



## **PRU**United Wealth

Start a financial journey that builds income, grows wealth, and provides assurance for you and your family.

# One wealth journey. Designed to move with your life.

You want to enjoy life today, while staying prepared for what lies ahead. With evolving goals, rising costs over time, and a desire to live well without unnecessary compromise, your wealth needs to do more than sit still.

**PRU**United Wealth is an Investment-Linked Plan that brings income, growth, protection and wealth continuity together in one seamless solution. It allows your wealth to **stay invested for long-term growth potential, provide income<sup>1</sup> to support an enriched lifestyle, and remain flexible** as your needs evolve over time. Manage your needs in a single plan, while also ensuring your family remains protected when the unexpected happens.

As your life moves through different chapters, your wealth can move with you, supporting today's enjoyment while staying ready for tomorrow.



## Growth for the long term

Keep your wealth working to support your future goals and lifestyle.



## Income<sup>1</sup> that fits your life

Draw income flexibly to enjoy life, while remaining invested.



## Wealth to support your family

A structure designed to adapt, so your wealth continues to support you and those who matter most.

<sup>1</sup>Income refers to distributions declared by selected PRULink distribution funds (if any). Any dividends distributed in the Growth Account will automatically be reinvested in the first 10 policy years. Distribution amount, rate and frequency are not guaranteed and may change. Please refer to the Important Notes section at the end for important information relating to PRULink Fund dividend distributions.



# Bring goals within reach using income today, growth tomorrow

PRU United Wealth keeps you invested and pays as you go.  
Receive support for your milestones ahead while enjoying an elevated lifestyle.

## Jumpstart wealth growth

100% of your money  
invested from day 1<sup>1</sup>



## Coverage to secure your family

with a payout of 110% upon death,  
or 115% for accidental death<sup>2</sup>



## Grow with boosters

with up to 50% Welcome  
Bonus and up to 0.5% p.a.  
Loyalty Bonuses<sup>3</sup>



## Free fund switches along the way



This way to  
long-term wealth

0%  
administration  
charges<sup>4</sup>  
from 9<sup>th</sup> years onwards

## Monthly income

support your lifestyle with  
income<sup>5</sup> from month 1 with  
dividend paying funds



<sup>1</sup> 100% of premiums invested refers to basic premium only; excludes top-up premiums and premiums for supplementary benefits. <sup>2</sup> We pay the higher of: (a) 110% in case of death or 115% in case of accidental death, of total regular premium paid; or (b) Growth and/or Flex Account Value, where applicable, plus the Additional Investment Account Value, less any outstanding amount payable. Total regular premiums paid excludes top-ups made via Investment Booster (Lump Sum), premiums paid for supplementary benefits (if any), and deducting any withdrawals made from Growth and/or Flex Accounts. <sup>3</sup> Welcome Bonus varies depending on the selected premium term, account allocation, and annualised premium amount (excluding premiums for supplementary plans and top-ups). The Welcome Bonus reflected is based on the highest percentage awarded for 10-year premium term in Growth Account. Loyalty Bonus varies based on chosen premium term. The Loyalty Bonus reflected is based on the percentage awarded for 5-year premium term. <sup>4</sup> Applicable for 5-year premium term only. For 10-year premium term, administration charges apply for 10 policy years. <sup>5</sup> Monthly income refers to distributions declared by selected PRULink distribution funds (if any). Any dividends distributed in the Growth Account will automatically be reinvested in the first 10 policy years. Distribution amount, rate and frequency are not guaranteed and may change. Please refer to the Important Notes section at the end for important information relating to PRULink Fund dividend distributions.

# Stay on track even in the event of life's **unexpected delays and breakdowns**

## DISEMBARKATION BOARD

How your journey continues

### Next Destination

#### ○ Your family's future

Status: Secured

Coverage of 110% upon death, or 115% for accidental death<sup>7</sup>

#### ○ Wealth continuity

Status: Ready for new destinations

Options include:

- Wealth Share<sup>8</sup>
- Joint Ownership
- Appointing a secondary policyowner<sup>9</sup> or secondary Life Assured<sup>10</sup>
- Change of policy ownership or Life Assured<sup>9,11</sup>

PRUUnited  
Wealth



DYNAMIC FARE TABLE		Date	Random seat
1	15,000	14 OCT 2024	A-14
2	20,000		
3	25,000		
4	30,000		
5	35,000		
6	40,000		
7	45,000		
8	50,000		
9	55,000		
10	60,000		

Ticket ID: TK77391



Need to change tracks?  
**FREE FUND SWITCH**



**FREE WITHDRAWALS<sup>1</sup>**  
on covered major illnesses<sup>2,3</sup>  
and job loss<sup>3,4</sup> or after 8 years<sup>5</sup>



Need a break?  
**PREMIUM PASS<sup>6</sup>**



Ready for emergency stops?  
**ADD-ON RIDERS**  
for added security

<sup>1</sup> Free withdrawals refers to waiver of partial withdrawal charges under specific situations and policy terms. Partial withdrawal charge is applied for the first 8 policy years for 5-year premium term and the first 10 policy years for 10-year premium term. | <sup>2</sup> Major illnesses refers to cancer, heart attack or stroke. | <sup>3</sup> One-time free withdrawal is only applicable after the minimum contribution period and capped at 50% of the combined Growth Account Value and Flex Account Value. | <sup>4</sup> The original policyowner who pays the policy premium must be retrenched before the last policy anniversary prior to age 65 and remain unemployed for at least 30 consecutive days. | <sup>5</sup> Partial withdrawal charges end after the first 8 policy years for policies with a 5-year premium term, and after the first 10 policy years for policies with a 10-year premium term. | <sup>6</sup> Pause premium payments for one year with no premium holiday charge and defers administration charges for the same period, subject to premiums having been paid for the minimum required period, no withdrawals is made from the Growth and/or Flex Accounts and at least one year remaining in the premium term. | <sup>7</sup> We pay the higher of: (a) 110% in case of death or 115% in case of accidental death, of total regular premium paid; or (b) Growth and/or Flex Account Value, where applicable, plus the Additional Investment Account Value, less any outstanding amount payable. Total regular premiums paid excludes top-ups made via Investment Booster (Lump Sum), premiums paid for supplementary benefits (if any), and deducting any withdrawals made from Growth and/or Flex Accounts. | <sup>8</sup> Only available after premium term and administration charge period, and only applicable for 130 years from first premium due date of original policy. | <sup>9</sup> Only allowed after two years from policy inception. | <sup>10</sup> Subject to insurable interest between the new secondary life assured and the original policyowner(s). | <sup>11</sup> Change of life assured is subject to insurable interest with current policy owner(s) and acceptance by Prudential.

# Choose your own path to investment

Steer your investing journey with confidence by shaping your PRUUnited Wealth plan to help you reach your goals and aspirations, wherever they are.

## Start your journey right

Pay for just **5** or **10** years to set your wealth growing for years to come

## Access to four PRULink Funds with no fund switch charges!



**Focuses on long-term capital growth**

- PRULink Global Growth Fund (Global Exposure)
- PRULink Global Income Fund (Global Exposure)



**Balances income & growth**

- PRULink Global Balanced Income and Growth Fund



**Focuses on income generation**

- PRULink US Dividend Wealth Fund (North America focused)



## Allocate your premiums based on your goals

Focus on accelerating wealth growth with **Growth Account**<sup>1</sup> or allocate your premiums to the **Flex Account** for monthly income<sup>2</sup> from dividend-paying PRULink Funds.

Year  
**8**

Enjoy a free withdrawal after 8 years<sup>3</sup>, on covered major illnesses<sup>4,5</sup> or job loss<sup>5,6</sup>

Year  
**9**

**0%** Administration charges from Year 9<sup>7</sup>



Keep your wealth growing for your family beyond your lifetime with

**Wealth Continuity Options**




<sup>1</sup> Growth Account is not applicable to 5-year premium term. | <sup>2</sup> Monthly income refers to distributions declared by selected PRULink distribution funds (if any). Any dividends distributed in the Growth Account will automatically be reinvested in the first 10 policy years. Distribution amount, rate and frequency are not guaranteed and may change. Please refer to the Important Notes section at the end for important information relating to PRULink Fund dividend distributions. | <sup>3</sup> Partial withdrawal charges end after the first 8 policy years for policies with a 5-year premium term, and after the first 10 policy years for policies with a 10-year premium term. | <sup>4</sup> Major illnesses refers to cancer, heart attack or stroke. | <sup>5</sup> One-time free withdrawal is only applicable after the minimum contribution period and capped at 50% of the combined Growth Account Value and Flex Account Value. | <sup>6</sup> The original policyowner who pays the policy premium must be retrenched before the last policy anniversary prior to age 65 and remain unemployed for at least 30 consecutive days. | <sup>7</sup> Applicable for 5-year premium term only. For 10-year premium term, administration charges apply for 10 policy years.


# Turning your wealth into **the freedom to live well**





**Jason**  
Age 50


A father of two, Jason is an established professional who is an AVP at a Public Relations firm. He purchases **PRU**United Wealth and **invests in dividend-paying PRULink Funds** to enjoy additional passive income to support his children's enrichment and hobbies, while also building lasting wealth for the family's future.

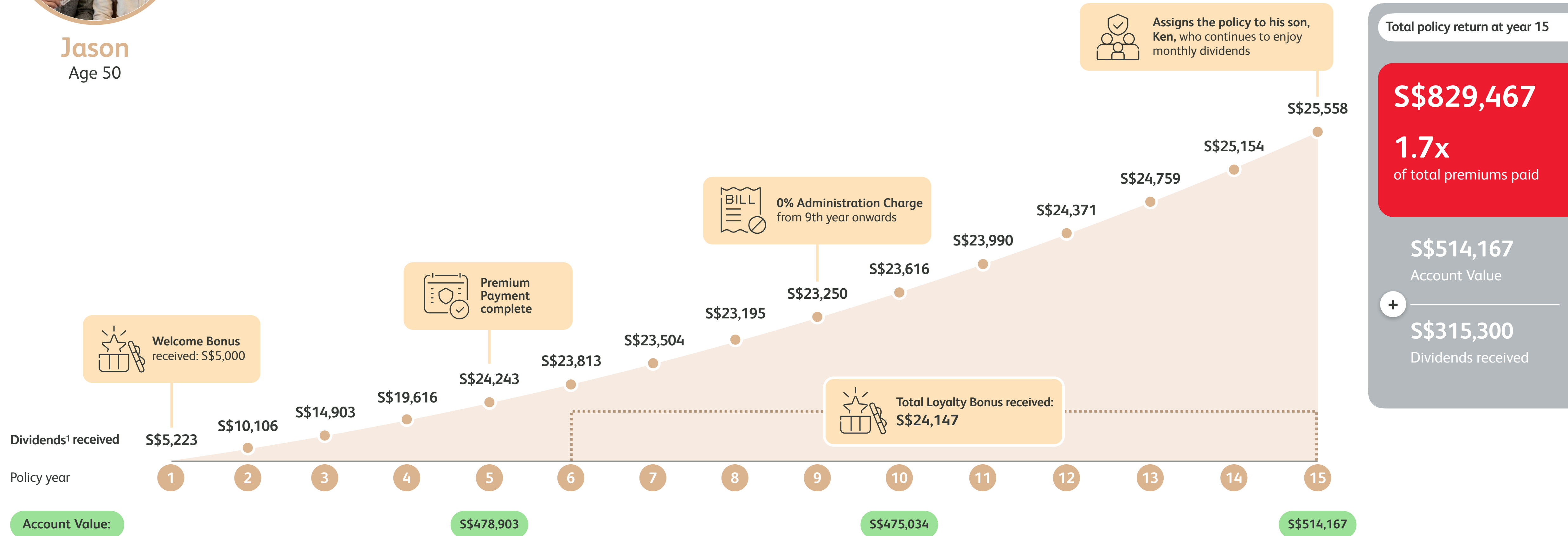
 Premium Amount:  
**S\$100k** for 5 years

 Total Premiums Paid:  
**S\$500k**

 Investment Rate of Return:  
**8.0% p.a.**

 Dividend Payout Rate:  
**5.0% p.a.**

 Assigns the policy to his son, Ken, who continues to enjoy monthly dividends




Diagrams are for illustration purpose only and not drawn to scale. Figures shown are based on an Illustrated Investment Rate of Return (IRR) of return of 8% p.a., Continuing Investment Charge (CIC) of 1.5% p.a. and it takes into account all charges and fees payable including 2.9% p.a. administration charge for first 8 years only and cost of insurance, where applicable. Actual returns may differ, and future forecast is not necessarily indicative of future or likely performance of the product. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The actual CIC will depend on the funds chosen and may vary each year. At IRR of 4% p.a. and CIC of 1.5% p.a., the projected account values at the end of policy year 5, 10, and 15 will be S\$428,097, S\$348,671, and S\$304,504 respectively, with a total dividend payout of S\$246,033 at policy year 15. Total policy returns at policy year 15 will be S\$550,537, which is 1.1x of total premiums paid. <sup>1</sup> Dividends are not guaranteed and is based on distribution rate and frequency of the chosen PRULink Fund. Please refer to the Important Notes section at the end for important information relating to PRULink Fund dividend distributions.


# Embark on a journey built for growth, with the freedom to switch tracks when life changes




**Lisa**  
Age 33

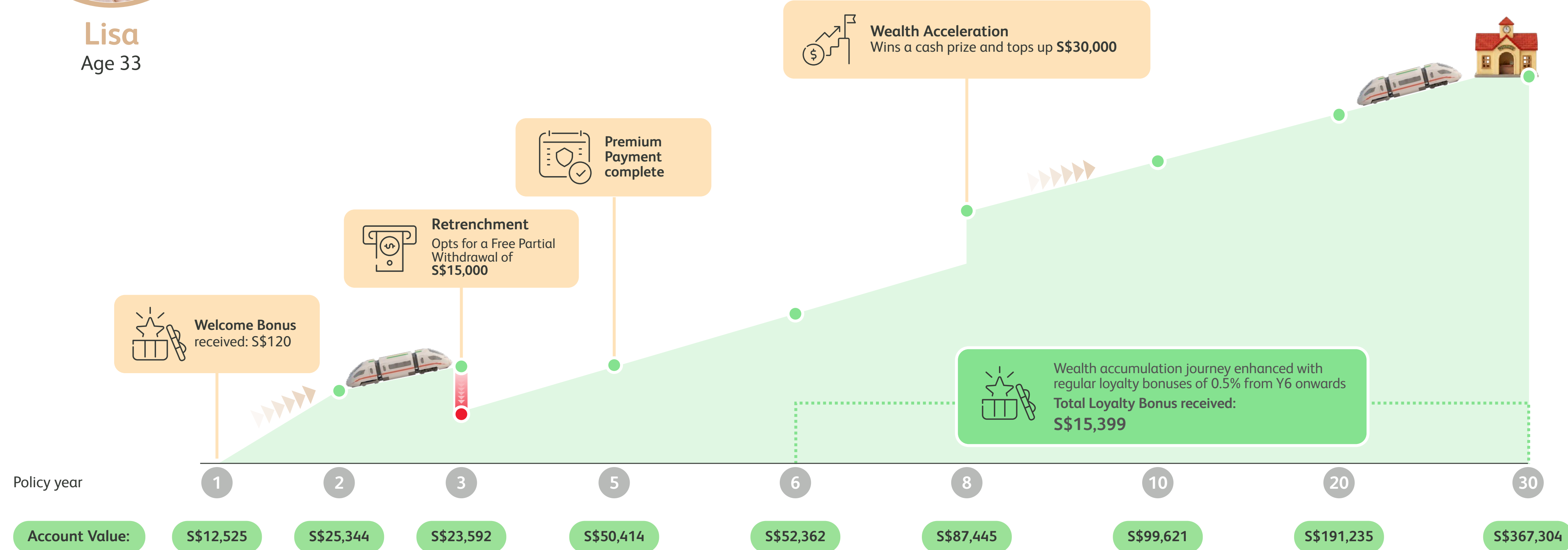
Lisa is an associate at a design company who aspires to continue deepening her expertise in the creative industry. She purchases PRUUnited Wealth to build her wealth and secure a firm financial foundation as she prepares for her next career and life milestones.

 Premium Amount:  
**S\$12k for 5 years**

 Total Premiums Paid:  
**S\$60k**

 Fund:  
**100% into non-dividend paying fund**

 Investment Rate of Return:  
**8.0% p.a.**



Total policy return at year 30

**S\$382,304**

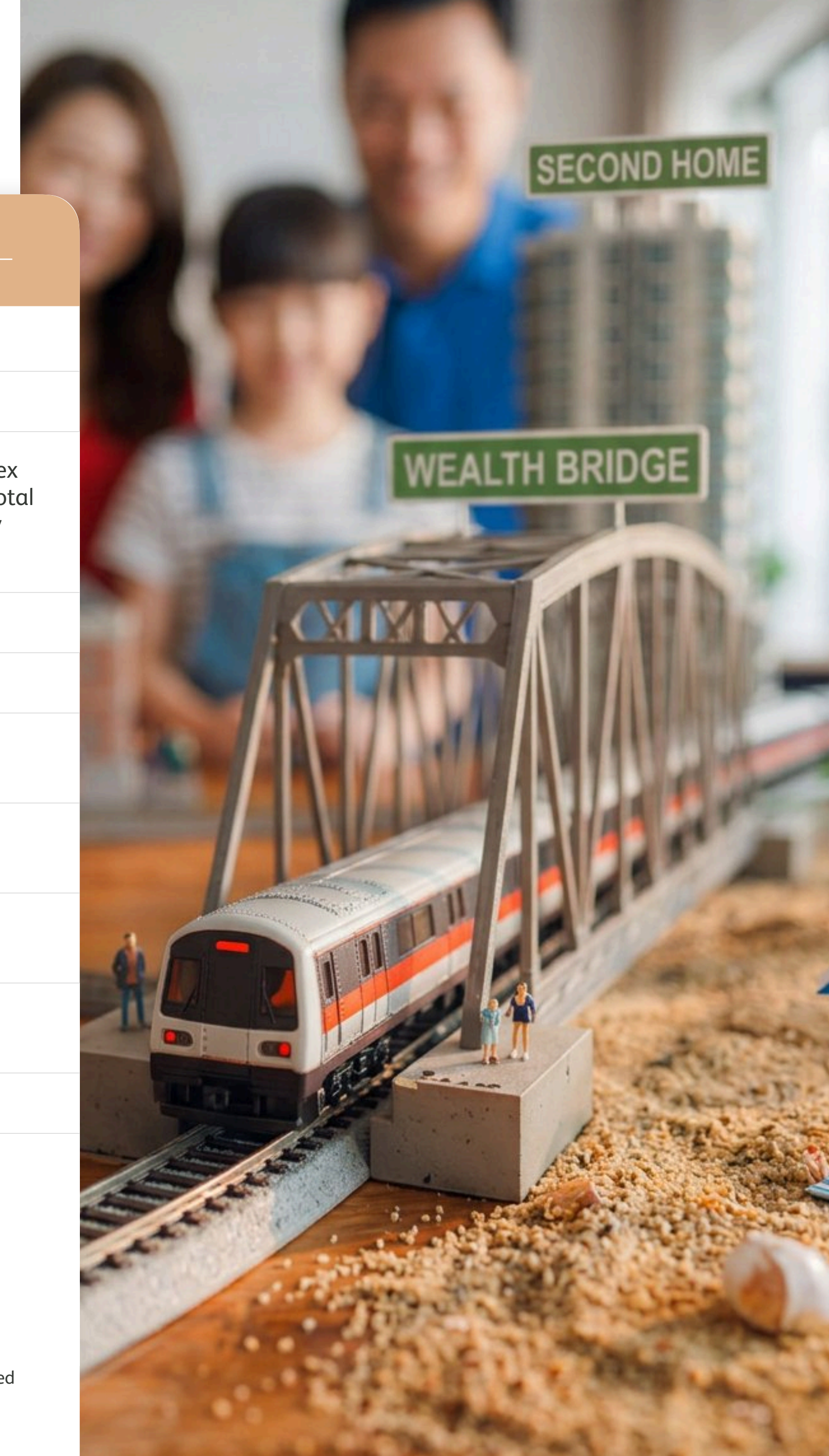
**4.2x**  
of total premiums paid

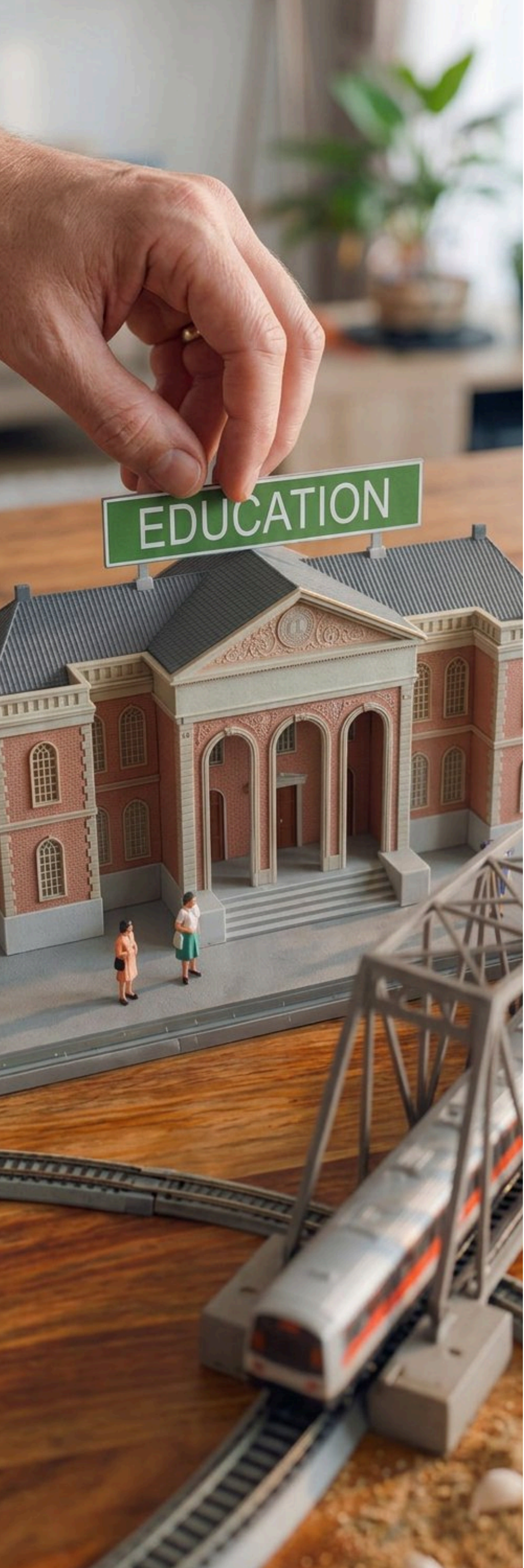
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# Other Product Features and Benefits

	Premium Term (years)	
	5	10
<b>Entry Age</b> (Age next birthday)	1-65	1-60
<b>Minimum Premium</b> (p.a.)	S\$8,000	S\$5,000
<b>Death Benefit</b>	(a) 115% in case of accidental death and 110% in case of death, of total regular premium paid; or (b) Growth and/or Flex Account Value, where applicable, plus the Additional Investment Account Value, less any outstanding amount payable. Total regular premiums paid excludes top-ups made via Investment Booster (Lump Sum), premiums paid for supplementary benefits (if any), and deducting any withdrawals made from Growth and Flex Account.	
<b>Assurance Charge</b>	Chargeable monthly based on Sum-At-Risk basis, varies by attained age, gender, smoker status	
<b>Welcome Bonus<sup>1</sup></b>		
• Growth Account	Not applicable	Up to 50% of Annualised Premium
• Flex Account	Up to 5% of Annualised Premium	Up to 29% of Annualised Premium
<b>Loyalty Bonus</b>	0.5% of the latest Flex Account Value payable yearly from 6 <sup>th</sup> policy anniversary	0.3% of the latest Growth and/or Flex Account Value payable yearly from 11 <sup>th</sup> policy anniversary
<b>Top up via Investment Booster</b>	3% premium charge will apply	
<b>Continuing Investment Charge</b>	Applicable based on PRULink Fund(s) selected. Funds price reflected are net of this charge.	
<b>Partial Withdrawal</b>	Option to make partial withdrawal(s) when needed. No withdrawal charge applies if: (1) the withdrawal is made after 8 years <sup>2</sup> (2) diagnosed with covered major illnesses <sup>3,4</sup> (3) face a job loss <sup>4,5</sup>	

<sup>1</sup> Welcome Bonus varies depending on the selected premium term, account allocation, and annualised premium amount (excluding premiums for supplementary plans and top-ups). The Welcome Bonus reflected is based on the highest percentage awarded for respective premium term. | <sup>2</sup> Partial withdrawal charges end after the first 8 policy years for policies with a 5-year premium term, and after the first 10 policy years for policies with a 10-year premium term. | <sup>3</sup> Major illnesses refers to cancer, heart attack or stroke. | <sup>4</sup> One-time free withdrawal is only applicable after the minimum contribution period and capped at 50% of the combined Growth Account Value and Flex Account Value. | <sup>5</sup> The original policyowner who pays the policy premium must be retrenched before the last policy anniversary prior to age 65 and remain unemployed for at least 30 consecutive days.





For more information, speak to your UOB Banker.  
Call us at **1800 333 0 333** today.

**Important Notes:**

**PRU**United Wealth is distributed by United Overseas Bank Limited (“UOB”) and underwritten by Prudential Assurance Company Singapore (Pte) Ltd (Reg. No. 199002477Z) (“Prudential”).

You are recommended to read the product summary and seek advice from a qualified UOB Banker for a financial analysis before purchasing an insurance 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.

**PRU**United Wealth 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.

If you choose an ILP sub-fund that aims to distribute dividends on a regular basis, please note that the distribution of dividends are at the discretion of the underlying fund’s Board of Directors, Manager and/or Prudential Singapore, and is not guaranteed. The distribution of dividends may be effectively paid out of capital, which will reduce the net asset value of the fund which is used to calculate the fund’s unit price and the surrender value of the policy.

A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from your UOB Banker. 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 UOB Banker.

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, the English version shall prevail.

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Information is correct as at 5 June 2026.

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