



PRUDENTIAL

Listening. Understanding. Delivering.

DIRECT -
PRUProtect Life



Introducing **DIRECT - PRUProtect Life**¹, a participating² whole life insurance plan that provides financial protection in the event of Death, Terminal Illness, and Total and Permanent Disability³. You may choose to add **DIRECT - Crisis Cover**⁴ to your **DIRECT - PRUProtect Life**¹ for coverage against Critical Illness⁴.

Key Benefits*

- Provides lifetime financial protection against Death, Terminal Illness, and Total and Permanent Disability³, and premium is guaranteed.
- Choice to add **DIRECT - Crisis Cover**⁴ for protection against over 30 Critical Illnesses⁴.
- Offers a lump sum payout plus accumulated bonuses² in the event of Death, Terminal Illness, Total and Permanent Disability³ or Critical Illness⁴.
- Choice of premium payment term of up to age 70 or 85 next birthday⁵.

If you purchase Direct Purchase Insurance (DPI) products, you have:

- Chosen not to seek any financial advice, therefore there would not be any costs associated with the provision of financial advice.
- Understood that post-purchase servicing of the DPI policy would be handled by a Prudential Customer Service Officer and would not be provided by a Prudential Financial Consultant.
- Assessed your product suitability, income affordability and the insurance coverage that you need.
- Read and understood the Fact Sheet and Checklist, Policy Illustration, Product Summary, Policy Contract and Product Brochure before committing to the purchase. If you decide not to purchase a DPI product, you may seek advice from a qualified Prudential Financial Consultant for other products suitable for you.

*Terms and conditions apply.
Please refer to www.prudential.com.sg for more details.

Footnotes:

1. You may choose to cover from a minimum sum assured of S\$50,000 and up to S\$200,000. The minimum entry age is age 19 next birthday.
2. Participating plan means an insurance plan where the fund from the purchase of the policy is invested in a range of assets according to the insurer's investment strategy. In addition to the guaranteed benefits provided by the policy, non-guaranteed benefits in the form of bonuses will be added to your policy. For more details, please refer to Your Guide to Participating Policies.
3. The policy provides coverage against Total and Permanent Disability, provided the condition occurs before the policy anniversary prior to the life assured attaining age 65.
4. DIRECT - Crisis Cover will pay a benefit upon occurrence of any of the 30 Critical Illnesses covered. The premium for DIRECT - Crisis Cover is non-guaranteed.
5. Premium term up to age 70 next birthday means the premium is payable up to the last premium due immediately before the policy anniversary prior to the life assured attaining age 70. Premium term up to age 85 next birthday means the premium is payable up to the last premium due immediately before the policy anniversary prior to the life assured attaining age 85.

For more information, speak to your Prudential Financial Consultant.

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

Important Notes:

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. Premiums for some of 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 Prudential's Customer Service Officer.

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 version of this brochure, the English version shall prevail.

This policy is 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 or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 30 August 2019.

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

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