



**PRUDENTIAL**

Listening. Understanding. Delivering

**PRU**Active Life III

Grow your life with  
multiplied assurance



We know that life is filled with exciting milestones. As you cross each one, the way you do life evolves and so should your protection plans.

Designed for your growing needs, **PRUActive Life III** is a whole-of-life insurance plan that optimises your coverage while accumulating cash value over time. Flexible and customisable, **PRUActive Life III** provides comprehensive protection at every stage, so that you can do life to the fullest.

## Key Benefits\*



### Flexible premium payment term

Choose your premium payment term between 5 to 35 years to meet your unique needs.



### Multiplier Benefit<sup>1</sup>

Boost your coverage up to 5 times until the age of 80 years to cover against Death, Terminal Illness, Total and Permanent Disability.



### Crisis Care (PRUActive Life III)<sup>#</sup> and Early Crisis Care (PRUActive Life III)<sup>#</sup>

Optional coverage for Pre-Critical Medical Conditions (such as Carcinoma In Situ of any organs<sup>2</sup>) and Critical Medical Conditions; and Crisis Care Accelerator Benefit which covers serious illnesses or accidents that affect major organs, resulting in admission to intensive care unit (ICU)<sup>3</sup>.



### Family Waiver Benefit<sup>4</sup>

Ease your financial burden in difficult times with a premium waiver for up to a period of one year, when an immediate family member passes on.



### Kinship Booster Benefit<sup>6</sup>

Additional 10% coverage when your immediate family member purchases a PRUActive Life III plan.



### Financial support in times of need

Defer your premium payment, interest-free<sup>5</sup> for up to 2 years without disrupting your coverage.

<sup>1</sup> Multiplier Benefit is applicable only if you chose to have this benefit when you purchase the plan. It comes with choice of 2x, 3x, 4x or 5x and Expiry Age choices of 65, 70, 75 or 80. Multiplier Benefit and the Multiplier Benefit Expiry Age will apply to PRUActive Life III and its attached Early Crisis Care and Crisis Care supplementary benefit.

<sup>2</sup> Subject to terms and conditions under PRUActive Life III and its attached Early Crisis Care supplementary benefit.

<sup>3</sup> Applicable only when insured undergoes surgery of any of the vital organs (heart, lung, brain, kidney, liver) as a result of illness or accident and as a result of the surgery, the insured is admitted to ICU for 3 or more consecutive days. Excluding surgery due to organ donation. Subject to cap of S\$100,000 per life assured. Only 1 claim is payable per policy.

<sup>4</sup> Subject to a maximum of 1 claim per policy.

<sup>5</sup> This interest-free loan amount needs to be paid back at the end of the premium deferment period, if not, interest on the loan amount starting from the end of the premium deferment period will be charged.

<sup>6</sup> At the month after immediate family member purchases PRUActive Life III policy. Kinship Booster benefit is only applicable to the basic sum assured (excluding multiplier benefit), does not accumulate any cash value and can only be applied to the policy on or before age next birthday 55. Subject to cap of S\$100,000 per life assured. If the existing life assured has already made claims from the policy, the Kinship Booster Benefit no longer applies.

<sup>#</sup> Refer to Early Crisis Care (PRUActive Life III) and Crisis Care (PRUActive Life III) on our website for more details.

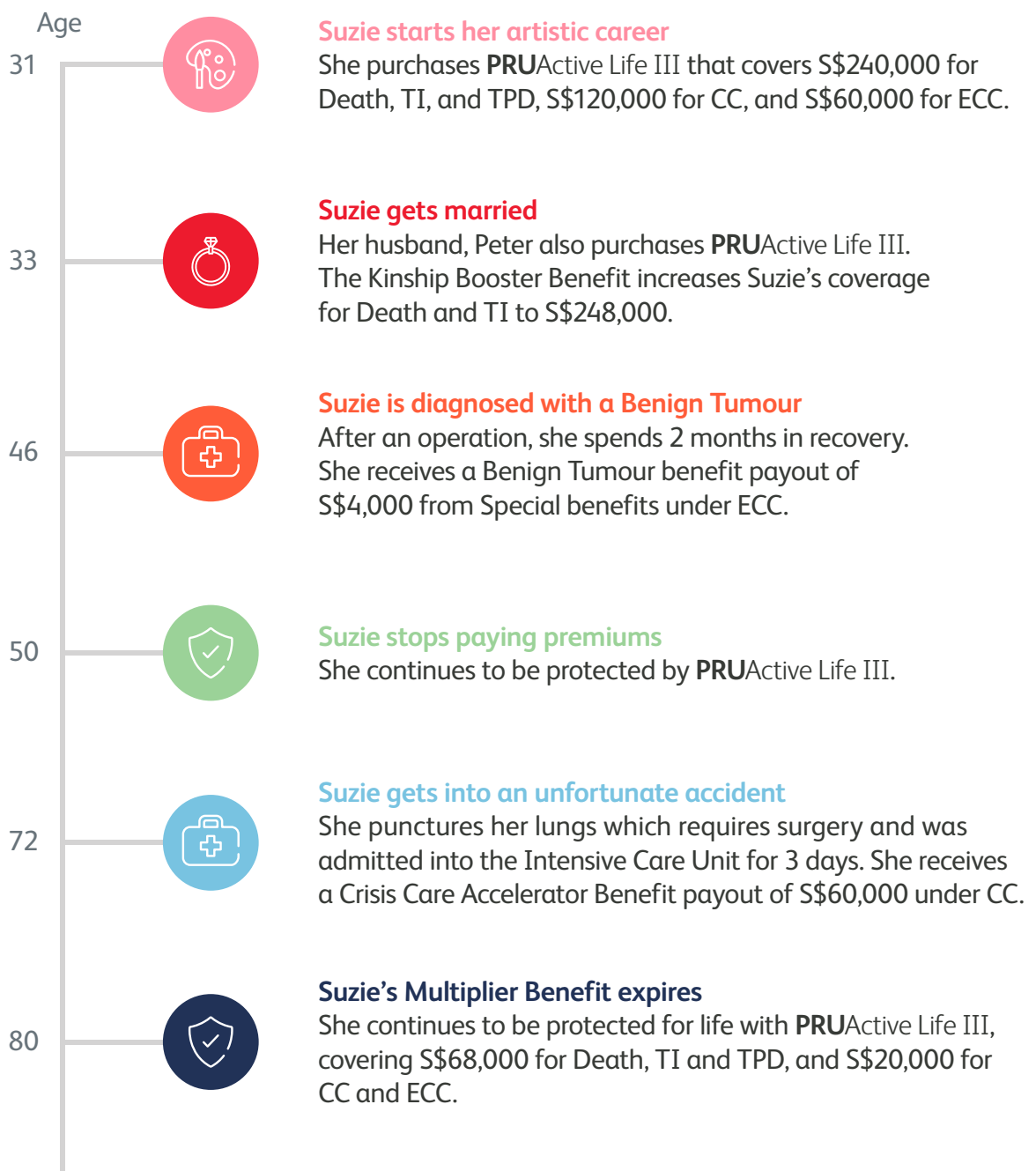
\* Terms & Conditions apply. Refer to [www.prudential.com.sg/PAL3](http://www.prudential.com.sg/PAL3) for more details.

# How PRUActive Life III works

For peace of mind as she pursues a creative career, Suzie purchases a **PRUActive Life III** plan. She chooses a 3x Multiplier Benefit until the age of 80, covering S\$240,000<sup>1</sup> for Death, Terminal Illness (TI), and Total Permanent Disability (TPD). She supplements her coverage with Crisis Care (CC) covering S\$120,000<sup>1</sup> for Critical Medical Conditions and Early Crisis Care (ECC) covering S\$60,000<sup>1</sup> for Pre-Critical Medical Conditions. She also opts for premium payment term of 20 years, paying an annual premium of S\$3,142.



**Suzie, 31**  
Female, Non-Smoker



<sup>1</sup> Coverage amount is after applying 3x Multiplier Benefit.

For more information, speak to your Prudential Financial Consultant.

Call us at **1800 333 0 333** today.

**Important Notes:**

You are recommended to read the product summary and seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

As buying a life insurance policy is a long-term commitment, 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. Premiums for the supplementary benefits are not guaranteed and may be adjusted based on future claims experience.

This brochure is for reference only and is not a contract of insurance. Please refer to the exact terms and conditions, specific details and exclusions applicable to these insurance products in the policy documents that can be obtained from your Prudential Financial Consultant.

This brochure is for distribution in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore.

In case of discrepancy between the English and Mandarin versions of this brochure, the English version shall prevail.

These policies 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 GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as at 03 October 2023.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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