



**PRUDENTIAL**

Listening. Understanding. Delivering.

Your Life.  
Your Terms.

**PRU**Active Term

A unique protection plan  
which lets you take charge of  
your changing needs.

# What makes **PRUActive Term** unique?

Life's too short to make compromises on your lifestyle. The same holds true when it comes to protecting the ones you love. But as your needs change over time, a regular term plan just won't do.

**PRUActive Term** gives you the flexibility of increasing your basic coverage amount annually to keep up with your changing lifestyle. It even provides you the option to pay your premiums in a shorter period, giving you and your family one less thing to worry about.

## **PRUActive Term** helps you keep pace with your growth and achievements.

### 1 Increasing coverage to match growing commitments.

Our lifestyles keep changing as we go through the journey of life. And as we grow in our careers and with our families, our commitments grow too. **PRUActive Term** is a unique plan which accommodates your changing lifestyle by adjusting your basic Death benefit sum assured<sup>^</sup> and the premiums annually without the need to undergo medical examination.

**PRUActive Term** covers you up to 100 years old with the freedom to stop your policy any time.

### 2 Pay your premiums at your own pace.

Why wait to make premium payments each year when you can pay them over a shorter duration? **PRUActive Term** gives you the freedom of choice and lets you determine your premium payment term anywhere from 5 to 82 years.



### 3 Customise your plan to your needs.

Planning for your loved ones has never been easier. With coverage against Death, as well as Total and Permanent Disability<sup>#</sup>, you will rest easy knowing that your family will be cared for. You are free to choose your coverage duration from 10 to 82 years. Your coverage amount can also be adjusted to match your needs.

<sup>^</sup> Incremental rate is between 1% to 10% of the basic Death benefit sum assured.

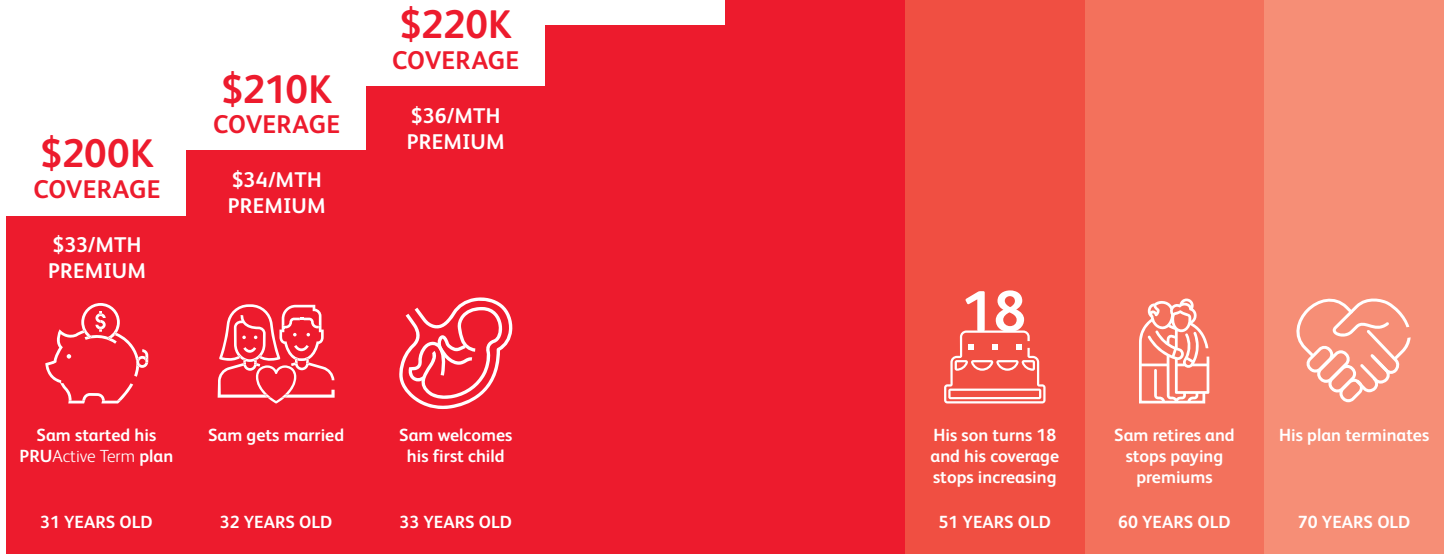
<sup>#</sup> **PRUActive Term** provides coverage against Total and Permanent Disability during the term of the policy, or before the policy anniversary prior to the life assured attaining age 70, whichever is earlier.

# How PRUActive Term works

## Example 1:

Sam at the age of 31\*, chooses to secure his future along with his fiancée by taking up **PRUActive Term**. He starts with a \$200K coverage, opts for a 5% annual increase to keep pace with his financial commitments as well as his increasing income and will stop paying premiums when he goes into retirement at age 60. He chooses to stop his coverage from increasing once his son turns 18.

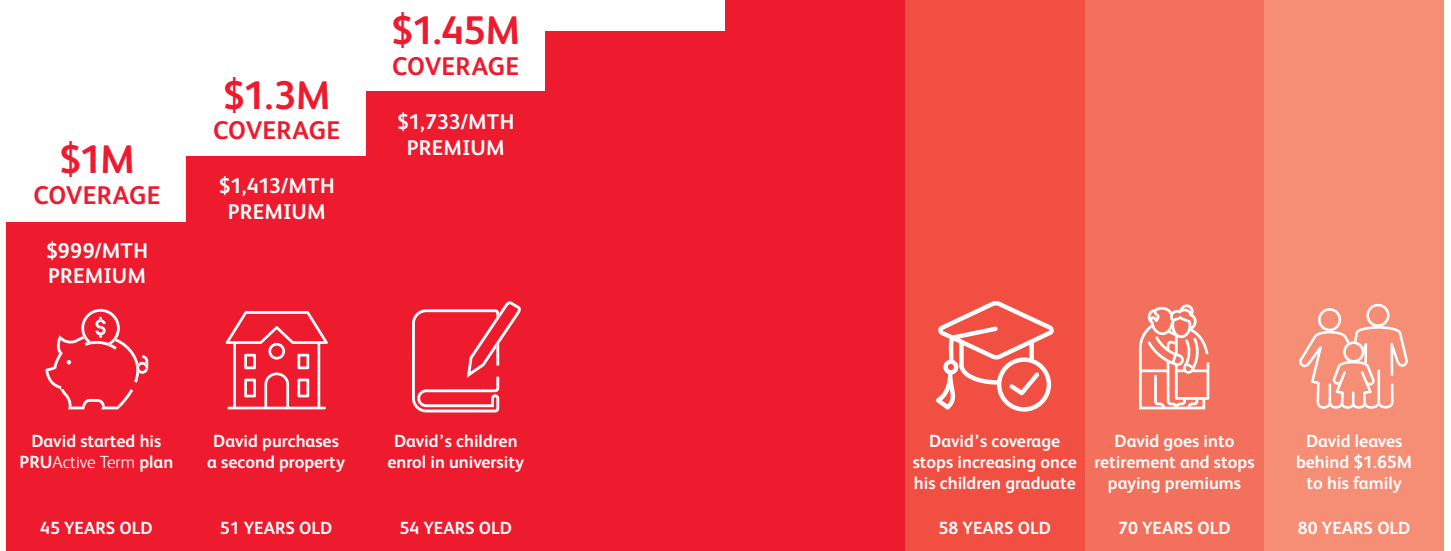
**PRUActive Term** enables Sam to customise his insurance plan so that he can safeguard his family's future.



## Example 2:

David at age 45\*, opts for **PRUActive Term** with a coverage up to age 100 to secure his family's future. He starts with \$1M coverage, opts for a 5% annual increase to keep pace with his financial commitments as well as his increasing income and will stop paying premiums before retiring at age 70. He can now choose to stop his coverage from increasing once his children graduate from university.

**PRUActive Term** gives David the freedom to customise his insurance plan so that he can secure his family's future even if he is no longer able to provide for them.



\*Based on age next birthday.

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.

Please note that this product may or may not have cash value, depending on the premium payment term selected. If you are considering purchasing this product, it is important to carefully review the premium payment term of your policy as there may be no cash value if the policy ends.

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.

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Information is correct as at 31 May 2023.

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

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