

We understand you
want to have the
opportunity to

*invest in the
US economy.*



PRUDENTIAL

Listening. Understanding. Delivering

PRUSave Max
Limited Pay (USD)

A flexible insurance savings plan
that allows you to capitalise on
wealth accumulation opportunities
in the US economy.



Whatever your financial dreams may be such as an overseas degree for your child, watch them take shape with **PRUSave Max Limited Pay (USD)** – a flexible insurance savings plan that helps you look beyond Singapore denominated assets and make the most of investment opportunities in the US economy.

A with-profits endowment plan with a limited premium payment term, **PRUSave Max Limited Pay (USD)** helps you save to achieve your goals even as you pay off your premiums over a shorter period.

Flexible policy terms and premium payment

PRUSave Max Limited Pay (USD) offers a wide selection of policy terms and premium payment terms. You can choose the option which best suits your financial objectives and saving needs.



Enjoy your maturity payout as a lump sum or as yearly installments

You can look forward to receiving your maturity benefit in one lump sum payout or yearly installments (in USD) once your **PRUSave Max Limited Pay (USD)** policy matures.

Reassurance for your loved ones

PRUSave Max Limited Pay (USD) also offers you protection against death¹ during the policy term. So, you can be assured that while you are saving for a secure future, your family is also well looked after.

The death benefit will be the higher of:

- 105% of the total premiums paid, excluding premiums for supplementary benefits (if any) at the time of death, or
- 101% of the surrender value at the time of death, less any amounts owing to us.

Enjoy even greater peace of mind

PRUSave Max Limited Pay (USD) policy offers you additional coverage with these supplementary benefits²:

- **Crisis Waiver (USD)**, which waives the remaining premium payments upon diagnosis of any one of the 35 listed critical illnesses and ensures that your **PRUSave Max Limited Pay (USD)** policy remains in place if the unforeseen occurs.
- **Payer Security (USD)**, You can rest assured that your child's **PRUSave Max Limited Pay (USD)** will continue in the event that Death, Critical Illness or Total and Permanent Disability strike you. It ensures that the remaining premiums of your child's policy will be waived till he or she turns 25 or the end of the premium payment term, whichever is earlier.

How PRUSave Max Limited Pay (USD) works

Mrs Tan (female, non-smoker), age 30 next birthday, wants to save US\$100,000 to supplement the cost of her son's future university education in the US. She plans to set aside US\$4,180⁴ yearly (approximately US\$348 per month) for 15 years with a face value³ of US\$55,000, so that she can receive the maturity proceeds in a lump sum for her son's education at the end of 20 years.

Policy Term (years)	Annual Premium	Payable for	Total Premiums Payable	Maturity Amount ⁵		
				Guaranteed	Non Guaranteed	Total
20 years	US\$4,180 ⁴ (US\$11.45 per day)	15 years	US\$62,700	US\$55,000	US\$45,878	US\$100,878

Quick, hassle-free application

There's no need to go for medical check-up or answer questions about your health to sign-up for PRUSave Max Limited Pay (USD). Simply submit your application and you can get closer to your financial dreams.

Footnotes:

- ¹ Any death benefit/maturity payment will less any outstanding amounts owed to us in connection with the policy.
- ² Subject to underwriting.
- ³ Face value is a notional value used to determine the Reversionary Bonuses (non-guaranteed) and the maturity benefit. It is not the sum assured of the policy.
- ⁴ Premium quoted is based on a non-smoking female, age 30 next birthday with PRUSave Max Limited Pay (USD) plan (15/20 year payment term) with a face value of US\$55,000.
- ⁵ The illustrated values use bonus rates assuming an illustrated investment rate of return of 5.25% per annum for the participating fund. At 3.75% per annum illustrated investment rate of return, the Non-Guaranteed amount is US\$31,611 and the Maturity Amount is US\$86,611. As bonus rates are not guaranteed, the actual benefits payable will vary according to the future performance of the participating fund.

For more information, speak to your Prudential Financial Consultant.

Call us at **1800 333 0 333** today.

Important Notes:

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.

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.

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.

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.

Foreign Currency Policies (e.g. USD) are subject to foreign exchange risk.

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

Information is correct as at 28 November 2023.

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

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