

Live your aspirations
without compromise



PRUDENTIAL



PRUWealth Income

Enjoy a lifetime of monthly income from second year onwards!

Whether it's enhancing your lifestyle or starting a passion project, setting yourself on the path to focus on your personal goals is important to leading a fulfilling life.

While redefining your life's roadmap, you want to ensure that your income can sustain your aspirations without affecting life's other needs. Imagine enjoying peace of mind, regardless of market conditions, with your finances carefully planned and managed.

Live up to your aspirations with **PRU**Wealth Income

A single premium participating whole life insurance plan that provides **a steady stream of monthly income for life that starts as early as the second policy year.**

Grow your wealth at a stable pace with **financial protection** for you and your loved ones against events such as death, accidental disability, and retrenchment.

You can also choose a plan denominated in **Singapore or United States Dollar.**

Empowering you to pursue your aspirations without compromise.



Key Benefits



Enjoy a lifetime of income

Receive guaranteed and non-guaranteed monthly cash benefit¹ from 2nd policy year, and the payout increases from 4th policy year onwards.

You have the flexibility to choose a plan denominated in Singapore or United States Dollar.



Financial protection against unforeseen events

You and your loved ones are protected if death² or accidental disability³ were to occur. In the event of job loss, you will receive a one-time retrenchment benefit payout⁴.



Opportunity to accumulate more for growth

Option to accumulate your monthly cash benefit with an interest rate⁵ and withdraw it anytime you need.



Preserve and grow your legacy uninterrupted

With the Wealth Share⁶ feature, you can transfer wealth seamlessly to loved ones, while still accumulating wealth, as it divides your policy into multiple new policies and assigns them within your lifetime.



Hassle-free application

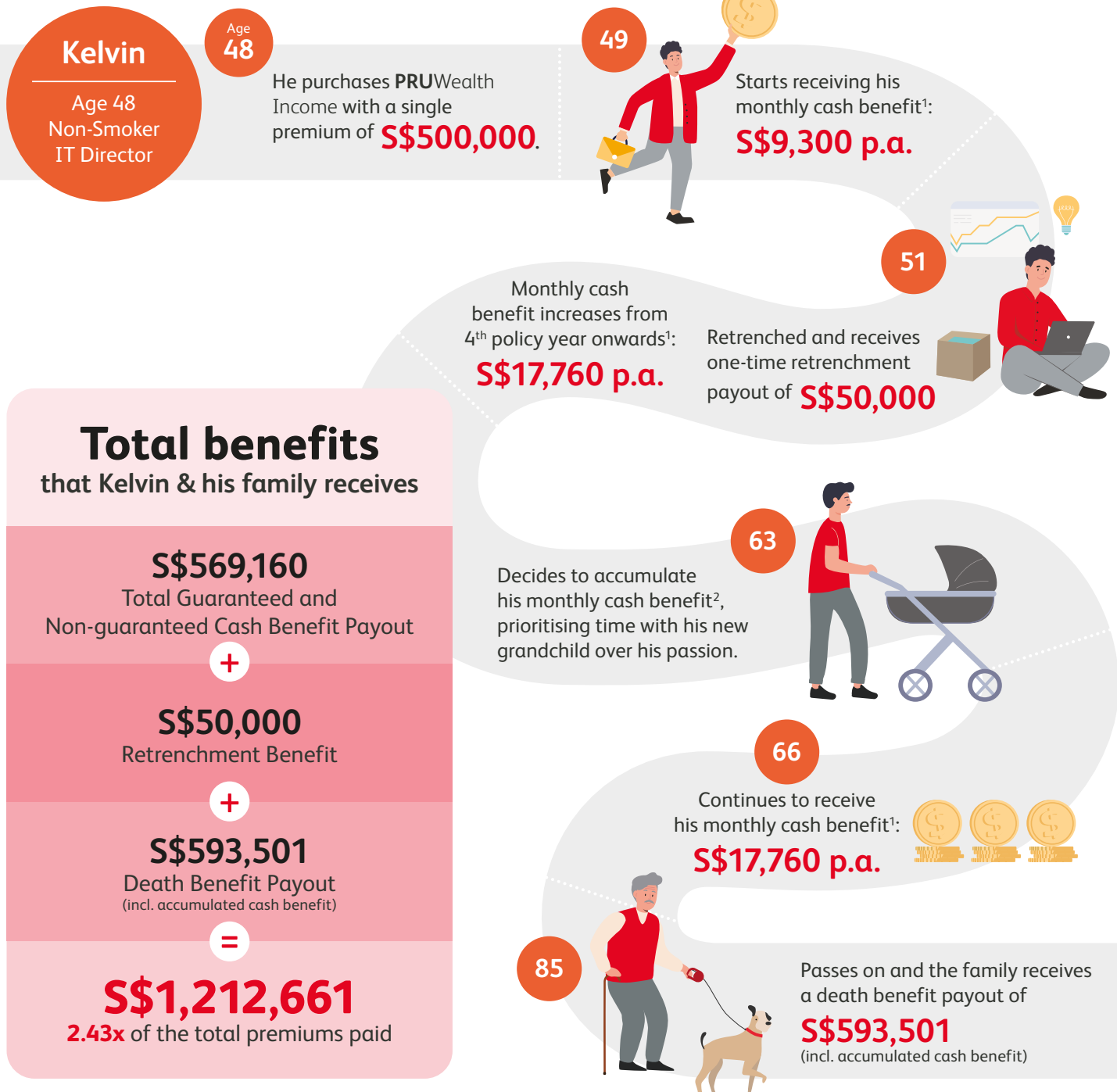
Application is made easy with no medical check-up required.

¹Monthly cash benefit is computed based on a percentage of single premium paid. | ²Upon death of the life assured, we pay the higher of: (a) 101% of single premium, or (b) 101% of the surrender value as at the time of death, plus any cash benefit left with us, less any outstanding amount payable. Upon accidental death of the life assured, we pay the higher of: (a) 105% of single premium, or (b) 101% of the surrender value as at the time of death, plus any cash benefit left with us, less any outstanding amount payable. | ³If the life assured becomes disabled because of an accident before age 70, we pay the higher of: (a) 105% of single premium, or (b) 101% of the surrender value as at the date the life assured was certified to be disabled due to an accident, plus any cash benefit left with us, less any outstanding amount payable. | ⁴Only applicable during the first 5 policy years and prior to the policy anniversary immediately before your 65 years of age. This benefit will be terminated after the retrenchment benefit is paid out. 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. | ⁵Interest rate is not guaranteed and is subject to change. | ⁶Only available for PRUWealth Income (USD) and applicable within the period before the original life assured's age of 130 years.

How PRUWealth Income helps you to grow wealth and fulfill aspirations

At the peak of Kelvin's career, he wants to invest more time to nurture his passion.

He is looking for a wealth solution that allows him to receive a steady stream of income to sustain his passion in the long term.



¹Includes guaranteed and non-guaranteed cash benefit. From month 13 to 36, the guaranteed and non-guaranteed cash benefit is computed based on 0.6% and 1.26% of the single premium per annum respectively. From month 37 onwards, the guaranteed and non-guaranteed cash benefit is computed based on 1.152% and 2.4% of the single premium per annum respectively. ²The monthly cash benefit between age 63 to 65 is accumulated until the life assured passes on at age 85.

The illustration above is not drawn to scale. Figures shown 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, the monthly cash benefit payout for age 49 – 50 and age 51 onwards (exclude age 63 – 65 as cash benefit is accumulated) are S\$6,300 p.a. and S\$11,760 p.a. respectively. At age 85, the death benefit payout (incl. accumulated cash benefit) is S\$550,538. The total guaranteed and non-guaranteed cash benefit payout is S\$377,160, and the total benefits received from the policy is S\$977,698, 1.96x of the total premiums paid.

How PRUWealth Income helps you to preserve your wealth for your future generations

Susan has a son named Dylan and is transiting into semi-retirement by leaving her full-time job as a banker to be a freelance consultant while she travels in the US.

She purchases PRUWealth Income (USD) with a single premium of US\$700,000 to maintain her current lifestyle, and to preserve her wealth for her son in the future.

Susan

Age 50
Non-Smoker
Freelance
Consultant

Age
50



She purchases PRUWealth Income (USD) with a single premium of **US\$700,000**

51



Starts receiving her monthly cash benefit¹
US\$21,420 p.a.

53

Monthly cash benefit increases from 4th policy year onwards¹
US\$29,400 p.a.



Susan secures a large contract and is paid a high commission. She decides to accumulate the monthly cash benefit to accelerate her wealth growth.

55



She decides to exercise the **Wealth Share option** and splits the policy in two, one for herself and one for her child as a gift of wealth, while ensuring that she has sufficient funds for her retirement.

70



50%
Policy Owner: Susan
Life Assured: Susan
Total Surrender Value:
(including accumulated cash benefit)
US\$587,430

50%
Policy Owner/Assignee: Dylan
Life Assured²: Dylan
Total Surrender Value:
(including accumulated cash benefit)
US\$587,430

Susan's Total Policy Return at age 70:

US\$101,640

Total Guaranteed and Non-Guaranteed Cash Benefit Payout from policy year 2 to 5

+

US\$1,174,861

Total Surrender Value
(including accumulated cash benefit)

=

US\$1,276,501

1.82x of total premiums paid

¹Includes guaranteed and non-guaranteed cash benefit. From month 13 to 36, the guaranteed and non-guaranteed cash benefit is computed based on 0.84% and 2.22% of the single premium per annum respectively. From month 37 onwards, the guaranteed and non-guaranteed cash benefit is computed based on 1.56% and 2.64% of the single premium per annum respectively. ²Dylan changed the Life Assured to himself after the policy assignment.

The illustration above is not drawn to scale. Figures shown are based on an illustration investment rate of return of the participating fund at 5.5% p.a. and the cash benefit accumulation interest rate of 2.75% p.a. At 4.0% p.a. illustration investment rate of return, the monthly cash benefit payout for age 51 and 53 are US\$14,427 p.a. and US\$20,160 p.a. respectively. At age 70, Susan's total policy return is US\$1,003,755, 1.43x of total premiums paid, total guaranteed and non-guaranteed cash benefit payout from policy year 2 to 5 is US\$69,174, and total surrender value (including accumulated cash benefit) is US\$934,581.

**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.

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.

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

Information is correct as at 6 August 2024.

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

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