



PRUDENTIAL

Listening. Understanding. Delivering.

Your future can
sound good

PRUActive 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.

PRUActive 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.

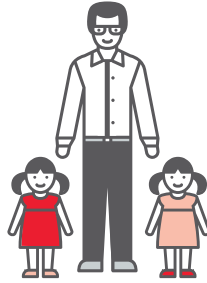
* Subject to the performance of the participating fund. The step up income is at least the same or more than the previous year.

^ PRUActive 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/pruactiveretirement for more details.

How PRUActive Retirement works

PRUActive 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

AGE
32

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



Total paid
\$111,240

AGE
50

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

AGE
63

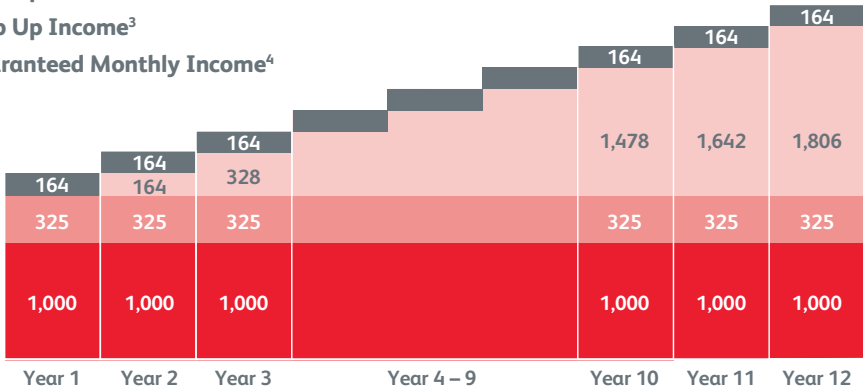
JACK RETIRES

--- Premium payment period
— Accumulation period

How PRUActive Retirement works

When Jack retires, he has the assurance that his income will not reduce, so he can manage his retirement better.

- Non-Guaranteed Monthly Income¹
- Step Up Income²
- Step Up Income³
- Guaranteed Monthly Income⁴



PAYOUTS START

AGE 63

\$1,000 guaranteed monthly income for 12 years. With Step Up Income, Jack will potentially receive increasing income year-on-year.

Jack's aims fulfilled

- ✓ Standard of living maintained
- ✓ Financial independence
- ✓ Kids don't have to worry



Total Potential Payout

\$344,460⁵

POLICY ENDS

AGE 75

Payout period

¹ 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.

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.

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