

**We understand**  
you want to save and protect your  
life goals against uncertainties

**PRU***save*



Saving for the future is the first step towards achieving your dreams. Whatever your commitments may be, whether it's seeing your child through university, buying a new home or enjoying retirement, you can attain your important milestones with a plan that helps you save while being covered against the unforeseen at the same time.

**PRU***save*, a regular premium endowment plan, offers you both the benefits of disciplined savings and protection in a single plan. Designed to offer you a choice of different policy terms that best suit your life's changing needs, you can now be assured that even while you save, you and your loved ones are protected against the unforeseen.

### **Flexible policy terms and premium payments**

**PRU***save* offers a choice of policy terms ranging from 10 to 45 years that best suit your financial obligations and saving needs.

### **Enjoy a lump sum maturity payout**

You can look forward to receiving your maturity benefit in one lump sum payout once your **PRU***save* policy matures.

### **Be covered even as you save**

**PRU***save* covers you against Death, Terminal Illness, and Total and Permanent Disability<sup>1</sup>, so you'll stay protected whilst saving for the future.

### **Continued coverage for your child**

**PRU***save* can also enable your child to enjoy continued coverage. Your child can buy a new policy<sup>2</sup> at the maturity of the **PRU***save* policy, if he is below 25 years of age, without the need for any medical examination.

## Keep up with life's changing needs

With changing life stages and priorities, you can buy a new endowment or term plan<sup>3</sup> as you experience life's significant events such as getting married, becoming a parent, or adopting a child through legal means, without the need for any medical examination.

## Enhance your PRU<sup>save</sup> plan for more extensive coverage

You can ensure that you and your family are more extensively covered by including these supplementary benefits:

- **Early Stage Crisis Waiver**, which waives the premium payments for a fixed period<sup>4</sup> upon diagnosis of Early or Intermediate Stage Medical Conditions, so you can concentrate on your treatment.
- **Crisis Waiver III**, which waives the remaining premium payments<sup>5</sup> upon diagnosis of any one of the 35 listed Critical Illnesses and ensures that your financial plan remains in place.
- **Early Payer Security**, which waives the premium payments for a fixed period<sup>4</sup> upon diagnosis of Early or Intermediate Stage Medical Conditions, so that you need not worry about your loved ones losing coverage while you concentrate on your treatment.
- **Payer Security III / Payer Security Plus** safeguards your loved one's policy in the event that Death, Critical Illness or Total and Permanent Disability strikes you. Payer Security III waives the remaining premiums of your child's policy till the policy anniversary before he or she turns 25, or the end of the premium payment term, whichever is earlier. Payer Security Plus provides a longer benefit term and it waives the remaining premiums of your loved one's policy until the policy anniversary before you reach 85, or the end of premium payment term, whichever is earlier.

## How PRU<sub>save</sub> works:

Example 1:

Mr Lim (male, non-smoker), age 35 next birthday, wants to start saving for the university education for his son, Kevin (male, non-smoker), age 1 next birthday. He is able to set aside S\$4,108<sup>6</sup> per annum for the next 20 years. At the end of 20 years, his total projected maturity payout amount will be S\$117,103<sup>7</sup>.

Policy Term	Annual Premium <sup>6</sup> (Payable for 20 years)	Projected Amount Received at Maturity		
		Guaranteed	Non-Guaranteed <sup>7</sup>	Total <sup>7</sup>
20	S\$4,108	S\$70,000	S\$47,103	S\$117,103

Example 2:

Mr Goh (male, non-smoker), age 45 next birthday, hopes to retire by age 65. He is able to set aside S\$6,026<sup>8</sup> yearly for the next 20 years. At the end of 20 years, Mr Goh looks to receive a projected maturity benefit of S\$167,290<sup>7</sup>. Here's how PRU<sub>save</sub> may help Mr Goh to prepare for his retirement.

Policy Term	Annual Premium <sup>8</sup> (Payable for 20 years)	Projected Amount Received at Maturity		
		Guaranteed	Non-Guaranteed <sup>7</sup>	Total <sup>7</sup>
20	S\$6,026	S\$100,000	S\$67,290	S\$167,290

For more information, speak to your Prudential Financial Consultant. Call us at 1800 333 0 333 today.

Footnotes:

1. Policy provides coverage against Terminal Illness and Total and Permanent Disability during the term of the policy and before the anniversary of the policy on which the Life Assured will attain the age of 65. We will either pay for Terminal Illness or Total and Permanent Disability, but not both.
2. This benefit is only applicable to **PRU**save policy purchased on your child on standard terms. The sum assured for the new policy can be up to the amount equal to the sum assured of the Death Benefit in the **PRU**save policy increased at a compounded rate of 5% for each year the customer held the **PRU**save policy. However, the maximum sum assured is limited to S\$300,000 per life.
3. This benefit is only applicable to **PRU**save purchased on standard terms. The sum assured for the new policy at each life event cannot be more than 25% of the original sum assured or S\$150,000, whichever is lower. The option to purchase a new policy can only be exercised twice in a lifetime of the Life Assured. The maximum additional cover for these two life events can only be up to 50% of the original sum assured or S\$300,000, whichever is lower.
4. Upon diagnosis of Early or Intermediate Stage Medical Conditions, the future premiums of the covered benefits will be waived for 5 years or 10 years respectively, or the remaining premium payment term, whichever is shorter. The maximum premium waiver period is 10 years, after which the benefit terminates and premium payment for the covered benefits resumes.
5. Future premiums of the covered benefits are waived up to age 85 or until the end of the premium payment term, whichever is earlier.
6. Premium quoted is based on a non-smoking male, age 1 next birthday with **PRU**save (policy term of 20 years) with a sum assured of S\$70,000.
7. The illustrated values use bonus rates assuming a projected investment rate of return of 4.75% per annum for the participating funds. Bonus rates are not guaranteed and will vary according to the future performance of the participating fund.
8. Premium quoted is based on a non-smoking male, age 45 next birthday with **PRU**save (policy term of 20 years) with a sum assured of S\$100,000.

## Note:

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.

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.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Premiums for some of 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.

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