



PRUDENTIAL

Listening. Understanding. Delivering.

PRUWealth III
(SGD)

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



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.

PRUWealth III (SGD) gives you the confidence to keep pace with you and your family's many goals. It maximises the full potential of your savings and provides flexibility to withdraw¹ it to pursue the aspirations and milestones of you and your family across all stages of life.

Worry less and feel secured with capital guaranteed after ten years² and the option to defer premium payment for up to 2 years³ in times of need. **PRU**Wealth III (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.

¹ Any withdrawal from a **PRU**Wealth III (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.

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

³ 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 returns⁴ up to 110 years old⁵ and a choice of single and regular premium options of 5, 10, 15 and 20 years. For plans purchased with single premium, you can choose to pay with cash or your SRS funds.



Feel secure no matter the circumstance

Worry less and feel secured with Capital guaranteed after the 10th year², regardless of market conditions. In times of need, you have the option to defer premium payments for up to 2 years³ and we will waive all premiums for up to 1 year⁶ if a loved one were to pass on.



Financial flexibility

You can make withdrawals¹ 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 assured⁷, joint ownership and change of life assured⁸, you have the flexibility to plan and ensure that your savings can continue to grow uninterrupted⁹ and be transferrable to future generations if you so desire.



Hassle Free Application¹⁰

This is a plan that doesn't require medical examination - making application a breeze.

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

⁵ Policy matures on the policy anniversary before original primary life assured turns 110 years old.

⁶ When an immediate family 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.

⁷ Appointment of secondary life assured is restricted to the policy owner's immediate family members and is subject to acceptance by Prudential.

⁸ Change of life assured is subject to insurable interest with original 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, you can only choose to change the life assured after 2 years from the cover start date of the policy. Other terms and condition applies, please refer to product summary and policy contract for more details.

⁹ 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).

¹⁰ 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\$10 million (or equivalent). Selected plans will be reviewed and determined by Prudential from time to time.



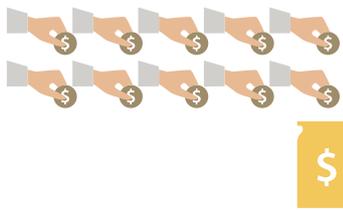
How PRUWealth III (SGD) works:

Joel is a Head Pastry Chef at a local restaurant and a single father to his 5-year-old daughter, Candice. He aspires to start his own home baking business and is able to set aside \$5,000¹¹ per year for 10 years to help meet his goals and family's needs, such as his daughter's education or going on vacation with her. Flexibility to withdraw funds will give him the comfort of having access to his savings when needed.

Let's see how PRUWealth III (SGD) can help him.

Scenario 1:

Joel plans to save on a long-term basis



Pays **\$5,000** for 10 years



Year 30: **\$119,365****
(more than 2x of his premiums paid)



Year 40: **\$168,886****
(more than 3x of his premiums paid)

Year 45: **\$203,083****
(more than 4x of his premiums paid)

Year 50: **\$246,792****
(close to 5x of his premiums paid)

Year 55: **\$299,911****
(close to 6x of his premiums paid)

Age 40

Scenario 2:

Joel plans to withdraw from his policy to meet multistage goals and protect his daughter



Year 6: Embarks on home baking business
Defers premium for 2 years

Year 8: Restarts paying premiums into his plan
Pays previously deferred premium

Year 11:
Changes life assured to his daughter

Year 20:
Expands his baking business
Withdraws \$20,000



Year 25:
Gifts policy to his daughter, Candice



Year 50:
Candice renovates her apartment
Withdraws \$10,000



Year 55: Candice meets with an accident and passes on.
Accidental Death Benefit Payout of \$216,689 is given to her family**

¹¹ Premium quoted is on an annual basis for a non-smoking male, age 40 next birthday, with a face value of \$50,000.

** The illustrated values 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, 45, 50 and 55 the surrender values are \$83,614, \$106,755, \$122,733, \$142,016, and \$164,511 respectively. Whereas for scenario 2, at 3.00% per annum illustrated investment rate of return, Candice's family will receive an accidental death payout of \$103,480. 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 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.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

Premiums for some of the supplementary benefits are not guaranteed and may be adjusted based on future claims experience.

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 1 June 2022.

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

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