


Contents

How to Log in to PRUaccess	1
Log in with User ID and Password	1
Log in with Singpass	2
How to Submit Service Request.....	4
e-Fund switch	8
e-Premium Redirection	16
e-Topup.....	21
Reinstatement	27
Update Personal Information	31
Nomination of Beneficiary	33
Policy Loan.....	41
Cashback/Cash Benefit withdrawal.....	46
Partial withdrawal.....	50
How to Obtain Quarterly Surrender Value Statements.....	58
How to Generate Revised Benefit Illustration	60


How to Log in to PRUaccess

Visit website: [PRUaccess \(prudential.com.sg\)](http://PRUaccess.prudential.com.sg)



singpass is now available on **PRUaccess**

Update your mobile number and contact details at your fingertips



Prudential customers - login to view your existing policies here

[Personal Policyholder](#) Corporate Policyholder

User ID [Forgot User ID?](#)

Password [Forgot Password?](#)

By logging in, you agree to [Prudential Online Access Account Agreement](#) and [PACS Privacy Notice](#).

Don't have an account? [Register](#)

Log in with Singpass

Log in with singpass


Don't have Singpass Mobile? [Find out more](#)

Or

Log in with your User ID and Password, or Log in With Singpass.


Log in with User ID and Password

To log in with your User ID and password, key in your email address and password. If you have forgotten your user ID or password, please select [Forgot User ID/](#) [Forgot Password](#). If you do not have an existing account, please select “[Register](#).”



singpass is now available on **PRUaccess**

Update your mobile number and contact details at your fingertips



Prudential customers - login to view your existing policies here

[Personal Policyholder](#) Corporate Policyholder

User ID

Password

By logging in, you agree to [Prudential Online Access Account Agreement](#) and [PACS Privacy Notice](#).

Don't have an account?

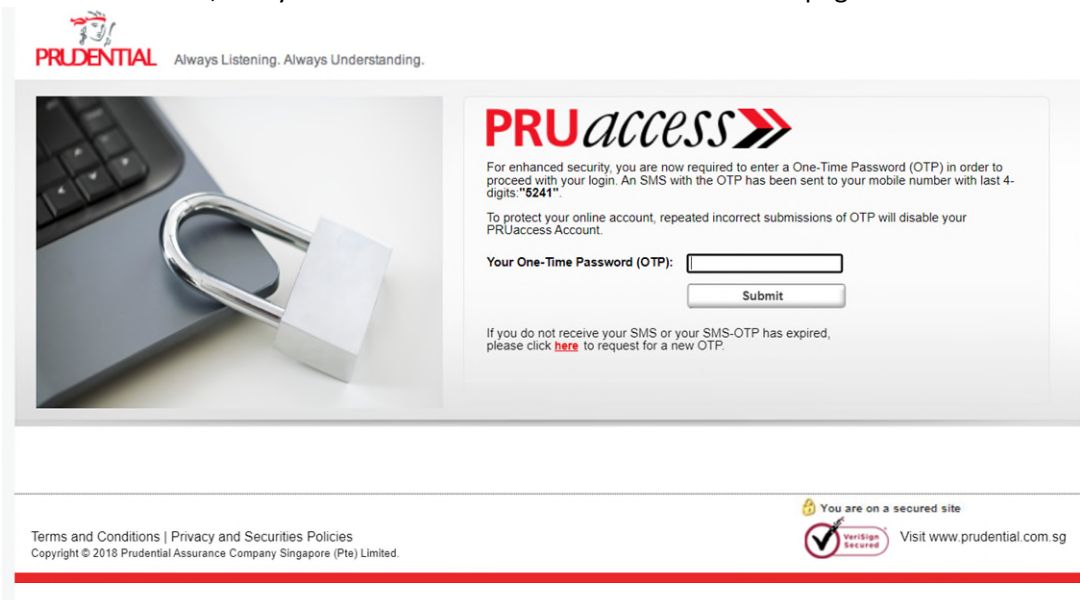
Log in with Singpass

Log in with singpass

Don't have Singpass Mobile? [Find out more](#)

Or

You will be directed to the next page, please input the OTP sent to your registered mobile number and click 'Submit', and you will be directed to the PRUaccess home page.



PRUDENTIAL Always Listening. Always Understanding.

PRUaccess

For enhanced security, you are now required to enter a One-Time Password (OTP) in order to proceed with your login. An SMS with the OTP has been sent to your mobile number with last 4-digits "5241".

To protect your online account, repeated incorrect submissions of OTP will disable your PRUaccess Account.

Your One-Time Password (OTP):

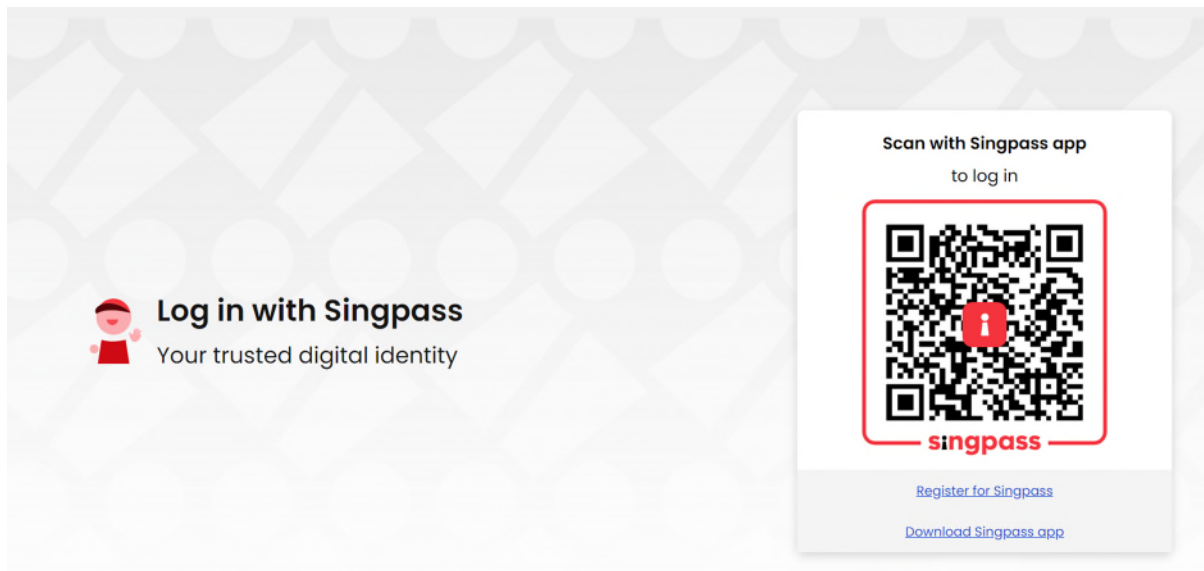
If you do not receive your SMS or your SMS-OTP has expired, please click [here](#) to request for a new OTP.

Terms and Conditions | Privacy and Securities Policies
Copyright © 2018 Prudential Assurance Company Singapore (Pte) Limited.

You are on a secured site
Visit www.prudential.com.sg


Log in with Singpass

To log in with Singpass, please click "Log in with Singpass".



Log in with Singpass
Your trusted digital identity

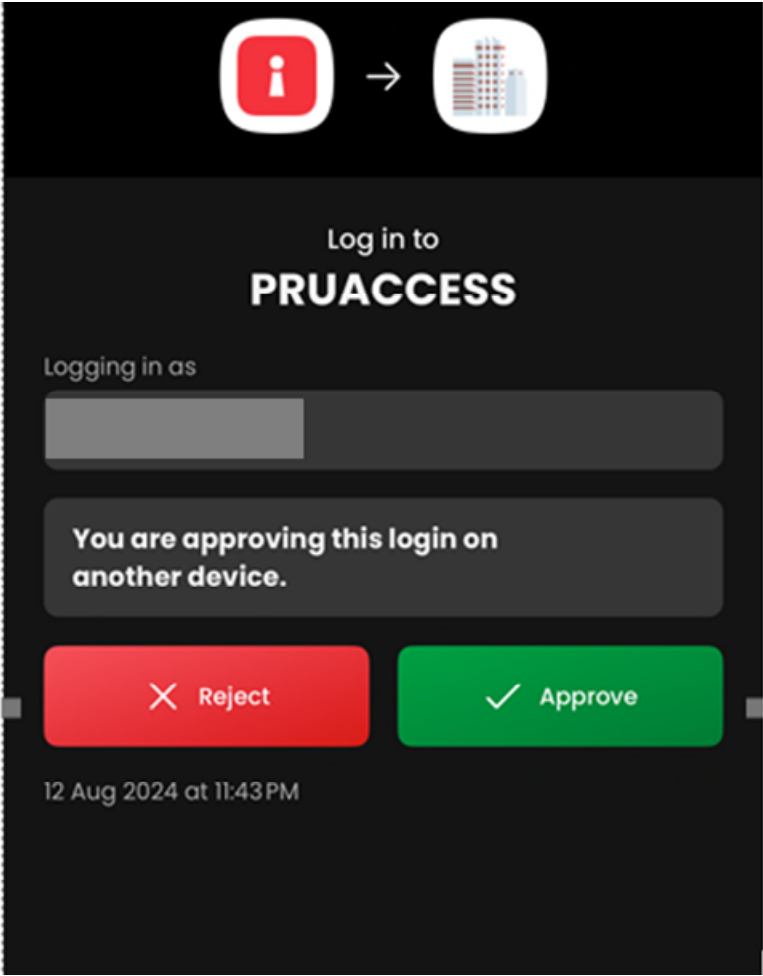
Scan with Singpass app to log in



singpass

[Register for Singpass](#)
[Download Singpass app](#)

Please scan the QR code, and you will be directed to your Singpass app.



Select 'Approve', and you will be directed to the PRUaccess home page.

How to Submit Service Request

After you have logged in to PRUaccess,

Step 1: Click Submit Service Request

Step 2: Select a policy number

PRUaccess
You are logged in as:
[Redacted]
Your last login was on 21-Mar-2024 13:37:07 hrs
[Click here to LOG OUT](#)

PRUPanel Connect eCard
[Redacted]
[Download eCard](#)

My Shortcuts (Edit)
Update Password
Update Personal Information
(Click Edit to Add)

#DOGood
Make a Donation

Online Transactions
SGFinDex
Buy Products ▶
Update Password
Update Personal Information
Online Customer Knowledge Assessment
Marketing Consent
Correspondence Settings
Policy Transactions ▶
Nomination of Beneficiary **NEW**
Submit Service Request
Payment Settings ▶
Revised Benefit Illustration

Nomination of Beneficiary

Nominating a beneficiary allows you to distribute your death proceeds to your loved ones according to your wishes. You can now do it on PRUAccess.

[Find Out More](#)

In Force Policies - SGD

Policy Type	Policy Number	Cover Start Date	Basic Sum Assured
PruLink Protection Plus Account	5000	01-Sep-2014	[Redacted]
PruShield	5000	01-Oct-2014	[Redacted]
PruExtra	5000	01-Oct-2014	[Redacted]
PruFlexiCash (7th Series)	5043	25-Jul-2015	[Redacted]
PruSelect	5043	25-Jul-2015	[Redacted]

Items Per Page: 10 | 1 - 5 of 5 | Choose Page Number: 1

Note:
• PruAsset Guaranteed policy with cover start date before the year 2012 is now known as PruInvestor Guaranteed Plus

Step 3: Select the service request from the list shown

PRUDENTIAL
Listening Understanding Delivering

[About PRUaccess](#) [Contact us](#)

Account OVERVIEW Personal INFORMATION Policy INFORMATION PRUInvest PRU e-Documents

PRUaccess
You are logged in as:
Your last login was on 21-May-2024 13:37:07 hrs
[Click here to LOG OUT](#)

PRUPanel Connect eCard
[Download eCard](#)

My Shortcuts (Edit)
Update Password
Update Personal Information
(Click Edit to Add)

#DOGood Make a Donation

Online Transactions
SGFinDex
Buy Products

Submit Service Request [Back](#)

[Back to Summary of Policies](#)

Select E-Transaction for this policy

Select one of the links below to submit your request. You will be redirected to a third party platform.

- [Cancellation of Supplementary Beneficiary](#)
- [Change of Payment Method to Others](#) **3**
- [Change of Fund Distribution](#)
- [Change in Smoker Status](#)
- [Increase in Sum Assured \(for Major Life Events\)](#)
for eligible plans only
- [PruAsset Withdrawal](#)
- [Reduction in Basic Sum Assured / Face Value / Guaranteed Monthly Income \(GMI\)](#)
- [Change in Payment Frequency](#)
- [Cash Bonus Withdrawal](#)
- [Change of Maturity Payout Option](#)
- [Change in Occupation](#)
- [Change of Payout Option](#)
- [Conversion of Policy to Paid Up](#)
- [Pay Premium in Advance](#)
not applicable for PRULink single premium, PRUSelect and PRUSelect series policies
- [Receive Portfolio Solutions](#)
for PRULink, PRUSelect and PRUSelect Vantage series policies
- [Reduction in Premium](#)
only for Regular Premium Investment Linked policies

Step 4: Fill up the form on the page

APPLICATION FOR ALTERATION (FORM 1)

Section 1 Attachment Form Submission

* Policy Number:
[Redacted]

* Name of Policyowner:
[Redacted]

Financial Consultant's Name:
[Redacted]

Financial Consultant's Code:
[Redacted]

(A) Payment Method
For enrolment of GIRO / Credit Card payment, you may do so via Payment Settings under Online Transactions in PRUaccess.
 Cash/Cheque (not applicable for Monthly payment frequency)

(B) Change in Payment Frequency

(C) Advance Premium Payment (not applicable for PRULink single premium, PRU Select and PRU Select series policies)

(D) Maturity Payout Option

(E) Payout Option

(F) Fund Distribution Option (Refer to policy document if the source of funds and type of products is applicable for the options)

(G) Portfolio Solutions (applicable for PRULink policies, Pru Select and Pru Select Vantage series policies)

Declaration(Please read carefully before signing this application)
- I / We understand that the alteration will not be effective until an official letter is sent by Prudential Assurance Company Singapore(Pte) Limited ("Prudential") confirming acceptance of the change.
- I / We hereby authorise Prudential to credit payments due to me / us to the above account. Amounts so credited would constitute valid discharge of payments due to me / us under the above policy(ies).

4

NEXT

Step 5: Attach document if applicable

Step 6: Click next

APPLICATION FOR ALTERATION (FORM 1)

Section 1 Attachment Form Submission

5

+ ADD ATTACHMENT

Accepted file formats include: .jpg, .jpeg, .png, .gif, .tif, .pjp, .jfif, .jpeg, .avif, .ico, .tiff, .svg, .bmp, .xbr, .jxl, .svgz, .webp

BACK

6

NEXT

Step 7: You may select 'Send a copy of the form' to receive a copy of the submitted request form

Step 8: Click 'submit form' to submit the request



Successful submission page is shown and you may close this window to return to PRUaccess webpage. An acknowledgement email will be sent to the you with the completed form attached if Send copy of the form is ticked.



Submission Successful!

You have successfully submitted a service request to us on 17-11-2023. A copy of the application form will be sent to you via email. If you have any questions, please call our PruCustomer's Line at 1800-3330333 on Monday to Friday from 8:30am to 5:30pm.

You may close this window and go back to PRUaccess.

e-Fund switch

Step 1: Select PRUInvest

Step 2: Select 'e-fund switch' transaction

The screenshot shows the PRU website interface. At the top, a navigation bar contains five items: Account OVERVIEW, Personal INFORMATION, Policy INFORMATION, PRUInvest (highlighted with a blue box and a red callout bubble labeled '1'), and PRU e-Documents. Below this, the PRUInvest section is displayed. It features a 'PRUlink' header with a 'View all funds' button. Below the header is a table with columns: Policy Type, Policy Number, Portfolio Details, e-Fund Switch (highlighted with a blue box and a red callout bubble labeled '2'), e-Premium Redirection, and e-Topup. The table contains one row for 'PruLink Protection Plus Account' with a 'View' button under Portfolio Details and 'Click here' buttons under e-Fund Switch, e-Premium Redirection, and e-Topup. Below the PRUlink table is the PRUSelect section, which has a 'View all funds' button and a 'Guide to Portfolio Rebalancing' button. It contains a table with columns: Policy Type, Policy Number, Portfolio Details, Rebalance Current Model Portfolio, Change To New Model Portfolio, and Customise My Investment. The table contains one row for 'PruSelect' with a 'View' button under Portfolio Details, 'Click here' buttons under Rebalance Current Model Portfolio and Change To New Model Portfolio, and a 'Customise Portfolio' dropdown under Customise My Investment. Below the PRUSelect table is the PRUSelect Vantage section, which has a table with the same columns as the PRUSelect table. The table contains one row with the text 'No record found'.

PRUInvest

Policy Type	Policy Number	Portfolio Details	e-Fund Switch	e-Premium Redirection	e-Topup
PruLink Protection Plus Account		View	Click here	Click here	Click here

PRUSelect

Policy Type	Policy Number	Portfolio Details	Rebalance Current Model Portfolio	Change To New Model Portfolio	Customise My Investment
PruSelect		View	Click here	Click here	Customise Portfolio

PRUSelect Vantage

Policy Type	Policy Number	Portfolio Details	Rebalance Current Model Portfolio	Change To New Model Portfolio	Customise My Investment
No record found					

PRUaccess
You are logged in as:
[Click here to LOG OUT](#)

PRUPanel Connect eCard
[Download eCard](#)

[View Fund Prices](#)

[Click here to calculate your financial goals!](#)

Step 3: Answer questions related to Customer Knowledge Assessment

Customer Knowledge Assessment

[» Back to Summary of Policies](#)

3

PRUVantage Assure

Select E-Transaction for this policy

PRUVantage Assure

Prudential is required to ascertain if you have the relevant knowledge or experience to understand the risks and features of investment-linked Life Insurance Policies (ILP) or Collective Investment Schemes, i.e. Unit Trusts (UT).

Please answer the following questions in the CKA section. An inaccurate or incomplete response to the questions may affect the outcome of the CKA and/or assessment of your ability to purchase, or transact in, the relevant Prudential product(s).

Question 1: Do you hold a diploma or higher qualification in any of the following:

Yes No

- accountancy
- actuarial science
- business/business administration/business management/business studies
- capital markets
- commerce
- economics
- finance
- financial engineering
- financial planning
- computational finance
- insurance
- professional finance-related qualification such as Chartered Financial Analyst Examination conducted by CFA Institute, USA; or Association of Chartered Certified Accountants (ACCA)

If you answered YES to this question, please provide the following information

Type of qualification:

Name of Institution: Date Acquired:

Question 2: Have you performed at least 6 transactions[^] in the preceding 3 years in the following unlisted Specified Investment Products:

- Collective Investment Schemes
- Investment-linked Policies

[^]The transactions may have been performed with Prudential or any other Financial Institutions. Examples of transactions are:

- New single/regular/recurrent premium purchase
- Increase /Reduce regular/recurrent premium
- Single premium top up
- Partial withdrawal
- Fund switch or premium re-direction into new funds
- Full surrender

If you answered YES to this question, please provide the following information

Total Number of Transactions:

Type of Transaction:

Estimated Total Transaction Amount(\$):

Question 3: Do you have a minimum of 3 consecutive years of working experience in the past 10 years in the development of, structuring of, management of, sale of, trading of, research on and analysis of investment products or the provision of training in investment products? (Work experience in accountancy, actuarial science, treasury or financial risk management activities will also be considered relevant experience).

If you answered YES to this question, please provide the following information

Job Nature:

Step 4: Answer questions related to the Risk Profiling Questionnaire

Risk Profiling Questionnaire (RPQ)

[Back to Summary of Policies](#)

4

PRUVantage Assure

Select E-Transaction for this policy

PRUVantage Assure

Question 1:	How many years of investment experience do you have? a) Less than 3 years. b) 3 to less than 5 years. c) 5 to less than 10 years d) 10 years or more.	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
Question 2:	In order to achieve higher returns, it is often necessary to take greater risks. Which of the following statements describes you? a) I am prepared to accept short term losses of up to 10% of the value of my long-term investments. b) I am prepared to accept short term losses of between 10 to 20% of the value of my long-term investments. c) I am prepared to accept short term losses of between 20 to 30% of the value of my long-term investments. d) I am prepared to accept short term losses of more than 30% of the value of my long-term investments.	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
Question 3:	Assuming your investment is making losses at the end of the investment horizon, how comfortable are you to hold the investment until you potentially get a better performance? a) Less than 3 years. b) 3 to less than 5 years. c) 5 to less than 10 years. d) 10 years or more.	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
Question 4:	Assuming you have no annual income, how long are you able to finance your current standard of living from your assets? a) Less than 5 years. b) 5 to less than 10 years. c) 10 to less than 15 years. d) 15 years or more.	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
Question 5:	The riskiest assets that I would consider investing in on my own (without professional advice) are: a) Cash, Fixed/Time Deposits, Money Market Instruments, Singapore Savings Bonds. b) Government Bonds, Unit Trusts investing in Government Bonds, Corporate Bonds, Unit Trusts investing in Corporate Bonds. c) Equities, Unit Trusts investing in Equities. d) Gold, Precious Metals, Commodities, Real Estate, Leveraged Foreign Exchange, Derivatives or Structured Products such as Warrants, Equity-Linked Notes, Futures, Options, Contracts for Differences.	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>

Step 5: Please acknowledge the declaration

Fund Switch (PruLink Policies)

[Back to Summary of Policies](#)

PRUVantage Assure

Select E-Transaction for this policy

5

PRUVantage Assure



Step 1 : Disclosure/Agreement

Declaration

(Please read carefully before proceeding with the application.)

I understand and agree to the following:

1. If this application is submitted by 3 pm on a business day, Prudential will use the Bid Price calculated on the next business day. If this application is submitted after 3 pm on a business day, Prudential will use the Bid Price calculated on the second business day following submission of this application.
2. Once I submit this application, I cannot revise this application.
3. To make the switch, units in my existing fund will be sold at the Bid Price of that fund and new units will be bought using the Bid Price of the new fund.
4. If I have any pending application for any unit-linked transaction for this policy (eg Top-Up, Withdrawal, Fund Switch), this application will be processed at the next business day following the completed processing of the pending application(s).
5. I understand that each month, Prudential will use the bid price on the next business day to sell proportionate units from all the PruLink Funds in the Protection Account to pay for the administration and assurance charges. If there are insufficient units in the Protection Account, the charges will be deducted from the Investment Account (if any).
6. This application for Fund Switch is my decision based solely on my own judgment and may, depending on the fund(s) I have chosen, expose me to greater investment risks. I also understand that fund values can be volatile and fluctuate from time to time.
7. This application will not be effective until I receive an official letter issued by Prudential confirming the change.
8. Notwithstanding anything to the contrary, the continuing investment charge(s) and its maximum amount/percentage shall be the amount/percentage indicated in the respective PRULink fund's Fund Information Booklet.

Step 6: Select the fund to switch out and click proceed



Step 2 : Select Fund to Switch Out

Important Notes :

The minimum value of units to be switched out is SGD 200.00

The remaining value of units in the existing fund must be worth at least SGD 200.00 based on the prevailing bid price at the time of switch.

If the remaining value of units in the existing fund are worth less than SGD 200.00 all the remaining units must be switched out.

The maximum number of funds you can switch out of and switch in to is 10 per application.

Your selected funds at fund switches may not be in line with your current investment objectives and risk profile. If in doubt, please contact your Financial Consultant.

Please select the Fund you wish to switch out from.

Existing Funds	Unit Balance	Bid Price	Unit Value	Unit Value as at	Percentage Of Total Fund Value (%)
<input type="radio"/> PruLink Asian American Managed Fund					
<input type="radio"/> PruLink Emerging Markets Fund					
<input type="radio"/> PruLink Global Managed Fund					
<input type="radio"/> PruLink Singapore Dynamic Bond Fund					
<input type="radio"/> PruLink Singapore Growth Fund					

(You may only select one fund to switch out from in this step. You will be allowed to add more fund(s) to switch out from in Step 5.)

(Click [here](#) to download the current PruLink Fund Factsheets and Fund Reports)

Step 7: Indicate % of the fund to switch out

PruLink Protection Plus Account [Redacted]

7

1 Disclosure / Agreement → 2 Select Fund for Switch Out → 3 Indicate % or Amount → 4 Select Fund for Switch In → 5 Review & Confirm → 6 Acknowledgement of Submission

Step 3 : Select Percentage or Amount of Fund to Switch Out

[Redacted]

Important Notes :

The minimum value of units to be switched out is SGD 200.00
 The remaining value of units in the existing fund must be worth at least SGD 200.00 based on the prevailing bid price at the time of switch.
 If the remaining value of units in the existing fund are worth less than SGD 200.00 all the remaining units must be switched out.
 The maximum number of funds you can switch out of and switch in to is 10 per application.
 If you wish to switch the full value of the units in the existing fund, please select 100%.
 Your selected funds at fund switches may not be in line with your current investment objectives and risk profile. If in doubt, please contact your Financial Consultant.

Switch From (fund)	Unit Balance	Bid Price as at	Unit Value as at	Switch out by	Value (%)
[Redacted]	[Redacted]	[Redacted]	[Redacted]	Percentage	<input type="text"/>

Go Back

(Click [here](#) to download the current PruLink Fund Factsheets and Fund Reports)

Step 8: Select fund/s to switch in and indicate the allocation to each fund

PruLink Protection Plus Account [Redacted]

8

1 Disclosure / Agreement → 2 Select Fund for Switch Out → 3 Indicate % or Amount → 4 Select Fund for Switch In → 5 Review & Confirm → 6 Acknowledgement of Submission

Step 4 : Select Fund & Value for the Switch In

[Redacted]

Important Notes :

If you are selecting multiple funds for switch in, it must be in multiples of 5% and the total percentage to be switched into must add up to 100%.
 The maximum number of funds you can switch out of and switch in to is 10 per application.
 The Cash Fund is recommended to be used as a short term holding fund and not as a form of long term investment.
 Your selected funds at fund switches may not be in line with your current investment objectives and risk profile. If in doubt, please contact your Financial Consultant.

Switch From (fund)	Unit Balance	Bid Price as at	Unit Value as at	Switch out by	Value (%)
PruLink Asian American Managed Fund	[Redacted]	[Redacted]	[Redacted]		

Please select the Fund to switch into and the corresponding value.

Switch To (Fund)	Value (%)
Select...	Select... %
Select...	Select... %
Select...	Select... %
Select...	Select... %
Select...	Select... %
Select...	Select... %
Select...	Select... %
Select...	Select... %
Select...	Select... %
Select...	Select... %
Total	0.00 %

Go Back

Step 9: Review and confirm



Step 5 : Review & Confirm

Important Notes :

Please check and confirm your selected Fund(s) switched out and Fund(s) switched to.

Fund Switch 1						Delete
Switch From (fund)	Unit Balance	Bid Price as at	Unit Value as at	Switch out by	Value to switch out (%)	
PruLink Asian American Managed Fund	[Redacted]	[Redacted]	[Redacted]			
Switch To (fund)	Value to switch to (%)					
PRULink ActiveInvest Portfolio - Conservative	[Redacted]					

If you have verified the above Fund Switch(es) and wish to submit your application, please click on "Confirm & Proceed". Once you click on "Confirm & Proceed" and submit your application, you will not be able to revise your application.

(Click [here](#) to download the current PruLink Fund Factsheets and Fund Reports)

For other fund/(s) to be selected



Step 2 : Select Fund to Switch Out

Important Notes :

The minimum value of units to be switched out is SGD 200.00

The remaining value of units in the existing fund must be worth at least SGD 200.00 based on the prevailing bid price at the time of switch.

If the remaining value of units in the existing fund are worth less than SGD 200.00 all the remaining units must be switched out.

The maximum number of funds you can switch out of and switch in to is 10 per application.

Your selected funds at fund switches may not be in line with your current investment objectives and risk profile. If in doubt, please contact your Financial Consultant.

Please select the Fund you wish to switch out from.

Existing Funds	Unit Balance	Bid Price	Unit Value	Unit Value as at	Percentage Of Total Fund Value (%)	
Selected PruLink Asian American Managed Fund	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	Delete
<input type="radio"/> PruLink Emerging Markets Fund	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	
<input type="radio"/> PruLink Global Managed Fund	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	
<input type="radio"/> PruLink Singapore Dynamic Bond Fund	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	
<input type="radio"/> PruLink Singapore Growth Fund	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	

(You may only select one fund to switch out from in this step. You will be allowed to add more fund(s) to switch out from in Step 5.)

(Click [here](#) to download the current PruLink Fund Factsheets and Fund Reports)

Step 10: Acknowledgment of Submission



Step 6 : Acknowledgement

Submission Successful!

Your Fund Switch application has been submitted to us at [Redacted] hrs and your transaction reference number is [Redacted].
The confirmation letter will be uploaded to PRU eDocuments after your application is effective.

Should you have any questions, please call our PruCustomer Line at 1800-3330333 (Monday to Friday, 8.30am to 5.30pm, excluding Public Holidays)

Thank you for using PRUaccess to submit your Fund Switch application.

Policy Number : [Redacted]
 Submitted On : [Redacted] Transaction Ref No [Redacted]
 Transaction Status : Submitted

Fund Switch 1					
Switch From (fund)	Unit Balance	Bid Price as at	Unit Value as at	Switch out by	Value to switch out (%)
PruLink Asian American Managed Fund	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]
Switch To (fund)		Switch Into			
PRULink ActiveInvest Portfolio - Conservative		[Redacted]			

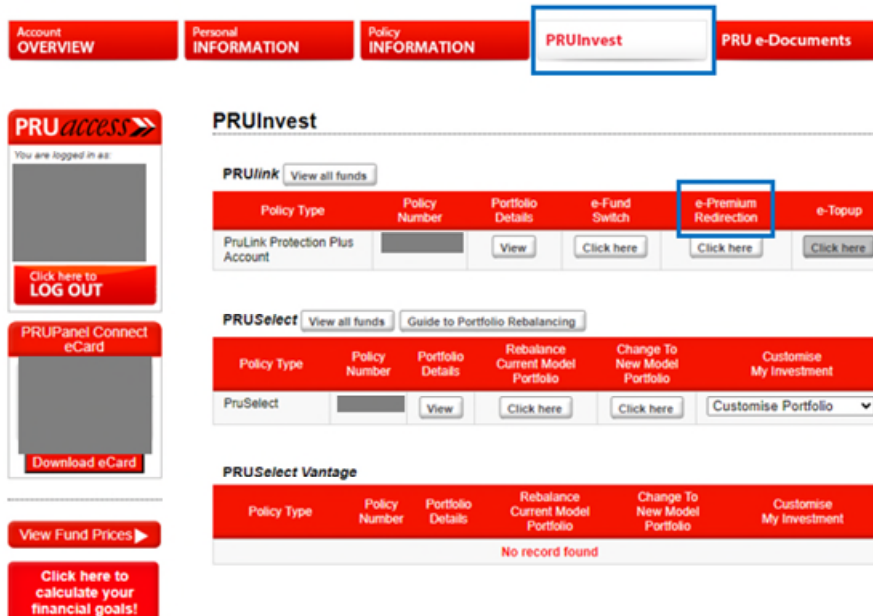
OK

Print This Page

e-Premium Redirection

Select PRUInvest

Select 'e-Premium Redirection' transaction



Step 1: Complete the Customer Knowledge Assessment & Risk Profiling Questionnaire and acknowledge the Declaration.

Customer Knowledge Assessment

[Back to Summary of Policies](#)

1

PRUVantage Assure [redacted]

Select E-Transaction for this policy

PRUVantage Assure [redacted]

Prudential is required to ascertain if you have the relevant knowledge or experience to understand the risks and features of investment-linked Life Insurance Policies (ILP) or Collective Investment Schemes, i.e. Unit Trusts (UT).

Please answer the following questions in the CKA section. An inaccurate or incomplete response to the questions may affect the outcome of the CKA and/or assessment of your ability to purchase, or transact in, the relevant Prudential product(s).

Question 1: Do you hold a diploma or higher qualification in any of the following:

Yes No

- accountancy
- actuarial science
- business/business administration/business management/business studies
- capital markets
- commerce
- economics
- finance
- financial engineering
- financial planning
- computational finance
- insurance
- professional finance-related qualification such as Chartered Financial Analyst Examination conducted by CFA Institute, USA; or Association of Chartered Certified Accountants (ACCA)

If you answered YES to this question, please provide the following information

Type of qualification:

Name of Institution: Date Acquired:

Question 2: Have you performed at least 6 transactions[^] in the preceding 3 years in the following unlisted Specified Investment Products:

- Collective Investment Schemes
- Investment-linked Policies

[^]The transactions may have been performed with Prudential or any other Financial Institutions. Examples of transactions are:

- New single/regular/recurrent premium purchase
- Increase /Reduce regular/recurrent premium
- Single premium top up
- Partial withdrawal
- Fund switch or premium re-direction into new funds
- Full surrender

If you answered YES to this question, please provide the following information

Total Number of Transactions:

Type of Transaction:

Estimated Total Transaction Amount(\$):

Question 3: Do you have a minimum of 3 consecutive years of working experience in the past 10 years in the development of, structuring of, management of, sale of, trading of, research on and analysis of investment products or the provision of training in investment products? (Work experience in accountancy, actuarial science, treasury or financial risk management activities will also be considered relevant experience).

If you answered YES to this question, please provide the following information

Job Nature:

Risk Profiling Questionnaire (RPQ)

[Back to Summary of Policies](#)

1

PRUVantage Assure

Select E-Transaction for this policy

PRUVantage Assure

Question 1: How many years of investment experience do you have?

- a) Less than 3 years.
- b) 3 to less than 5 years.
- c) 5 to less than 10 years
- d) 10 years or more.

Question 2: In order to achieve higher returns, it is often necessary to take greater risks. Which of the following statements describes you?

- a) I am prepared to accept short term losses of up to 10% of the value of my long-term investments.
- b) I am prepared to accept short term losses of between 10 to 20% of the value of my long-term investments.
- c) I am prepared to accept short term losses of between 20 to 30% of the value of my long-term investments.
- d) I am prepared to accept short term losses of more than 30% of the value of my long-term investments.

- Question 3: Assuming your investment is making losses at the end of the investment horizon, how comfortable are you to hold the investment until you potentially get a better performance?
- a) Less than 3 years.
 - b) 3 to less than 5 years.
 - c) 5 to less than 10 years.
 - d) 10 years or more.
- Question 4: Assuming you have no annual income, how long are you able to finance your current standard of living from your assets?
- a) Less than 5 years.
 - b) 5 to less than 10 years.
 - c) 10 to less than 15 years.
 - d) 15 years or more.
- Question 5: The riskiest assets that I would consider investing in on my own (without professional advice) are:
- a) Cash, Fixed/Time Deposits, Money Market Instruments, Singapore Savings Bonds.
 - b) Government Bonds, Unit Trusts investing in Government Bonds, Corporate Bonds, Unit Trusts investing in Corporate Bonds.
 - c) Equities, Unit Trusts investing in Equities.
 - d) Gold, Precious Metals, Commodities, Real Estate, Leveraged Foreign Exchange, Derivatives or Structured Products such as Warrants, Equity-Linked Notes, Futures, Options, Contracts for Differences.
- Question 6: How many years are you away from your retirement?
- a) Less than 5 years or already retired.
 - b) 5 to less than 10 years.
 - c) 10 to less than 15 years.
 - d) 15 years or more.

<input type="radio"/>
<input type="radio"/>
<input type="radio"/>
<input type="radio"/>
<input type="radio"/>
<input type="radio"/>
<input type="radio"/>
<input type="radio"/>
<input type="radio"/>
<input type="radio"/>
<input type="radio"/>
<input type="radio"/>

Your score:

Step 2: Select fund/s for premium redirection and indicate the corresponding %

Step 2 : Select Fund & Percentage for the Premium Redirection

Important Notes :

Please select the name of funds and the percentage you wish to redirect your future premium allocation.

- If you are selecting multiple funds to redirect, it must be in multiples of 5% and the total percentage of redirection must add up to 100%.
- You can redirect up to 10 funds per application.
- The Cash Fund is recommended to be used as a short term holding fund and not as a form of long term investment.
- Your selected fund(s) for Premium Redirection might not be in line with your current investment objectives and risk profile.
- You may only redirect existing premiums from your existing funds/portfolio. This is not applicable to any pending premium change instructions for your investment link policy.

If you are in doubt of the above, please contact your Financial Consultant.

Premium Redirection	
Fund Invested	Investment Percentage(%)
PruLink Asian American Managed Fund [ARMF]	
PruLink Global Managed Fund [GMAN]	
PruLink Emerging Markets Fund [PEMF]	
PruLink Singapore Dynamic Bond Fund [PSFI]	
PruLink Singapore Growth Fund [PSGF]	
Please select the Fund to redirect into and the corresponding value.	
Redirect To (Fund)	Value (%)
Select...	Select...
Select...	Select...
Select...	Select...
Select...	Select...
Select...	Select...
Select...	Select...
Select...	Select...
Select...	Select...
Select...	Select...
Select...	Select...
Total	0 .00 %

Go Back

Next

Cancel Transaction

Step 3: Review and confirm

Step 3 : Review & Confirm

Important Notes :

Please check and confirm your selected Fund(s) for premium redirection.

Premium Redirection	
Current Fund Allocation	
Fund Invested	Investment Percentage(%)
PruLink Asian American Managed Fund [ARMF]	
PruLink Global Managed Fund [GMAN]	
PruLink Emerging Markets Fund [PEMF]	
PruLink Singapore Dynamic Bond Fund [PSFI]	
PruLink Singapore Growth Fund [PSGF]	
New Fund Allocation	
Fund Selected	Investment Percentage(%)
PRULink ActiveInvest Portfolio - Growth [PAPG]	

If you have verified the above Premium Redirection(s) and wish to submit your application, please click on "Confirm & Proceed". Once you click on "Confirm & Proceed" and submit your application, you will not be able to revise your application.

Go Back

Confirm & Proceed

Cancel Transaction

(Click [here](#) to download the current PruLink Fund Factsheets and Fund Reports)

Step 4: Acknowledgment of Submission



Step 4 : Acknowledgement

✓
Submission Successful!

Your Premium Redirection application has been submitted to us at [REDACTED] and your transaction reference number is [REDACTED]. The confirmation letter will be uploaded to PRU eDocuments after your application is effective.

Should you have any questions, please call our PruCustomer Line at 1800-3330333 (Monday to Friday, 8.30am to 5.30pm, excluding Public Holidays)

Thank you for using PRUaccess to submit your Premium Redirection application.

Policy Number : [REDACTED]
 Submitted On : [REDACTED] Transaction Ref No : [REDACTED]
 Transaction Status : Submitted

Premium Redirection	
Current Fund Allocation	
Fund Invested	Investment Percentage(%)
PruLink Asian American Managed Fund [ARMF]	[REDACTED]
PruLink Global Managed Fund [GMAN]	
PruLink Emerging Markets Fund [PEMF]	
PruLink Singapore Dynamic Bond Fund [PSFI]	
PruLink Singapore Growth Fund [PSGF]	
New Fund Allocation	
Fund Selected	Investment Percentage(%)
PRULink ActiveInvest Portfolio - Growth [PAPG]	[REDACTED]

e-Topup

Step 1: Select PRUInvest

Step 2: Select 'e-Topup' transaction

PRUDENTIAL
Listening. Understanding. Delivering.

[Emulation](#) [About PRUaccess](#) [Contact us](#)

Account OVERVIEW Personal INFORMATION Policy INFORMATION **PRUInvest** PRU e-Documents

PRUaccess
You are logged in as:
Click here to LOG OUT

[View Fund Prices](#)
Click here to calculate your financial goals!

PRUInvest

PRUlink [View all funds](#)

Policy Type	Policy Number	Portfolio Details	e-Fund Switch	e-Premium Redirection	e-Topup
PruLink Assurance Account			Click here	Click here	Click here
PRULink InvestGrowth (SP) (CPF-SA)			Click here		Click here

PRUSelect

Policy Type	Policy Number	Portfolio Details	Rebalance Current Model Portfolio	Change To New Model Portfolio	Customise My Investment
No record found					

PRUSelect Vantage

Policy Type	Policy Number	Portfolio Details	Rebalance Current Model Portfolio	Change To New Model Portfolio	Customise My Investment
No record found					

Important Notes for E-Top Up:

This function is only available for the following policies: [PruLink Capital Account \(PR1 only\)](#), [PruLink SuperGrowth Account](#), [PRULink InvestGrowth](#) and [PruLink SuperSaver Account](#).

For Cash policies, you should have an active Internet Banking account with any of the following banks: [DBS/POSB, UOB](#).

For records and service quality purposes, your Prudential Representative will be informed for each top up transaction.

Step 3: Answer questions related to the Customer Knowledge Assessment

PRU access

You are logged in as:

Your last login was on 02-Sep-2021 09:41:35 hrs

[Click here to LOG OUT](#)

Policy Information

- Policy Details
- Policy Values
- Fund Details
- Servicing FC Profile
- Online Customer Knowledge Assessment
- E-Transaction History

[View Fund Prices](#)

Customer Knowledge Assessment

[Back to Summary of Policies](#)

PRULink InvestGrowth (Cash) [Redacted]

Select E-Transaction for this policy [Redacted]

PRULink InvestGrowth (Cash) [Redacted]

Prudential is required to ascertain if you have the relevant knowledge or experience to understand the risks and features of investment-linked Life Insurance Policies (ILP) or Collective Investment Schemes, i.e. Unit Trusts (UT).

You have previously completed the Customer Knowledge Assessment (CKA) which is still valid. The results are shown below.

Question 1: Do you hold a diploma or higher qualification in any of the following:

- accountancy
- actuarial science
- business/business administration/business management/business studies
- capital markets
- commerce
- economics
- finance
- financial engineering
- financial planning
- computational finance
- insurance
- professional finance-related qualification such as Chartered Financial Analyst Examination conducted by CFA Institute, USA; or Association of Chartered Certified Accountants (ACCA)

3

Yes No

If you answered YES to this question, please provide the following information

Type of qualification: [Redacted]

Name of Institution: [Redacted] Date Acquired: [Redacted]

Question 2: Have you performed at least 6 transactions* in the preceding 3 years in the following unlisted Specified Investment Products:

- Collective Investment Schemes
- Investment-linked Policies

*The transactions may have been performed with Prudential or any other Financial Institutions. Examples of transactions are:

- New single/regular/recurrent premium purchase
- Increase /Reduce regular/recurrent premium
- Single premium top up
- Partial withdrawal
- Fund switch or premium re-direction into new funds
- Full surrender

If you answered YES to this question, please provide the following information

Total Number of Transactions: [Redacted]

Type of Transaction: [Redacted]

Estimated Total Transaction Amount(\$): [Redacted]

Question 3: Do you have a minimum of 3 consecutive years of working experience in the past 10 years in the development, structuring of, management of, sale of, trading of, research on and analysis of investment products or the provision of training in investment products? (Work experience in accountancy, actuarial science, treasury or financial risk management activities will also be considered relevant experience).

If you answered YES to this question, please provide the following information

Job Nature: [Redacted]

Organisation Name: [Redacted]

From(YYYY): [Redacted] To(YYYY): [Redacted]

Result of Assessment :

You have the requisite knowledge or experience to perform an online transaction on ILP. This assessment expires on 01-Sep-2022.

As you are not receiving advice concerning an ILP, it is your responsibility to ensure the suitability of the ILP *sub-funds/ portfolio* selected. Furthermore, you will not be able to rely on section 27 of the FAA to file a civil claim in the event you allege you suffered a loss.

[Click here for more information on CKA.](#)

[Print This Page](#) [Next](#)

Policy Number : [Redacted] NRIC : [Redacted]

Submitted On : 01-Sep-2021 Expiry date : 01-Sep-2022

Step 4: Answer questions related to the Risk Profiling Questionnaire

PRU access

You are logged in as:

Your last login was on
02-Sep-2021 09:41:35 hrs

Click here to
LOG OUT

Policy Information

Policy Details

Policy Values

Fund Details

Servicing FC Profile

Online Customer Knowledge Assessment

E-Transaction History

View Fund Prices

Risk Profiling Questionnaire (RPQ)

[Back to Summary of Policies](#)

PRULink InvestGrowth (Cash)

Select E-Transaction for this policy

PRULink InvestGrowth (Cash)

4

Question 1: How many years of investment experience do you have?

a) Less than 3 years.

b) 3 to less than 5 years.

c) 5 to less than 10 years.

d) 10 years or more.

Question 2: In order to achieve higher returns, it is often necessary to take greater risks. Which of the following statements describes you?

a) I am prepared to accept short term losses of up to 10% of the value of my long-term investments.

b) I am prepared to accept short term losses of between 10 to 20% of the value of my long-term investments.

c) I am prepared to accept short term losses of between 20 to 30% of the value of my long-term investments.

d) I am prepared to accept short term losses of more than 30% of the value of my long-term investments.

Question 3: Assuming your investment is making losses at the end of the investment horizon, how comfortable are you to hold the investment until you potentially get a better performance?

a) Less than 3 years.

b) 3 to less than 5 years.

c) 5 to less than 10 years.

d) 10 years or more.

Question 4: Assuming you have no annual income, how long are you able to finance your current standard of living from your assets?

a) Less than 5 years.

b) 5 to less than 10 years.

c) 10 to less than 15 years.

d) 15 years or more.

Question 5: The riskiest assets that I would consider investing in on my own (without professional advice) are:

a) Cash, Fixed/Time Deposits, Money Market instruments, Singapore Savings Bonds.

b) Government Bonds, Unit Trusts investing in Government Bonds, Corporate Bonds, Unit Trusts investing in Corporate Bonds.

c) Equities, Unit Trusts investing in Equities.

d) Gold, Precious Metals, Commodities, Real Estate, Leveraged Foreign Exchange, Derivatives or Structured Products such as Warrants, Equity-Linked Notes, Futures, Options, Contracts for Differences.

Question 6: How many years are you away from your retirement?

a) Less than 5 years or already retired.

b) 5 to less than 10 years.

c) 10 to less than 15 years.

d) 15 years or more.

Your score: 18

Total Score	Risk Profile
6 - 10	Lower Risk
11 - 15	Low to Medium Risk
16 - 20	Medium to High Risk
21 - 24	Higher Risk

Your Risk Profile determined by the RPQ is **Medium to High Risk**

Important Notes for Risk Profiling Questionnaire
This Risk Profiling Questionnaire ("RPQ") is designed and prepared by Primus Compliance Group Pte. Ltd. ("Primus") for reference only with respect to determining your risk profile. It shall only be taken as a guide to help you determine your risk profile and shall not be taken as conclusive. Any guidance on asset allocation may reflect the risk category based on the information provided by you. Such guidance on asset allocation for your risk category is only one of the many combinations of investments that may be appropriate for someone of your present risk profile. Nothing herein contained shall be treated as investment advice and shall not form the basis for making any investment decision. You should seek professional advice before making any investment decisions. The information provided by you in this document is strictly confidential and shall only be used for the purpose of determining your risk profile.

[Next](#)

Step 5: please acknowledge the declaration

PRU access

You are logged in as:

Your last login was on 02-Sep-2021 09:41:23 AM

Click here to **LOG OUT**

Policy Information

Policy Details

Policy Values

Fund Details

Servicing FC Profile

Online Customer Knowledge Assessment

E-Transaction History

View Fund Prices

Top-up (PruLink Policies)

[Back to Summary of Policies](#)

PRULink InvestGrowth (Cash)

Select E-Transaction for this policy

PRULink InvestGrowth (Cash)



Step 1 : Declaration / Agreement

Declaration
(Please read carefully before proceeding with the application)

I understand and accept the following terms and conditions :

1. I may avail myself to financial or other advice that may be provided by Prudential or any professional adviser. However, this application is made by me on my sole and absolute discretion without reliance upon any financial or other advice provided by Prudential or any professional adviser whatsoever. I will be solely and entirely responsible for the outcome of my application and any consequences in connection therewith.
2. This application will only be processed when the payment for the Top-Up is received within 7 working days from the date of this application. If payment is not received within 7 working days from the date of this application, or the payment received is insufficient, this application will be rejected. Where insufficient payment is received, we will refund to you the payment made by you via cheque. Where excess payment is received, we will refund the excess amount to you via cheque.
3. The bid price to be used for my Top-Up premium will depend on the date Prudential receives my Top-Up premium from my bank account* /CPF account* /SRS account* (*as applicable).
4. If Prudential receives my Top-Up premium by 3:00 pm on a business day, Prudential will use the bid price calculated on the next business day.
5. If Prudential receives my Top-Up premium after 3:00 pm on a business day, Prudential will use the bid price calculated on the second business day from the date of receipt of the payment.
6. Once I submit this application, I cannot revise or revoke this application.
7. For Cash or SRS plan, there will be an assurance charge of 1.5% on each Top-up transaction that is performed. Prudential will use the bid price on the next business day following the Top-Up transaction to sell proportionate units from all the PruLink Funds I have invested in to pay for the assurance charges.
8. This application will not be effective until I receive the Certificate of Life Assurance issued by Prudential reflecting the Top-Up application.
9. Should I decide not to take up this application after a Certificate of Life Assurance is issued by Prudential, the amount refundable to me shall be solely and absolutely determined by Prudential after taking into account the premium paid and the bid price.
10. Should Prudential decline this application, the Top-Up premium will be refunded to me via cheque. For CPFIS policies, the refund will be made to my CPF account. For payment made via the Supplementary Retirement Scheme (SRS), the refund will be made to my SRS account.
11. Enhancing my investment in a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.
12. Every investment linked product/fund or combination of funds has its own characteristics, including investment horizon, liquidity and level of risk. I understand that some fund(s) may be more suitable to my financial or investment needs as compared to others and that I should read the fund information booklet(s) before making a selection of the funds.
13. For Cash or SRS plan, there will be a premium charge of 2.5% on each Top-up transaction that is performed.
14. My Prudential Representative will be paid a commission by Prudential for each Top-Up transaction that is performed.
15. For records and service quality purposes, my Prudential Representative will be informed of each Top-Up transaction that is performed.

5

Step 6: Input the Top Up Amount

Step 7: Select fund/s and indicate the allocation to each fund

PRU access

You are logged in as:

Your last login was on
02-Sep-2021 09:41:35 hrs

[Click here to LOG OUT](#)

Policy Information

- Policy Details
- Policy Values
- Fund Details
- Servicing FC Profile
- Online Customer Knowledge Assessment
- E-Transaction History

[View Fund Prices](#)

Top-up (PruLink Policies)

[Back to Summary of Policies](#)

PRULink InvestGrowth (Cash) ()

Select E-Transaction for this policy ▾

PRULink InvestGrowth (Cash) ()

1 Declaration / Agreement
 2 Enter Top Up details
 3 Review & Confirm
 4 Acknowledgement of Submission
 5 Payment

Step 2 : Enter Top Up Details

Important Notes :
 Please key in the amount of Top Up premium. The minimum amount is S\$2000 and the maximum amount is S\$30000. Payment must be made via the Bill Payment service through your Internet Banking account. Please ensure that you have an active Internet Banking account with any of these banks: [DBS/POSB, UOB](#).
 In the "Reference number" field, please enter the customer reference number of this eTop-Up application. Do note that different banks have different withdrawal / payment limits for the Bill Payment service.

Top Up Amount S\$

Mode of Payment

Please select the name of Fund(s) and the percentage you wish to direct your Top-Up premium.
 If multiple Funds are chosen, indicate the percentage in multiples of 5% so that all Funds chosen add up to 100%.

Fund	Allocation (%)
PruLink Singapore ASEAN Managed Fund [PSAM] ▾	100.00 ▾ %
Select... ▾	Select... ▾ %
Select... ▾	Select... ▾ %
Select... ▾	Select... ▾ %
Select... ▾	Select... ▾ %
Select... ▾	Select... ▾ %
Select... ▾	Select... ▾ %
Select... ▾	Select... ▾ %
Select... ▾	Select... ▾ %
Select... ▾	Select... ▾ %
Total	100.00 %

(Click [here](#) to view the E-Top Up FAQ)
 (Click [here](#) to view the Funds Risk Classification Table)
 (Click [here](#) to download the current PruLink Fund Factsheets and Fund Reports)

Step 8: Review and confirm

Top-up (PruLink Policies)

Back to Summary of Policies

PRULink InvestGrowth (Cash)

Select E-Transaction for this policy

PRULink InvestGrowth (Cash)

1 Declaration / Agreement → 2 Enter Top Up details → 3 Review & Confirm → 4 Acknowledgement of Submission → 5 Payment

Step 3 : Review & Confirm

Message from webpage

02-Sep-2021 10:14:08 hrs

Important Notes :
Please check and confirm y

Proceed with this eTop-Up?

Amount (\$\$)	Mode of Payment	Fund	Allocation %	Product Highlights Sheet	Distribution Option
3000	Bill Payment via Internet Banking	PruLink Singapore ASEAN Managed Fund [PSAM]	100.00%		

I confirm that I have downloaded the document/s provided above.

If you have verified the above Top Up details and wish to submit your application, please click on "Confirm & Proceed". Once you click on "Confirm & Proceed" and submit your application, you will not be able to revise your application.

Go Back Confirm & Proceed Cancel Transaction

(Click here to view the E-Top Up FAQ)

Step 9: Acknowledgment of Submission and click on the 'Payment Instruction' button to make payment

Top-up (PruLink Policies)

Back to Summary of Policies

PRULink InvestGrowth (Cash)

Select E-Transaction for this policy

PRULink InvestGrowth (Cash)

1 Declaration / Agreement → 2 Enter Top Up details → 3 Review & Confirm → 4 Acknowledgement of Submission → 5 Payment

Step 4 : Acknowledgement

02-Sep-2021 10:15:54 hrs

Download eTop-Up details in PDF

Submission Successful!

Your eTop-Up application has been submitted to us at 02-Sep-2021 10:15:29 and your customer reference number is U210006990614339 .
Please ensure that you key-in the customer reference number when you make the payment via the Bill Payment service through your Internet Banking account.
Your eTop-Up will be processed based on the next applicable pricing date following the receipt of your Top Up premium amount from your bank. Your application will not be effective until you receive your Certificate of Life Assurance stating the Top Up.
Should you have any questions, please call our Policyholders' Line at 1800-3330333 on Monday to Friday from 8.30am to 5.30pm.

Thank you for using PruAccess to submit your Top-Up application.

Policy Number :
Submitted On : 02-Sep-2021 10:15:29 Transaction Ref No : I-ETU2100069
Transaction Status : Submitted Customer Ref No : U210006990614339

Amount (\$\$)	Mode of Payment	Fund	Allocation (%)	Distribution Option
3000	Bill Payment via Internet Banking	PruLink Singapore ASEAN Managed Fund [PSAM]	100.00%	

Print This Page Payment Instructions

Reinstatement

Step 1: Select Reinstatement of Policies

The screenshot shows a vertical menu titled 'Online Transactions'. The menu items are: Buy Products, Update Password, Update Personal Information, Online Customer Knowledge Assessment, Marketing Consent, Correspondence Settings, Policy Transactions, Nomination of Beneficiary *NEW*, Submit Service Request, Payment Settings, and Revised Benefit Illustration. A secondary menu is open to the right, listing: Fund Switch (PruLink Policies), Premium Redirection (PruLink Policies), Reinstatement of Policies, and Partial Withdrawal (Investment Linked policy only). A red callout bubble with the number '1' points to the 'Reinstatement of Policies' option.

Step 2: Select the policy number.

SGD

Policy Type	Policy Number	Cover Start Date	Basic Sum Assured	Premium Paid To Date	Policy Status
PruPersonal Accident	[Redacted]	25-Jan-2018	100,000.00	25-Apr-2024	Contract Lapsed
PruLink Enhanced Protector	[Redacted]	25-Jan-2018	100,000.00	25-Apr-2024	In Force
PruShield	[Redacted]	24-Jun-2019	0.00	24-Jun-2025	In Force

A red callout bubble with the number '2' points to the 'Policy Number' column header.

Step 3: Click on E-Transaction for this policy and select Reinstatement of policies

Back to Summary of Policies

PruPersonal Accident [Redacted]

PruPersonal Accident [Redacted]

- Select E-Transaction for this policy
- Select E-Transaction for this policy
- Reinstatement of Policies
- Nomination of Beneficiary

A red callout bubble with the number '3' points to the 'Reinstatement of Policies' option in the dropdown menu.

Step 4: Select your reinstatement option.

PRU access

Click here to **LOG OUT**

My Shortcuts (Edit)

Update Password

Update Personal Information

(Click Edit to Add)

Online Transactions

Buy Products ▶

Update Password

Update Personal Information

Online Customer Knowledge Assessment

Marketing Consent

Correspondence Settings

Policy Transactions ▶

Payment Settings ▶

Reinstatement (Non Shield Policies)

1 →
 2 →
 3 →
 4

Step 1 : Fill Up Reinstatement Application Form

PRUFirst Gift II (PRUActive LinkGuard)(PX4)

Policy Number : [] Name of Life Assured / Child : []

Name of Payer : [] Name of Assured : []

STEP 1 - SELECT your Reinstatement Option.

Pay all Unpaid Premiums

Pay Current Month Premium
(Only for Investment Linked Policy with 3 months or more of unpaid premiums)

Pay a Revised Premium via Redating
(Only for Non-Investment Linked Policy which has been terminated for 6 months or more)

Increase my Accumulation Sum Assured
(Only for PruLink Cash Back Account)

Reinstatement No Lapse Guarantee Benefit
(Only for PruUniversal Vantage Regular Pay)

Important Note:

1. For reinstatement of policies under Automatic Paid Up status, only "Pay all Unpaid Premiums" option is available.
2. For PRUSelect/Select Vantage policies, option to reinstate by current premium is not applicable during initial contribution period. Reinstatement is disallowed if policy is lapsed for more than 12 months.

For reinstatement of CPFIS Funded policy, please select your payment method:

Pay via CPFIS
(Interest if any, needs to be paid by other payment method (cheque, AXS, internet banking, etc) only)

4

Step 5: Fill up the health questionnaire.

Click here to **LOG OUT**

My Shortcuts (Edit)

Update Password

Update Personal Information

(Click Edit to Add)

Online Transactions

Buy Products ▶

Update Password

Update Personal Information

Online Customer Knowledge Assessment

Marketing Consent

Correspondence Settings

Policy Transactions ▶

Payment Settings ▶

Revised Policy Illustration

Step 1 : Fill Up Reinstatement Application Form

For reinstatement of CPFIS Funded policy, please select your payment method:

Pay via CPFIS
(Interest if any, needs to be paid by other payment method (cheque, AXS, internet banking, etc) only)

Pay via other payment method (cheque, AXS, internet banking, etc)
(Not applicable for SRS Policy)

STEP 2 - ANSWER all the health Questionnaires below.

Health Questionnaires	Life Assured / Child	Payer	2 nd Adult Life Assured
1. Please provide your current height and weight(in meters and kilograms)	165 m	165 m	[] m
	50 kg	50 kg	[] kg
2. Do you have any proposal for life, health or accident assurance pending approval, withdrawn, deferred, declined or accepted at special rates or terms?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
3. Are you making or have you made any claims on any policies with this or any other office?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
4. Have you ever suffered from a cancer or tumour of any kind, diabetes, high blood pressure, heart disease, stroke or brain disorder, lung disease, liver disease, kidney disease, AIDS or infection with HIV? If yes, please provide details in box below.	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

NOTE:

(i) You are not required to disclose genetic test results which are solely done for biomedical research.

(ii) You need to disclose predictive genetic test for Huntington's Disease (HTT) if the cover you applied had a total sum assured (including other policies with Prudential) that exceeds S\$2,000,000 for death, or S\$2,000,000 for total permanent disability, or S\$500,000 for critical illness respectively. Otherwise you do not need to disclose your predictive genetic test result.

5

Step 6: Please acknowledge the declaration.

Step 7: Please select the payment method to apply for your policy.

Step 8: Click the confirm & proceed button.

Step 9: Acknowledgment of Submission

PRU access >>



Click here to **LOG OUT**

My Shortcuts
(Edit)

Update Password

Update Personal Information

(Click Edit to Add)

Reinstatement (Non Shield Policies)



Step 4 : Acknowledgement

9

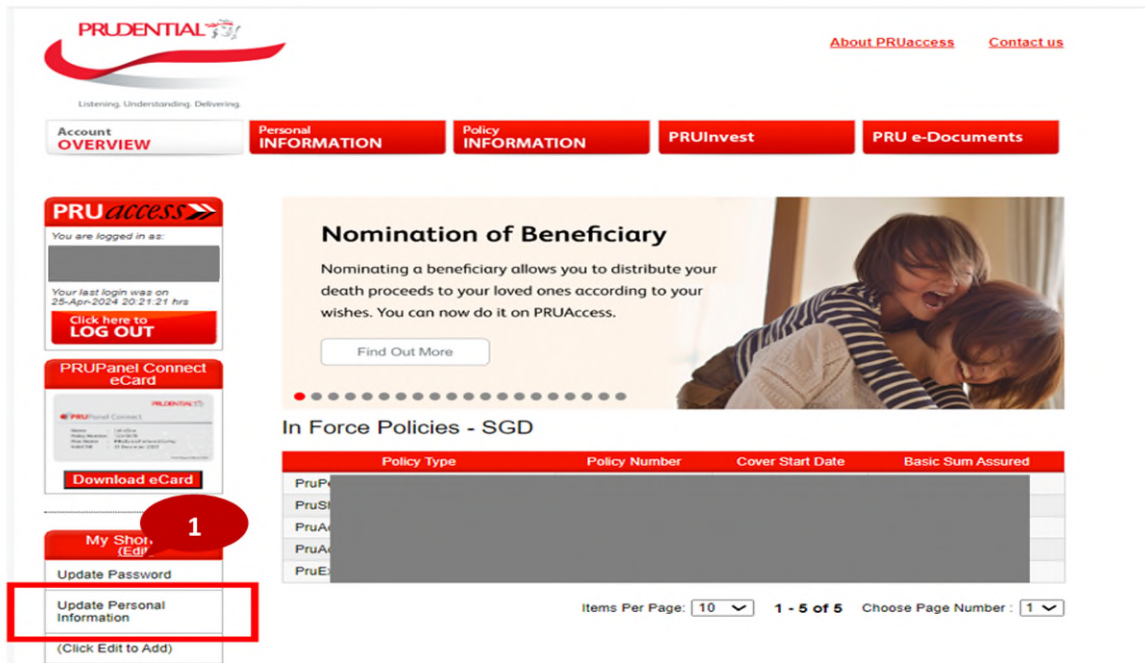
 **Submission Successful!**

Your Reinstatement application has been submitted to us at 25-May-2022 09:29:18 hrs and your transaction reference number is I-ERI0001202. Please [click here](#) to view the other payment options.

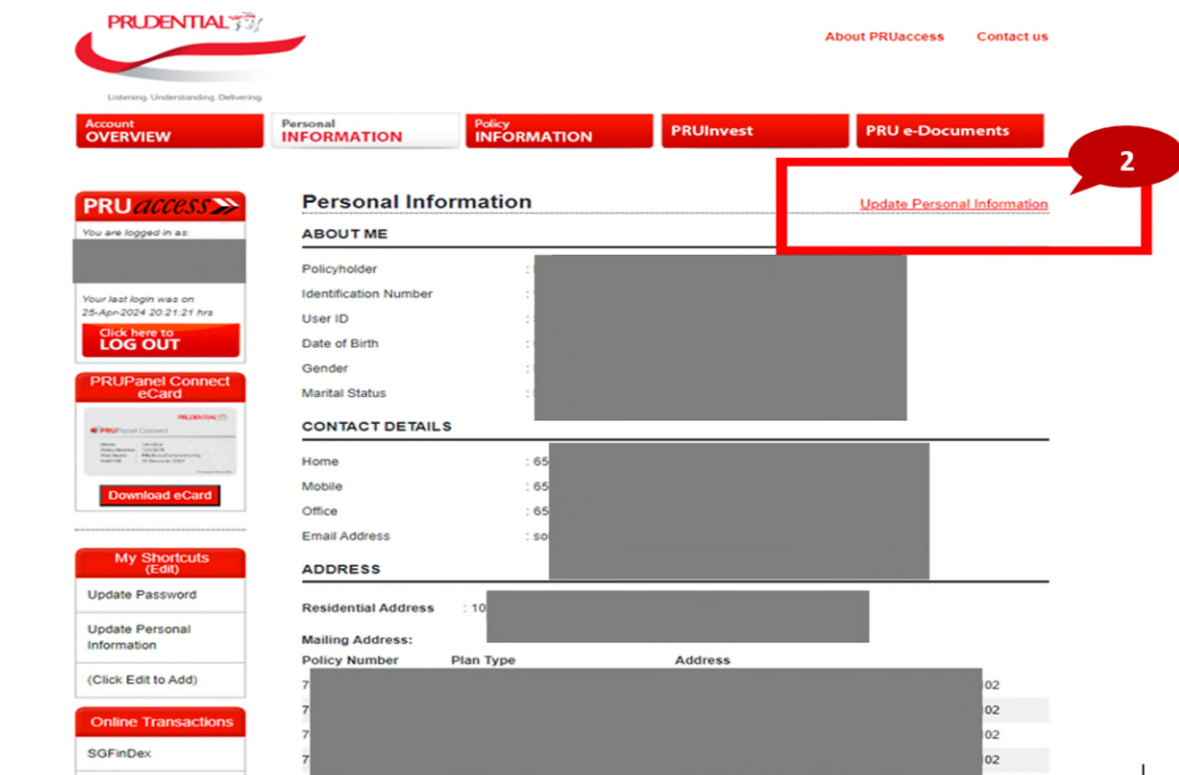
Should you have any questions, please call our PruCustomer Line at 1800-3330333 (Monday to Friday, 8.30am to 5.30pm, excluding Public Holidays).

Update Personal Information

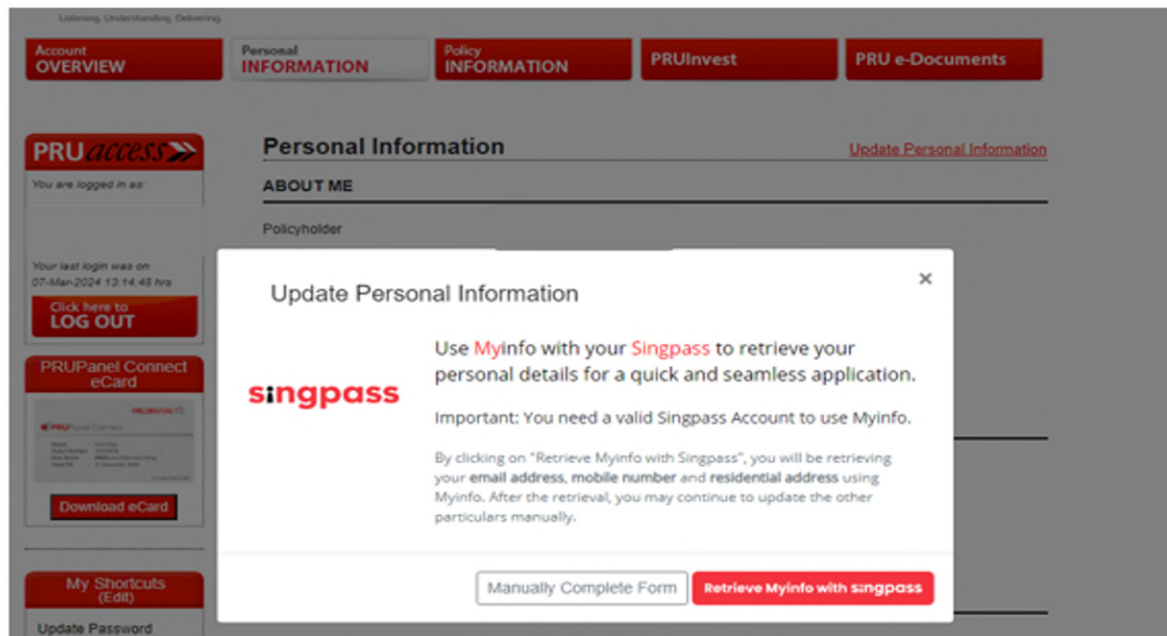
Step 1: Click 'Update Personal information' under My Shortcuts



Step 2: Click 'Update Personal information'



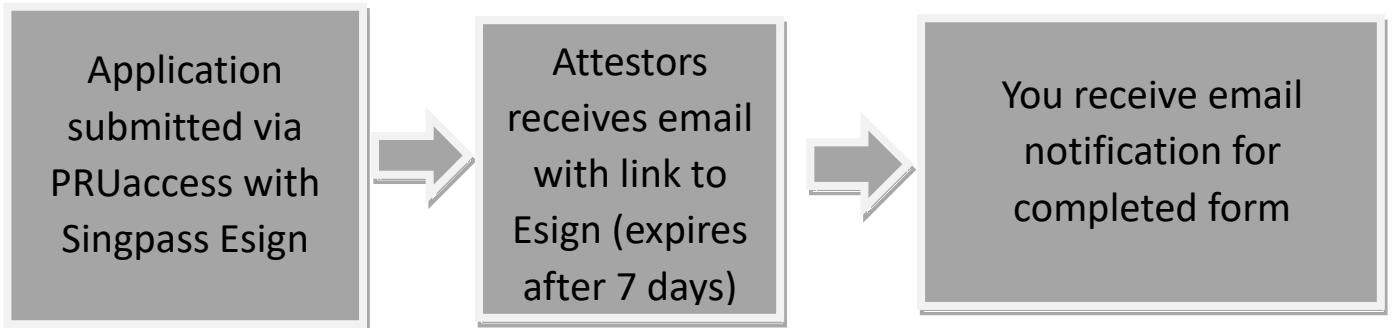
Step 3: Select the use of Myinfo or manual input for information update



Note: Only Customers with Mobile, Email address, and Address registered in their MyInfo accounts are able to use MyInfo for PruAccess Contact details update

Nomination of Beneficiary

overview of the journey



Step 1: Click Nomination of Beneficiary from the Side Banner or from the E- transaction Dropdown List for EligiblePolicies

The screenshot shows the PRU user interface. On the left is a side navigation menu with the following items: LOG OUT, PRUPanel Connect eCard (with a Download eCard button), My Shortcuts (Edit) (with Update Password, Update Personal Information, and a Click Edit to Add button), #DOGood (with Make a Donation), Online Transactions (with Buy Products, Update Password, Update Personal Information, Online Customer Knowledge Assessment, Marketing Consent, Correspondence Settings, and Policy Transactions), and a red-bordered box around Nomination of Beneficiary (NEW). A red speech bubble with the number '1' points to this option. Other menu items include Submit Service Request and Payment Settings. The main content area features a PRUDiscovery banner, a table titled 'In Force Policies - SGD' with columns for Policy Type, Policy Number, Cover Start Date, and Basic Sum Assured, and a note about PruAsset Guaranteed policies.

PRUaccess

Click here to LOG OUT

PRUPanel Connect eCard

Download eCard

Policy Information

Policy Details

Servicing FC Profile

Policy Details

[Back to Summary of Policies](#)

PruPersonal Acci [Redacted]

- Select E-Transaction for this policy
- Select E-Transaction for this policy
- Change Payment Method to Credit Card/Change Credit Card
- Change Payment Method to GIRO
- Accident/Hospital Benefit Claim
- Nomination of Beneficiary**



PruPersonal A [Redacted] 6)

Policy Number [Redacted]

Plan Type [Redacted]

Mailing Address [Redacted]

Servicing Financial Consultant: [Angelique Huan](#) [BG9-22820]



Step 2: Select the Policy to nominate by clicking on the radio button

(Click Edit to Add)

Online Transactions

Buy Products

Update Password

Update Personal Information

Online Customer Knowledge Assessment

Marketing Consent

Correspondence Settings

Policy Transactions

Submit Service Request

Payment Settings

Revised Benefit Illustration

PRUShield Downgrade

Application for Plan Downgrade - PRUShield/PRUExtra form

PRUShield/PRUExtra Product Summary for Downgrade

Eligible Policies

Plan Type	Policy Number	eRef Number
PruPersonal Accident	[Redacted]	I-NC
<input type="radio"/> PruActive Life	[Redacted]	I-NC
<input type="radio"/> PruActive Term	[Redacted]	I-NC



Please read the following before you proceed:

1. This online nomination can only be used to make a revocable nomination for one policy number.
2. This online nomination must be completed in full using the prescribed statutory form under section 133(2) and (3) of the Insurance Act 1966 (Form 4), in order to valid.
3. If valid, this nomination will take effect from the date the Form is submitted to Prudential Assurance Company Singapore (PACS).
4. Only a policy owner who has attained the age of 18 years may make a revocable nomination.
5. This form must be signed
 - a. by you as the policy owner; and
 - b. by 2 attestors, both of whom sign this online nomination without witnessing your signing, and make the following declarations, that to your best of your knowledge and belief:
 - (i) the policy owner completed and signed this online nomination;
 - (ii) the policy owner understands the purpose of this online nomination and the effect of his or her completion and signing of this online nomination; and
 - (iii) no fraud or undue pressure has been used to induce the policy owner to make this online nomination.
6. Each attestor must
 - a. not be the policy owner;
 - b. be at least 21 years old;
 - c. not be a nominee or the spouse of the nominee; and
 - d. have a Singpass account
7. Notifications will be sent to the attestors and they must sign and make their declarations within 7 calendar days of submitting this application.
8. If you wish to nominate more than 6 nominees, please submit a hardcopy [nomination form](#).
9. If you have submitted a nomination that is pending your e-signature or pending attestation, you will not be able to submit another nomination. Please try again after attestation is completed or declined.

Next

Step 3: Policy details and email address will be auto-populated; however, you may provide new email address which will then overwrite our existing records. Correspondences will be sent to the email address provided.

PRUDENTIAL
Listening. Understanding. Delivering.

[Emulation](#) [About PRUaccess](#) [Contact us](#)

Account OVERVIEW **Personal INFORMATION** **Policy INFORMATION** **PRUInvest** **PRU e-Documents**

PRUaccess
You are logged in as:
S [Redacted]
Y [Redacted]
16-Aug-2024 10:46:14 hrs
[Click here to LOG OUT](#)

PRUPanel Connect eCard
[Redacted]
[Download eCard](#)

My Shortcuts (Edit)
[Update Password](#)
[Update Personal Information](#)
(Click Edit to Add)

#DOGood
[Make a Donation](#)

Online Transactions
[Buy Products](#)

PruPersona [Redacted] [Back](#)

Part 1A: Policy Owner's Instruction

In accordance with section 133(2) of the insurance Act, I nominate each person named in part 1B (called in this Form a nominee) to receive the share (of the death benefits payable under the relevant policy specified below) set down against his or her name.

I understand that only death benefits will be payable to the nominee(s) name in Part 1B, and that all living benefits will continue to be payable to me. As such, if all benefits payable under the relevant policy are paid out during my lifetime, there is possibility that there may not be any death benefits payable to nominee(s) named in Part 1B.

Policy Details

Plan Name [Redacted]
Policy Number [Redacted]
Life Assured [Redacted]
Policy Holder [Redacted]
Policy Holder ID [Redacted]

Your Email * [Redacted] **3**

Please note that once the email is edited here, it will be updated for all your existing policy/ies after 1 working day from the time of submission. A confirmation letter will be sent to you by post.

Add Your Attesting Persons

Please verify that each of the Nominees and Attestors are different

Step 4: Input the details of Attesting persons.

Online Transactions
Buy Products ▶
Update Password
Update Personal Information
Online Customer Knowledge Assessment
Marketing Consent
Correspondence Settings
Policy Transactions ▶
Nomination of Beneficiary ^{NEW}
Submit Service Request
Payment Settings ▶
Revised Benefit Illustration
PRUShield Downgrade
Application for Plan Downgrade - PRUShield/PRUExtra form
PRUShield/PRUExtra Product Summary for Downgrade
Claims Submission
PruShield ▶

Add Your Attesting Persons

- Please verify that each of the Nominees and Attestors are different.
- Attestors are required to sign with their own Singpass account.
- Kindly note that any inaccuracies, even if processed, will result in the invalidation of the nomination.
- Each attestor must have attained the age of 21 year, and must have Singpass accounts.
- An attestor must not be nominee or the spouse of a nominee. Otherwise, the revocable nomination made using this Form will not be valid.
- Notifications will be sent to attestors and they must sign and make their declaration within 7 days of submitting this application.

All field marked with * are mandatory



Attesting person 1

Salutation * Full Name *

NRIC / FIN * Contact Details *

Registered Country * Telephone Number *

Email Address *

Postal / Zip Code *

 [Get Address](#)

Block / House Number * Unit Number

Step 5: Add nominee details by clicking the down arrow

PruActive Life (745-██████) [Back](#)

No. of Nominees ⓘ Total % Nominated ⓘ

0 **0/100.00%**

Add Nominees

- A revocable nomination will not be valid if any nominee's share is not specified.
- The shares of the nominee(s) must be reflected as a percentage (up to 2 decimal places).
- A revocable nomination will not be valid if total shares of all nominees does not add up to 100%.
- If you wish to nominate more than 6 nominees, please submit a hardcopy [nomination form](#).

All field marked with * are mandatory

▼ **Nominee 1**

[+ Add Another](#)

[Next](#)

▲ Nominee 1

Person Entity or Organization % Share of Nominee *

Salutation * Surname * Given Name *

ID Type * ID Number * Nationality *

Date of Birth * Telephone Number *

Email *

Postal / Zip Code * [Get Address](#)

Block / House Number * Unit Number

Street * Building Name

City / State Country *

Step 6: Review the details of the Attesting Persons and Nominees and may edit the details

The screenshot displays a user interface with a sidebar on the left and a main content area. The sidebar contains several menu items, including 'My Shortcuts (Edit)', '#DOGood Make a Donation', 'Online Transactions', 'PRUShield Downgrade', and 'Claims Submission'. The main content area is divided into two sections: 'Attesting Persons' and 'Your Nominees'. The 'Attesting Persons' section lists details for two individuals, with a large grey redaction box covering the names and some contact information. The 'Your Nominees' section shows a single nominee with a 100% completion status. A red callout bubble with the number '6' is located in the top right corner of the 'Attesting Persons' section.

Attesting Persons [Edit](#)

Attesting person 1

Full Name
NRIC / FIN
Contact Details
Registered Country
Telephone Number
Email
Postal / Zip Code
Block / House Number
Unit Number
Street
Building Name
City / State
Country

Attesting person 2

Full Name
NRIC / FIN
Contact Details
Registered Country
Telephone Number
Email
Postal / Zip Code
Block / House Number
Unit Number
Street
Building Name
City / State
Country

Your Nominees [Edit](#)

▼ Nominee 1 [Redacted] 100%

Step 7: Please indicate the last 4 characters of NRIC + the last 4 digits of your mobile number to proceed to signing.

Otherwise, you can access this page again by clicking the link sent to your email

PRUDENTIAL Nomination of Beneficiary PH Form Documentation English

1 Welcome 2 Review & Sign 3 Finish

Welcome So [REDACTED]

Documents have been made available for you to review and/or sign. Please verify the details below and click on the **NEXT** button when you are ready.

From: noreply@prudential.com.sg

Signing package: Nomination of Beneficiary PH Form
Package description: ESigning Package
Expiration date: Saturday, March 16, 2024 11:59 PM
Access code:

DECLINE NEXT

Step 8: Click Done and Finish to ensure completion

1 Welcome 2 Review & Sign 3 Finish

1 of 1 documents complete

I understand that only death benefits will be payable to the nominee named in Part 1B, and that all living benefits will continue to be payable to me. As such, if all benefits payable under the relevant policy are paid out during my lifetime, there is a possibility that there may not be any death benefits payable to the nominee named in Part 1B.

Policy No. or other reference of the relevant policy	[REDACTED]
Where the policy number or other reference is NOT available, please provide: (a) the plan name, and (b) the Basic Sum Insured.	[REDACTED]
Name of insurer	[REDACTED]
Name of policy owner	[REDACTED]
NRIC or Passport No. of policyowner	[REDACTED]
Signature* or right thumb print* of policy owner	[REDACTED]

2

3

Review & Sign

You may open the individual documents by pressing the **Sign** or **Review** button, or the document title. Pressing these does not yet constitute signing.

1 of 1 required documents complete

The following documents need to be signed/reviewed


Revocable Nomination Policy Holder Form.pdf	Document signing	Complete	Review
---	------------------	----------	--------

RESUME LATER


FINISH

© 2001-2021 Kotak. All rights reserved.

1 Welcome 2 Review & Sign 3 **Finish**

 **You are done**

You have completed the signing process. Thank you for using SignDoc.

 Instructions

Step 1: Welcome

Step 2: Review & Sign

Step 3: Finish

Your signing session has been processed successfully. We recommend that you close your browser window.



Account OVERVIEW

Personal INFORMATION

Policy INFORMATION

PRUInvest

PRU e-Documents

PRUaccess

You are logged in as:



05-Feb-2024 09:52:32 hrs

[Click here to LOG OUT](#)

My Shortcuts (Edit)

Update Password

Update Personal Information

(Click Edit to Add)

Online Transactions

Acknowledgment

Thank you for your application!
Your application is currently pending your attestors' actions.

Attestors to declare and sign by **12 Feb 2024**

What do you need to do next?

- You must inform your attestors of your intention to make this nomination, and remind them to submit their declaration within 7 days from the date of this submission.
- Prudential will also send an email to your attestors to remind them to submit their declarations.
- Your application will be processed within 3 working days after both attestors submit their declarations.

Service	Transaction Date	eRef Number
Online Nomination of Beneficiary	5 Feb 2024 03:26 PM	

- You cannot edit your nomination after submission. Please submit a new nomination of beneficiary if changes are required. We will process according to the date we have received your submissions.
- You will be notified on the outcome of your nomination via a letter.

Policy Loan

Step 1: Select Policy Information and Policy Loan Transaction

The screenshot shows the Prudential PRUaccess website interface. At the top, there is a navigation bar with tabs: Account OVERVIEW, Personal INFORMATION, Policy INFORMATION (highlighted with a red circle and '1'), PRUInvest, and PRU e-Documents. Below the navigation bar, the 'Policy Details' page is displayed. On the left, there are widgets for 'PRUaccess' (with a 'LOG OUT' button) and 'PRUPanel Connect eCard'. The main content area shows 'PruActive Life' policy details, including Policy Number, Plan Type (PruActive Life (WO7)), and Mailing Address. A dropdown menu is open, showing options for E-Transactions: 'Change Payment Method to Credit Card', 'Change Payment Method to GIRO', and 'Policy Loan' (circled in red with a '1'). A 'Back to Summary of Policies' link is visible in the top right.

Step 2: Please acknowledge the terms and conditions and declarations.

The screenshot shows the 'Policy Loan' process on the Prudential PRUaccess website. A progress bar at the top indicates six steps: 1. Terms & Conditions, 2. Declaration & Disclosure, 3. Loan Application, 4. Payment Details, 5. Review & Submit, and 6. Submission Status. The 'Terms and Conditions' section is expanded, showing a list of terms and a checkbox for agreement, which is checked. The terms include:

- You can apply for a policy loan up to 90.0% of the Surrender Value.
- We charge an interest rate of 5.25% per year on the loan amount or the outstanding balance starting from the date of the loan. Interest accrues on a daily basis. On each policy anniversary, we add the previous year's interest to the loan amount and charge interest on the total until the loan is repaid.
- We reserve the right to vary the interest rate but will give you 3 month's written notice before doing so.
- The loan amount and interest will remain as outstanding amounts owing to us. You can repay the loan amount and interest at any time. The minimum repayment is \$100. We will deduct the outstanding loan amount and interest owing to us from any payment we make under your policy.

 A checkbox is checked, indicating agreement to the terms and conditions. A 'Proceed to Next Step' button is visible at the bottom left, and an 'I do not wish to proceed' button is visible at the bottom right. A red circle with the number '2' is placed over the checkbox area.

Step 3: Read Disclosure and select Yes or No for FC advisable

PruActive Life



Step 2 : Declaration and Disclosure

Declaration

I understand and agree to the following:

1. If I choose to effect the selected transaction, it may affect the attainment of my financial objectives by my Financial Consultant in my last Personal Financial Record and Personal Financial Analysis or Prudential Way Planner.
2. I am not an undischarged bankrupt and to my knowledge, there are no current, pending or threatened bankruptcy proceedings against me.
3. The proceeds from the selected transaction will be paid in the same currency denomination of the policy.
4. This application will not be effective until it is officially accepted by Prudential. No reversal is allowed once this application is accepted.

Disclosure

Were you advised by your Prudential Financial Consultant to apply for this policy loan?

Yes,

- It was my own intention to apply for a policy loan and I had contacted my Prudential Financial Consultant for help.
- During a review, my Prudential Financial Consultant had informed me to apply for a policy loan.

No, I was not advised by my Prudential Financial Consultant to apply for this policy loan.

Reminder

Please do not click on the "Back" or "Refresh" buttons in your web browser during the transaction.

[Proceed to Next Step](#)

[I do not wish to proceed](#)

Step 4: Input the loan amount and the reason for applying the Policy Loan

Step 3 : Loan Application

Loan Application

The maximum loan amount you may apply for is shown below. The loan amount you enter must not be greater than the amount shown at item E - the "Net Policy Loan Amount I can apply for".

Information displayed below does not take into account pending applications. Your current application may not be processed if you have any pending applications with Prudential. The amount to be paid will be net of all amounts owing to Prudential under the Policy.

Information displayed in this application is accurate as of 19-Aug-2024 06:38:39

Policy Number : ██████████

Plan Type : PruActive Life

Applicant Name : ██████████

A: Gross Surrender Value	: SGD	930.11
B: Policy Loan Allowed	: SGD	837.09 (90 % of Surrender Value)
C: Less: Surgical And Nursing Loan (Interest free)	: SGD	0.00
D: Less: Automatic Premium Loan / Policy Loan	: SGD	0.00
E: Less: Premium Defer Amount	: SGD	0.00

F: Net Policy Loan Amount I can apply for (B-C-D-E) : SGD 837.09 (After deducting what I owe Prudential now)

G: Net Policy Loan Amount I want to borrow : SGD (Minimum SGD100)

H: Reason(s) for application of policy loan [May check more than one box where applicable]

Company Cash Flow Investment Others

Refinancing Bill Payments Not Disclosed

Step 5: Select payout method.

Step 4 : Payment Details

Loan Application	
Policy Number	: [REDACTED]
Plan Type	: PruActive Life
Applicant Name	: [REDACTED]
<hr/>	
A: Gross Surrender Value	: SGD 930.11
B: Policy Loan Allowed	: SGD 837.09 (90 % of Surrender Value)
C: Less : Surgical And Nursing Loan (Interest free)	: SGD 0.00
D: Less : Automatic Premium Loan / Policy Loan	: SGD 0.00
E: Less: Premium Defer Amount	: SGD 0.00
<hr/>	
F: Net Policy Loan Amount I can apply for (B-C-D-E)	: SGD 837.09 (After deducting what I owe Prudential now)
<hr/>	
G: Net Policy Loan Amount I want to borrow	: SGD 100.00 (Minimum SGD100)
<hr/>	
Grand Total Amount I Am Going to Owe Prudential (C+D+E+G) : SGD 100.00	
<hr/>	
H: Reason(s) for application of policy loan:	
N/A	
Payment Information	
*Payments can only be made to Policyowners.	
<input checked="" type="radio"/> PAY NOW	
Payout will be credited to the account linked to your PayNow NRIC/FIN ID within 3 working days.	
PayNow NRIC/FIN - XXXXX056A	
This payment and all future payments will be made to your PayNow NRIC/FIN ID. T&Cs apply.	
IMPORTANT: If you have not signed up for PayNow using your NRIC or FIN, you can still complete this transaction. After this request is submitted, simply log in to your internet or mobile banking, sign up for PayNow, and link it to your NRIC/FIN.	
If you do not want to receive your payout by PayNow, you can choose Direct Credit to your existing bank account.	
<input type="radio"/> Direct Credit	
Payout will be credited to your bank account within 3 working days.	
Please select the account to credit to:	
Oversea-Chinese Banking Corp XXXXXXXX [REDACTED]	

Step 6: Review and confirm

Step 5 : Review & Submit

Loan Application

Policy Number : ██████████
Plan Type : PruActive Life
Applicant Name : ██████████

A: Gross Surrender Value : SGD 930.11
B: Policy Loan Allowed : SGD 837.09 (90 % of Surrender Value)
C: Less : Surgical And Nursing Loan (Interest free) : SGD 0.00
D: Less : Automatic Premium Loan / Policy Loan : SGD 0.00
E: Less: Premium Defer Amount : SGD 0.00

F: Net Policy Loan Amount I can apply for (B-C-D-E) : SGD 837.09 (After deducting what I owe Prudential now)

G: Net Policy Loan Amount I want to borrow : SGD 100.00 (Minimum SGD100)

Grand Total Amount I Am Going to Owe Prudential (C+D+E+G) : SGD 100.00

H: Reason(s) for application of policy loan:
N/A

Payment Information

*Payments can only be made to Policyowners.

PayNow

PayNow NRIC/FIN - XXXXX056A

Payout will be credited to the account linked to your PayNow NRIC/FIN ID within 3 working days.

This payment and all future payments will be made to your PayNow NRIC/FIN ID. [T&Cs](#) apply.

IMPORTANT: If you have not signed up for PayNow using your NRIC or FIN, you can still complete this transaction. After this request is submitted, simply log in to your internet or mobile banking, sign up for PayNow, and link it to your NRIC/FIN.

I have verified and confirm my application details as shown above.

If you **6** the above eLoan details and wish to submit the application, please click on "Confirm".
Once you click "Confirm" and submit your application, you will not be able to revise your application.

Confirm

Cancel Transaction

Cashback/Cash Benefit withdrawal

Cashback/Cash Benefit Withdrawal can be found under Policy Information tab :

Step 1: Please acknowledge the declaration and disclosure.

Step 2: Input amount to withdraw.

Your last login was on 08-Apr-2024 17:29:34 hrs

[Click here to LOG OUT](#)

Policy Information

- Policy Details
- Policy Values
- Servicing FC Profile
- Revised Benefit Illustration
- Online Customer Knowledge Assessment
- E-Application Transaction History
- Nomination/Trust Details

Select E-Transaction for this policy ▾

PruFlexiCash (6th Series) [Redacted]

1 Declaration & Disclosure → 2 **Cashback / Cash Benefit Application** → 3 Payment Details → 4 Review & Submit → 5 Submission Status

Step 2 : Cashback / Cash Benefit Application 08-Apr-2024 17:59:34 hrs

For PruFlexiCash/PruFlexiCash Protector Plus, once the Cashback / Cash Benefit is withdrawn, the selected deferment option (if any) is no longer applicable.

The minimum withdrawal is SGD 1,000. If your accumulated Cashback / Cash Benefit and interest is less than SGD 1,000, a full withdrawal is required.

Accumulated CashBack / Cash Benefit and interest displayed does not take into account any pending applications. Your current application may not be processed if you have any pending application with Prudential.

Information displayed in this application is accurate as of 08-Apr-2024 14:07:29

Please enter the CashBack / Cash Benefit withdrawal amount

Policy Number [Redacted]

Policy Type PruFlexiCash (6th Series)

Total Available CashBack / Cash Benefit SGD 134,910.07

Amount to withdraw SGD 2

Full Withdrawal

Cashback values populated for reference

Step 3: Select payout method.

Policy Values

Servicing FC Profile

Revised Benefit Illustration

Online Customer Knowledge Assessment

E-Application Transaction History

Nomination/Trust Details

Important Notes :
Please check and confirm the amount you wish to withdraw from your accumulated CashBack / Cash Benefit.

CashBack / Cash Benefit Withdrawal details

Policy Number [Redacted]

Policy Type PruFlexiCash (6th Series)

Total accumulated CashBack / Cash Benefit amount SGD 134,910.07

Amount to withdraw SGD 1,000.00

Balance CashBack / Cash Benefit amount SGD 133,910.07

Payment Information

*Payments can only be made to Policyowners.

PAY NOW 3

Payout will be credited to the account linked to your PayNow NRIC/FIN ID within 3 working days.

PayNow NRIC/FIN - XXXXX1411

This payment and all future payments will be made to your PayNow NRIC/FIN ID. **I&Cs** apply.

IMPORTANT: If you have not signed up for PayNow using your NRIC or FIN, you can still complete this transaction. After this request is submitted, simply log in to your internet or mobile banking, sign up for PayNow, and link it to your NRIC/FIN.

If you do not want to receive your payout by PayNow, you can choose Direct Credit to your existing bank account.

Direct Credit

Payout will be credited to your bank account within 3 working days.

Please select the account to credit to:

Step 4: Review and confirm

Policy Information

- Policy Details
- Policy Values
- Servicing FC Profile
- Revised Benefit Illustration
- Online Customer Knowledge Assessment
- E-Application Transaction History
- Nomination/Trust Details

Step 4 : Review & Submit 08-Apr-2024 18:01:11 hrs

Important Notes :
Please check and confirm the amount you wish to withdraw from your accumulated CashBack / Cash Benefit.

CashBack / Cash Benefit Withdrawal details

Policy Number	[REDACTED]
Policy Type	PruFlexiCash (6th Series)
Total accumulated CashBack / Cash Benefit amount	SGD 134,910.07
Amount to withdraw	SGD 1,000.00
Balance CashBack / Cash Benefit amount	SGD 133,910.07

Payment Information

*Payments can only be made to Policyowners.

PayNow

PayNow NRIC/FIN - XXXXX141I

Payout will be credited to the account linked to your PayNow NRIC/FIN ID within 3 working days.

This payment and all future payments will be made to your PayNow NRIC/FIN ID. [T&Cs](#) apply.

IMPORTANT: If you have not signed up for PayNow using your NRIC or FIN, you can sign up for PayNow [here](#). After this request is submitted, simply log in to your internet or mobile banking, sign up for PayNow [here](#) to your NRIC/FIN.

I have verified and confirm my application details as shown above.

If you have verified the above CashBack / Cash Benefit Withdrawal details and wish to submit the application, please click on "Confirm".

Step 5: An OTP will be sent to you. Please fill up the text field

PruflexiCash (6th Series) [REDACTED] Select E-Transaction for this policy

Step 4 : Review & Submit 08-Apr-2024 18:02:18 hrs

Please enter your one-time password (OTP)

If you do not receive your SMS, please [click here](#) to request for a new OTP

Important Notes :
Please check and confirm the amount you wish to withdraw from your accumulated CashBack / Cash Benefit.

CashBack / Cash Benefit Withdrawal details

Policy Number	[REDACTED]
Policy Type	PruflexiCash (6th Series)
Total accumulated CashBack / Cash Benefit amount	SGD 134,910.07
Amount to withdraw	SGD 1,000.00
Balance CashBack / Cash Benefit amount	SGD 133,910.07

Payment Information

*Payments can only be made to Policyowners.

PayNow

PayNow NRIC/FIN - XXXXX141I

Payout will be credited to the account linked to your PayNow NRIC/FIN ID within 3 working days.

Step 6: Acknowledgment of Submission

PRUaccess

You are logged in as: [Redacted]

Your last login was on 08-Apr-2024 17:29:34 hrs

[Click here to LOG OUT](#)

CashBack / Cash Benefit Withdrawal

[Back to Summary of Policies](#)

PruFlexiCash (6th Series) [Redacted]

Select E-Transaction for this policy [Dropdown]

PruFlexiCash (6th Series) [Redacted]

Policy Information

- Policy Details
- Policy Values
- Servicing FC Profile
- Revised Benefit Illustration
- Online Customer Knowledge Assessment
- E-Application Transaction History
- Nomination/Trust Details

1 Declaration & Disclosure

2 Cashback / Cash Benefit Application

3 Payment Details

4 Review & Submit

5 Submission Status

Step 5 : Submission Status

08-Apr-2024 18:03:05 hrs

Submission Successful

Your eCashBack / eCash Benefit Withdrawal application has been submitted to us on 08-Apr-2024 18:02:54 hrs and your transaction reference number is I-CBW2400011.

If you have any questions, please call our PruCustomer's Line at 1800-3330333 on Monday to Friday from 8.30am to 5.30pm.

Thank you for using PRUaccess to submit your eCashBack / eCash Benefit Withdrawal application.

CashBack / Cash Benefit Withdrawal details

Policy Number [Redacted]

Policy Type PruFlexiCash (6th Series)

Total accumulated CashBack / Cash Benefit amount SGD 134,910.07

Partial withdrawal

Step 1: E-Partial Withdrawal can be found under Online Transactions Menu

My Shortcuts (Edit)

- Update Password
- Update Personal Information
- (Click Edit to Add)

#DOGood
Make a Donation

Online Transactions

- SGFinDex
- Buy Products ▶
- Update Password
- Update Personal Information
- Online Customer Knowledge Assessment
- Marketing Consent
- Correspondence Settings
- Policy Transactions ▶**

In Force Policies - SGD

Policy Type	Policy Number	Cover Start Date	Basic Sum Assured
PruShield			0.00
PruLink Protection Plus Account			120,000.00
PruExtra			0.00
PruTriple Protect			50,000.00
PRULink InvestGrowth (SP) (CPF-OA)			55,000.00

Items Per Page: 10 1 - 5 of 5 Choose Page Number: 1

Note:

- PruAsset Guaranteed policy with cover start date before the year 2012 is now known as PruInvestor Guaranteed Plus

[Fund Switch \(PruLink Policies\)](#)

[Premium Redirection \(PruLink Policies\)](#)

[Top-up \(PruLink Policies\)](#)

[Partial Withdrawal \(Investment Linked policy only\)](#)

Step 2: Select a policy number

You are logged in as: [Redacted]

Your last login was on 29-Oct-2021 06:25:28 hrs

Click here to LOG OUT

My Shortcuts (Edit)

- Update Password

Partial Withdrawal (Investment Linked policy only)

Please select the policy that you would like to request for Partial Withdrawal (Investment Linked policy only) with

SGD

Policy Type	Policy Number	Cover Start Date	Basic Sum Assured
PruLink SuperSaver Account (Cash)	9067 [Redacted]	28 Feb 2009	143,000.00
PruLink SuperSaver Account (Cash)	9068 [Redacted]	01 Jan 2016	55,000.00
PruLink Super Account II (SRS)	9069 [Redacted]	01 Jan 2016	750,000.00

Step 3: Read the important notice and click next

PruLink Protection Plus Account



Step 1 : Important Notice

Important Notice

What you should know about partial withdrawal of your Investment-Linked Policy

An insurance policy is intended to meet your long-term financial needs. Therefore, it may be disadvantageous for you to partially withdraw a policy before its maturity date. Some disadvantages are:

- You are losing valuable benefits from the policy:
 - You are losing the insurance protection offered by your policy;
 - You may not be able to achieve your intended financial objective;
 - This may result in losing the financial benefit accumulated over the years.
- It may not be possible for you to obtain a similar level of protection on the same terms in the future.
 - You may not be insurable on standard terms;
 - You may have to pay a higher premium in view of higher age;
 - Partial Withdrawal of your insurance policy for another policy could result in loss of specific policy features due to changes in age or health.

Additional Charges / Fees

If you partially withdraw your investment-linked policy, and then buy a new investment-linked policy or another investment product, or top-up on your existing investment-linked policy or other investment product, you will incur new charges. These charges may include but are not limited to:

- **Cost of Distribution**
This includes commission paid to Financial Consultants, costs of benefits and services paid to the distribution channel.
The cost is not an additional cost to you as it has already been factored into your insurance premiums.
- **Sales Charge**
A different sales charge is imposed for each new policy. The initial sales charge can be up to 5% of your investment-linked fund. For single premium policies, after taking into account the allocation rate of 102.11%, the net sales charge can be as high as 3% of your investment-linked fund. Hence, on a single premium investment of S\$10,000, a net sales charge of S\$300 could be deducted.
- **Assurance Charge**
The assurance charge is dependent on the Life Assured's age at the time the new premium is paid. This may increase to reflect the current age and health status of the Life Assured.
- **Policy Fee**
A policy fee may be incurred for each policy. Currently, Prudential does not charge any policy fee for new single premium policies or top-ups.
- **Withdrawal Fee**
Depending on the type of policy, there may be a withdrawal fee imposed on partial withdrawals.
- **Note**
Kindly note that your application for Partial Withdrawal may be subject to:
 1. partial withdrawal charges as per the terms and conditions stipulated in the policy document, and
 2. reserving promotion bonus units for the first policy year (where applicable) as per the terms and conditions of the promotion campaign.Should the withdrawal amount you have indicated exceed the maximum amount available, Prudential reserve the rights to reject the application.

Fund Switching Facility

When the fund you have bought is not meeting your initial or current investment objectives, you may switch to other fund(s) offered by Prudential at its bid price without incurring any charges.

Non-dealing days

Note that some of the funds may be closed and prices are not available on certain days. Dealing instructions submitted on these non-dealing days will be carried forward to the next business day for processing.

Changes in Terms and Conditions

Partial withdrawing from your insurance policy for another policy could result in loss of specific policy features due to changes in age or health

Other Options

You may enquire whether there are other options available under your policy to meet your short term financial needs. Some options are:

- Opt for a premium holiday if your policy has accumulated cash value. This allows you to temporarily stop paying premiums; or
- Reduce the policy regular premiums (only for regular premiums policies). This allows you to reduce your ongoing financial commitment to the policy

Seeking Advice From Your Financial Consultant

Therefore, it is important to seek advice from your Financial Consultant before partial withdrawing your investment-linked policy or other investment product. Your Financial Consultant can advise you on your options other than partially withdrawing the policy, explain the implications of each option and provide appropriate recommendations to you, taking into account your investment objectives, financial situation and particular needs.

3

Back

Next

Step 4: Select the Percentage for E-Partial Withdrawal and input the percentage to withdraw.

Step 2 : Partial Withdrawal Application 19-Aug-2024 19:03:38 hrs

Your Withdrawal Details

Please read the instructions carefully before entering your withdrawal percentage below:

- ① Select the fund name(s)/fund code(s) you wish to withdraw from.
- ② Enter the withdrawal percentage you wish to withdraw from your policy(s). Indicate whether the withdrawal percentage is to be taken from your Cash, CPF, and/or SRS accounts.

Fund(s) to be Withdrawn	Unit Value	Unit Value as at	Enter the percentage to be withdrawn. You may select from multiple funds to withdraw from, if applicable. ⓘ	Percentage	Value
<input checked="" type="checkbox"/> PruLink Asian Equity Fund (PEQU)	\$2,304.20	16-Aug-2024	<input checked="" type="checkbox"/> CASH	50%	\$1152.10

Step 5: Select the Preferred payment method

Partial Withdrawal (Investment Linked policy only)

[Back to Summary of Policies](#)

PruLink Protection Plus Account

Select E-Transaction for this policy

PruLink Protection Plus Account

Step 3 : Payment Details 19-Aug-2024 10:16:35 hrs

Payment Information

*Payments can only be made to Policyowners.

PAY NOW

Payout will be credited to the account linked to your PayNow NRIC/FIN ID within 3-5 working days. This includes processing time taken to sell units in your investment-linked policy.

PayNow NRIC/FIN -

This payment and all future payments will be made to your PayNow NRIC/FIN ID. [T&Cs](#) apply.

IMPORTANT: If you have not signed up for PayNow using your NRIC or FIN, you can still complete this transaction. After this request is submitted, simply log in to your internet or mobile banking, sign up for PayNow, and link it to your NRIC/FIN.

Back
Next

Step 6: Read and agree to the declarations and click 'I agree'.



Step 4 : Declaration

Declaration for Partial Withdrawal

- I have read and understood the points mentioned in "Important Notice". I confirm the withdrawal request as stated in the form for my policy.
- I will not hold Prudential liable and shall jointly and severally indemnify, defend and hold harmless Prudential from and against any and all liabilities, losses, damages, claims, costs and expenses arising out of or in connection with the said policy that Prudential may incur by acting in accordance with these instructions and paying the partial withdrawal amounts due under the policy.
- I solemnly and sincerely declare that I have not assigned, mortgaged or otherwise charged the original policy.
- I declare that I am not an undischarged bankrupt and, to my knowledge, there are no current, pending or threatened bankruptcy proceedings against me.
- If this application is submitted by 3 pm on a business day, Prudential will use the Bid Price calculated on the next business day, provided that all conditions for acceptance have been fully satisfied. If this application is submitted after 3 pm on a business day, Prudential will use the Bid Price calculated on the second business day following submission of this application, provided that all conditions for acceptance have been fully satisfied.
- I understand and agree that the partial withdrawal value of the cancelled units will be determined in accordance with the provisions as stated in the policy contract.
- Should there be any pending transaction under my policy, this application will be processed at the next business day following the completed processing of the pending transaction.
- I agree that the partial withdrawal proceeds will be paid in the currency denomination of the Policy.
- I understand and agree that the Contracts (Rights of Third Parties) Act (Cap. 53B) and any subsequent changes or replacement of its provisions shall not apply to my policy.
- I understand and agree that for ILP purchased using CPF funds, the amount withdrawn will be paid into the Policyowner's CPF-Ordinary Account or CPF- Special Account or CPF-SRS account.
- This application will not be effective until it is officially accepted by Prudential. No reversal of transaction is allowed once your application is accepted.
- The withdrawal application will be processed to catch a forward bid price basis. This price is subject to movements. If this bid price is insufficient to support the requested amount, the amount withdrawn will be adjusted such that the value of the remaining units in the policy is the minimum value of remaining units stated in the Withdrawal Requirements. The adjustment will lead to a longer processing time.
- The withdrawal confirmation letter serves as a reference and should not be deemed binding. For policies where withdrawal amounts need to be adjusted due to price fluctuation, a revised confirmation letter will be sent after adjustment.

I have read and understood the contents of this application and confirm that I wish to perform the transaction above without the advice of a Financial Consultant.

I do not wish to proceed

I agree

Step 7: Review and confirm the details

Step 5 : Review & Submit

19-Aug-2024 10:20:48 hrs

Important Notes

Please check and confirm on the amount you wish to withdraw from your Partial Withdrawal transaction.

Your Partial Withdrawal Details

Policy No. : [REDACTED]
Plan Type : PruLink Protection Plus Account
Policyholder Name : [REDACTED]

Fund(s) to be Withdrawn	Unit Value	Unit Value as at	The percentage to be withdrawn
PruLink Asian Equity Fund (PEQU)	\$2,304.20	16-Aug-2024	CASH 50%

Payment Information

*Payments can only be made to Policyowners.

PayNow

PayNow NRIC/FIN - [REDACTED]

Payout will be credited to the account linked to your PayNow NRIC/FIN ID within 3-5 working days. This includes processing time taken to sell units in your investment-linked policy.

This payment and all future payments will be made to your PayNow NRIC/FIN ID. [T&Cs](#) apply.

IMPORTANT: If you have not signed up for PayNow using your NRIC or FIN, you can still complete this transaction. After this request is submitted, simply log in to your internet or mobile banking, sign up for PayNow, and link it to your NRIC/FIN.

I have verified and confirmed my application details as shown above

If you have verified the above Partial Withdrawal details and wish to submit the application, please click on 'Confirm'

Once you click on 'Confirm' and submit your application, you will not be able to revise your application

Cancel Transaction

Confirm

7

Step 8: Enter OTP and click confirm to submit the application

Step 5 : Review & Submit

19-Aug-2024 10:24:30 hrs

Please enter your one-time password (OTP) :

8

If you do not receive your SMS, please click [here](#) to request for a new OTP

Important Notes

Please check and confirm on the amount you wish to withdraw from your Partial Withdrawal transaction.

Your Partial Withdrawal Details

Policy No. : [REDACTED]
Plan Type : PruLink Protection Plus Account
Policyholder Name : [REDACTED]

Fund(s) to be Withdrawn	Unit Value	Unit Value as at	The percentage to be withdrawn
PruLink Asian Equity Fund (PEQU)	\$2,304.20	16-Aug-2024	CASH 50%

Payment Information

*Payments can only be made to Policyowners.

PayNow

PayNow NRIC/FIN - [REDACTED]

Payout will be credited to the account linked to your PayNow NRIC/FIN ID within 3-5 working days. This includes processing time taken to sell units in your investment-linked policy.

This payment and all future payments will be made to your PayNow NRIC/FIN ID. [T&Cs](#) apply.

IMPORTANT: If you have not signed up for PayNow using your NRIC or FIN, you can still complete this transaction. After this request is submitted, simply log in to your internet or mobile banking, sign up for PayNow, and link it to your NRIC/FIN.

I have verified and confirmed my application details as shown above

If you have verified the above Partial Withdrawal details and wish to submit the application, please click on 'Confirm'

Once you click on 'Confirm' and submit your application, you will not be able to revise your application

Cancel Transaction

Confirm

8

Step 9: Acknowledgement page can be seen.

Partial Withdrawal(Investment Linked policy only)

[Back to Summary of Policies](#)

Prulink [Redacted]

Select E-Transaction for this policy

Prulink [Redacted]



Step 6 : Submission Status

19-Aug-2024 16:09:00 hrs

✓ Successful Submission

Transaction Reference Number: I-EPW2404963

You have successfully submitted your Partial Withdrawal application.

Your Partial Withdrawal Details

Policy No. : [Redacted]
Plan Type : Prulink Account Plus - Cash
Policyholder Name : [Redacted]

How to Obtain Quarterly Surrender Value Statements

Step 1: Select policy information

Step 2: Select policy to enquire

PRUDENTIAL
Listening. Understanding. Delivering.

[About PRUaccess](#) [Contact us](#)

Account OVERVIEW **Personal INFORMATION** **Policy INFORMATION** **PRUInvest** **PRU e-Documents**

PRUaccess
You are logged in as: [Redacted]
Your last login was on 12-Aug-2024 23:45:09 hrs
[Click here to LOG OUT](#)
PRUPanel Connect eCard
[Download eCard](#)
My Shortcuts (Edit)

Policy Information

SGD

Policy Type	Cover Start Date	Basic Sum Assured	Premium Paid To Date	Policy Status
PRUActive LinkGuard	23-Sep-2021	100,000.00	23-Aug-2024	In Force
PRUActive Protect	23-Sep-2021	75,000.00	23-Sep-2024	In Force
PruPersonal Accident	23-Sep-2021	100,000.00	23-Sep-2024	In Force
PruShield	27-Sep-2021	0.00	27-Sep-2024	In Force
PruExtra	27-Sep-2021	0.00	27-Sep-2024	In Force

Note:
PruAsset Guaranteed policy with cover start date before the year 2012 is now known as PruInvestor Guaranteed Plus

Step 3: Select policy value

[Click here to LOG OUT](#)
PRUPanel Connect eCard
[Download eCard](#)

Policy Information
Policy Details
Policy Values
Fund Details
Servicing FC Profile
Online Customer Knowledge Assessment
Nomination/Trust Details

Step 4: View policy value and generate policy quarterly surrender value statement by selecting the quarter from dropdown and “Click to Generate Surrender Value”. Pop up of surrender statement will be generated.

[Click here to LOG OUT](#)
 24-Jun-2024 12:28:23 hrs

[Policy Information](#)
[Policy Details](#)
[Policy Values](#)
[Servicing FC Profile](#)
[Revised Benefit Illustration](#)
[Online Customer Knowledge Assessment](#)
[Nomination/Trust Details](#)

Policy Number [Download Policy Values in PDF*](#)
 Plan Type

My policy has accumulated a total Reversionary Bonus of [\(What is Reversionary Bonus?\)](#)

My policy's current Gross Surrender Value is [\(What is Gross Surrender Value?\)](#)
 ... of which the guaranteed Gross Surrender Value is [\(What is Guaranteed Gross Surrender Value?\)](#)
 ... while the remaining will vary according to the performance of the underlying investment fund.

My Reversionary Bonus has a cash value of [\(What is Cash Value of Reversionary Bonus?\)](#)
 Encashing Reversionary Bonus reduces the likelihood of receiving a higher Performance Bonus entitlement.

Amount I currently owe on my policy is

If I want to take up additional Policy Loan, the maximum I can take is [\(What is Policy Loan?\)](#)

If I convert my policy to Paid Up, my new sum assured is [\(What is Paid Up Sum Assured?\)](#)
 ... and the accumulated Reversionary Bonus upon conversion is

My Accumulated CashBack / Cash Benefit (with accrued interest) is [\(What is Accumulated CashBack / Cash Benefit?\)](#)

Quarterly Surrender Value for Calendar Year : [\(What is Quarterly Surrender Value?\)](#)
[Click to Generate Surrender Value](#)

4


How to Generate Revised Benefit Illustration

Step 1: Select policy information

Step 2: Select Revised Benefit illustration

PRUaccess

You are logged in as:



Click here to **LOG OUT**

Policy Information

SGD

Policy Type	Policy Number	Cover Start Date	Basic Sum Assured	Premium Paid To Date	Policy Status
PruLink Assurance Account			500,000.00	17-Mar-2025	In Force

Note:
PruAsset Guaranteed policy with cover start date before the year 2012 is now known as PruInvestor Guaranteed Plus

My Shortcuts (Edit)

- Update Password
- Update Personal Information
- (Click Edit to Add)

#DOGood

Make a Donation

Online Transactions

- Buy Products ▶
- Update Password
- Update Personal Information
- Online Customer Knowledge Assessment
- Marketing Consent
- Correspondence Settings
- Policy Transactions ▶
- Nomination of Beneficiary ^{NEW}
- Submit Service Request
- Payment Settings ▶
- Revised Benefit Illustration



Step 3: Select the policy to generate a Revised Benefit illustration

The screenshot shows the Prudential website interface. At the top, there is a navigation bar with links for 'Emulation', 'About PRUaccess', and 'Contact us'. Below this is a secondary navigation bar with buttons for 'Account OVERVIEW', 'Personal INFORMATION', 'Policy INFORMATION', 'PRUInvest', and 'PRU e-Documents'. The main content area is titled 'Revised Benefit Illustration' and contains the text: 'Please select the policy that you would like to request Revised Benefit Illustration SGD'. Below this text is a table with the following data:

Policy Type	Cover Start Date	Basic Sum Assured
PruFlexiCash (7th Series)	10-Jun-2014	55,000.00

A red callout bubble with the number '3' is positioned over the 'Policy Type' column of the table. On the left side of the page, there is a 'PRUaccess' login box with a 'LOG OUT' button. At the bottom, there is a footer with 'Terms and Conditions | Privacy and Securities Policies' and a 'You are on a secured site' message with a 'Visit www.prudential.com.sg' link.

Step 4: View previous generated illustrations or select “Generate Revised Benefit Illustration”

The screenshot shows the Prudential website interface. At the top, there is a navigation bar with links for 'Emulation', 'About PRUaccess', and 'Contact us'. Below this is a secondary navigation bar with buttons for 'Account OVERVIEW', 'Personal INFORMATION', 'Policy INFORMATION', 'PRUInvest', and 'PRU e-Documents'. The main content area is titled 'Revised Benefit Illustration' and contains a dropdown menu with 'PruFlexiCash (7th Series)' selected. Below the dropdown menu is a 'Select E-Transaction for this policy' dropdown. On the left side of the page, there is a 'PRUaccess' login box with a 'LOG OUT' button. Below the login box is a 'Policy Information' sidebar with links for 'Policy Details', 'Policy Values', 'Servicing FC Profile', 'Revised Benefit Illustration', 'Online Customer Knowledge Assessment', and 'Nomination/Trust Details'. Below the sidebar are two links: 'Revised Benefit Illustration History' and 'Generate Revised Benefit Illustration'. A red callout bubble with the number '4' is positioned over the 'Generate Revised Benefit Illustration' link. At the bottom, there is a footer with 'Terms and Conditions | Privacy and Securities Policies' and a 'You are on a secured site' message with a 'Visit www.prudential.com.sg' link.

Step 5: Select from the drop down accordingly

Step 6: Click “submit” and view the generated illustration.

The screenshot displays the Prudential PRUaccess interface. At the top, the Prudential logo and navigation links (Emulation, About PRUaccess, Contact us) are visible. Below the logo is the tagline "Listening. Understanding. Delivering." and a menu with options: Account OVERVIEW, Personal INFORMATION, Policy INFORMATION (highlighted), PRUInvest, and PRU e-Documents.

The main content area is titled "Revised Benefit Illustration" and includes a "Back to Summary of Policies" link. A "Select E-Transaction for this policy" dropdown menu is present. The page lists various policy details, including Policy Number, Plan Type, Life Assured Name, Policy Status, Policy Cover Start Date, Premium Paid To Date, Automatic Premium Loan, CashBack Option / Cash Benefit Option / Non-Guaranteed Income Option, Outstanding Loan / Interest, and Outstanding Automatic Premium Loan / Interest.

The "Criteria for Revised Benefit Illustration" section contains several dropdown menus: "Policy Status" (set to "Inforce"), "Premium Payment Option" (set to "Premium Paying"), and "CashBack Option / Cash Benefit Option / Non-Guaranteed Income Option" (set to "Accumulation"). A red callout box with the number "5" points to the "Policy Status" dropdown.

At the bottom of the criteria section, there are "Submit" and "Cancel" buttons. A red callout box with the number "6" points to the "Submit" button.