
PRUDENTIAL
Listening. Understanding. Delivering.
PRULink InvestGrowth
Build wealth your way.
Steer investments
to your goals.
CELEBRATING
90
YEARS

Life isn't always smooth sailing; we sometimes have to steer ourselves through rough seas to meet our goals. Likewise, investing carries risk and uncertainties, but it offers the potential for greater returns. With the ability and flexibility to manage risks, you can steer your investments to help accelerate your returns and grow your wealth with confidence.

PRULink InvestGrowth is an investment-linked plan that provides all-round flexibility that lets you control how your wealth grows through various flexible options. You can kick-start your investment journey with a minimum single premium of S$6,000 or make regular contributions with a recurrent single premium (RSP) from S$300 per month[1]. You can also choose to invest your funds using your CPF-OA, CPF-SA, SRS or cash.

Key Benefits



Armed with flexibility

You don't have to be tied down with an investment that doesn't keep up with you. That's why we're arming you with the ultimate flexibility to make changes to multiple aspects of your plan, so that you'll be ready to conquer life's changes.

- Make a top-up of at least S$2,000 to your policy at any time before the maximum age limit
- Make withdrawals without any penalty
- Adjust your RSP amount as your needs change



Loaded with savings

Every bit that you save brings you a step closer to your goal. Maximise your potential returns with low and simple premium charges.

- 0% premium charge for CPF-OA and CPF-SA
- 3% premium charge for SRS or Cash



Equipped to optimise performance

As an investor, it's important to be able to put together a well-diversified portfolio, and to make sure you're comfortable with your investment. That's why this plan is easily adjustable to suit your risk-appetite and needs, even if they change.

- Access a wide selection of **PRU**Link funds
- Free and unlimited fund switches



Formed for protection

We know how important it is to protect your loved ones and ensure they are well taken care of when unexpected events occur.

- Sign up without any medical examination required
- Coverage against death of 110% of invested capital[2] or the value of all the units in your policy account, whichever is higher

Empower yourself with a plan that lets you take control of your wealth and navigate life's priorities with **PRU**Link InvestGrowth.



[1] Non-annual payment mode is available for SRS and cash payment methods only.
[2] The total premiums paid plus top-ups less withdrawals, if any.

How does PRULink InvestGrowth work?

Aaron is a fresh graduate from university and is in his first job. Being new to the workforce, he has little CPF monies, but wants to start investing with a plan that can help him grow his wealth gradually, and also be able to meet his changing goals and interests over time. He has chosen **PRU**Link InvestGrowth as his first investment plan and to fund it with cash monthly, starting with a manageable contribution of S$300 a month.



Aaron
Age 25, non-smoker

AGE 25

Purchases **PRU**Link InvestGrowth and opts to fund the policy with cash, paying a recurrent single premium (RSP) amount of S$300 per month.

AGE 28

Receives a job promotion and pay increment. Decides to increase monthly contributions by S$225 to maximise potential returns.

AGE 32

Makes a S$5,000 withdrawal to pursue interest and sign up for a photography course.

AGE 35

Take advantage of market opportunities by:

- Making a top-up of S$10,000 to boost investment.
- Reviewing portfolio and making free fund switches

AGE 40

Takes a break from work and withdraws S$10,000 to fund a 6-month sabbatical.

AGE 60

Protected against death with a potential coverage amount of S$228,140[1].

[1] The death benefit is just an illustration and it is calculated based on 110% of the total premiums paid plus top-ups less withdrawals. The actual benefit payable will be the higher of 110% of total premiums paid and top-ups less withdrawals or the value of all the units in your policy account.

For more information, speak to your Prudential Financial Consultant.
Call us at **1800 333 0 333** today or visit **www.prudential.com.sg/prulinkinvestgrowth**

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.

PRULink InvestGrowth is an Investment-Linked Plan (ILP) which invests in ILP sub-fund(s). Investment products are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units and the income accruing to the units (if any) may fall or rise. Past performance is not necessarily indicative of future performance. A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from your Prudential Financial Consultant. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

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 7 September 2021.

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

Prudential Assurance Company Singapore (Pte) Limited.
(Reg. No. 199002477Z)
7 Straits View, #06-01 Marina One East Tower
Singapore 018936
Tel: 1800 333 0 333 Fax: 6734 6953
Part of Prudential plc

www.prudential.com.sg