

SAVE



We understand
you want 7 years of savings
and enjoy payout in 12 years.

PRU*advance saver*



You can now get closer to reaching your savings goals with our new **PRUadvance saver** plan. Designed to help you save in a disciplined manner, **PRUadvance saver** allows you to pay your premiums in the first 7 years and harvest potentially higher returns¹ in a 12-year term.

PRUadvance saver also covers you against Death and Terminal Illness², whilst helping you to attain your savings goals. You can now have peace of mind knowing that your family is protected, should the unforeseen happen to you even while you save.

Shorter Premium Commitment that yields Potential Rewards

You will only need to pay premiums for the first 7 years and be relieved of making more premium payments thereafter. **PRUadvance saver's** Automatic Premium Benefit³ will automatically fund your premiums for the remaining 5 years of your policy term, while you enjoy potentially higher returns¹ at the end of 12 years.

Enjoy a Lump Sum Maturity Payout

You can look forward to achieving your goals in 12 years with one lump sum payout¹ once your **PRUadvance saver** matures.

Coverage against Death and Terminal Illness

PRUadvance saver offers you protection against Death and Terminal Illness², hence providing you and your loved ones valuable protection against uncertainties in life.

Hassle-free Application

There's no need to go for a medical check-up if you purchase the **PRUadvance saver** as a standalone basic plan. Offering you a

How PRUadvance saver works:

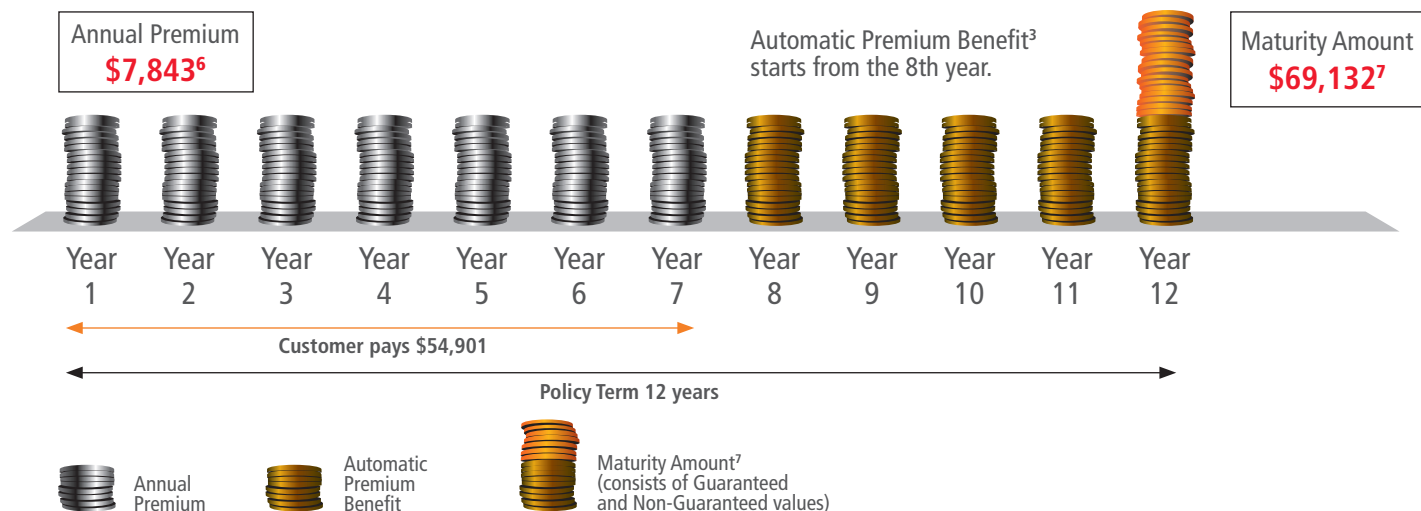
Mr. Tan (aged 35 on his next birthday, non-smoker) is planning for his future and would like to start saving for important milestones in life, such as sending his son for further education. He is able to set aside \$7,843⁶ per annum for the first 7 years with a sum assured of \$50,000, so that he can receive the maturity proceeds in a lump sum for his son's education at the end of 12 years.

simplified Underwriting Process, all you need to do is to answer 3 medical questions regarding your health for sign-up, and you can get closer to reaching your savings goals.

Enhance your Plan for Extra Coverage

Look forward to enjoying a more extensive coverage by adding these supplementary benefits to your **PRUadvance saver** plan:

- **Early Stage Crisis Waiver** waives the premium payments for a fixed period⁴ upon diagnosis of Early or Intermediate Stage Medical Conditions, so you can concentrate on your treatment.
- **Crisis Waiver III** waives the remaining premium payments⁵ upon the diagnosis of any one of the 35 listed Critical Illnesses and ensures that your financial plan remains in place.
- **Early Payer Security**, which waives the premium payments for a fixed period⁴ upon diagnosis of Early or Intermediate Stage Medical Conditions, so that you need not worry about your loved ones losing coverage while you concentrate on your treatment.
- **Payer Security III / Payer Security Plus** safeguards your loved one's policy in the event that Death, Critical Illness or Total and Permanent Disability strikes you. Payer Security III waives the remaining premiums of your child's policy till the policy anniversary before he or she turns 25, or the end of the premium payment term, whichever is earlier. Payer Security Plus provides a longer benefit term and it waives the remaining premiums of your loved one's policy until the policy anniversary before you reach 85, or the end of premium payment term, whichever is earlier.



Call your Prudential Financial Consultant or our PruCustomer Line at 1800 333 0 333 today, or visit

www.prudential.com.sg

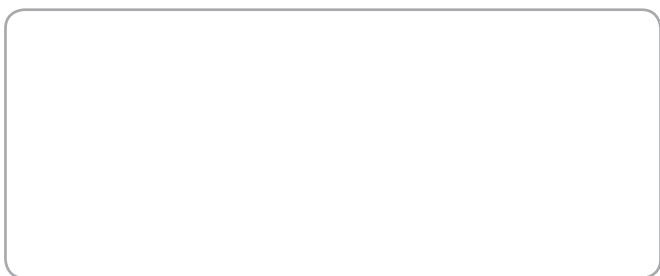
Footnotes:

1. The maturity benefit, comprising sum assured plus bonuses (if any), less any amounts owing, is payable in lump sum upon maturity. Bonuses are not guaranteed and will vary according to the future performance of the participating fund.
2. Policy provides coverage against Accelerated Terminal Illness during the term of the policy, and before the anniversary of the policy on which the Life Assured attains the age of 65. We will pay for either Death or the Accelerated Terminal Illness benefit, but not both.
3. The Automatic Premium Benefit will only take effect when the full 7 years' premiums have been paid by the policyholder. This Benefit is guaranteed and will not be paid out to policyholder.
4. Upon diagnosis of Early or Intermediate Stage Medical Conditions, the future premiums of the covered benefits will be waived for 5 years or 10 years respectively, or the remaining premium payment term, whichever is shorter. The maximum premium waiver period is 10 years, after which the benefit terminates and premium payment for the covered benefits resumes.
5. Future premiums of the covered benefits are waived up to age 85 or until the end of the premium payment term, whichever is earlier.
6. Premium quoted is based on an annual basis for a non-smoking male, age 35 next birthday with an annual premium of \$7,843 (rounded up to the nearest dollar) payable for 7 years.
7. The illustrated values use bonus rates assuming a projected investment rate of 4.75% p.a. for the participating fund. Bonuses are not guaranteed and will vary according to the future performance of the participating fund.

Note:

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. 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. You are recommended to seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing a policy suitable to meet your needs. 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. Information is correct as at 27 May 2016.

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