
104	522.12	471.00	504.79	434.84
105	552.96	498.83	535.67	461.44
106	583.45	526.34	566.19	487.73
107	613.64	553.57	596.41	513.77
108	643.56	580.56	626.36	539.57
109	673.23	607.33	656.07	565.16
110	702.70	633.91	685.56	590.57
111	731.96	660.32	714.86	615.81
112	761.05	686.56	743.98	640.89
113	789.97	712.65	772.93	665.83
114	818.74	738.60	801.72	690.64
115	847.36	764.42	830.38	715.32
116	875.85	790.12	858.89	739.89
117	904.21	815.70	887.29	764.34
118	932.45	841.18	915.56	788.70
119	960.58	866.56	943.72	812.96
120	988.60	891.84	971.77	837.12

AGE *	MS	MNS	FS	FNS
96	183.63	169.35	146.69	130.30
97	193.86	178.78	157.89	140.23
98	199.80	184.26	163.83	145.51
99	205.23	189.27	168.84	149.97
100	215.41	198.65	179.60	159.51
101	226.46	208.85	191.27	169.88
102	238.47	219.92	203.96	181.16
103	251.54	231.97	217.75	193.41
104	265.76	245.10	232.78	206.77
105	281.27	259.40	249.16	221.31
106	298.19	275.02	267.03	237.19
107	316.67	292.06	286.56	254.53
108	336.87	310.69	307.89	273.48
109	358.98	331.08	331.24	294.22
110	383.20	353.42	356.82	316.94
111	409.76	377.92	384.88	341.86
112	438.92	404.82	415.69	369.23
113	470.98	434.40	449.54	399.31
114	506.26	466.95	486.81	432.42
115	545.14	502.80	527.88	468.90
116	588.04	542.37	573.20	509.15
117	635.44	586.09	623.25	553.61
118	687.87	634.45	678.63	602.80
119	745.94	688.03	739.97	657.28
120	810.37	747.45	808.02	717.73



**Charges for Early Crisis Cover Provider (ECCP) Benefit
(per \$1,000 sum assured, per annum)**

Monthly Modal Factor: 0.0834

AGE *	MS	MNS	FS	FNS
1	3.36	3.36	2.60	2.60
2	2.81	2.81	2.17	2.17
3	2.31	2.31	1.78	1.78
4	1.99	1.99	1.55	1.55
5	1.82	1.82	1.41	1.41
6	1.61	1.61	1.23	1.23
7	1.39	1.39	1.08	1.08
8	1.32	1.32	1.03	1.03
9	1.29	1.29	1.01	1.01
10	1.30	1.30	1.00	1.00
11	1.38	1.38	1.01	1.01
12	1.58	1.58	1.07	1.07
13	1.89	1.89	1.13	1.13
14	2.34	2.34	1.23	1.23
15	2.89	2.89	1.34	1.34
16	3.71	3.47	1.61	1.46
17	4.28	4.02	1.75	1.58
18	4.81	4.49	1.90	1.71
19	5.19	4.83	2.03	1.81
20	5.50	5.04	2.17	1.90
21	5.72	5.15	2.32	1.99
22	5.76	5.13	2.37	2.01
23	5.75	5.07	2.45	2.04
24	5.67	4.97	2.50	2.05
25	5.57	4.87	2.53	2.05
26	5.44	4.72	2.60	2.09
27	5.27	4.53	2.75	2.18
28	5.12	4.35	2.89	2.27
29	5.01	4.21	3.08	2.38
30	4.96	4.09	3.40	2.59
31	4.93	4.00	3.81	2.83
32	4.93	3.94	4.18	3.07
33	4.98	3.92	4.55	3.30
34	5.04	3.93	4.92	3.51
35	5.25	4.04	5.28	3.70
36	5.52	4.19	5.68	3.92
37	5.82	4.34	6.16	4.19
38	6.15	4.52	6.71	4.49
39	6.50	4.67	7.38	4.86
40	6.90	4.85	8.16	5.29
41	7.34	5.03	9.05	5.78
42	7.85	5.25	10.02	6.28
43	8.45	5.50	11.14	6.84
44	9.17	5.83	12.35	7.46
45	9.97	6.20	13.61	8.08



AGE *	MS	MNS	FS	FNS
46	10.92	6.64	14.81	8.66
47	11.91	7.11	15.89	9.15
48	12.98	7.65	16.74	9.52
49	14.12	8.23	17.23	9.69
50	15.36	8.83	17.64	9.82
51	16.71	9.49	18.85	10.37
52	18.23	10.22	20.40	11.07
53	19.93	11.03	22.13	11.83
54	21.87	11.95	24.13	12.73
55	24.07	12.96	26.33	13.69
56	26.49	14.06	28.71	14.72
57	29.02	15.40	30.75	15.84
58	31.72	16.82	32.86	17.01
59	34.65	18.36	35.17	18.27
60	37.92	20.11	37.67	19.65
61	41.58	22.07	40.07	20.99
62	45.53	24.18	42.35	22.28
63	50.09	26.65	44.71	23.62
64	55.74	29.82	47.58	25.37
65	62.32	33.58	50.73	27.31
66	73.05	41.26	56.75	32.22
67	81.27	46.61	60.89	35.38
68	89.54	51.92	64.90	38.42
69	97.82	57.15	68.68	41.29
70	108.57	64.70	74.70	46.42
71	117.53	70.28	79.69	49.94
72	128.00	76.86	83.93	53.20
73	139.15	83.97	88.48	56.71
74	151.00	91.62	93.48	60.55
75	168.97	105.16	103.59	69.44
76	182.58	114.03	110.13	74.29
77	194.57	121.79	119.25	80.42
78	207.19	129.81	128.84	86.78
79	220.32	138.05	138.60	93.16
80	233.22	146.00	148.14	99.34
81	245.38	153.23	157.49	105.18
82	251.59	156.39	159.91	106.29
83	255.00	158.22	160.61	106.54
84	254.16	158.13	159.05	105.69
85	246.73	155.12	154.29	103.24

* age next birthday

MS: Male Smoker
FS: Female Smoker

MNS: Male Non-Smoker
FNS : Female Non-Smoker



Numerical example of calculation of monthly assurance charges

Assume policyholder (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, CCP III and ECCP

For calculation of the current monthly assurance charge,

Death, TPD** and TI***	= \$0.77 per \$1,000 sum assured
Crisis Cover Provider III rate	= \$0.90 per \$1,000 sum assured
Early Crisis Cover Provider rate	= \$4.04 per \$1,000 sum assured

Total current monthly assurance charge

$$= \$(50000 \times 0.77/1000 \times 0.0834) + \$(50000 \times 0.90/1000 \times 0.0834) + \$(50000 \times 4.04/1000 \times 0.0834)$$
$$= \$23.81$$

**Total and Permanent Disability

*** Terminal Illness



Appendix B – Available Investment-Linked Funds

PRULINK FUNDS	Continuing Investment Charge*
PruLink Adapt 2025 Fund	1.45%
PruLink Adapt 2035 Fund	1.60%
PruLink America Fund	1.35%
PruLink Asian American Managed Fund	1.30%
PruLink Asian Equity Fund	1.50%
PruLink Asian Income and Growth Fund (Acc)	1.30%
PruLink Asian Infrastructure Equity Fund	1.50%
PruLink China-India Fund	1.50%
PruLink Emerging Markets Fund	1.60%
PruLink Global Developing Trend Fund	1.50%
PruLink Global Bond Fund	0.75%
PruLink Global Equity Fund	1.50%
PruLink Global Managed Fund	1.30%
PruLink Global Property Securities Fund	1.50%
PruLink Global Technology Fund	1.50%
PruLink Greater China Fund	1.50%
PruLink India Equity Fund	1.50%
PruLink Pan European Fund	1.50%
PruLink Singapore ASEAN Managed Fund	1.30%
PruLink Singapore Dynamic Bond Fund	0.50%
PruLink Singapore Growth Fund	1.30%
PruLink Singapore Cash Fund**	0.30%

*Annualised

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