

**Live your aspirations**  
without compromise



**PRUDENTIAL**

**PRU**Wealth Income

Enjoy a lifetime of monthly income from second year onwards!

Whether it's enhancing your lifestyle or starting a passion project, setting yourself on the path to focus on your personal goals is important to leading a fulfilling life.

While redefining your life's roadmap, you want to ensure that your income can sustain your aspirations without affecting life's other needs. Now you can have peace of mind, regardless of market conditions, with your finances well planned and managed.

## **Live up to your aspirations with PRU**Wealth Income

A single premium participating whole life insurance plan that provides **a steady stream of monthly income for life that starts as early as the second policy year.**

You can now **grow your wealth at a stable pace with financial protection** for you and your loved ones against events such as death, accidental disability, and retrenchment.

Empowering you to pursue your aspirations today without compromise.





### Enjoy a lifetime of income

Receive guaranteed and non-guaranteed monthly cash benefit<sup>1</sup> from 2<sup>nd</sup> policy year, and the payout increases from 4<sup>th</sup> policy year onwards.



### Financial protection against unforeseen events

You and your loved ones are protected if death<sup>2</sup> or accidental disability<sup>3</sup> were to occur. In the event of job loss, you will receive a one-time retrenchment benefit payout<sup>4</sup>.



### Opportunity to accumulate more for growth

Option to accumulate your monthly cash benefit with an interest rate<sup>5</sup> and withdraw it anytime you need.



### Hassle-free application

Application is made easy with no medical check-up required.

<sup>1</sup> Monthly cash benefit is computed based on a percentage of single premium paid. | <sup>2</sup> Upon death of the life assured, we pay the higher of: (a) 101% of single premium, or (b) 101% of the surrender value as at the time of death, plus any cash benefit left with us, less any outstanding amount payable. Upon accidental death of the life assured, we pay the higher of: (a) 105% of single premium, or (b) 101% of the surrender value as at the time of death, plus any cash benefit left with us, less any outstanding amount payable. | <sup>3</sup> If the life assured becomes disabled because of an accident before age 70, we pay the higher of: (a) 105% of single premium, or (b) 101% of the surrender value as at the date the life assured was certified to be disabled due to an accident, plus any cash benefit left with us, less any outstanding amount payable. | <sup>4</sup> Only applicable during the first 5 policy years and prior to the policy anniversary immediately before your 65 years of age. This benefit will be terminated after the retrenchment benefit is paid out. 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>5</sup> Interest rate is not guaranteed and is subject to change.

At the peak of Kelvin's career, he wants to invest more time to nurture his passion.

He is looking for a wealth solution that allows him to receive a steady stream of income to sustain his passion in the long term.

**Kelvin**

Age 48  
Non-Smoker  
IT Director

Age  
**48**

He purchases PRUWealth Income with a single premium of **\$500,000**.

**49**



Starts receiving his monthly cash benefit\*: **\$9,300 p.a.**

**51**

Monthly cash benefit increases from 4<sup>th</sup> policy year onwards\*: **\$17,760 p.a.**

Retrenched and receives one-time retrenchment payout of **\$50,000**



**63**

Decides to accumulate his monthly cash benefit\*\* to focus on his newborn grandchild

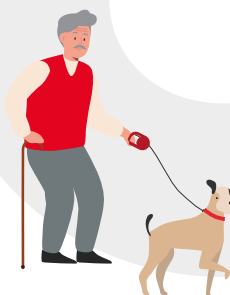


**66**

Continues to receive his monthly cash benefit\*: **\$17,760 p.a.**



**85**



Passes on and the family receives a death benefit payout of **\$593,501** (incl. accumulated cash benefit)

## Total benefits

that Kelvin & his family receives

**\$569,160**

Total Guaranteed and Non-guaranteed Cash Benefit Payout

+

**\$50,000**

Retrenchment Benefit

+

**\$593,501**

Death Benefit Payout (incl. accumulated cash benefit)

=

**\$1,212,661**

**2.43x** of the total premiums paid

\* Includes guaranteed and non-guaranteed cash benefit. From month 13 to 36, the guaranteed and non-guaranteed cash benefit is computed based on 0.6% and 1.26% of the single premium per annum respectively. From month 37 onwards, the guaranteed and non-guaranteed cash benefit is computed based on 1.152% and 2.4% of the single premium per annum respectively. \*\*The monthly cash benefit between age 63 to 65 is accumulated until the life assured passes on at age 85.

The illustration above is not drawn to scale. Figures shown are based on an illustration investment rate of return of the participating fund at 4.25% p.a. and the cash benefit accumulation interest rate of 2.5% p.a. At 3% p.a. illustration investment rate of return, the monthly cash benefit payout for age 49 – 50 and age 51 onwards (exclude age 63 – 65 as cash benefit is accumulated) are \$6,300 p.a. and \$11,760 p.a. respectively. At age 85, the death benefit payout (incl. accumulated cash benefit) is \$550,538. The total guaranteed and non-guaranteed cash benefit payout is \$377,160, and the total benefits received from the policy is \$977,698, 1.96x of the total premiums paid.



**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.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable (if any) may be 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](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 4 June 2024.

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

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