



PRUDENTIAL

Listening. Understanding. Delivering.

PRULifetime
Income Plus

Fuel your passions with
a lifetime of income



Future-proof your financial wellbeing and live your life to its fullest.

There is no secret to success. It is a result of preparation, hard work and never leaving things to chance. No one understands this better than you.

For you, life is all about enjoying your success, pursuing your passions and creating moments of joy with loved ones. Whatever you desire, there's no better time to start than right now.

PRULifetime Income Plus empowers you to live life to its fullest, and ensures that your loved ones are provided for. It is a single premium participating whole life insurance plan that provides you with a lifetime of regular monthly cash benefit, as well as coverage against death* and accidental disability, enabling you to plan for yourself and loved ones without compromise.



Plan your wealth for a lifetime of benefits.



Enjoy a regular income for life

Receive monthly cash benefit from the 36th policy month onwards, and for as long as the life assured lives¹.



Opportunity to grow your wealth

You can choose to accumulate your monthly income with us for an annual interest².



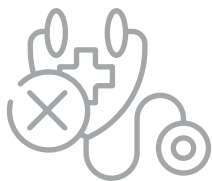
Protect what is important to you

We will protect what's important to you from life's uncertainties, whether it's a loved one or your business. Your beneficiaries will receive a lump-sum payout in case of death* and accidental disability to support them through their life.



Flexibility to manage your wealth

You have the flexibility to change the life assured to a loved one for an individual-owned policy, or an employee for a corporate-owned policy as desired.



Ease of application

With no medical check-ups required, sign up is hassle-free.

¹ With no change to life assured.

² The interest rate is not guaranteed and is subject to change.

* Death Benefit will be the higher of (i) 101 % of single premium; or (ii) 101 % of the surrender value as at the time of death, plus any cash benefit left with us, less any amounts you owe us. If death is due to an accident, the Accidental Death Benefit will be the higher of (i) 105 % of single premium; or (ii) 101 % of the surrender value as at the time of death, plus any cash benefit left with us, less any amounts you owe us.

How PRULifetime Income Plus works

David, 40, is the Managing Director at a leading bank. He has the desire to plan and to pursue his passions while also protecting his two children from life's uncertainties. He purchased a PRULifetime Income Plus plan with a single premium of S\$1 million and will start to receive a monthly cash benefit of S\$2,960³ from the 36th policy month onwards.

Age 40

He purchases PRULifetime Income Plus for S\$1 million in single premium.



David
Age next birthday 40,
non-smoker

Age 43

The monthly cash benefit payouts start from the 36th policy month, but David decides to accumulate them.



Age 50

He requests to receive a monthly income and gets **S\$2,960³/month**, which he uses for leisure.



Age 90

David passes on peacefully. In his lifetime, he received a total cash payout of **S\$1,456,320**.

By opting to accumulate his cash benefits between the age 43 to 49, David forgoes cash benefits of **S\$251,600**, but his children receive an additional **S\$643,342** in death payout. In total, they receive a death payout of **S\$957,471** each.



Age 60

He makes both his children equal nominees to his policy.



Over the policy term, David and his family would have received a total benefit of **S\$3,371,262**.

³ The total monthly cash benefit includes both guaranteed monthly cash benefit and non-guaranteed monthly cash benefit.

This diagram is for illustration purposes only and is not drawn to scale. Figures mentioned are based on an Illustration Investment Rate of Return of the Participating Fund at 4.25 % p.a. and the cash benefit accumulation interest rate of 2.5 % p.a.

At 3 % p.a. illustrated investment rate of return and the cash benefit accumulation interest rate of 1.25 % p.a., the cash benefit at age 50 is S\$2,030. At age 90 where David passes on, David's family will receive a Death benefit of S\$1,387,503 while David will receive a total cash benefit of S\$998,760 in his lifetime. Together, David and his family will receive a total benefit of S\$2,386,263.

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 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 22 October 2021.

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

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