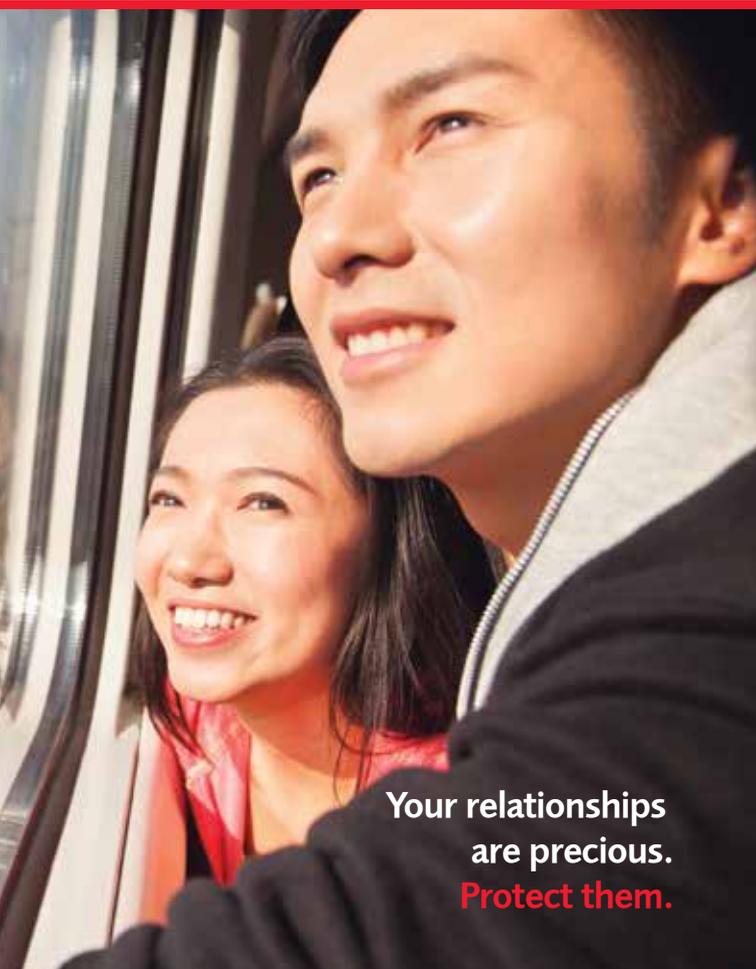


Make retirement the best years of your life

## PRUgolden retirement premier



Your relationships are precious. Protect them.

You are never too old to set another goal or dream a new dream with PRUgolden retirement premier. With just one payment, you can start looking forward to more financial security in your retirement.

PRUgolden retirement premier, a single premium payment term plan, provides a regular monthly income after your selected retirement age. With peace of mind from a steady income, you can focus on enjoying your golden years with those who matter most.

### Key Benefits\*

- Choice of retirement at age 55, 60, 65 or 70
- Enjoy a stable monthly income for 10, 15 or 20 years to supplement your retirement needs
- In the event of disability due to an accident, receive monthly payouts equivalent to your Guaranteed Monthly Income
- Option to transfer your plan easily to your spouse if you pass on before the policy expires
- Fuss-free application with guaranteed policy acceptance and no medical underwriting needed

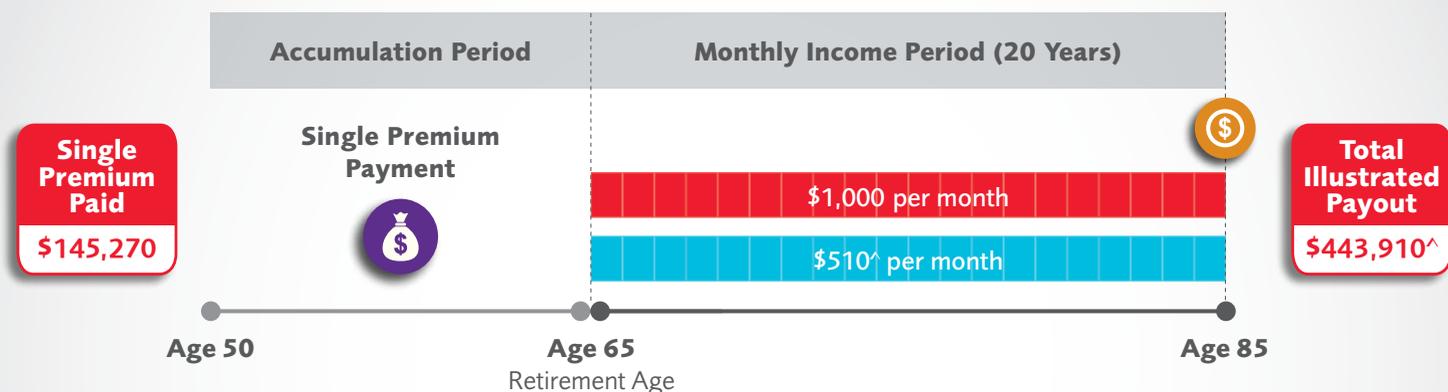
\*Terms & Conditions apply. Please refer to [www.prudential.com.sg/pgrp](http://www.prudential.com.sg/pgrp) for more details.

### How PRUgolden retirement premier works:

David, age 50, would like to receive a Monthly Income from age 65 for 20 years. He pays a single, upfront premium of \$145,270.

#### With the Supplementary Retirement Scheme (SRS)

If David has an SRS account, he can choose to use the funds to pay for his premium. His PRUgolden retirement premier payouts will be credited to his SRS account from age 65.



In the event that David meets with an accident and becomes Totally & Permanently Disabled<sup>†</sup>, he receives the benefit below:



1 X Disability Monthly Income equivalent to 100% of Guaranteed Monthly Income

<sup>†</sup> Before Policy Anniversary, prior to the life assured turning 70 years old.

■ 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.

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

<sup>^</sup>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.

### 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.

Information is correct as at 10 December 2018. This advertisement has not been reviewed by the Monetary Authority of Singapore.