



PRUDENTIAL

Listening. Understanding. Delivering.

PRUMortgage Refund

Safeguard your family's future
with a mortgage refund plan



Your home is more than just a shelter. It is a place of comfort and security for you and your family. Protecting against mortgage liability ensures that your family is well taken care of and that they continue to have a safe place.

PRUMortgage Refund is a reducing term insurance plan that has a unique return-of-premium feature. It takes care of your outstanding mortgage loans should the unforeseen happen, ensuring that your family receives the protection they need.

Key Benefits*



We give you financial flexibility

You can choose to pay your premiums on a monthly, quarterly, half-yearly or yearly basis, and your premium amount remains the same throughout the policy term.



We protect you against the unforeseen

You will receive a lump sum payout in the event of Death and Terminal Illness during the policy term. You can also opt for protection against Total and Permanent Disability.



We support your goals

You will receive 100% of your premiums paid, without interest, at the end of your policy term if no claims are made, allowing you to achieve other life goals.



We let you choose your coverage needs

You can choose your policy term between 10 to 35 years, with a range of interest rates that lets you determine a suitable sum assured amount for your outstanding loan repayment.



We cover your partner as well

As a joint-life policy, your partner will enjoy coverage if both of you are joint owners of the mortgage loan.



We keep it simple

You can enjoy fuss-free application with simplified underwriting.

*Terms & Conditions apply.

Please refer to www.prudential.com.sg/prumortgagerefund for more details.

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.

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 or www.lia.org.sg or 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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