

**Plant a money tree
for tomorrow**



PRULink
SuperGrowth Account

PRUDENTIAL 

We listen and understand you want to grow your savings and be protected at the same time.

Make your money tree grow

Looking for a healthy financial harvest in the future? Putting your hard-earned funds in a savings account is no longer sufficient as the value of money depreciates quickly over time. It's essential then that you make your money work smarter and harder for you.

PruLink SuperGrowth Account is a single premium plan that gives you the flexibility to invest your money in a wide selection of investment funds, all within one single plan. So you can enjoy potentially higher investment gains, while being protected at the same time.

Maximize all aspects of your wealth

PruLink SuperGrowth Account gives you the freedom to invest using funds from your CPF Ordinary Account (CPFIS-OA), CPF Special Account (CPFIS-SA), Supplementary Retirement Scheme (SRS) or cash so you can make the most out of all aspects of your wealth.

Better growth with lower investment costs

We recognise that the cost of investing does play a part in achieving better growth for your returns. When you invest with funds from your CPFIS-OA or CPFIS-SA, you'll pay a net sales charge of only 3%¹, allowing you to maximise the potential returns on your investments.

That's not all! We have also extended this lower net sales charge of 3%¹ to apply to cash and SRS investments as well. So you'll be able to enjoy better growth for all your investments, regardless of the source of funds you invest with.

Achieve better growth with greater flexibility and control

You can top-up your policy at any time to take advantage of any investment opportunities that may arise²! So accelerate the realisation of your financial goals, by investing your bonus or unexpected windfall.

PruLink SuperGrowth Account also lets you withdraw cash from your account at any time, without incurring any penalty. This means that you are free to access your funds should you require them.

Wide selection of funds

Whether you're an investor with a high-risk appetite or a cautious investment approach, PruLink SuperGrowth Account makes it easy to put together a well-diversified, customised portfolio. You will have access to a wide selection of fund managers with different investment styles, managing funds diversified across asset classes that span local, regional and global markets.

You can also switch from one fund to another to match your changing investment objectives and risk profile as many times as you wish, absolutely free! This enables you to change, re-shape or re-balance your portfolio at no cost to capitalise on potential investment opportunities for the highest possible returns.

Hassle-free protection

With PruLink SuperGrowth Account, you will enjoy a life protection benefit of 110% of the invested capital or the value of your funds at bid price, whichever is higher without any hassle.

Now you can truly have peace of mind, knowing that you are protected should the unforeseen happen.

Call your Prudential Financial Consultant or our PruCustomer Line at **1800 333 0 333** today, or visit

www.prudential.com.sg

Footnotes:

- 1 The net sales charge of 3% of your single premium comprises the initial investment charge (bid-offer spread) and the allocation rate of your premium. Please refer to the product summary for an example of how net sales charge is calculated.*
- 2 The minimum premium for top-up is \$2,000. Top-ups are allowed at any time within the permissible age limits.*

Note:

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable (if any) may be less than the total premiums paid.

Investment products are subject to investment risks including the possible loss of the principal amount invested. The value of the units and the income accruing to the units (if any) may fall or rise. You are recommended to seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

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 27 May 2016.



Prudential Assurance Company Singapore (Pte) Limited. (Reg. No. 199002477Z)
30 Cecil Street #30-01 Prudential Tower Singapore 049712.
Tel: 1800 333 0 333 Fax: 6734 6953
Part of Prudential plc