

**Be braver** and  
pursue your dreams  
with a safety net.



Listening. Understanding. Delivering.

**PRU**Link FlexGrowth

The safety net that  
**secures and safeguards**  
your wealth growth.



# Be braver and secure your dreams through life's ups and downs.

We all have dreams we envision achieving — a career, passion, new home, or new business venture. They call us to be courageous, and realising these dreams gives us purpose and the motivation to lead a fulfilling life, allowing us to be our most authentic selves.

While uncertainties are all around, never more so than today, innately, you want to feel safe and have a sense of control over your life and the well-being of your loved ones. Now, you can proactively plan for your future and secure your finances so that you and your dreams have a plan to fall back on when things don't go as desired.

## PRULink FlexGrowth – The **safety net** so you can be braver and act on your dreams.

A Single Premium investment-linked plan that grows your wealth by locking in **90% of your investment gains<sup>1</sup>** and protects you from market downside with a **capital guarantee at maturity<sup>2</sup>**.

It's the safety net to safeguard your hard-earned money and empower you to be braver in chasing your dreams with confidence and assurance.

**The time to be braver is now!**

<sup>1</sup> Only applicable when your policy matures or if a death claim is made, not applicable to surrender prior to maturity. The Growth Assure Value at the cover start date is equal to the Single Premium paid. After that, it will be determined daily to be the higher of: (a) the Growth Assure Value amount as of the previous day, or (b) the sum of the Single Premium paid and 90% of the Account Value gain. The investment gain (also known as Account Value gain) is determined by taking the Account Value less the Single Premium paid. This is assuming no partial withdrawal made. When you make a withdrawal, the Growth Assure Value and Sum Assured will be revised and it will also reduce the Death Benefit. | <sup>2</sup> Capital is guaranteed upon maturity only if there is no partial withdrawal made throughout the policy term.



# Key benefits

## Grow your wealth with potential higher returns



### Secure market upside by locking in 90% gains

Benefit from the market upside with the Growth Assure feature that **locks in 90% of your highest investment gains<sup>1</sup> daily**, at maturity or if death were to occur. Once the Growth Assure value is locked in, it will not decrease<sup>2</sup> despite market conditions.



### Options to accelerate wealth growth

Choice of investing with a Single Premium via cash or Supplementary Retirement Scheme (SRS) for a period of either 12 or 15 years.



### Invest exclusively in PRULink FlexGrowth Fund (SGD)

A broadly diversified multi-asset fund that aims to provide capital growth opportunities through exposures to equity and bond markets by participating in the performance of Systematix® BEST 10% RC USD Index<sup>3</sup>.



### Make all your investment work for you

Maximise your investment with 100% of premiums invested from day one.

## Feel assured when you have the safety net



### Safeguard your capital

Capital guaranteed when you hold your policy until maturity<sup>4</sup>.



### Ensure your loved ones are taken care of

Provides death coverage<sup>5</sup> throughout your policy term.

<sup>1</sup> Not applicable to surrender prior to maturity. The Growth Assure Value at the cover start date is equal to the Single Premium paid. After that, it will be determined daily to be the higher of: (a) the Growth Assure Value amount as of the previous day, or (b) the sum of the Single Premium paid and 90% of the Account Value gains. The investment gain (also known as Account Value gain) is determined by taking the Account Value less the Single Premium paid. This is assuming no partial withdrawal is made. When you make a withdrawal, the Growth Assure Value and Sum Assured will be revised and it will also reduce the Death Benefit. | <sup>2</sup> Growth Assure Value will not decrease unless there are withdrawals made during the policy term. | <sup>3</sup> Refer to PRULink FlexGrowth Fund (SGD) Fund Information Booklet for more information about the fund. The fund inherently relies upon leveraging (up to 300%) to control the volatility of the investment strategy. | <sup>4</sup> Capital is guaranteed upon maturity only if there is no partial withdrawal made throughout the policy term. | <sup>5</sup> Upon death, we will pay the highest of: (a) the Sum Assured (101% of the Single Premium paid), or (b) the Growth Assure Value, or (c) the Account Value at the date of death, less any amounts you owe us.

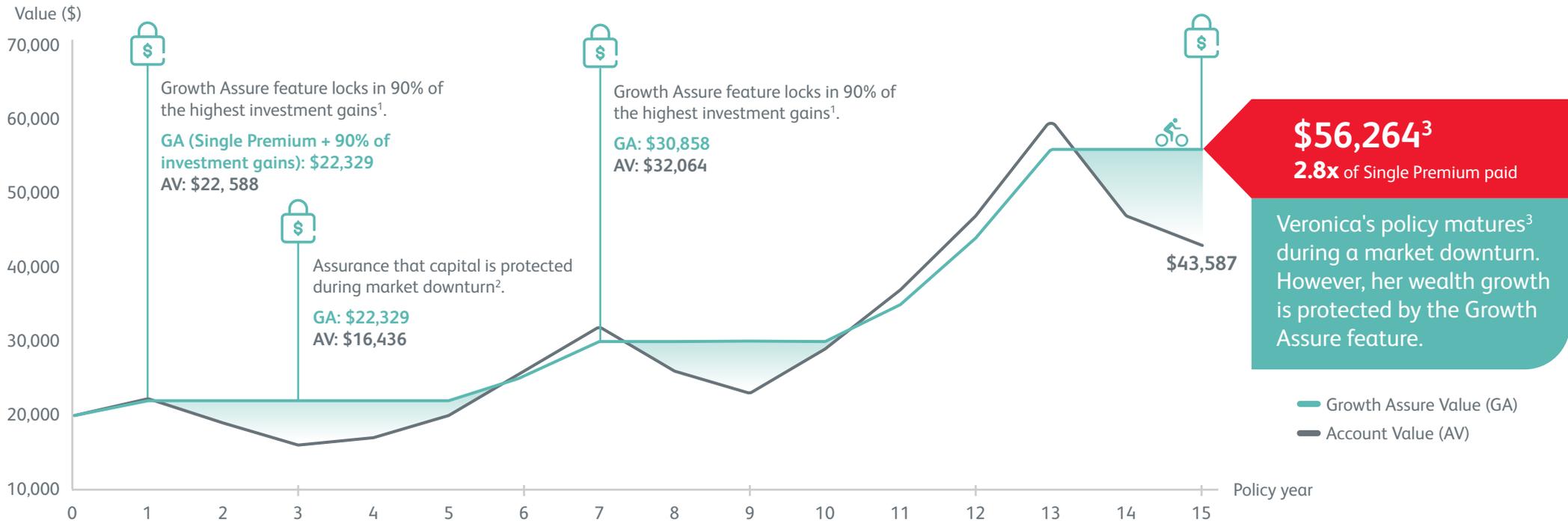
# PRULink FlexGrowth **grows and protects** Veronica's wealth



## Meet Veronica - Age 35, non-smoker

Veronica is an avid cyclist. She dreams of participating in cycling events around the world when she turns 50. She purchases PRULink FlexGrowth as she wants to grow her savings and have a financial safety net so she can pursue her dream with confidence and assurance.

 **Single Premium:** \$20,000
  **Policy Term:** 15 years
  **Invests from:** Cash
  **Fund:** PRULink FlexGrowth Fund (SGD)



For illustrative purposes only. This is a hypothetical illustration to help you understand how the Growth Assure feature works to provide wealth protection from market fluctuations. It should not be interpreted as returns from the product. The values are based on an average of 8% return, administration charge of 2.0% p.a. throughout the policy term and continuing investment charge (CIC) of 0.5% p.a. where applicable. The actual CIC may vary each year and does not include fund level charges. The actual benefits payable will depend on the performance of the fund's underlying assets that PRULink FlexGrowth invest in. PRULink FlexGrowth will only invest exclusively in PRULink FlexGrowth Fund (SGD). At an average of 4% return, administration charge of 2.0% p.a. and a continuing investment charge of 0.5% p.a., the projected Growth Assure Value and Account Value at year 15 is \$28,698 and \$24,761 respectively.

1 The Growth Assure Value at the cover start date is equal to the Single Premium paid. After that, it will be determined daily to be the higher of: (a) the Growth Assure Value amount as of the previous day, or (b) the sum of the Single Premium paid and 90% of the Account Value gain. The investment gain (also known as Account Value gain) is determined by taking the Account Value less the Single Premium paid. This is assuming no partial withdrawal made. 2 Capital is protected upon maturity of the policy or when making a Death Benefit claim. 3 On the maturity date we pay a maturity benefit in a lump sum. The maturity benefit is the higher of the Account Value as at maturity or the Growth Assure Value as at maturity. We will deduct any amounts you owe us.

# PRULink FlexGrowth **grows** David's SRS funds



## Meet David - Age 50, non-smoker

David is a freelance photographer who wishes to grow his wealth to pursue urban farming in his later years. He wants to accelerate his wealth growth and optimise it further with potential tax relief<sup>1</sup> by investing via Supplementary Retirement Scheme (SRS). However, he worries about losing his capital in the volatile market.

Let's explore how he can grow his SRS funds with **PRULink FlexGrowth**.



**Single Premium:**

\$25,000



**Policy Term:**

12 years



**Invests from:**

SRS



**Fund:**

PRULink FlexGrowth Fund (SGD)

## Did you know?

**S\$3.5bn (24%)** of SRS contributions remain as idle cash<sup>2</sup>.



David invests \$25,000 of his idle SRS funds into PRULink FlexGrowth



At the end of 12 years, David receives

**\$43,907<sup>3</sup>**

**1.7x** of Single Premium paid

0 1 2 3 4 5 6 7 8 9 10 11 12

Policy years

With **PRULink FlexGrowth**, David achieves:



**Wealth growth by capitalising on market uptrends**



**Safeguard his capital from market downturns**

For illustrative purposes only. For the above illustration, the maturity cash value is the Account Value which is higher than the Growth Assure Value at year 12. The values are based on illustrated rate of return (IRR) of 8% p.a., administration charge of 2.5% p.a. throughout the policy term and Continuing Investment Charge (CIC) of 0.5% p.a. where applicable. The actual CIC may vary each year and excludes fund level charges. The actual benefits payable will depend on the performance of the fund's underlying assets that PRULink FlexGrowth invest in. PRULink FlexGrowth will only invest exclusively in PRULink FlexGrowth Fund (SGD). At 4% p.a. IRR, administration charge of 2.5% p.a. and a CIC of 0.5% p.a. and maturity cash value is \$27,916.

1 Tax relief is subject to Supplementary Retirement Scheme Account terms and conditions. | 2 As of December 2021, Based on Ministry of Finance Statistics. | 3 On the maturity date we pay a maturity benefit in a lump sum. The maturity benefit is the higher of the Account Value as at maturity or the Growth Assure Value as at maturity. We will deduct any amounts you owe 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.

**PRULink FlexGrowth** is an Investment-Linked Plan (ILP) which invests in ILP sub-fund(s). Investment products are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units and the income accruing to the units (if any) may fall or rise. Past performance is not necessarily indicative of future performance.

A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from your Prudential Financial Consultant. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

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.

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Information is correct as at 15 December 2022.

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

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