



We understand

you want to grow your savings,
surely and securely

PRU*wealth (SGD)*

Now with **JOint Ownership**,
you can grow your savings uninterrupted.



In this environment of rising costs and inflationary pressures, wouldn't it be ideal if your savings continue to earn healthy returns and counter the impact of inflation in the long term?

With **PRUwealth (SGD)**, you can do just that. **PRUwealth (SGD)** ensures that your capital remains intact in the long term after the 20th year¹, while giving you potentially higher returns. This allows you to see real growth in your **PRUwealth (SGD)** plan without having to worry about market volatility.

Moreover, with the Joint Ownership option, your policy continues² and your savings will grow uninterrupted should the unforeseen happen to you or your spouse.

A financially secure future begins with Prudential Singapore – the highest rated life insurer with an AA Financial Strength Rating by Standard & Poor's, and a strong 84-year track record of serving the savings, protection and investment needs of Singaporeans.

Grow your wealth over the long term

If your finances permit, you can keep growing your wealth with **PRUwealth (SGD)** up till you are 100 years old³. By keeping your money in **PRUwealth (SGD)**, you enjoy a potentially higher return⁴ with the accumulated funds.

Financial flexibility at every life stage

PRUwealth (SGD) allows wealth accumulation over a longer horizon, and should the need arise, give you the option to withdraw⁵ your money. You will have the flexibility of using your money to fund key milestones in your life – whether it's for an important celebration or for a well-deserved family holiday.

Adapts to your financial planning with choice of premium payment terms

PRUwealth (SGD) comes with a choice of 5, 10 or 20-year premium payment terms, so you can choose to save based on a premium payment term that suits you best.

Allows for policy continuity

With **PRUwealth (SGD)**, you have the option to appoint your loved one as a secondary life assured⁶. Should the unforeseen happen to you, the appointed secondary life assured can help to continue wealth accumulation⁷ and give your next generation a head start in their future endeavours.

Grow your savings uninterrupted with Joint Ownership

PRUwealth (SGD) can be purchased on a single owner or joint owners basis. With the Joint Ownership feature, you can own a **PRUwealth (SGD)** policy with your spouse to ensure that there is continued access to the policy. In the event that one of the joint owners pass on, the surviving spouse will become the sole owner of the **PRUwealth (SGD)** policy.

How Joint Ownership works:



Mr and Mrs Wong, married with a daughter, Amy (age 1 next birthday). They bought a **PRUwealth (SGD)** policy with Joint Ownership, 20-year premium payment term, and attached Payer Security Plus supplementary benefit on each parent's life.



Amy (age 1, next birthday) is the life assured. Policy term is 99 years³ (up to age 100).



17 years later, Mr Wong passed away in an accident.



Mrs Wong is now the sole owner of the policy.



- Policy continues throughout Amy's life or until policy matures³.
- The policy continues with premiums waived under the Payer Security Plus supplementary benefit.
- Mrs Wong can choose to surrender⁸ the policy in part or in full at anytime if she needs to pay for Amy's tertiary education expenses.

Fuss-free signup⁹

PRU*wealth* (SGD) is a plan that does not require medical underwriting procedures. This makes application a breeze.

Life protection for your family

You can rest assured knowing that your loved ones are taken care of because **PRU***wealth* (SGD) provides them with a payout¹⁰ of the Death Benefit should something untoward happen to you.

The Death Benefit from **PRU***wealth* (SGD) will be the higher of:

- 105% of the total premiums paid (excluding premiums for supplementary benefits, if any) less any bonuses surrendered¹¹, or
- 101% of the surrender value

less any amount owing to us.

Higher projected returns

PRU*wealth* (SGD) provides a potentially higher return over the long term on your premiums paid, allowing you to grow your wealth like never before.

Payment Term	5 Years	10 Years	20 Years
Total basic premium paid	50,000	50,000	50,000
Returns [#] (non-guaranteed)	At Year 25	At Year 30	At Year 40
Projected total cash value	119,988	127,786	156,321
Projected rate of return (p.a.)	3.87%	3.73%	3.73%
Projected total cash value as a percentage of total basic premium paid	240%	256%	313%

[#] Projected returns in the above table are based on 20 years after premium payment term. Premiums illustrated are based on annual mode. The illustrated values use bonus rates assuming a projected investment rate of 4.75% p.a. As bonus rates are not guaranteed, the actual benefits payable will vary according to the future performance of the participating fund.

How PRUwealth (SGD) works:

Mr Tan (male, non-smoker), age 40 next birthday, wants to start a long-term insurance savings plan by setting aside \$5,000 per year for 10 years¹², and also wants to have the option of withdrawing⁵ some portion of his money whenever there is a need.

Scenario 1:

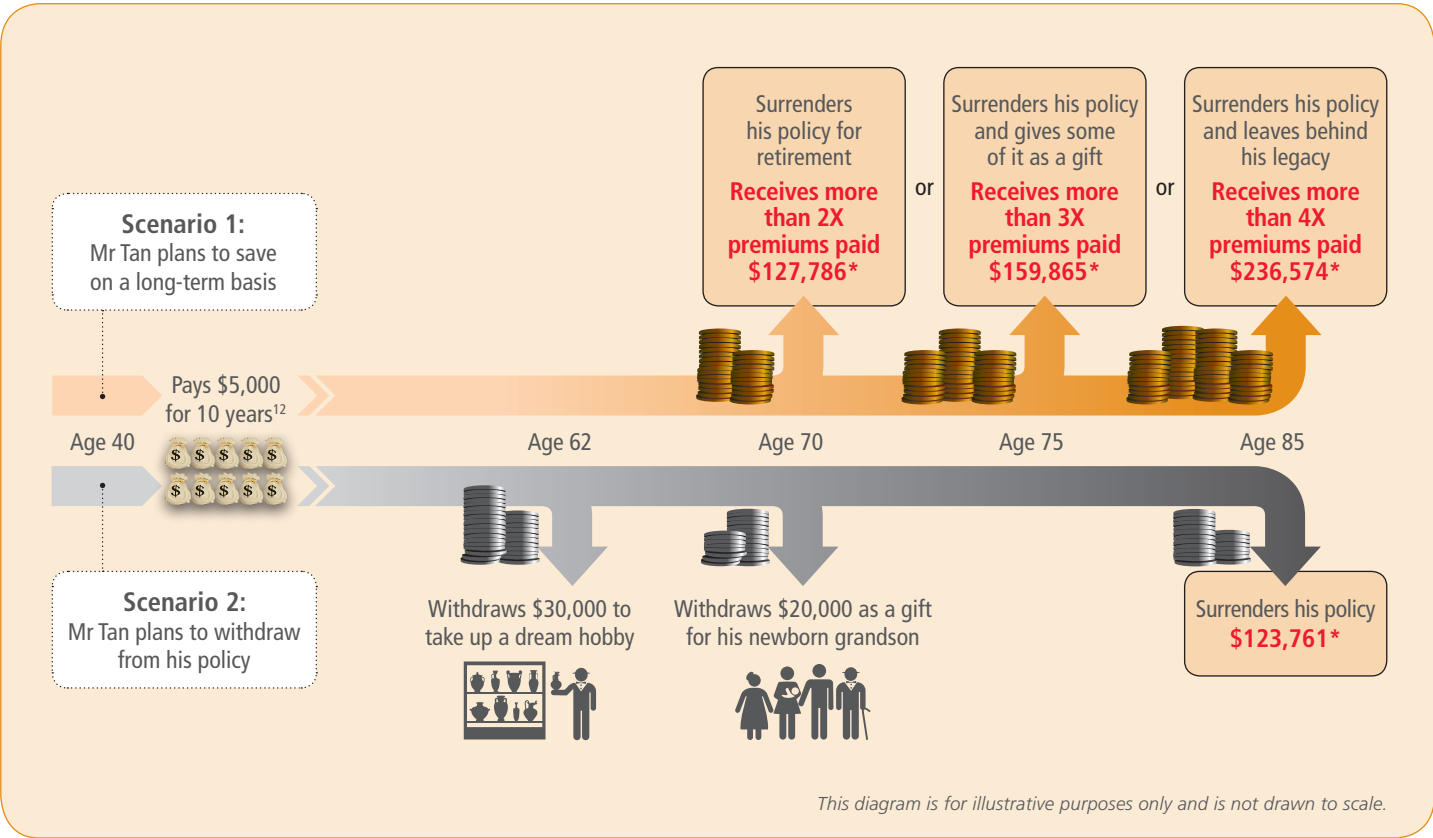
How PRUwealth (SGD) works if Mr Tan plans to save on a long-term basis

Mr Tan chooses to accumulate his savings without making any withdrawals, so he could have more when he decides to surrender his policy at a later age. He will get \$127,786* (more than 2X of his premiums paid) at age 70, \$159,865* (more than 3X of his premiums paid) at age 75, or \$236,574* (more than 4X of his premiums paid) at age 85 when he chooses to surrender the plan.

Scenario 2:

How PRUwealth (SGD) works if Mr Tan plans to withdraw from his policy

At age 62, Mr Tan plans to withdraw \$30,000 to celebrate the start of his retirement by taking a dream hobby. At age 70, he decides to withdraw another \$20,000 as a gift for his newborn grandson. He then decides to surrender his policy at age 85 so that he could pass his savings to his loved ones, and his surrender value for his policy will be \$123,761*.



* The illustrated values use bonus rates assuming a projected investment rate of 4.75% p.a. As bonus rates are not guaranteed, the actual benefits payable will vary according to the future performance of the participating fund.

Enhance your plan for greater coverage

You can ensure that you and your family are covered extensively by including these supplementary benefits:

- **Early Stage Crisis Waiver** waives the premium payments for a fixed period¹³ upon the diagnosis of Early or Intermediate Stage Medical Conditions, so that you can concentrate on your treatment.
- **Crisis Waiver III** waives the remaining premium payments¹⁴ upon the diagnosis of any one of the 35 listed Critical Illnesses and ensures that your financial plan remains in place.
- **Early Payer Security**, which waives the premium payments for a fixed period¹⁴ upon diagnosis of Early or Intermediate Stage Medical Conditions, so that you need not worry about your loved ones losing coverage while you concentrate on your treatment.
- **Payer Security III / Payer Security Plus** safeguards your loved one's policy in the event that Death, Critical Illness or Total and Permanent Disability strikes you. Payer Security III waives the remaining premiums of your child's policy till the policy anniversary before he or she turns 25, or the end of the premium payment term, whichever is earlier. Payer Security Plus provides a longer benefit term and it waives the remaining premiums of your loved one's policy until the policy anniversary before you reach 85, or the end of premium payment term, whichever is earlier.

Call your Prudential Financial Consultant or our PruCustomer Line at **1800 333 0 333** today, or visit

www.prudential.com.sg

Footnotes:

1. This is provided there has not been any policy alterations such as partial surrender since inception.
2. The policy continues for as long as the life assured lives and policy remains in force.
3. Policy matures on the policy anniversary before original primary life assured turns 100 years old.
4. The maturity benefit, comprising face value plus bonuses (if any), less any amount owing, is payable in lump sum upon maturity. Bonuses are not guaranteed and will vary according to the future performance of the participating fund.
5. Any withdrawal from a **PRUwealth (SGD)** policy is a partial surrender and must be requested by the customer. A withdrawal will result in a reduction in

the long-term value of the policy. If the policy is surrendered, the surrender value payable (if any) may be less than the total premiums paid.

6. Appointment of secondary life assured is restricted to the policy owner's immediate family members and is subject to acceptance by Prudential.
7. Upon the death of the primary life assured, the policy continues with cover on the life of the appointed secondary life assured instead, and no death benefit will be payable. Any supplementary benefits attached will be terminated upon the death of the primary life assured. There will be no changes to the original premium payment term or policy term, and premium payment for the policy continues (if applicable).
8. Any surrender or partial surrender will result in a reduction in the long term value of your policy and must be requested by the customer. If you surrender the policy, the surrender value payable (if any) may be less than the total premiums paid.
9. Medical check-ups or answering health-related questions may be required if the primary life assured or policy owner(s) add(s) an optional supplementary benefit; or if the total premiums for selected plans per life assured issued in the past 24 months exceeds S\$5 million (or equivalent). Selected plans will be reviewed and determined by Prudential from time to time.
10. Payout of Death Benefit only takes place if there is no appointment of a secondary life assured.
11. This would be the amount paid out when the bonus is surrendered.
12. Premium quoted is on an annual basis for a non-smoking male, age 40 next birthday, with a Face Value of \$52,100.
13. Upon diagnosis of Early or Intermediate Stage Medical Conditions, the future premiums of the covered benefits will be waived for 5 years or 10 years respectively, or the remaining premium payment term, whichever is shorter. The maximum premium waiver period is 10 years, after which the benefit terminates and premium payment for the covered benefits resumes.
14. Future premiums of the covered benefits are waived up to age 85 or until the end of the premium payment term, whichever is earlier.

Note:

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable (if any) may be 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.

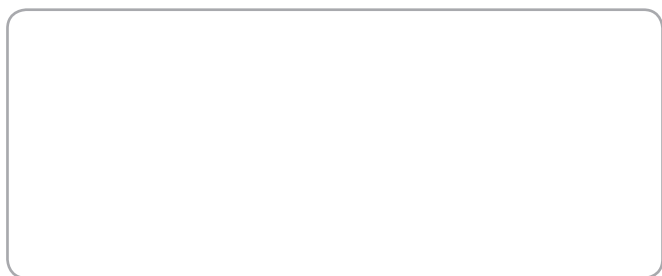
You are recommended to seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

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.

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.

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