



**PRUDENTIAL**

Listening. Understanding. Delivering.

**PRUSelect**

You want it to be easy,  
when it comes to investing



As someone who is up-to-date, you're always looking to invest and potentially grow your money in order to achieve your financial goals. You may, however, be hesitant as the complexities of investing can be a challenge. At Prudential, we believe that investing should be made easy.

That's why we are introducing **PRUSelect** to you. It is a regular-premium investment-linked plan that offers you a selection of model portfolios you can choose from. Each model portfolio is made up of a diversity of funds and is developed taking into account of different levels of return expectations, risk appetite as well as time horizon. This will enable you to invest in an easier, guided and more disciplined approach. Now, you can look forward to putting your investments to work and potentially get the most out of it with the right investment choices.

### Premium payment terms that cater to your needs

**PRUSelect** is available in 10, 15 and 20 years premium payment terms, so you can choose one that you are most comfortable with. On top of that, **PRUSelect** ensures that you are getting the most out of your investments by investing 100% of your premiums from Day 1. Loyalty bonus<sup>1</sup> is also given out every 5 years, giving you an added boost in reaching your financial aspirations.

### Be guided by the strategic partnership

Prudential has partnered with Mercer, an investments consulting leader, with over 40 years of providing investment advice, to develop portfolios for **PRUSelect** taking into account different return expectations, risk appetite and time horizon. Mercer will provide regular portfolio reports to Prudential. With **PRUSelect**, you will receive these reports<sup>2</sup> from Prudential to help you to stay updated and make informed choices when it comes to re-balancing your investments.

### Choose a model portfolio that suits your risk appetite

Offering a new way to diversify your investments, our model portfolios in **PRUSelect** are classified into 4 groups – Lower Risk, Low to Medium Risk, Medium to High Risk, and Higher Risk. Each model portfolio consists of funds in different asset classes such as equities and fixed income. These portfolios are specially constructed according to different returns expectations, risk appetite as well as time horizon, so you can choose a model portfolio that suits you best.

## Benefits of Regular Investing

It is natural for you to worry about the effects of fluctuations on your investments in volatile and uncertain markets. However, investing a fixed sum of money regularly can help to smooth out investment fluctuations as more units are bought when prices are low, and lesser units when prices are high. This is also called Dollar Cost Averaging, which removes the need for you to time the markets.

## Switch as you like

As you review your investments with the provided fund reports<sup>2</sup>, you can choose to switch<sup>3</sup> your funds in any way you like without any additional fees so as to suit your evolving risk appetite.

## Coverage against the unforeseen

Even as you invest in a better future, you are covered in the event that the unforeseen occurs. **PRUSelect** provides coverage on Death<sup>4</sup> and Accidental Death<sup>5</sup>, and there is an option to add supplementary benefits<sup>6</sup> to ensure all your future premiums will be waived in the event of critical illness or total and permanent disability.

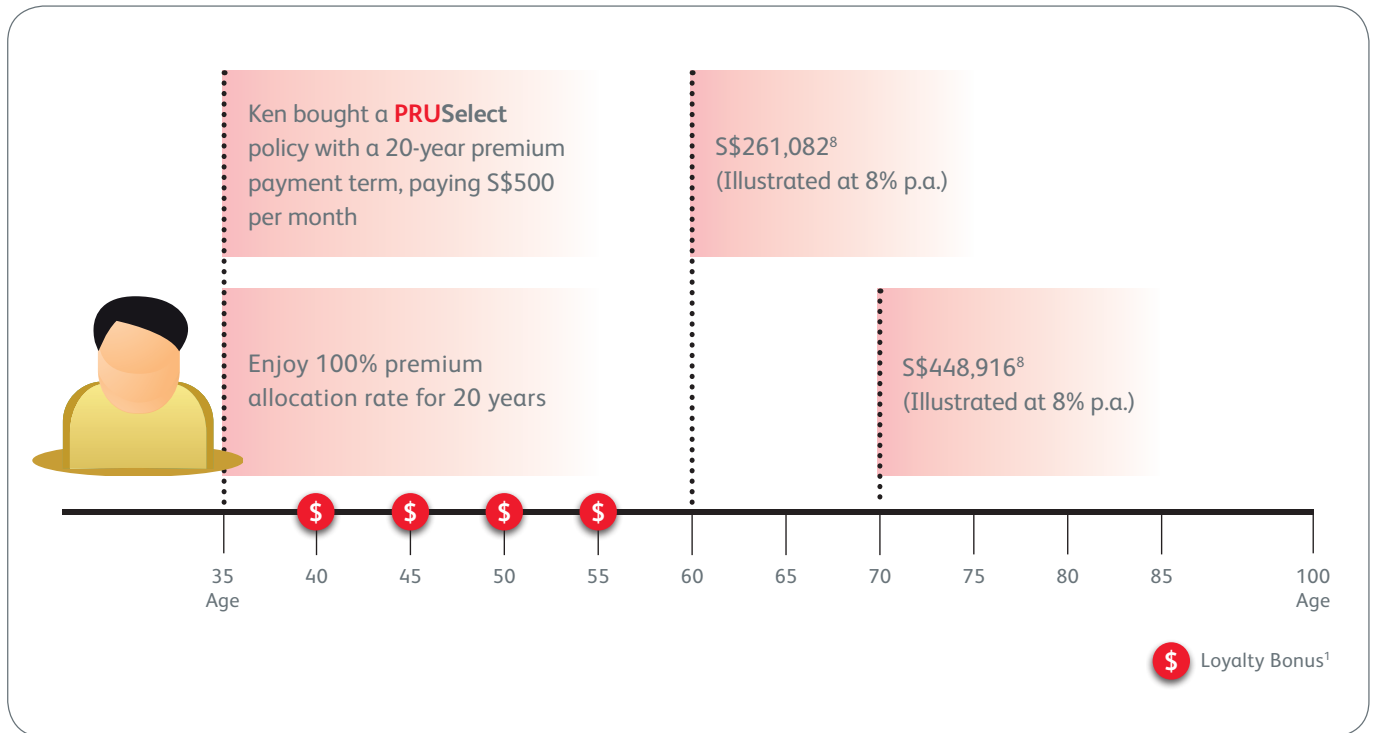
## No medical underwriting required

**PRUSelect** is a Guaranteed Issuance plan, meaning no medical underwriting is required. Financial underwriting applies.

# How PRUSelect works

Ken (male, non-smoker), age 35 on his next birthday, purchased a **PRUSelect** policy with a 20-year premium payment term, paying S\$500 every month. After every 5 years, he'll receive his Loyalty Bonus<sup>1</sup> when he pays his premiums regularly.

At the end of 20 years, at age 55, his premium payment term ends. After deduction of the relevant fees and charges<sup>7</sup> of the policy, the potential returns he will receive at age 60 is S\$261,082<sup>8</sup> (illustrated at 8% p.a.) or S\$448,916<sup>8</sup> at age 70 (illustrated at 8% p.a.).





**Footnotes:**

1. The policy's loyalty bonus entitlement ceases once the premium payment term ends. To qualify for bonus, you must meet the terms and conditions attached to it.
2. Yearly model portfolio reports are only available when policyholder follows the **PRUSelect** model portfolios Prudential has developed and constructed in consultation with Mercer.
3. We currently do not charge for fund switches. However, we reserve the right to levy a switching fee but will give you 30 days' written notice before doing so.
4. We will pay the value of all the units in your account, less any amounts owing to us upon Death.
5. The Accidental Death Benefit is the higher of 105% of (total premiums paid (excluding premiums for supplementary benefits) less any withdrawals and any charges applied on the reduction in premium); or the value of the units, less any amounts owing to us.
6. Extra premiums are payable for the additional benefits. You can add these benefits only if they are available and the life assured is within the age limit at the time when the benefits are selected. Supplementary benefits are subjected to health underwriting.
7. Please refer to product summary for details of fees and charges of the policy.
8. The illustration is based on fund management charge of 1.5% p.a. on illustrated investment rate of return 8% p.a. The rate of return is used purely for illustrative purposes – the actual rate may be higher or lower. The actual benefits payable will depend on the actual performance of the **PRUSelect Fund(s)** selected. The performance of the **PRUSelect Fund(s)** is not guaranteed and cash value may be less than capital invested. At 4.0% p.a. illustrated investment rate of return, the potential returns he will receive at age 60 is S\$145,913 and S\$171,533 at age 70 respectively.

For more information, speak to your Prudential Financial Consultant.

Call us at **1800 333 0 333** today.

**Important Notes:**

**PRUSelect** will give you access to confidential and proprietary information of Model Portfolios developed by Mercer and is intended for your exclusive reference, for general information purposes only. This information is not, nor intended to be, investment advice and shall not be relied on as such. All investment decisions shall be made independently by you, after duly considering and understanding the investment product(s), benefits and risks.

Notwithstanding any information provided to you in connection with the **PRUSelect**, you are advised to read Product Summary, Fund prospectuses and Product Highlights Sheet with respect to the relevant investment products before deciding whether to invest in such products. Neither Prudential Assurance Company Singapore (Pte) Limited ("Prudential Singapore") nor Mercer gives any representations or warranties as to the accuracy of any information provided to you in connection with the **PRUSelect**. Neither Prudential Singapore nor Mercer accepts any responsibility or liability for any loss or damage which you may suffer arising out of or in connection with your purchase of the **PRUSelect**. Where appropriate, you are encouraged to seek independent legal, tax and other professional advice. As there may be market fluctuations and change in market conditions, you are also encouraged to refer to the subsequent model portfolios that will be updated on annual basis (for **PRUSelect**). Such subsequent updated model portfolios can be obtained via your Prudential Financial Consultant and will be made available in **PRUAccess**.

Any opinion on or rating of investment products contained under the model portfolio developed by Mercer in connection with the **PRUSelect** is not intended to convey any guarantee as to the future investment performance of such investment products or model portfolios. In addition, past performances cannot be relied upon as a guide or indicator to future performance. Notwithstanding anything above, Prudential Singapore reserves the right to discontinue the **PRUSelect** at any time without reference or notification to you.

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.

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. 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.

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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as at 27 August 2019.

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

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