PRODUCT SUMMARY: DIRECT - PruProtect Term
The 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 your policy document.

Details of Plan 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 Prudential's Customer Service Officer.

When you decide to purchase a Direct Purchase Insurance product, you have chosen not to seek any financial advice. Therefore, it is important that you read the relevant disclosure documents (including the Fact Sheet, Policy Illustration and Product Summary), understand the features of the product and its terms and conditions. You should assess whether the product meets your needs and is suitable for you. If you decide not to purchase a Direct Purchase Insurance product, you may seek advice from a representative of either Prudential Singapore or a distributor duly appointed by Prudential Singapore for other products suitable for you. You may visit http://www.comparefirst.sg to compare the features and premiums of Direct Purchase Insurance and other types of life insurance products.

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).

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:
DIRECT - PruProtect Term is a non-participating, regular premium term plan that provides financial protection against death, Terminal Illness and Total and Permanent Disability during the policy term. This plan is available as a 20-year term or up to age 65.

Customer Service Officer's Signature

Proposer's Signature

Benefits under the Plan:

What do we pay for Death Benefit?

If the life assured is covered for this benefit and dies before the cover expiry date, we pay the sum assured for death as shown on the Certificate of Life Assurance.

The DIRECT - PruProtect Term plan terminates once a claim on this benefit is paid.

What do we pay for Accelerated Terminal Illness Benefit?

If the life assured is covered for this benefit and is diagnosed as having a Terminal Illness before the cover expiry date, we pay the sum assured of the Accelerated Terminal Illness Benefit in one lump sum.

We pay if the life assured is diagnosed as suffering from Terminal Illness. "**Terminal Illness**" means "any condition caused by illness or injury, where at the time of claim, despite all reasonable medical treatment, the Life Assured is expected to live for no more than 12 months."

The specialist medical practitioner treating the condition must provide supporting evidence of the condition, possible medical treatment, the prognosis after undergoing the possible medical treatment, and certify that the Life Assured is expected to live for no more than 12 months despite all possible medical intervention. We reserve the right to appoint an independent medical specialist who is an expert in the condition to confirm the diagnosis and prognosis.

Terminal Illness in the presence of HIV infection is excluded.

A **"registered medical practitioner"** is any person properly qualified with a degree in western medicine to practise medicine, and is licensed by the appropriate medical authority of the country they live in to practise medicine within the scope of his licensing and training. This cannot be you, the life assured or a family member of either.

Once we pay an Accelerated Terminal Illness claim, the policy and all its benefits including the Accelerated Terminal Illness Benefit will terminate.

What do we pay for Accelerated Disability Benefit?

If the life assured is covered for this benefit and becomes Totally and Permanently Disabled, we pay the sum assured of the Accelerated Disability Benefit in a lump sum up to $2,000,000. This benefit is applicable before its cover expiry date, or before the policy anniversary prior to the life assured attaining age 65, whichever is earlier.

If the sum assured is 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.

We pay if the life assured, due to accident or sickness becomes Totally and Permanently Disabled. "**Total and Permanent Disability**" means any of the two situations:

a) The life assured, due to accident or sickness, is disabled to such an extent as to be rendered totally unable to engage in any occupation, business or activity for income, remuneration or profit, and the disability must:
   - continue uninterrupted for at least 6 consecutive months from the time when the disability started; and
   - in the view of a medical examiner appointed by Prudential Singapore, must be deemed permanent with no possibility of improvement in the foreseeable future; or

b) The life assured, due to accident or sickness, suffers total and irrecoverable loss of use of:
   - the entire sight in both eyes;
   - any two limbs at or above the wrist or ankle; or
   - the entire sight in one eye and any one limb at or above the wrist or ankle.

If the life assured stops being Totally and Permanently Disabled before the balance sum assured is due for payment, we stop the Accelerated Disability Benefit immediately. In such a case, the life assured can still continue the policy for the Death 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).

Once we pay an Accelerated Disability claim, the policy and all its benefits including the Accelerated Disability Benefit will terminate.

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Exclusions:
Benefits of this plan are not payable under certain conditions. These conditions are stated in the section "What is not covered?" in the policy document. The categories of exclusions that are common to all life insurers relate to:
- Suicide within one year (for Death benefit)
- Self-inflicted injury (for Accelerated Disability benefit)

In addition to the above common categories of exclusions, life insurers may impose other exclusions. The exclusions for this plan are listed as follows:

For Death benefit:
We do not pay in any of the following circumstances:
- if the life assured commits suicide within 12 months from the cover start date or date of reinstatement (if any); or
- if the life assured dies from an activity under Special Exclusion and/ or Special Terms and Conditions shown on the Certificate of Life Assurance.

For Accelerated Terminal Illness benefit:
We do not pay in any of the following circumstances:
- if the life assured is already deceased at the time of the claim. We will pay the Death Benefit instead; or
- if the symptoms of the Terminal Illness existed at the cover start date or date of reinstatement (if any) of this benefit; or
- if the life assured is diagnosed as having Terminal 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 the Certificate of Life Assurance.

For Accelerated Disability benefit:
We do not pay in any of the following circumstances:
- if the claim was made when the life assured was already deceased at the time of the claim. We will pay the Death Benefit instead; or
- if the disability existed at the cover start date or date of reinstatement (if any) of this benefit; or
- if the disability arises directly or indirectly out of:
    - attempted suicide or self-inflicted injuries while sane or insane
    - travelling on a non-commercial airline except military aircraft
    - an activity under Special Exclusions and/or Special Terms and Conditions shown on the Certificate of Life Assurance.

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

What is the impact of early surrender?
As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

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

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

Select additional benefits according to your need(s):
With additional premiums, you may add a supplementary benefit to this insurance plan for extra protection. Available supplementary benefit: DIRECT - Crisis Cover. You can only add DIRECT- Crisis Cover at the start of your policy.

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 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
After purchasing a life insurance policy, you have a 14-day free-look period - starting from the day you receive your policy documents to review the documents carefully. During this time, if you choose to cancel your policy, we will refund you the premiums you have paid (without interest), less any medical fees and other expenses, such as payments for medical check-ups and medical reports, incurred by us.

If we make your policy document and all other documents from us available electronically via our secure online portal on our website, we consider they have been delivered and received when you receive the relevant SMS or email telling you that the documents are accessible on this portal. 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.

If you decide this policy is not suitable for your needs, simply write to us within the 14-day free-look period.

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