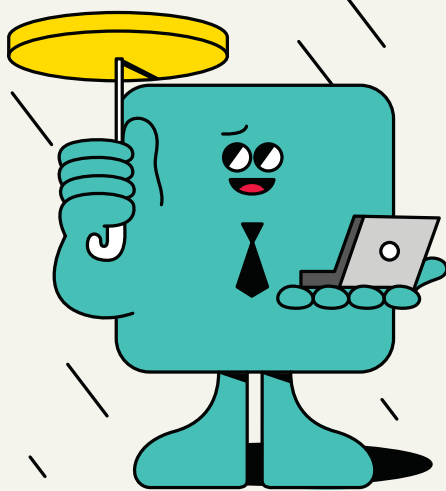
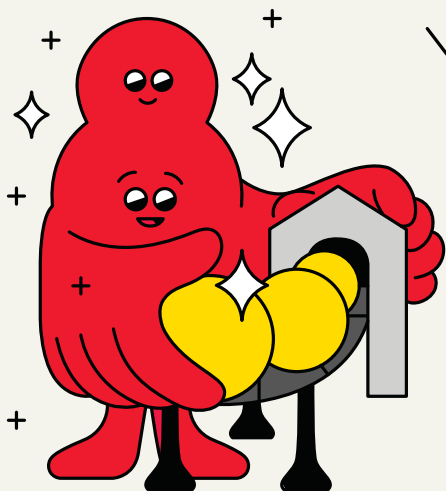
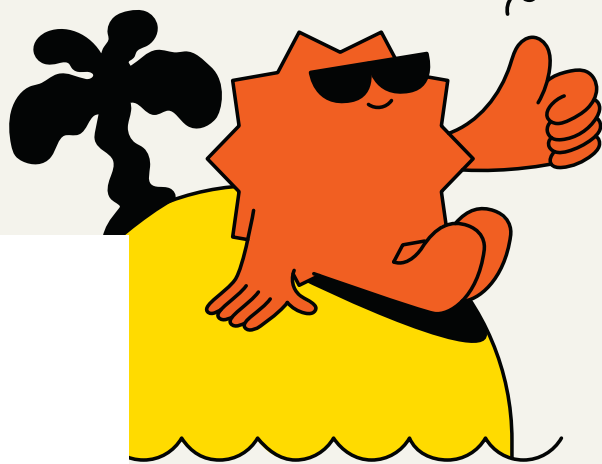
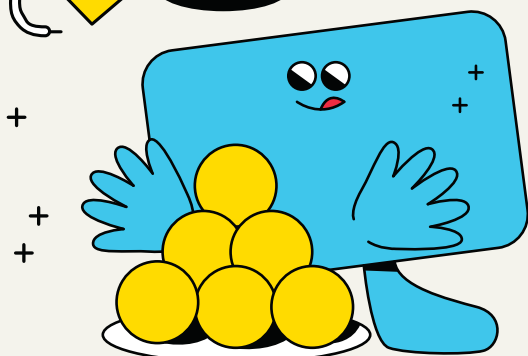
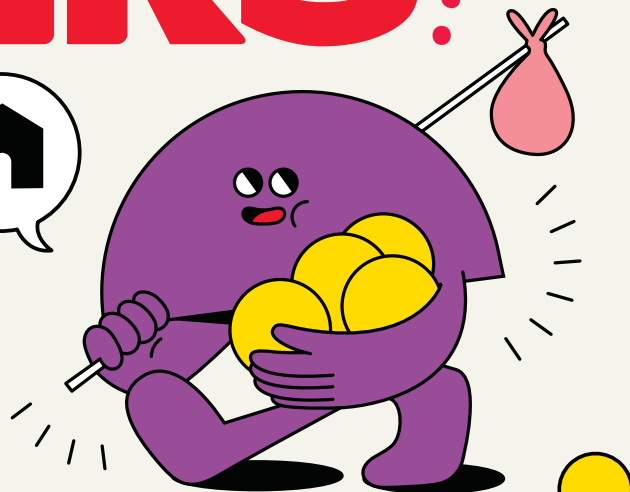




PRUDENTIAL



# SHOUTOUT *to The* SAVERS!



**PRU**Active Saver III

The reason unique savers celebrate.

Boost your protection coverage with the add-on of SimpleTerm

Do you believe in living life to the fullest and worry about other things later? Or, are you a diligent saver and saving towards that goal that you have set? No matter if your goals are big or small, now or future, **PRU**Active Saver III celebrates that uniqueness in you and offers you a customisable insurance savings plan that suits your unique needs.

**PRU**Active Saver III gives you the flexibility to decide how much savings you want to set aside, the duration of your savings and when your maturity payout would be. It is capital guaranteed upon maturity, hence you'll have peace of mind knowing your savings are safe.

## Key Benefits\*



### Choose your premium payment term

You have the option to choose between single premium term or regular premium payment term from 5 to 30 years.



### Customise your plan's policy term

Depending on your goals, you can customise your plan's policy term from 10 to 30 years. Receive your maturity payout<sup>1</sup> when you need it.



### Grow your savings and get a lump-sum maturity payout

Let us help you grow your savings with competitive maturity yields. You can enjoy a lump-sum maturity payout<sup>1</sup> when your plan matures.



### Capital guarantee upon maturity

Your savings are safeguarded from market volatility, as we guarantee to pay back what you have invested when the plan matures.



### Financial protection against death

Unexpected events in life can strike any time. Ensure your loved ones are provided for in the event of death<sup>2</sup>.



Boost your protection coverage easily by adding on **SimpleTerm** supplementary benefit with no medical underwriting required. Receive a lump-sum sum assured payout<sup>3</sup> in the event of death, terminal illness or total and permanent disability due to accidents in the first year, and due to any cause from the second year onwards.



### Hassle-free application

Sign up without having to undergo a medical examination.

<sup>1</sup> On the maturity date we pay a maturity benefit in a lump sum. The maturity benefit is a percentage of the face value plus all the bonuses that we have added to the policy, less any amounts owing to us in connection with your policy. The bonuses are not guaranteed.

<sup>2</sup> The death benefit payable will be the higher of: (1) 105 % of the total premiums paid up to time of death (but not premiums for supplementary benefits [if any]) less any bonus surrendered; or (2) 101 % of the surrender value, less any amounts owing to us.

<sup>3</sup> Only applicable for regular premium plan.

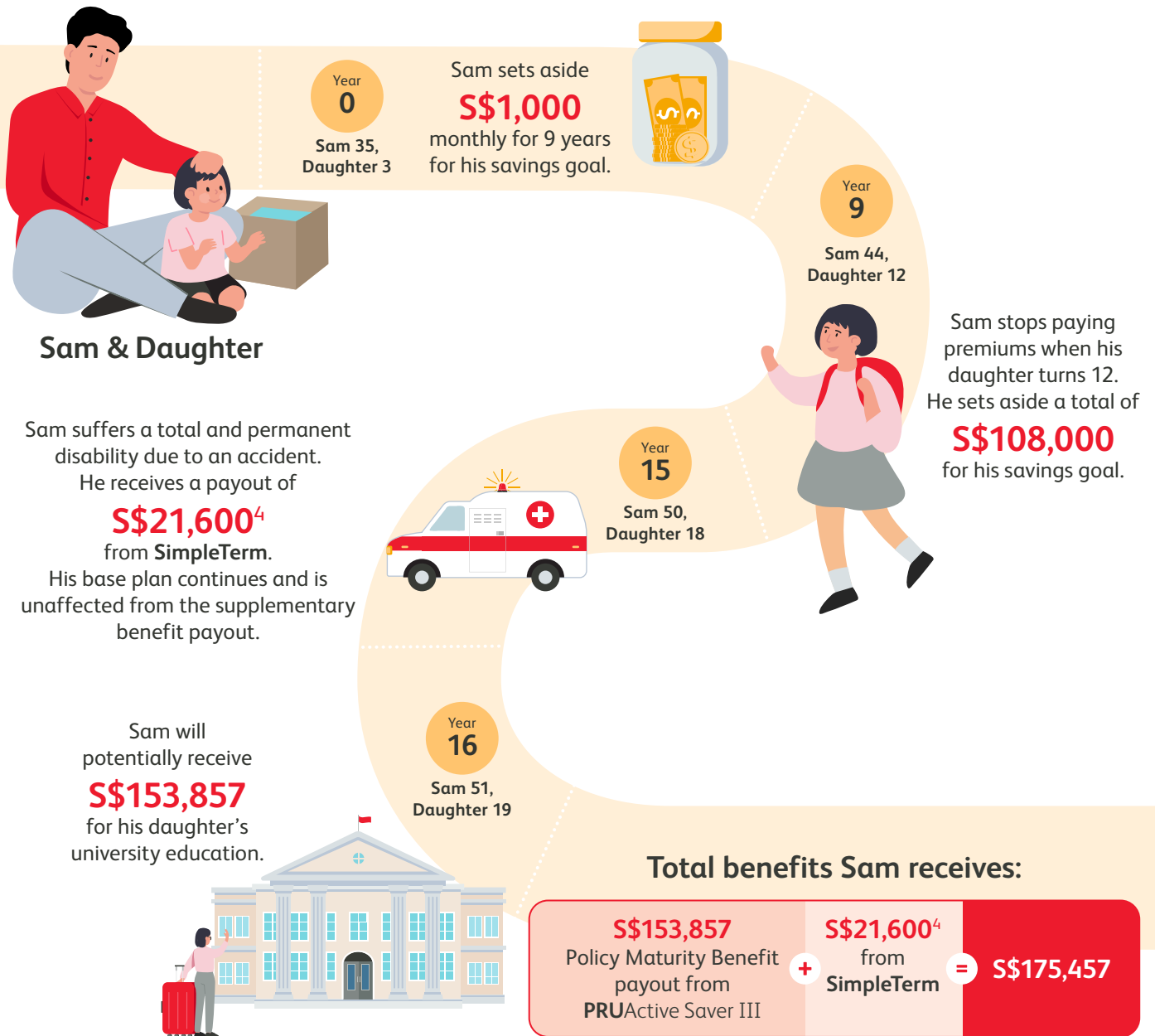
\* Terms and conditions apply. Please refer to Product Summary for more information.

# How PRUActive Saver III works:

Sam, 35, dreams of sending his daughter abroad for her university education. To work towards this milestone, he decides to set aside **S\$1,000 monthly for 9 years**. He wants to stop paying for his premiums when his daughter enters secondary school to focus on other financial commitments.

As he also worries if his family will be well-protected financially in the event of death, terminal illness or total and permanent disability, he adds on **SimpleTerm** supplementary benefit to increase his protection coverage till age 51 by an additional S\$21,600<sup>4</sup>, for just **S\$61.78 more per year**.

That's a 16-year plan – fully customised to his needs.



<sup>4</sup> SimpleTerm's chosen Sum Assured is 20% of total premium of PRUActive Saver III.

The illustrated values for PRUActive Saver III use bonus rates assuming an illustrated investment rate of return of 4.25% p.a. As bonus rates are not guaranteed, the actual benefits payable will vary according to the future performance of the participating fund. At 3% p.a. illustrated investment rate of return, the maturity value is S\$134,655 in Year 16, and the total benefits received from the policy is S\$156,255.

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

**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, 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.

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 this insurance product 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.

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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as at 9 September 2024.

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

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