

Fuel your passions
to live life to the fullest



PRULifetime Income Plus

A lifetime of income to future-proof your financial well-being

Future-proof your financial well-being and live life to its fullest

There is no secret to success. It is a result of preparation, hard work, and never leaving things to chance. No one understands this better than you.

For you, life is all about enjoying your success, pursuing your passions, and creating moments of joy with loved ones. Whatever you desire, there's no better time to start than now.

PRULifetime Income Plus empowers you to live life to its fullest, and ensures that your loved ones are provided for. It is a participating whole life insurance plan that provides you with **a lifetime of regular monthly cash benefits**, as well as coverage against death¹ and other benefits that enable you to plan for yourself and loved ones without compromise. You also have the option to choose a **regular premium payment term of 4 or 10 years**.

¹ Death Benefit will be the higher of (i) 101 % of total premiums paid (excludes premiums paid for supplementary benefits (if any)); or (ii) 101 % of the surrender value as at the time of death, plus any cash benefit left with us, less any amounts you owe us. If death is due to an accident, the Accidental Death Benefit will be the higher of (i) 105 % of total premiums paid (excluding premiums paid for supplementary benefits (if any)); or (ii) 101 % of the surrender value as at the time of death, plus any cash benefit left with us, less any amounts you owe us.



Plan your wealth for a lifetime of benefits



Enjoy regular monthly income for life

Receive monthly cash benefit from as early as the 49th policy month onwards, and for as long as the life assured lives².



Opportunity to grow your wealth

You can choose to accumulate your monthly income with us for an annual interest³.



Flexibility to manage your wealth

You have the flexibility to change the life assured to a loved one for legacy planning, or an employee for a corporate-owned policy as desired.



Assurance with coverage for life's ups and downs

- Your beneficiaries will receive a lump-sum payout in case of death¹. All future premiums will be waived in the event you are diagnosed with total and permanent disability during the premium payment term.
- Receive one-time lump sum payout in the event of retrenchment⁴ during premium payment term.



Ease of application

With no medical check-ups required, sign up is hassle-free.

² With no change to life assured. ³ The interest rate is not guaranteed and is subject to change. ⁴ Waiting period of 90 days applies. Payable during the premium payment term when the policyowner is retrenched and remains unemployed for 30 continuous days from the date of retrenchment before turning 65 years old. The retrenchment benefit payment amount is subject to a maximum of S\$100,000 for each policyowner, across all policies owned by them, that have a retrenchment benefit.

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

PRULifetime Income Plus provides monthly income for life and helps plan for life's uncertainties



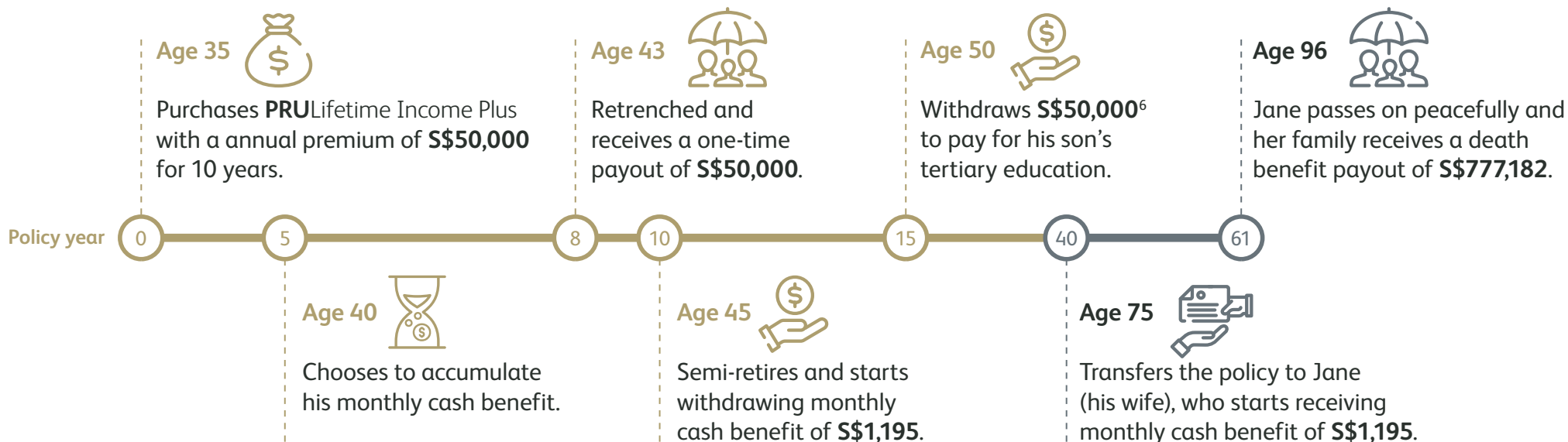
Aaron, age 35, is a finance manager at a bank and aspires to be able to semi-retire in a few years time, while being able to take care of his family's needs. He purchases PRULifetime Income Plus, with his wife Jane (age 35) as the life assured, paying a premium of S\$50,000 per year for 10 years.



Total Premium: **S\$500,000**



Monthly Cash Benefit⁵: **S\$1,195** received from 49th policy month



Aaron and his family receive total benefit of **S\$1.6 million**, **3.3x** of total premium paid.

Total Monthly Cash Benefit⁷: **S\$745,680** | Retrenchment Benefit and Withdrawals: **S\$100,000** | Death Benefit⁸: **S\$777,182**

⁵ The total monthly cash benefit includes both guaranteed and non-guaranteed monthly cash benefit. ⁶ Withdrawals made from accumulated cash benefit. ⁷ Excludes accumulated cash benefit.

⁸ Includes remaining accumulated cash benefit and interest not withdrawn.

This diagram is for illustration purposes only and is not drawn to scale. Figures mentioned are based on an illustration investment rate of return of the participating fund at 4.25% p.a. and the cash benefit accumulation interest rate of 2.5% p.a. At 3% p.a. illustration investment rate of return and the cash benefit accumulation interest rate of 1.25% p.a., the monthly cash benefit received from 49th policy month is \$790. Aaron and Jane would have received a total monthly cash benefit of S\$492,960 in their lifetime. At age 96 when Jane passes on, Jane's family will receive a death benefit payout of S\$611,478. Together, Aaron and his family will receive a total benefit of S\$1,204,438.

Product Features and Benefits

Premium Payment term	Choice of 4 or 10 years
Guaranteed Monthly Cash Benefit	From 49 th month: 0.864% p.a. of Face Value*
Non-guaranteed Monthly Cash Benefit	From 49 th month: 2.004% p.a. of Face Value*
Death and Accidental Death Benefit	<p>Death Benefit will be the higher of:</p> <ul style="list-style-type: none"> (i) 101% of the total premiums paid (but not premiums for supplementary benefits (if any)) at the time of death; or (ii) 101% of the surrender value at the time of death; <p>plus any Cash Benefit left with us, less any amounts you owe us.</p> <p>Accidental Death Benefit will be the higher of:</p> <ul style="list-style-type: none"> (i) 105% of the total premiums paid (but not premiums for supplementary benefits (if any)) at the time of death; or (ii) 101% of the surrender value at the time of death; <p>plus any Cash Benefit left with us, less any amounts that you owe us.</p>
Accidental Disability Benefit	Not Applicable
Disability Waiver Benefit	If life assured becomes totally and permanently disabled before age 70 or before the end of the premium payment term (whichever is earlier), all future premiums will be waived, excluding supplementary benefits. Any premiums which were due and paid prior to the waiver start date will not be refunded.
Retrenchment Benefit	<p>One-time payout⁴:</p> <p>For 4 years Premium Payment Term: 50% of the annualised premium.</p> <p>For 10 years Premium Payment Term: 100% of the annualised premium.</p>
Change of Life Assured	Allowed only once throughout the policy term for individual owned policy and unlimited times for corporate owned policies after premium payment term.

* Face value is expressed as annual premium multiplied by premium payment term.

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

For more information, speak to your Prudential Financial Consultant.
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 Consultant for a financial analysis before purchasing an insurance 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 Consultant.

In case of discrepancy between the English and Mandarin versions, the English version shall prevail.

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.

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 or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 4 June 2024.

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

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