



PRUDENTIAL

Listening. Understanding. Delivering.

PRUGolden Retirement

Make retirement the best
years of your life

Retirement is a time when you can relax, and make it the best years of your life with your loved ones. With **PRUGolden Retirement**, you are never too old to set another goal or dream a new dream. This plan provides you with a regular stream of retirement income, giving you peace of mind while you focus on what matters most.

Should you become disabled due to an accident and can no longer work, you will receive additional monthly payouts and a waiver of your future premiums, so you can continue to be financially independent. You also have the option to transfer your policy to your spouse should the unforeseen happen to you, and he/she can continue receiving the remaining payouts until the policy matures. Be worry-free in your golden years with **PRUGolden Retirement**.

Key Benefits^{*}

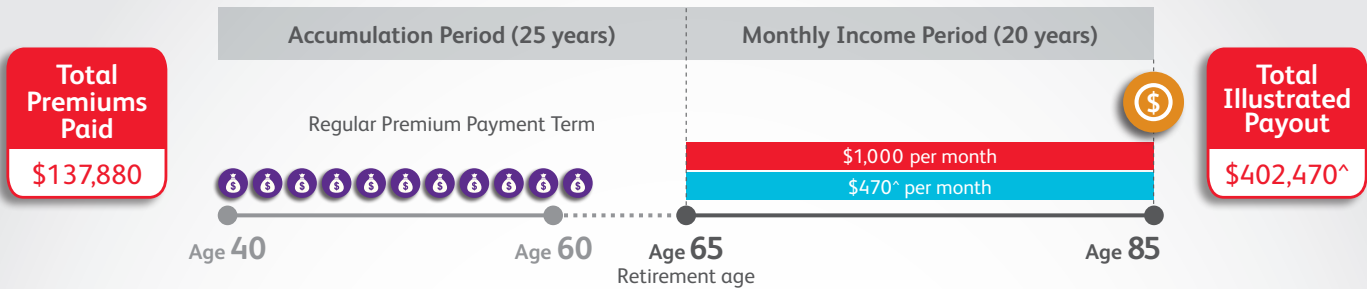
- Enjoy a stable monthly income for 10, 15 or 20 years to supplement your retirement needs.
- Additional monthly payouts and waiver of your future premiums if you are disabled due to an accident.
- Option to transfer your plan easily to your spouse if you pass on before the policy expires.
- Guaranteed policy acceptance without the need for a medical check-up.
- Choice of flexible premium payment terms.

^{*}Terms & Conditions apply.

Please refer to www.prudential.com.sg/pgr for more details.

How PRUGolden Retirement works:

Mr Lim age 40 intends to set aside \$6,894 annually for 20 years.



In the event that the life assured meets with an accident and becomes Totally & Permanently Disabled[†], he receives the benefits below:



Future premiums are waived



Disability Monthly Income equivalent to 100% of Guaranteed Monthly Income

[†] Before Policy Anniversary, prior to the life assured turning age 70 years old.

Annual Premium

Guaranteed Monthly Income

Non-guaranteed Monthly Income

Maturity Bonus (Non-guaranteed)

Accumulation Period The duration from policy inception to the commencement of the Monthly Income Period. Regular premium payment terms for the retirement ages of 60 and 65 are until the ages of 55 and 60 respectively.

Monthly Income Period The duration when Monthly Incomes are payable by Prudential. Choice of Monthly Income Period of 10, 15 or 20 years.

[†]The illustrated values use bonus rates assuming an illustrated investment rate of return of 4.75% per annum. At 3.25% per annum illustrated investment rate of return, the Non-guaranteed Monthly Income is \$62 and the Total Illustrated Payout is \$272,812. 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.

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 at 23 August 2019.

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

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