



**PRUDENTIAL**

Listening. Understanding. Delivering.

**PRULife Multiplier Flex**

Multiplied assurance for  
everything life may bring





There are certain things that you will always need more of – assurance is one of them, especially the assurance that your loved ones will be well taken care of, regardless of what the future brings.

Designed with this in mind, **PRULife Multiplier Flex** is a whole of life plan that optimises your protection based on your needs, offering you coverage for death, Disability, Terminal Illness and Critical Illness. With **PRULife Multiplier Flex**, you can choose to multiply your total coverage by 3 or 4 times, and select the premium payment term that's most suitable for you. This plan also has cash value that can be accumulated over time.

Protect your family against a multitude of uncertainties with **PRULife Multiplier Flex** today.

## Key Benefits\*

- Offers coverage against death, Total and Permanent Disability, Terminal Illness and Critical Illness
- Enjoy greater flexibility in your protection:
  - Choice to multiply your coverage by 3 or 4 times, depending on your needs
  - Choice to have multiplied coverage up to age 65 or 70
  - A range of premium payment terms of 10, 15, 20 or 25 years

## Supplement Your Protection

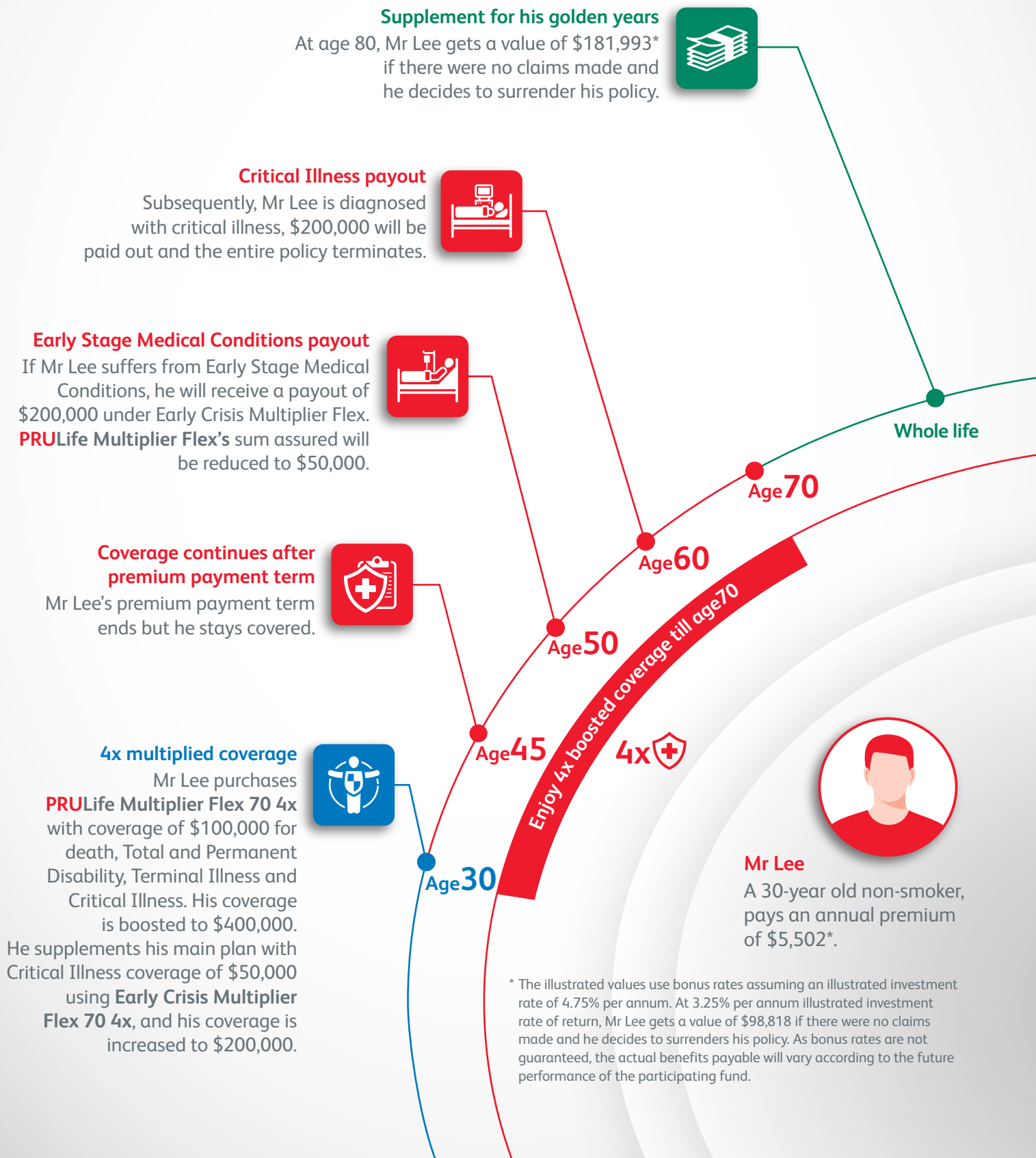
For more comprehensive coverage, add Early Crisis Multiplier Flex for coverage against Early and Intermediate Stage Medical Conditions.

- Enjoy 3 or 4 times multiplied coverage
- Get coverage for an extensive number of Early and Intermediate Stage Medical Conditions
- Receive up to \$350,000 for an Early and Intermediate Stage Medical Conditions claim

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

# PRULife Multiplier Flex

This is how Mr Lee enjoys boosted protection with **PRULife Multiplier Flex 70 4x** and **Early Crisis Multiplier Flex 70 4x**.



\* The illustrated values use bonus rates assuming an illustrated investment rate of 4.75% per annum. At 3.25% per annum illustrated investment rate of return, Mr Lee gets a value of \$98,818 if there were no claims made and he decides to surrenders his policy. As bonus rates are not guaranteed, the actual benefits payable will vary according to the future performance of the participating fund.

# Multiplier Benefit at a glance:

Plan Type	Optional Supplementary Benefit	Multiplier Benefit Expiry Age	Multiplier Benefit <sup>+</sup> before the Multiplier Benefit Expiry Age or Cover Expiry Date <sup>^</sup>
PRULife Multiplier Flex 65 3x	Early Crisis Multiplier Flex 65 3x	65 years	300%
PRULife Multiplier Flex 65 4x	Early Crisis Multiplier Flex 65 4x	65 years	400%
PRULife Multiplier Flex 70 3x	Early Crisis Multiplier Flex 70 3x	70 years	300%
PRULife Multiplier Flex 70 4x	Early Crisis Multiplier Flex 70 4x	70 years	400%

<sup>+</sup> Multiplier Benefit is the relevant percentage of the sum assured.

<sup>^</sup> Whichever occurs first. The Cover Expiry Date only refers to the Total and Permanent Disability Benefit and is the Policy Anniversary before the life assured turns 70 years.

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.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Premiums for the supplementary benefits are not guaranteed and may be adjusted based on future claims experience.

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.

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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as at 29 August 2019.

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

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