

The gift of protection
you can provide your child



PRUFirst Promise

Bundled maternity and life protection that adapts to
you and your baby's changing needs

We understand that parenthood is full of joyful but challenging moments. As you strive to provide your family with the care they deserve, the way you do life changes, and so will your protection needs.

Crafted to protect your baby's future, **PRU**First Promise is a bundled protection plan made up of **PRU**Mum, a maternity plan, and **PRU**Active Life III, a whole-of-life plan, to protect both mum and baby through pregnancy and beyond. It also covers assisted pregnancies such as In Vitro Fertilisation (IVF)¹, so your family can get the most out of life.

Key Benefits & Coverages for Mum*



Pregnancy Complications

Get protection for up to 17 pregnancy complications.



Mental Wellness Care

Coverage for Psychological Consultations² and Postpartum Depression diagnosis³.



Gestational Diabetes Mellitus (GDM)

Protect you and your baby against GDM, its resulting conditions and complications⁴ with up to 10% of Sum Assured.



Hospital Care Benefit

- Receive 2% Sum Assured a day, for up to 50 days of hospitalisation for 26 conditions including Lactation Mastitis.
- With **Hospital Care Accelerator Benefit**⁵, receive payout on hospitalisation or Intensive Care Unit admission.

Key Benefits & Coverages for Baby*



Congenital Illnesses⁶

Cover against 25 Congenital Illnesses such as Down's Syndrome.



Health Cover for Child

Option to protect your baby's healthcare needs by signing up with a **PRU**Shield Plus or **PRU**Shield Standard plan within 14 to 90 days from birth without medical underwriting. This does not cover congenital illnesses or pre-existing conditions, which refers to any health issue the baby had before getting the eligible **PRU**Shield plan⁷.



Hospital Care Benefit⁸

- Receive 2% Sum Assured a day, for up to 25 days of hospitalisation against 8 conditions such as Hand, Foot and Mouth Disease or Phototherapy for severe Neonatal Jaundice and Premature Birth.
- **Hospital Care Accelerator Benefit**⁹ provides financial support for your child's Intensive Care Unit hospitalisation of three or more continuous days.



PRUActive Life III covers Mum for Death and Terminal Illness with 50% of the chosen Sum Assured for Baby, including the Multiplier Benefit (if added). Upon birth of baby, **PRUActive Life III** policy is transferred from Mum to Baby without medical underwriting¹⁰. Baby gets protected against Death, Terminal Illness, Total and Permanent Disability for life. After birth, Mum has the option to add on supplementary benefit to cover critical illnesses of various stages for Baby without medical underwriting¹⁰.

- ¹ Coverage for assisted pregnancies conceived through In Vitro Fertilisation (IVF), Intracytoplasmic Sperm Injection (ICSI), Intrauterine Insemination (IUI) and Intracervical Insemination (ICI) will go through normal underwriting.
 - ² Up to S\$200 in total.
 - ³ Up to 5% Sum Assured.
 - ⁴ Refer to Product Summary for the covered conditions related to gestational diabetes mellitus.
 - ⁵ The total payout from Hospital Care and Hospital Care Accelerator Benefit is 100% of the original Sum Assured. The payout is subject to hospitalisation for a consecutive period of 30 days, or to Intensive Care Unit admission for 1 day or more.
 - ⁶ Applicable to multiple births, with 100% Sum Assured per life.
 - ⁷ This includes symptoms or signs that the baby received medical treatment, medication, consultation, advice, or diagnosis for, or that would have made a sensible person seek medical help. For instance, if a baby was born with a cleft lip, any related expenses will not be covered, but other conditions which are not pre-existing will be considered. All other terms and conditions as stated in the eligible **PRUShield** policy document will apply. It's important to note that the cover can only be applied within 14 to 90 days after the baby's birth, and if the baby is not hospitalised during the application. Please refer to the **PRUMum** Product Summary for the full terms and conditions.
 - ⁸ Applicable to multiple births, up to 50% Sum Assured per life.
 - ⁹ Total payout from Hospital Care and Hospital Care Accelerator Benefit for Child is 50% of the original Sum Assured.
 - ¹⁰ Applicable only when it is done within 60 days from child's date of birth.
- * Terms & Conditions apply. Refer to following product webpages for more details:
www.prudential.com.sg/prufirstpromise; www.prudential.com.sg/prumum; www.prudential.com.sg/pal3

How PRUFirst Promise works

PRUFirst Promise bundles two protection plans, PRUMum and PRUActive Life III, into a comprehensive package that covers both Mum and Baby from pregnancy to childbirth and beyond.



Mum reaches 13 weeks of pregnancy

She purchases PRUFirst Promise for the assurance she needs before delivery. Her coverage includes:

Coverage under PRUMum

- 17 Pregnancy Complications
- Gestational Diabetes Mellitus (GDM)
- Psychological Consultations
- Hospital Care Benefit

Coverage under PRUActive Life III¹

- Death
- Terminal Illness



Mum gives birth

PRUMum

- Protects Baby against 25 **Congenital Illnesses and Hospital Care Benefit** up to 3 years old.
- Mum continues to be covered for all conditions, including **Postpartum Depression, Psychological Consultation, and Type II Diabetes Mellitus³**, for up to 60 days after the birth of the baby.

PRUActive Life III

- Coverage is transferred to Baby upon birth. Baby gets lifetime protection against **Death, Terminal Illness, Total and Permanent Disability**.
- Mum can also add on supplementary benefit coverage for **critical illnesses of various stages** for Baby without medical underwriting².



Within 14 to 90 days after birth

Mum easily signs her baby up for PRUShield Plus or Standard without medical underwriting under specified conditions⁴. She can have peace of mind for the long term with the knowledge that the Integrated Shield Plan coverage will stay with her baby for life.



Baby turns 3

Baby's coverage for 25 Congenital Illnesses and Hospital Care Benefit expires but continues to be protected with PRUActive Life III, while Mum continues to be protected against Death with PRUMum.



End of 4th year with PRUMum

PRUMum policy expires. Baby continues to be protected with PRUActive Life III, and PRUShield Plus or Standard and embarks on life's exciting journey.

¹ Covers Mum with 50% of the chosen Sum Assured for Baby, including the Multiplier Benefit (if added).

² Applicable only when the applicable supplementary benefit is added within 60 days from the child's date of birth.

³ Refer to Product Summary for the covered conditions related to gestational diabetes mellitus.

⁴ The Health Cover for Child does not cover congenital illnesses or pre-existing conditions, which refers to any health issue the baby had before getting the eligible PRUShield plan. This includes symptoms or signs that the baby received medical treatment, medication, consultation, advice, or diagnosis for, or that would have made a sensible person seek medical help. For instance, if a baby was born with a cleft lip, any related expenses will not be covered, but other conditions which are not pre-existing will be considered. All other terms and conditions as stated in the eligible PRUShield policy document will apply. It's important to note that the cover can only be applied within 14 to 90 days after the baby's birth, and if the baby is not hospitalised during the application. Please refer to the PRUMum Product Summary for the full terms and conditions.

Summary of Benefits:

Benefits	Benefit Limit	Coverage Period
Benefit for Mum under PRUMum		
Death Benefit for Mum	Option to choose Sum Assured of S\$5,000, S\$10,000, S\$15,000 or S\$20,000	Up to 4 years policy term
Pregnancy Complications		From inception until 60 days from birth of child*
Hospital Care Benefits	2% of Sum Assured/day	
Hospital Care Accelerator Benefit	100% of Sum Assured ¹	
Psychological Consultation	S\$100 / session (capped at 2 sessions)	
Postpartum Depression	5% of Sum Assured	
Gestational Diabetes Mellitus	10% of Sum Assured	
Benefit for Baby under PRUMum		
Congenital Illness Benefit	Option to choose Sum Assured of S\$5,000, S\$10,000, S\$15,000 or S\$20,000	Up to age 3 of child
Hospital Care Benefit	2% of Sum Assured/day	
Hospital Care Accelerator Benefit	50% of Sum Assured ³	
Health Cover for Child	Option to sign up for a PRUShield Plus or PRUShield Standard plan without medical underwriting under specified conditions ²	From 14 - 90 days after birth
Benefits under PRUActive Life III		
For Mum	Basic Sum Assured of up to S\$500,000 including Multiplier Benefit ⁴	From inception until 60 days from birth of child
For Baby		Whole of Life

* Benefit ends automatically once the benefit Sum Assured is paid out or 60 days after the birth of the child, whichever is earlier.

¹ The total payout from Hospital Care and Hospital Care Accelerator Benefit is 100% of the original Sum Assured. The payout is subject to hospitalisation for a consecutive period of 30 days, or to Intensive Care Unit admission for 1 day or more.

² The Health Cover for Child does not cover congenital illnesses or pre-existing conditions, which refers to any health issue the baby had before getting the eligible PRUShield plan. This includes symptoms or signs that the baby received medical treatment, medication, consultation, advice, or diagnosis for, or that would have made a sensible person seek medical help. For instance, if a baby was born with a cleft lip, any related expenses will not be covered, but other conditions which are not pre-existing will be considered. All other terms and conditions as stated in the eligible PRUShield policy document will apply. It's important to note that the cover can only be applied within 14 to 90 days after the baby's birth, and if the baby is not hospitalised during the application. Please refer to the PRUMum Product Summary for the full terms and conditions.

³ Total payout from Hospital Care and Hospital Care Accelerator Benefit for Child is 50% of the original Sum Assured. The payout is subject to the child's Intensive Care Unit hospitalisation of at least three continuous days.

⁴ Covers Mum with 50% of the chosen Sum Assured for Baby, including the Multiplier Benefit (if added). Protect Mum against death and terminal illness. Protect Baby against death, terminal illness and total and permanent disability.

For more information, speak to your Prudential Financial Representative.
Call us at **1800 333 0 333**.

Important Notes:

You are recommended to read the product summary and seek advice from a qualified Prudential Financial Representative 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 Representative.

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 websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 20 September 2024.

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

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