



PRUDENTIAL

Listening. Understanding. Delivering.

PRUActive Retirement II

A highly customisable
retirement plan to
suit your needs

*It's time
planning*

*I started
for*

RETIREMENT



Prepare for the retirement you want with **PRU**Active Retirement II

Retirement is a time we all look forward to after a lifetime of hard work. With the rising cost of living and people living longer, financial security is all the more vital. You decide the standard of living you want to do more of what you love, and maybe even retire sooner than you planned.

PRUActive Retirement II can help you do just that. It's a unique plan that's highly customisable, designed to give you flexibility, financial security and therefore freedom to retire the way you want. It's a first-of-its-kind retirement plan designed to weather market volatility, providing you with a steady cumulative retirement income.

Key Benefits



Monthly income that never decreases with Step-up Income

Once payout begins, you will receive a guaranteed monthly income, plus a non-guaranteed portion that can potentially increase in value year-on-year.*



Decide when your payouts start and end

Start your payouts as early as age 50 and receive them for up to 30 years. You also have the flexibility to adjust your payout period based on your changing needs.#



Choose a premium term that works for you

Premium terms are flexible to suit your unique financial circumstances. Pay a lump sum in the first year or spread it over a longer period.



Accidental Disability

In case of disability^ caused by an accident, you will receive additional monthly income aid, and all future premiums will be waived.



Surviving Spouse and Joint Ownership Benefit

In the event of death, your appointed spouse, who is also a joint owner, will succeed your policy.



Grow your retirement funds with us

Don't need your retirement monthly income yet? Grow your payouts with us.



Allow Supplementary Retirement Scheme (SRS) payment

For plans purchased on single premium, you can choose to pay using your SRS funds.

* Subject to the performance of the participating fund. The Step-up Income is guaranteed to be the same or more than the previous year.

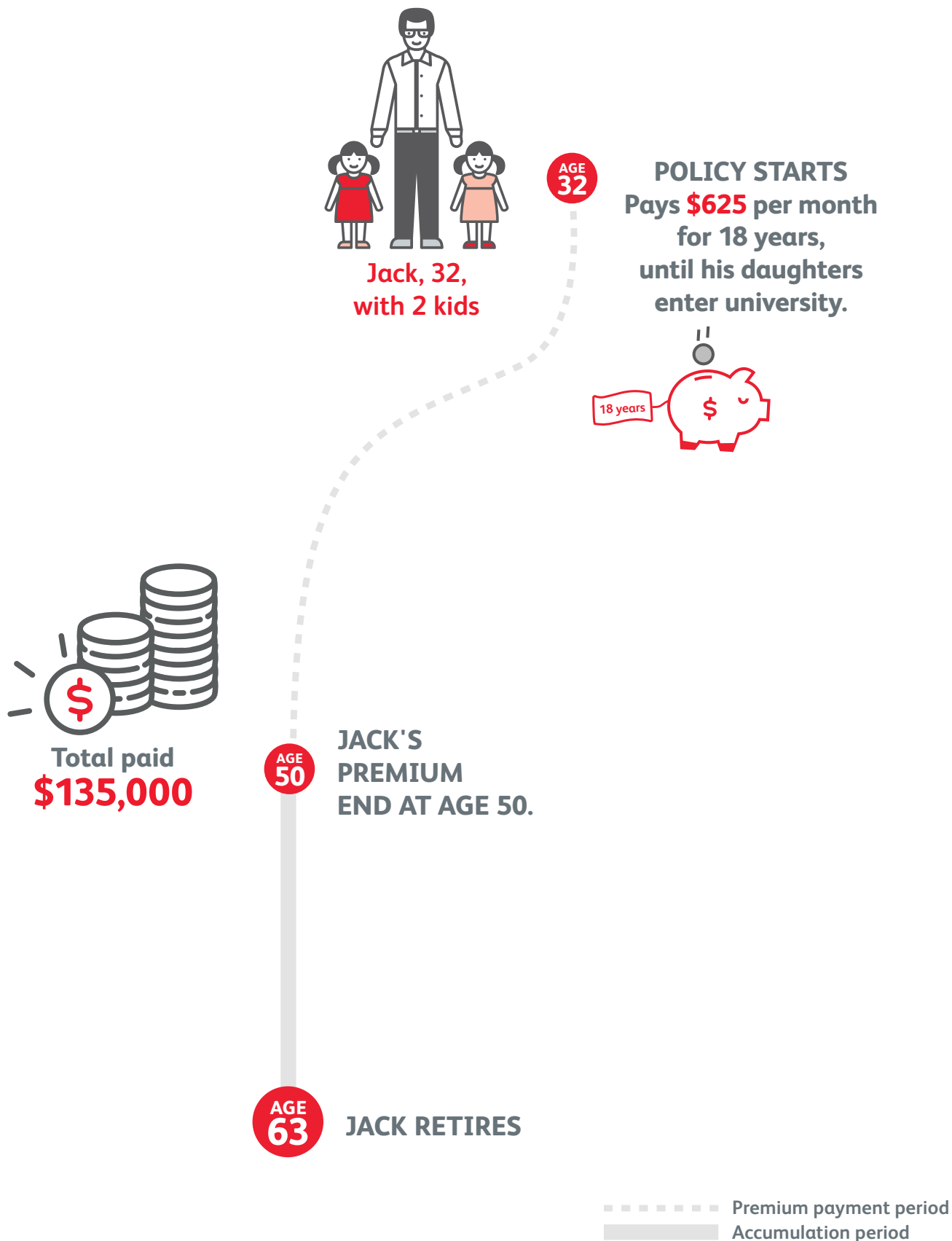
Choice of Payout Period from 10, 15, 20, 25 or 30 years.

^ **PRU**Active Retirement II provides coverage against Total and Permanent Disability by accident during the term of the policy, or before the policy anniversary prior to the life assured attaining age 70, whichever is earlier.

Terms and conditions apply. Please refer to www.prudential.com.sg/pruactiveretirement2 for more details.

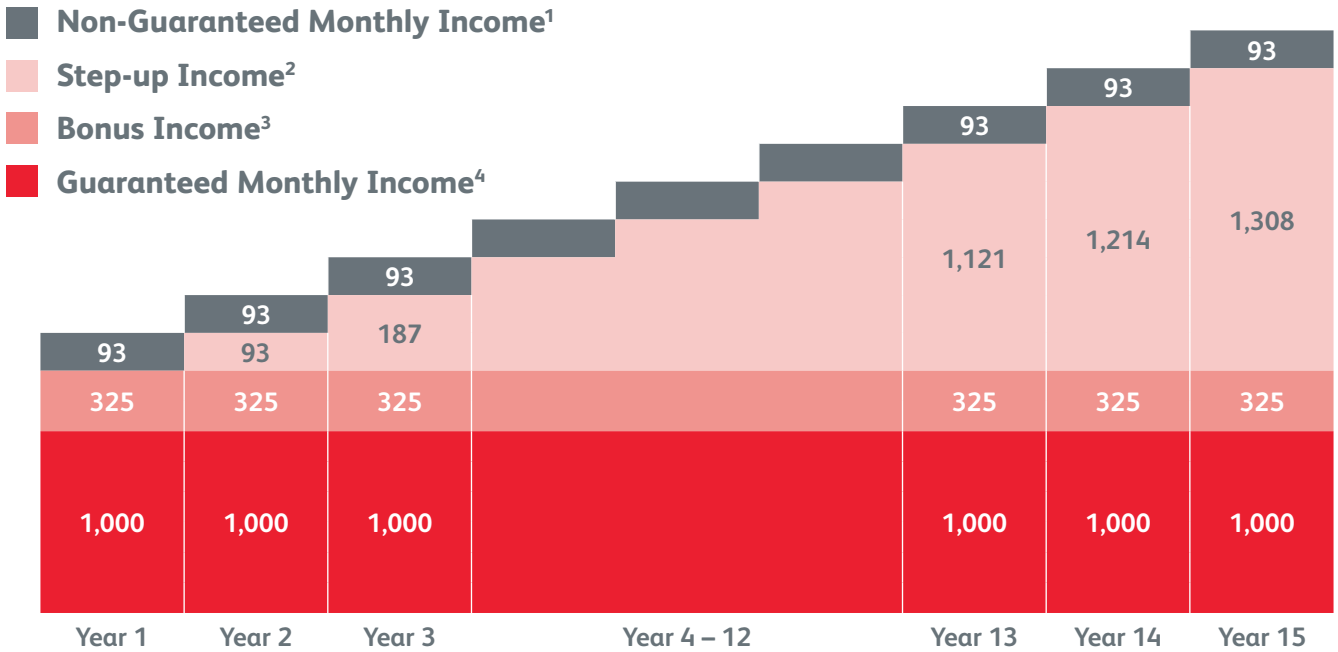
How PRUActive Retirement II works

PRUActive Retirement II gives Jack the financial assurance he needs once he retires, and the flexibility to get there. The monthly income Jack receives will help him supplement his CPF Life payouts and also keep up with rising costs. This allows Jack to continue enjoying the standard of living he desires.

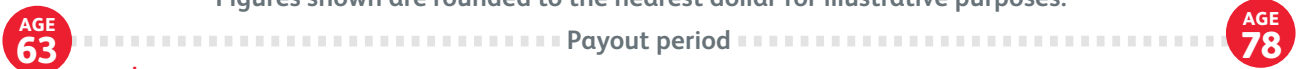


How PRUActive Retirement II works

When Jack retires, he has the assurance that his income will not reduce, so he can manage his retirement better.



Figures shown are rounded to the nearest dollar for illustrative purposes.



\$1,000 guaranteed monthly income for 15 years. With Step-up Income, Jack will potentially receive increasing income year-on-year.

Total Monthly Income Payout **\$372,961⁵** + Maturity Benefit Payout⁶ **\$38,926⁵**



Total Potential Payout \$411,887⁵

Jack's aims fulfilled

- ✓ Standard of living maintained
- ✓ Financial independence
- ✓ Kids don't have to worry

¹ Non-Guaranteed Monthly Income is declared yearly during the Payout Period and will depend on the performance of the participating fund. Once declared, it is guaranteed.

² Step-up Income is made up of the Non-Guaranteed Monthly Income that were declared from past years. Once declared, the Step-up Income is guaranteed and is paid in addition to the Bonus Income and Non-guaranteed Monthly Income throughout the Payout Period.

³ At the start of the Payout Period, the reversionary bonuses built up until this point will be converted to form the Bonus Income. This Bonus Income becomes guaranteed on conversion and is paid throughout the Payout Period.

⁴ The Guaranteed Monthly Income is paid to you regardless of the performance of the participating fund.

⁵ Total Potential Payout uses bonus rates assuming an illustrated investment rate of return of 4.00% p.a. At 2.75% p.a. illustrated investment rate of return, the Total Monthly Income Payout will be \$241,507, Maturity Benefit Payout will be \$37,657 and the Total Potential Payout will be \$279,165.

⁶ Maturity benefit consists of the last instalment of monthly income and a maturity bonus, less any amount owing to us.

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 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 Consultant.

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 5 January 2023.

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

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