You’re never too young to start planning for retirement.

PRUGolden Retirement Reward II
From new hobbies and experiences to more time with your family, there are many things to look forward to when you retire.

**PRU**Golden Retirement Reward II, a long-term endowment plan with a four-year premium payment term, brings you the opportunity to plan for regular monthly income during your retirement. You will also enjoy peace of mind as your paid premiums are guaranteed after 12 years.

All this, so you can truly focus on making the most of your free time with those who matter.

**Key Benefits***

- **Plan a comfortable lifestyle for your golden years**
  Supplement your retirement needs from age 60, 65 or 75

- **Move forward with financial flexibility**
  Choice to receive Guaranteed Monthly Income
  for 10, 15 or 20 years

- **Enjoy peace of mind**
  100% of your paid premiums are guaranteed after 12 years

- **Protect yourself against the unforeseen**
  Receive additional monthly payout and a waiver of future premiums upon total and permanent disability due to an accident before age 70

- **Policy continuation**
  Option to transfer your plan to your spouse

- **Enjoy hassle-free application**
  No medical underwriting

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For more information, speak to your Prudential Financial Consultant. Call us at 1800 333 0 333 today.

Note:

You are recommended to read the product summary and seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing an insurance 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.

In case of discrepancy between the English and Mandarin versions, the English version shall prevail.

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.

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 1 August 2019.

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