



PRUDENTIAL



## PRUWealth Plus (SGD)

Grow your savings to meet your family's needs with a flexible plan that protects you from uncertainties.

Boost your protection coverage with the add-on of SimpleTerm

Your family comes first. And you want to ensure that they remain financially secure amidst changing needs and circumstances. Hence, you want to grow your wealth and be able to meet your family's long-term goals with confidence.

**PRU**Wealth Plus (SGD) gives you the confidence to keep pace with you and your family's goals. It maximises the full potential of your savings and provides flexibility to withdraw<sup>1</sup> it so that you and your family can pursue the aspirations and milestones across all stages of life.

Worry less and feel secured with capital guaranteed after 10 years<sup>2</sup> and the option to defer premium payment for up to 2 years<sup>3</sup> in times of need. **PRU**Wealth Plus (SGD) not only protects you but also takes care of your loved ones by providing death benefits in the unfortunate event that you pass away.

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<sup>1</sup> Any withdrawal from a **PRU**Wealth Plus (SGD) policy is a partial surrender and must be requested by the customer. Any partial surrender 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.

<sup>2</sup> Capital guarantee is after the 10<sup>th</sup> year if you purchased a **PRU**Wealth Plus (SGD) policy of single premium payment term. For a policy of 5 years and 10 years premium payment term on an annual premium payment mode, the capital guarantee is after the 15<sup>th</sup> year and the 18<sup>th</sup> year respectively. For a policy of 15 years and 20 years premium payment term on an annual premium payment mode, the capital guarantee is after the 19<sup>th</sup> year. This is also provided there has not been any policy alterations such as partial surrender since inception.

<sup>3</sup> If the surrender value under your policy is at least 100% of two years' current installment premiums, you can choose to postpone paying the premiums for up to two years or until the end of the premium payment term, whichever is shorter.

# Key Benefits



## Tailor and grow your savings

Maximise potential returns<sup>4</sup> up to 130 years old<sup>5</sup> and a choice of single and regular premium options of 5, 10, 15 and 20 years. For single premium plans, you can choose to pay with cash or your Supplementary Retirement Scheme (SRS) funds.



## Feel secure no matter the circumstance

Worry less and feel secured with capital guarantee after the 10<sup>th</sup> year<sup>2</sup>, regardless of market conditions. In times of need, you have the option to defer premium payments for up to 2 years<sup>3</sup>, in case of job loss we will pay a one time payout of up to 50% of your annual premium<sup>6</sup>, and waive all premiums for up to 1 year<sup>7</sup> if a loved one were to pass on.



## Financial flexibility

You can make withdrawals<sup>1</sup> to fund milestones in your life or let your wealth grow over a longer period.



## Protect your family's future

Your loved ones are protected in the event of your death or accidental death.

With options such as appointing a secondary life assured<sup>8</sup>, joint ownership and change of life assured<sup>9</sup>, you have the flexibility to plan and ensure that your savings can continue to grow uninterrupted<sup>10</sup> and be transferrable to future generations.



Boost your protection coverage easily by adding on **SimpleTerm** supplementary benefit with no medical underwriting required. Receive a lump-sum sum assured payout<sup>11</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<sup>12</sup>

No medical examination required – making application a breeze.

<sup>4</sup> Bonuses are not guaranteed and will vary according to the future performance of the participating fund.

<sup>5</sup> Policy matures on the policy anniversary just before the original primary life assured turns 130 years old.

<sup>6</sup> The payout computation varies depending on the chosen premium term. For single premium term, the payout is 10% of single premium and for all regular premium terms, it is based on 50% of annualised premiums. 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.

<sup>7</sup> When an immediate family member of the life assured dies before the end of the premium payment term of the policy, we waive the premiums of your policy and its supplementary benefits, for up to a period of one year.

<sup>8</sup> Not applicable for single premium policy paid via SRS funds. Appointment of secondary life assured is restricted to the policy owner's immediate family members and is subject to acceptance by us.

<sup>9</sup> Not applicable for single premium policy paid via SRS funds. Change of life assured is subject to insurable interest with current policy owner(s). For regular premium policy, you can choose to change the life assured to another life assured only after the premium payment term of the policy. For single premium policy paid using cash, you can only choose to change the life assured after 2 years from the cover start date of the policy. Other terms and conditions apply, please refer to product summary for more details.

<sup>10</sup> 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). Not applicable for single premium policy paid via SRS funds.

<sup>11</sup> Only applicable for regular premium plan.

<sup>12</sup> 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\$15 million (or equivalent). Selected plans will be reviewed and determined by us from time to time.



# How PRUWealth Plus (SGD) works:

Marcus is an Operations Manager and has a 5-year-old daughter, Ellie.

He sets aside **S\$8,000<sup>13</sup> per year for 5 years** to purchase **PRUWealth Plus (SGD)** to accumulate his wealth while having the flexibility to access to his savings when needed.

For an additional **S\$160.60 per year**, he adds on **SimpleTerm** supplementary benefit to boost his protection coverage with an additional **S\$10,000<sup>14</sup>** so that his family is better protected financially till age 65 if death, terminal illness or total and permanent disability were to occur.

## Scenario 1:

Marcus plans to save on a long-term basis



Sets aside **S\$8,000** annually for 5 years for his savings goal



**Year 30: S\$106,825**

(more than 2.6x of his premiums paid)

**Year 40: S\$156,227**

(more than 3.9x of his premiums paid)

**Year 50: S\$224,344**

(more than 5.6x of his premiums paid)

**Year 60: S\$323,200**

(more than 8x of his premiums paid)



Age **35**

## Scenario 2:

Marcus plans to withdraw from his policy to meet multi-stage life goals



**Year 5:** Retrenched from his current role and found a new job within 3 months.  
**Retrenchment benefit payout of S\$4,080.30**

**Year 8:** Marcus suffers a total and permanent disability due to an accident. His base plan continues and is unaffected from the supplementary benefit payout.  
**SimpleTerm payout of S\$10,000<sup>14</sup>**

Age **45**

**Year 10:** Changes life assured to his daughter, Ellie

**Year 25:** Gifts policy to Ellie



Age **85**

**Year 50:** Ellie renovates her apartment  
**Withdraws S\$30,000**

**Year 80:** Ellie meets with an accident and passes on.  
**Accidental death benefit payout of S\$569,362 is given to her family**



### Total benefits from the policy in Scenario 2:

<b>S\$569,362</b> Death Benefit payout from PRUWealth Plus (SGD)	<b>+</b>	<b>S\$4,080.30</b> Retrenchment Benefit payout from PRUWealth Plus (SGD)	<b>+</b>	<b>S\$10,000<sup>14</sup></b> from SimpleTerm	<b>+</b>	<b>S\$30,000</b> Total withdrawals
<b>Total: S\$613,442.30</b>						

<sup>13</sup> Premium quoted is on an annual basis for a non-smoking male, age 35 next birthday, with a face value of S\$40,000.

<sup>14</sup> SimpleTerm's chosen Sum Assured is 25% of total premium of PRUWealth Plus (SGD).

The illustrated values for PRUWealth Plus (SGD) use bonus rates assuming an illustrated investment rate of return of 4.25% per annum. At 3.00% per annum illustrated investment rate of return for Scenario 1, should he choose to surrender his policy at year 30, 40, 50 and 60 the surrender values are S\$74,430, S\$98,763, S\$127,442, and S\$165,688 respectively. Whereas for Scenario 2, at 3.00% per annum illustrated investment rate of return, Ellie's family will receive an accidental death payout of S\$205,090, and total benefits received from the policy is S\$249,170.30. 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 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 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](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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