Your future can sound good

PRU Active Retirement

A highly customisable retirement plan to suit your needs
Prepare for the retirement you want with PRU Active Retirement

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.

PRU Active Retirement 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 up till age 110. 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 and Surviving Spouse Benefit**
  In case of disability^ caused by an accident, you will receive additional monthly income aid, and all future premiums will be waived. In the event of death, your appointed spouse will succeed your policy.

- **Grow your retirement funds with us**
  Don’t need your retirement monthly income yet? Grow your payouts with us.

* Subject to the performance of the participating fund. The step up income is at least the same or more than the previous year.

^PRU Active Retirement provides coverage against Total and Permanent Disability 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/pruactivereirement for more details.
How **PRU**Active Retirement works

**PRU**Active Retirement 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.

Jack, 32, with 2 kids

**POLICY STARTS**

Pays **$515** per month for 18 years, until his daughters enter university.

**JACK'S PREMIUMS END AT AGE 50.**

Total paid **$111,240**

**JACK RETIRES**

AGE 63

Premium payment period

Accumulation period
The Non-Guaranteed Monthly Income is declared yearly during the Payout Period and is subject to the performance of the participating fund. Once declared, it is guaranteed and is added to the Step Up Income.

This portion of the Step Up Income is the accumulated amount from prior years’ declaration of the Non-Guaranteed Monthly Income. This accumulated amount is guaranteed once declared and paid in addition to the initial Step Up Income throughout the Payout Period.

This portion of the Step Up Income is converted from the reversionary bonuses accumulated up to the start of the Payout Period and it forms the initial Step Up Income. At the start of the Payout Period, this initial Step Up Income amount will be guaranteed and paid throughout the Payout Period. Reversionary bonuses are subject to the performance of the participating fund.

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

Total potential payout uses bonus rates assuming an illustrated investment rate of return of 4.60% p.a. At 3.10% p.a. illustrated investment rate of return, the total potential payout will be $227,472.

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2 This portion of the Step Up Income is the accumulated amount from prior years’ declaration of the Non-Guaranteed Monthly Income. This accumulated amount is guaranteed once declared and paid in addition to the initial Step Up Income throughout the Payout Period.

3 This portion of the Step Up Income is converted from the reversionary bonuses accumulated up to the start of the Payout Period and it forms the initial Step Up Income. At the start of the Payout Period, this initial Step Up Income amount will be guaranteed and paid throughout the Payout Period. Reversionary bonuses are subject to the performance of the participating fund.

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 4.60% p.a. At 3.10% p.a. illustrated investment rate of return, the total potential payout will be $227,472.
Note:
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 this insurance product 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 of 13 August 2019.

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

Prudential Assurance Company Singapore (Pte) Limited.
(Reg. No. 199002477Z)
7 Straits View
#06-01 Marina One East Tower
Singapore 018936
Tel: 1800 333 0 333 Fax: 6734 6953
Part of Prudential plc
www.prudential.com.sg