



Prudential Vietnam Assurance Private Ltd.

Head office: 25rd Floor, Saigon Trade Centre 37 Ton Duc Thang, Ben Nghe Ward Ho Chi Minh City.

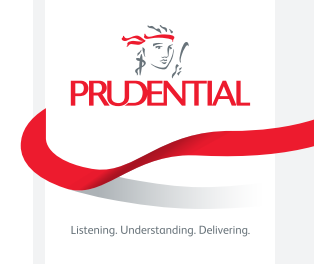
☎ 1800 1 247 📠 (028) 39 100 899 ✉ customer.service@prudential.com.vn 🌐 www.prudential.com.vn

This is an insurance product provided by Prudential Vietnam, not a product of an insurance agency. Participating in the insurance product is to provide customers with financial security against risks in life, not a mandatory condition to perform any other activities or services of an insurance agency or insurance brokerage company.


In xxxx bản, khổ 18 x 13 cm, tại CCCC <địa chỉ nhà in>.

Unit-linked Product **PRU-FLEXINVEST**

Be proactive flexibility for all investment needs



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The life around us always contains many interesting surprises. Each change sometimes presents challenges, but also offers many opportunities for people to grasp.



WHEN YOU GRADUATE AND START A CAREER

What you think

- You will earn a lot of money to travel around the world.
- You will enjoy a single life with a lot of interesting experiences with your friends.

What the reality is

- You keep your head up in the job to capture the chance for a quick promotion.
- You worry about the unexpected costs for the wedding plan and also your first child.



WHEN YOU PLANS FOR EMBRACE LONG-TERM THE WHOLE FAMILY

What you think

- You will send your child to international school or study abroad.
- You work hard in big corporation to save money to buy a house, buy a car.

What the reality is

- You can only send your child to a local school because of the rising tuition fee.
- You need investment to seize your own business opportunity.



WHEN YOU RETIRE AND ENJOY THE DAYS

What you think

- You will enjoy your retirement and travel every year with your family.
- You hope your legacy will be a solid foundation for your children when you are no longer around.

What the reality is

- You do not want to be a burden to your children due to your declining health.
- All your savings are still not enough to help your child start business.

With the philosophy of being “The Companion for the good life” for all Vietnamese family, Prudential proudly introduces **PRU-FLEXINVEST** – The financial solution with outstanding protection and investment features that will help you quickly adapt with changes in your life and seize the opportunity to realize your plans in life.

01

Opportunity to invest and accumulate your wealth effectively with **PRUlink** funds



OUTSTANDING BENEFITS

02

Protect your family financial plan with 100% Sum Assured and total investment returns



03

Actively decide your protection and investment plan



01

OPPORTUNITY TO INVEST AND ACCUMULATE YOUR WEALTH EFFECTIVELY WITH **PRUlink** FUND

1.1. Diversified portfolio and effective investment history

You are entitled to investment opportunities via **7 PRUlink** funds.

You freely determine your own investment portfolio by investing in one or more **PRUlink** funds which meets your expected return and risk appetite.

With long experienced investment specialists and flexible investment strategy, all **7 PRUlink** funds have showed the good return during the past years, which helps customers be free of mind when investing.

Eastspring Investments is a leading asset management company in Asia, specializing in investment management for individual and institutional clients with total assets under management of approximately USD 237 billion (as of December 31, 2023).

In Vietnam, Eastspring Investments Fund Management Company Limited (Eastspring Vietnam) was established in 2005 and is currently the fund management company with the largest total assets under management in Vietnam with a value of VND 170.8 trillion (equivalent to USD 7 billion) (as of December 31, 2023).

Source: Official Website of Eastspring Viet Nam

REAL RATE OF RETURN

2019 2020 2021 2022 2023 AV 5 year^(*) AV 10 years^(**)

Established on March 8, 2024 and started recording investment results from this time. Find out more information about **PRUlink** Tuong Lai Xanh Fund below

	2019	2020	2021	2022	2023	AV 5 year ^(*)	AV 10 years ^(**)
PRUlink Tuong Lai Xanh							
PRUlink Vietnam Equity fund	9.8%	16.4%	40.0%	-23.8%	13.5%	9.1%	12.5%
PRUlink Growth fund	10.6%	16.0%	28.5%	-17.6%	15.5%	9.4%	11.7%
PRUlink Balanced fund	11.0%	14.7%	20.8%	-13.3%	16.8%	9.3%	10.8%
PRUlink Stable fund	11.4%	12.5%	13.3%	-8.9%	18.1%	8.8%	9.8%
PRUlink Vietnam Bond fund	12.2%	9.0%	3.0%	-2.0%	20.2%	8.2%	8.2%
PRUlink Preserved fund	5.5%	5.6%	4.2%	4.8%	7.7%	5.4%	4.8%

Source: Eastspring Investment

High

Risks / Expected Returns

Low

(*) The average return of **PRUlink** funds in 5 years (2019 - 2023)

(**) The average return of **PRUlink** funds in 10 years (2014 - 2023). Real rate of return for each year can be found in Investment-linked product Annual Report 2023 at www.prudential.com.vn

The past performance of **PRUlink** Funds is for reference only and shall not be understood as a **guarantee** for future performance. Actual returns of the fund will fluctuate (i.e. rise or fall) each year based on the performance of the assets the fund invest in. The actual returns may even be negative. Please refer to the general information for details of the Fund's investment objectives and policies

Advantages when investing with professional investment fund versus as Individual investor



The Investment fund can help clients diversify their portfolio without requiring large capital.



The Investment fund is capable of obtaining accurate and timely market information.



The Investment fund is managed professionally and provides frequent investment updates to customers.

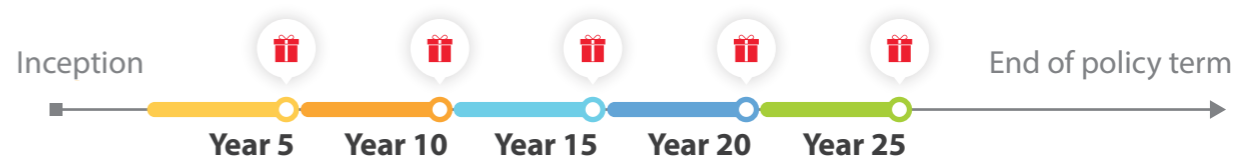
1.2. Accumulate wealth effectively with multiple attractive bonuses

- **Start up bonus:** An initial bonus to customers who pay Target premium of 50 million dong or more. This benefit is applicable for the 1st Policy Year only and will be allocated to Target Premium account Value after Free look period⁽¹⁾ under the following scheme:

Unit: VND

Annualized Target premium of 1st Policy Year	>= 50 million	>= 100 million
% of paid Target premium in 1st Policy Year	3%	5%

- **Loyalty bonus:** The bonus for customers for long term participating and paying full premium. Starting from the 5th policy anniversary and at every 5-year anniversary afterwards, the loyalty bonus⁽²⁾ will be allocated to Target Premium Account Value and Excess Premium Account Value as below:



 = **Loyalty bonus on Target premium Account Value⁽³⁾** + **Loyalty bonus on Excess Premium Account Value⁽⁴⁾**

3.5 % of preceding 60-month average TP Account value + **3.5 % of preceding 60-month average Excess Premium Account Value**



02

PROTECT YOUR FAMILY FINANCIAL PLAN WITH 100% SUM ASSURED AND TOTAL INVESTMENT VALUE

PRU-FLEXINVEST brings financial support, helping families to overcome difficulties when Death or Total Permanent Disability happens to the breadwinner.

PROTECTION BENEFITS⁽⁵⁾
(against risk of death and TPD)

=

100% Sum Assured⁽⁶⁾

+

Investment result

Besides, PO has the right to change to the following Death/TPD⁽⁵⁾ benefit option for only one time from the policy anniversary date right after LA attains the age of 70. Prudential will pay out the higher amount between Sum Assured and Total fund value.



03

ACTIVELY DECIDE YOUR PROTECTION AND INVESTMENT PLAN

PRU-FLEXINVEST offers a flexibility of choosing, monitoring and adjusting protection and investment plan, help you easily manage your asset during the policy term with Prudential Viet Nam, from inception till maturity.

Choosing when to end policy

Freely terminates policy prior to maturity without any charge

08

Choose PRUlink funds

Customer can pick one or combine many of 7 PRUlink funds

01

Change protection plan

Change SA & change insurance benefit option depending on the protection needs at every stage of life

02

Change investment plan

Customer can flexibly change the premium direction to different funds.

03

Top-up⁽⁸⁾

Up to 10 times of 1st policy year Target Premium

05

Premium payment⁽⁷⁾

Flexibly pay premium (increase/ decrease/ defer) from 6th policy year onwards^(*)

04

DYNAMIC

Switching of PRUlink funds

Switch part or all units from one fund (or funds) to another fund in the same account

07

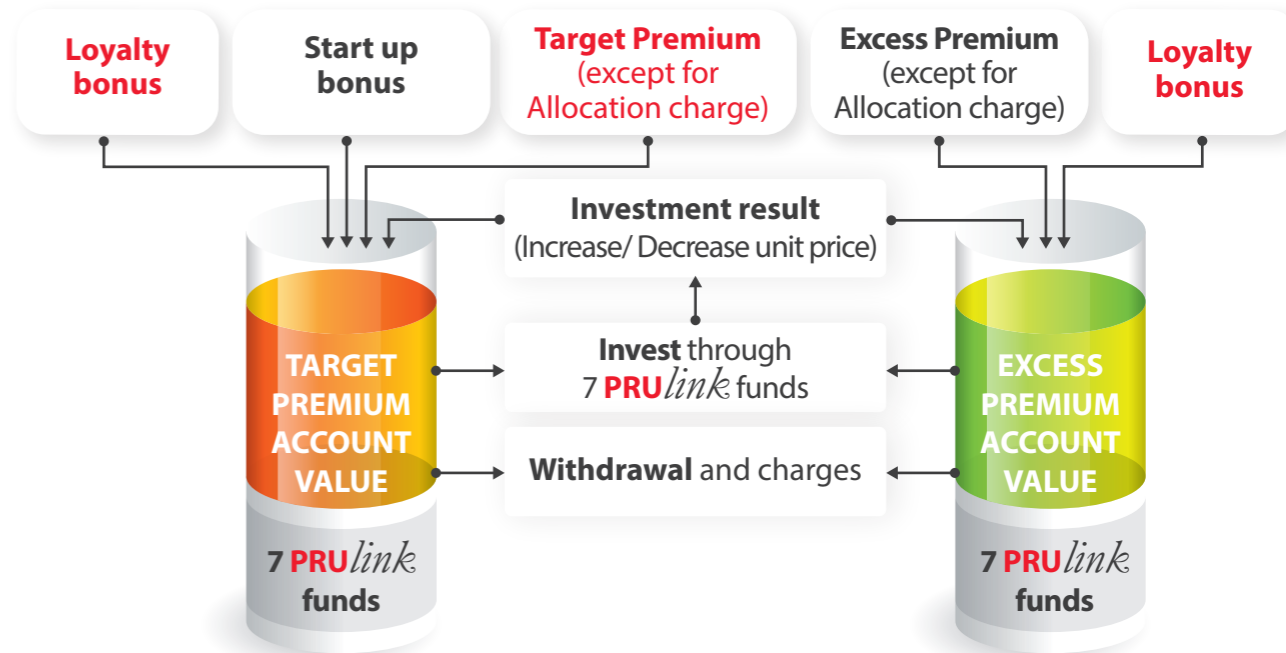
Withdrawal

Flexible withdrawals without any charge to realize future plans

06

() Reduction of premium or deference of premium payment for a long period can impact insurance benefits and policy validity if Fund Value is insufficient to cover for the Cost of Insurance and/or Administration Charges. Customers should continue paying premium regularly and top up to ensure policy validity and maintain protection & investment goals as planned.*

HOW DOES PRU-FLEXINVEST WORK?



The Investment Result is the Fund Value of the Insurance Policy and this is not guaranteed. Such value will increase or decrease in accordance with the performance of PRUlink Funds. The Policyholder is entitled to all Investment Results and shall be responsible for all investment risks of PRUlink Funds.

BENEFIT ILLUSTRATION⁽⁹⁾

Mr. A is 35 years old who is married and has a boy. He decided to join the **PRU-FLEXINVEST** package for his family's investment and protection plan with planned installment premium period of 20 years and invest 100% in **PRUlink**- Vietnam Equity Fund.

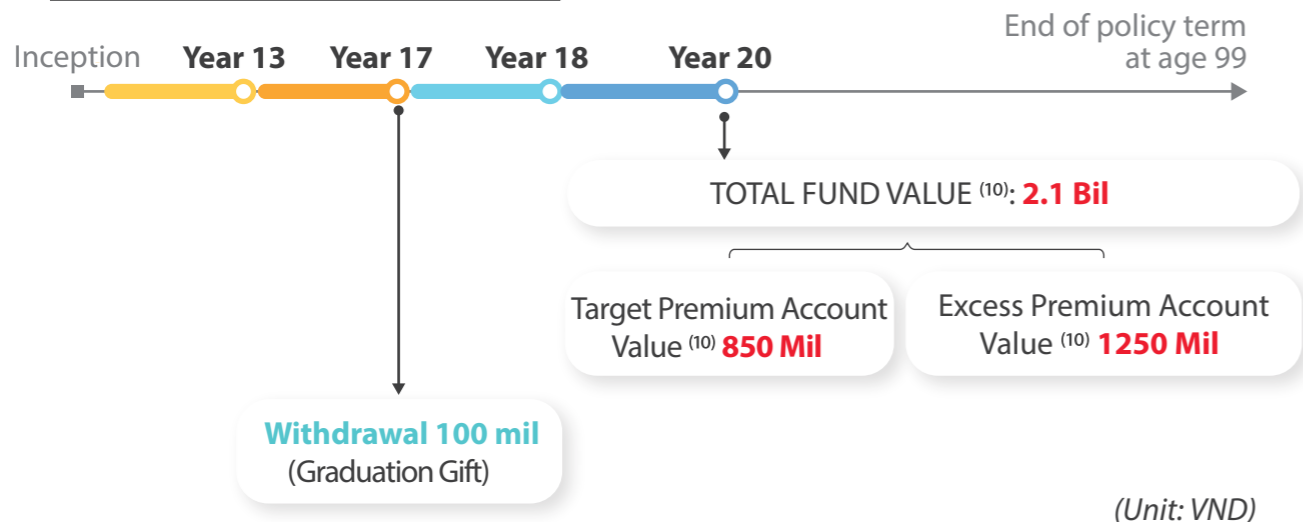
Unit: VND

		FATHER (35 years old)	MOTHER (35 years old)	CHILD (5 years old)
Main product PRU-FLEXINVEST (Invest 100% in PRUlink -Vietnam Equity Fund)		500 Mil		
+ Riders	• Enhanced Accidental Death & Dismemberment	200 mil		
	• PRU-EARLY CRISIS COVER	200 mil	200 mil	
	• PRU-CRISIS WAIVER OF PREMIUM	✓	✓	
	• Juvenile Accident			200 mil
Target premium & Rider premiums		27.3 mil/year		
Top up premium in 20 years		25 mil/year		
Total premium		52.3 mil /year ~ 143,000/day		

Riders are optional and purchased at customer's discretion and they are not entitled to Start up Bonus and Loyalty Bonus.

(*) The premium term is equal to the policy term, until Mr. A reaches 99 years old. However, with flexible premium payment benefit, Mr. A opted to pay premium for 20 years. His policy remains in force as long as the Fund Value is sufficient to cover for incurred costs.

1. WHEN LIFE GOES ON PEACEFULLY



Total premium paid

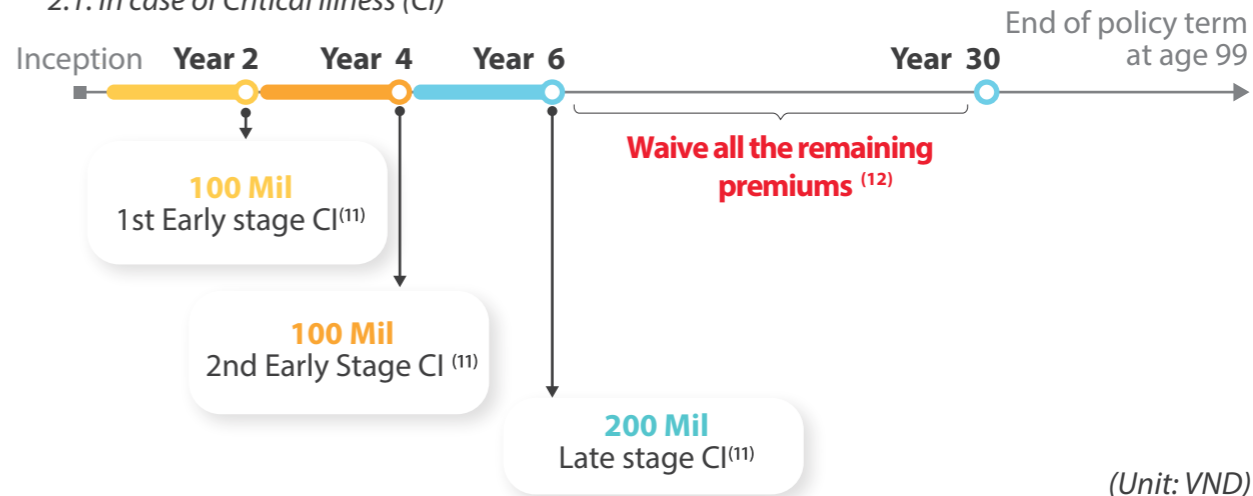
52.3 mil/year * 20 years
= 1.046 Mil

Received value

- Opportunity for effective asset growth until the end of the contract term
- To be proactive in financial plan

2. WHEN UNEXPECTED EVENTS HAPPEN TO FATHER (Main Life Assured)

2.1. In case of Critical Illness (CI)



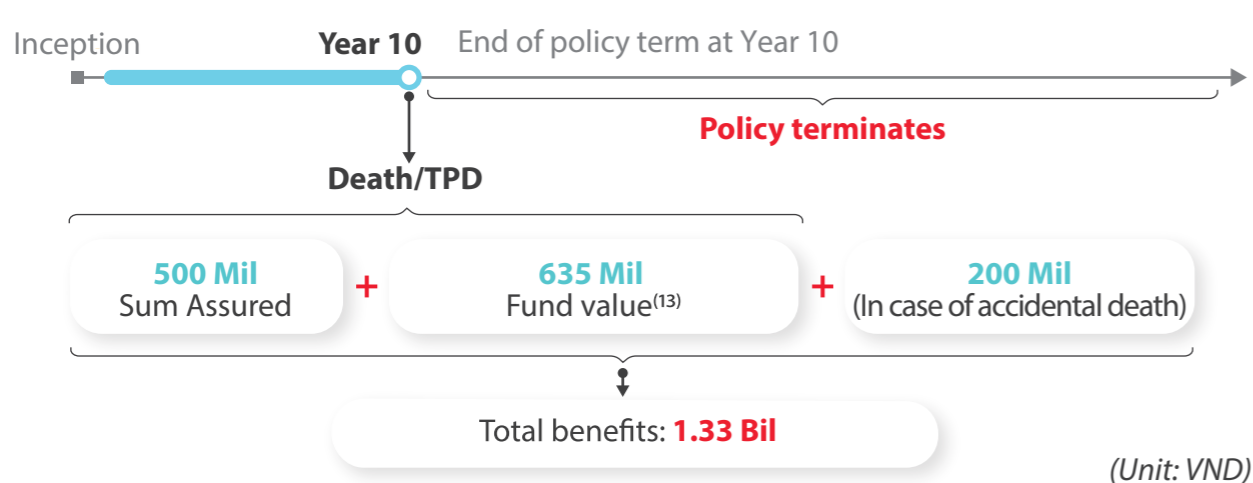
Total premium paid

52.3 mil/year * 6 years
= 313.8 mil

Received value

- Financial support ⁽¹¹⁾ and waive of premium ⁽¹²⁾ when LA incurred CI
- The family continues to be covered and receive investment result according to the chosen plan

2.2. In case of death /TPD at the 10th policy year



Total premium paid

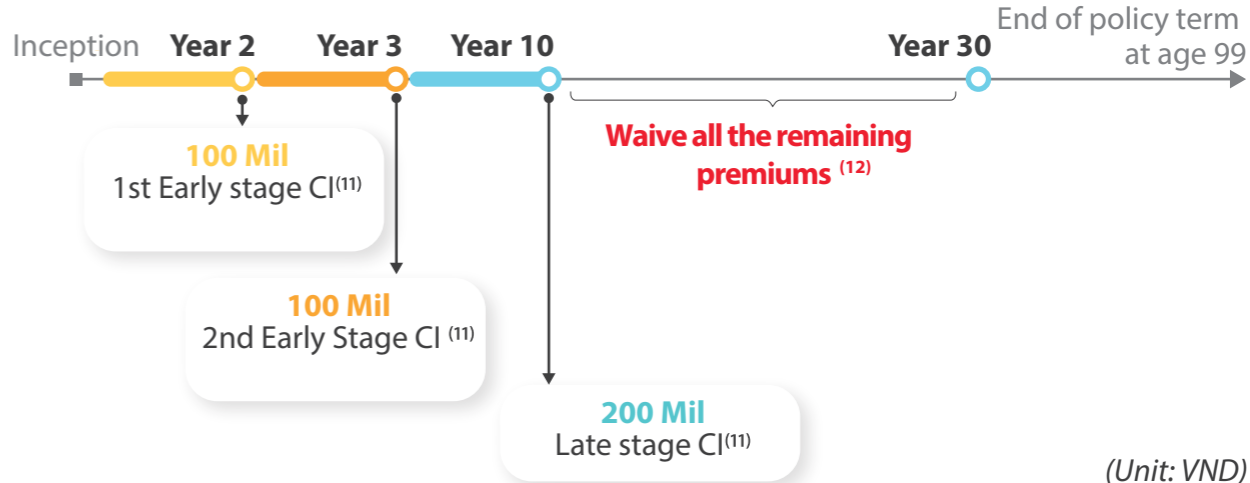
52.3 Mil/Year * 10 Years
= 523 Mil

Received value

- Financial support by death/TPD
- Enhance financial support by accidental death

3. WHEN UNEXPECTED EVENTS HAPPEN TO MOTHER

In case of CI:



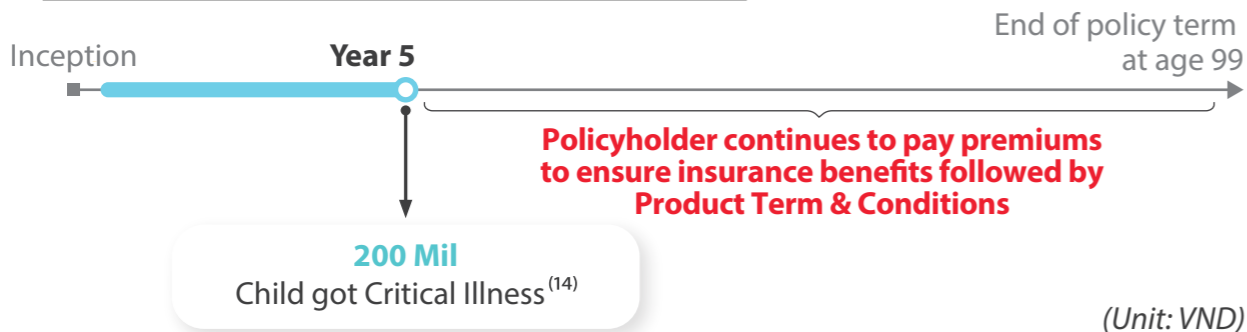
Total premium paid

52.3 Mil/year * 10 year
= 523 Mil

Received value

- Financial support⁽¹¹⁾ and waive of premium⁽¹²⁾ when LA incurred CI
- Father and child continue to be covered and receive investment result

4. WHEN UNEXPECTED EVENTS HAPPEN TO CHILD



Total premium paid

52.3 Mil/Year * 5 Years
= 261.5 Mil

Received value

- Financial support when unfortunately get critical illness
- Father and mother continue to be covered and receive investment result according to chosen plans

Servicing

If you would like to know more about this insurance solution, please contact Prudential Vietnam's insurance agents or dial **1800 1247** for more information.

Notes:

- (1) Within 21 days from the date Policyholder (PO) signed the hardcopy of (i) Application form, (ii) Life insurance Certificate, (iii) Benefits illustration and (iv) Summary of Product Terms & Conditions, in case PO chooses to cancel his/her policy, Prudential shall then return to PO total initial paid Premiums, without interest after deducting medical examination fees, if any.
- (2) Loyalty bonus can be decreased accordingly in case the Fund management charge is reduced. Prudential Vietnam shall provide written notification to customer 3 months prior to the time of the change.
- (3) The bonus will be allocated to Target Premium Account Value starting from the 5th policy anniversary and at every 5-year anniversary afterwards with the policy is in force at the time of bonus review, Target premium (TP) is paid in full yearly to the time of bonus review and

the Policyholder does not withdraw any amount from Target Premium Account Value during the period of bonus review.

(4) The bonus will be allocated to Excess Premium Account Value starting from the 5th policy anniversary and at every 5-year anniversary afterwards with the policy is in force at the time of bonus review and the Policyholder does not withdraw any amount from Excess Premium Account Value during the period of bonus review.

(5) TPD benefit is only eligible before the policy anniversary right after the LA attains the age of 80. The benefit will be deducted any debt or partial withdrawal since the death event date, if any.

(6) 100% Sum assured will be paid when the Life assured is 4 years old and above. In case the Life assured is under the age of 4, benefits are paid with different scheme as stipulated in the Terms and Conditions of the product.

(7) The PO has a right to decrease or defer TP from the 6th policy year or increase TP after free look period. Decreasing of TP in all cases must be greater than or equal to minimum TP as regulated by Prudential, at the time decreasing of TP is accepted.

(8) Top-up premium will be only allocated when all the past and current policy year's Target Premiums have been fully paid.

(9) Premium in the package are calculated for LAs with normal health and occupation class as per Prudential's underwriting standard.

*(10) The total fund value of the policy includes Target Premium Account Value and Excess Premium Account Value at the time of 20th policy year with illustrated (non-guaranteed) at 9% p.a for **PRU**link Vietnam Equity Fund, having included conditional Loyalty Bonus.*

*(11) CI will be paid that must meet conditions and belong to list of CI stipulated in Terms and Conditions of **PRU**-EARLY CRISIS COVER.*

(12) Waive all insurance premiums of the main product and the signed rider(s), if any (excluding Excess Premium for the main product, if any) from the next premium due after the Insured is diagnosed with Critical illness (CI) (from the list of CI declared in the Appendix Terms and Conditions of Critical Illness Waiver of Premium product) until the end of Terms and Conditions of Critical Illness Waiver of Premium. Customers are entitled to continue paying additional insurance premiums to receive investment results according to the selected plan.

*(13) Fund value of the policy year 10 with illustrated (non-guaranteed) at 9% p.a for **PRU**link Vietnam Equity fund, having included conditional Loyalty Bonus.*

(14) CI will be paid that must meet conditions and belong to list of CI stipulated in Terms and Conditions of rider Juvenile Critical Illness.

GENERAL INFORMATION

A. PRUlink Funds

	FUND TITLE	OBJECTIVE	INVESTMENT POLICY	INVESTMENT PORTFOLIO	
Investment Risk/Growth	High	PRUlink Tuong Lai Xanh Fund	Maximize total income from mid to long-term investment	Investing primarily in equity securities of Vietnam-based companies which are believed to contribute positively to the United Nations Sustainable Development goals (SDGs) through their products and services (*)	Listed stocks in Vietnam Stock Market and OTC stocks (Minimum 80.0% of portfolio total value) and other permitted asset
		PRUlink Vietnam Equity Fund	Aims to maximize total return in the medium to long-term investment	Investing in a portfolio comprising Vietnam Dong denominated listed and unlisted equities	Vietnam Dong denominated listed and unlisted equities (Min: 80%)
		PRUlink Growth Fund	Aims to provide high return in the medium to long-term investment	Investing in a portfolio comprising a significant portion of Vietnam Dong denominated listed and unlisted equities, and also investing in fixed income instruments, including but not limited to Government Bonds, Corporate Bonds and Bank Deposits	Vietnam Dong denominated listed and unlisted equities (55%-85%) Fixed income instruments, including but not limited to Government Bonds, Corporate Bonds and Bank Deposits (15%-45%)
		PRUlink Balanced Fund	Aims to provide a balanced combination of stable income and medium to long-term capital growth	Investing an equal portion of its assets in fixed income instruments (including but not limited to Vietnam Dong denominated Government Bonds, Corporate Bonds and Bank Deposits) and in Vietnam Dong denominated listed and unlisted equities	Fixed income instruments (including but not limited to Vietnam Dong denominated Government Bonds, Corporate Bonds and Bank Deposits) (35%-65%) Vietnam Dong denominated listed and unlisted equities (35%-65%)

(*) Refer to the sustainable development goals on the official website of the United Nations in Vietnam

	FUND TITLE	OBJECTIVE	INVESTMENT POLICY	INVESTMENT PORTFOLIO	
Investment Risk/Growth	Medium Low	PRUlink Stable Fund	Income and medium to long-term capital growth Aims to provide a combination of stable	Investing a significant portion of its assets in fixed income instruments (including but not limited to Vietnam Dong denominated Government Bonds, Corporate Bonds and Bank Deposits), and also investing in Vietnam Dong denominated listed and unlisted equities	<ul style="list-style-type: none"> Fixed income instruments (including but not limited to Vietnam Dong denominated Government Bonds, Corporate Bonds and Bank Deposits) (55%-85%) Vietnam Dong denominated listed and unlisted equities (15%-45%)
		PRUlink Vietnam Bond Fund	Aims to provide a stable return with a possibility of medium to long-term capital growth	Investing in a portfolio comprising a significant portion of Vietnam Dong denominated listed and unlisted equities, and also investing in fixed income instruments, including but not limited to Government Bonds, Corporate Bonds and Bank Deposits	Vietnam Dong denominated fixed income instruments, including but not limited to Government Bonds, Corporate Bonds and Bank Deposits (minimum 80%)
		PRUlink Preserved Fund	Aims to provide capital preservation to the Policyholders	Investing in a portfolio comprising Vietnam Dong denominated money market instruments	Vietnam Dong denominated money market instruments, including but not limited to Government bills with duration less than or equal 6 months (maximum 40%) Bank Deposits and Cash with duration less than or equal 12 months (minimum 60%)

Fund Unit Pricing:

- Each investment fund is divided into Units of equal value.
- PRUlink fund unit pricing is declared every Wednesday and Friday ("Valuation Day") and is announced by Prudential on the working day immediately following the Valuation Day on the website <https://www.prudential.com.vn/vi/thong-tin-cac-quy-dau-tu/quy-lien-ket-don-vi-prulink/>. In case the Valuation Day coincides with a day off or a holiday according to the law, the Valuation Day will be the working day immediately following that day off or holiday.

$$\text{Unit Price} = \frac{\text{Net Asset Value of PRUlink Fund}}{\text{Total Number of Units}}$$

Prudential reserves the right to defer or postpone selling, buying or pricing units of PRUlink Funds in following circumstances:

- The closure or suspension of a major stock exchange..
- Other events under the law.

B. ILLUSTRATION OF PREMIUM ALLOCATION TO PURCHASE UNITS OF PRUlink FUNDS

Mr. A, 35 years old, purchases PRU-FLEXINVEST with Target Premium of VND 50.1 million/year,

Sum assured of VND 1.25 billion. Mr. A invested with Excess Premium of VND 20 million/year to grow his asset faster.

Mr. A decides to invest 50% into PRUlink Vietnam Equity Fund and 50% into PRUlink Growth Fund.

Summary of allocating premium to buy units of PRUlink funds at the time of policy inception of Mr. A:

Unit: VND

Premium Type	Amount (1)	1st year Allocation charge rate (2)	Allocation charge (3)=(1)x(2)	Allocated premium (4)=(1)-(3)
Target premium	50,1 Mil	85%	42.5 Mil	7.6 Mil
Top up premium	20 Mil	5%	1 Mil	19 Mil

Allocated Rate		Allocated Premium into PRUlink Funds		Unit Price ^(*)		Number of Purchased Units	
PRUlink Vietnam Equity Fund (5)	PRUlink Growth Fund (6)	PRUlink Vietnam Equity Fund (7)=(4)x(5)	PRUlink Growth Fund (8)=(4)x(6)	PRUlink Vietnam Equity Fund (9)	PRUlink Growth Fund (10)	PRUlink Vietnam Equity Fund (11)=(7)/(9)	PRUlink Growth Fund (12)=(8)/(10)
50%	50%	13.3 mil	13.3 mil	11,000	16,000	1,209.09	831.25

(*) The above Fund Unit Price is illustrative only.

C. PREMIUM

• **Target Premium:** the amount the Policyholder must pay Prudential on regular basis. The minimum basic Target Premium is set according to the number of Unit Deducting Riders (UDR) of group 1(*) attached:



(*) Unit deducting rider (UDR) is a rider that the Cost of insurance is deducted from Fund Value. Traditional rider is rider product(s) other than UDR.

• **Excess premium (Top up):** The additional amount the Policyholder pays Prudential during the effective period of the Insurance Policy to purchase additional fund units. Maximum Top-up is 10 times of annualized TP of basic plan (of first policy year) and minimum top up amount which is VND 2 mil per top up time.

D. FEE AND CHARGES

• **Cost of Insurance:** is deducted on monthly basis from a number of Fund Units Value of the Insurance Policy based on Sum Assured of main product and UDRs, if any.

• **Cost of insurance varies** by Sum Assured, age, gender, occupation, policy term and health condition of the Life Assured.

• **Allocation charge:** is deducted from Target premium and Top-up premium, if any, before being allocated into **PRUlink** Funds.

Policy year	Year 1	Year 2	Year 3	Year 4	Year 5+
Target premium	85%	75%	10%	5%	0%
Top up premium	5%				

• **Administration Charge:** VND 40.000 /month, deducted on monthly basis from a number of Fund units value of the Insurance Policy.

• **Fund Management Fee:** is deducted when calculating the Net asset value of each **PRUlink** fund as at the pricing date.

PRUlink fund	Tuong Lai Xanh	Vietnam Equity	Growth	Growth Balanced	Stable	Vietnam Bond	Preserved
Annual Fund Management Fee	2,5%	2,5%	2%	1,75%	1,5%	1%	1%

E. WHO CAN PARTICIPATE ?

Entry age of Life assured	Policy term	Premium term
30 days– 65 years old	Until LA attains age 99	Equal Policy term

Notes:

- Customers should choose the suitable fund with their risk appetite as well as might to review and update policy information regularly through **PRU**Online (website www.khachhang.prudential.com.vn).
- The policy will lapse unless Target Premiums are paid in full yearly during the first five (05) policy years.
- The premium term is equal to the policy term, but the Policyholders can pay premium as planned in Insurance Illustration or flexibly pay premium (increase/decrease/defer) from policy year 6 onwards. Reduction of premium or deference of premium payment for a long period can impact insurance benefits and policy validity if Fund Value is insufficient to cover for the Cost of Insurance and/or Administration Charges. Customers should continue paying premium regularly and top up to ensure policy validity and maintain protection & investment goals as planned.
- Upon the policy maturity Prudential shall pay the total Fund Value of the Insurance Policy to the person who receives the benefit. However, the Policyholder has the right to surrender the Policy before maturity and Prudential shall pay Surrender Value to the person who receives the benefit.
- The Policyholder must comply with Terms and Conditions of the Insurance product to ensure insurance benefits.
- Buying the Insurance Policy is both a commitment and long-term investment. Therefore,

unless it is a force majeure, the Policyholder should not surrender the Policy during initial policy years because of high charges in this period.

- Prudential Vietnam Life Insurance Co., Ltd and Eastspring Investments Vietnam is member of Prudential UK, is not a joint venture in any forms with Prudential Financial Inc. headquartered in United States.

EXCLUSION:**1. Exclusion in case of Life Assured's death**

1.1 Prudential shall not pay death insurance benefit as specified in terms and conditions of **PRU**-FLEXINVEST product if death of the Life Assured is the result of any of the following:

- a. Suicide whether sane or insane, within 02 years from the Policy Effective Date or the latest reinstatement Date, or the effective Date of an increase in Sum Assured, whichever is later; or
- b. Intentional acts of Policyholder or the person who receives the insurance benefit; or
- c. HIV infection, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related diseases, except HIV infection at work as a medic or police officer; or
- d. Due to execution of the death sentence.

1.2 Under exclusion cases as specified above, Prudential shall pay:

- a. Fund Value at the next Pricing Date right after the date declining claim request for

- death benefit; and
- b. Allocation charge; and
- c. Unallocated premium, if any; and
- d. Cost of insurance; less
- e. Medical examination fee, if any; less outstanding debt(s), if any.

2. Exclusion in case of Life Assured's Total and Permanent Dismemberment

Prudential shall not pay insurance benefit of Life Assured's Total and Permanent Dismemberment as specified in Terms and conditions of **PRU**-FLEXINVEST product if Total and Permanent Dismemberment of the Life Assured is the result of any of the following:

- a. Occurs prior to the Policy Effective Date, or prior to the latest reinstatement Date, or prior to the effective Date of an increase in Sum Assured, if any, whichever is later; or
- b. Be the result of attempting suicide caused Total and Permanent Dismemberment or self-inflicted injury of Life Assured whether sane or insane; or
- c. Be the result of intentional acts of Policyholder or the person who receives the insurance benefit,
- d. Participate in flying aircrafts or any aviation activities except for as a fare-paying passenger of scheduled and licensed commercial aircrafts

3. In case there are more than one Beneficiary, and one or some of them intentionally act causes disability, death against Life Assured, Prudential shall still be liable to pay insurance benefits to the other Beneficiaries a percentage of the insurance benefit corresponding to the percentage indicated by Policyholder following these Terms and Conditions.

All features and insurance benefits presented herein are of summarized nature and for reference only.

Insurance benefits are carried out according to Terms and Conditions approved by Ministry of Finance. Please read fully Terms and Conditions to understand clearly about benefits and responsibilities before purchasing the insurance product.