



Listening. Understanding. Delivering.

PRUWealth II (SGD)

An insurance
savings plan that
grows your wealth and
keeps pace with your
changing needs.



You want to save for your retirement, but you want to make your money work harder for you.

You want to review protection for your family but you also want to keep up with rising costs.

Wouldn't it be nice if you could have it all?

PRUWealth II (SGD) is an insurance savings plan that lets you earn healthy returns in the long run, while enjoying the ability to withdraw⁵ your savings to fund key milestones of your life. You are guaranteed capital after 10 years¹ and potentially higher returns².

Protect Your Family

PRUWealth II (SGD) doesn't just protect you but takes care of your loved ones too. In the event you pass away, **PRUWealth II (SGD)** will provide your family with a Death Benefit payout³.

Higher Projected Returns

Grow your savings with **PRUWealth II (SGD)**. Over a long period of time, **PRUWealth II (SGD)** provides potentially higher returns² on your premiums paid.

¹ Capital guaranteed is after 10th year only if you purchased a **PRUWealth II (SGD)** policy of single premium payment term. For policies of 5 years, 10 years and 20 years premium payment term on an annual premium payment mode, the capital guaranteed is after 15th year, 18th year and 20th year respectively. This is also provided there has not been any policy alterations such as partial surrender since inception.

² The maturity benefit, comprising a percentage of the face value plus bonuses (if any), less any amount owing, is payable in a lump sum upon maturity. Bonuses are not guaranteed and will vary according to the future performance of the participating fund.

³ The Death Benefit will be the higher of: 105% of single premium paid/total premiums paid (but not premiums for supplementary benefit [if any]) as at time of death, less any bonus surrendered; or 101% of the surrender value, less any amounts owing to us. Payout of Death Benefit only takes place if there is no appointment of a secondary life assured.

Key Benefits*



Feel Secure

Worry less and enjoy more. Capital is guaranteed after the 10th year¹ – regardless of how the market is.



Grow Your Savings

Enjoy potentially higher returns² up to 100 years old⁴ with competitive maturity yields.



Financial Flexibility

Now, you can choose how you want to save. Withdraw⁵ your money to fund key milestones in your life, or let your wealth accumulate over a longer period.



Choose Your Premium Payment Term

Tailor your premium payment terms to your needs, and choose between single premium term or regular premium payment term of 5, 10 or 20 years. This way, you can decide to save based on a premium payment term that suits you best.



Hassle-free Application⁶ and Guaranteed Issuance

This is a plan that doesn't require medical examination – making application a breeze.



Policy Continuity and Ownership Options

Worry less about the what-ifs. With both single and joint ownership options, in the event that you or your spouse passes on, your policy can be continued⁷ without interruption⁸ under the secondary life assured⁹.



Choice of Optional Benefits

With add-ons, you can get additional benefits¹⁰ like premium waiver if a major illness strikes.

*Terms and conditions apply. Please refer to www.prudential.com.sg/pw2 for more details.

⁴ Policy matures on the policy anniversary before original primary life assured turns 100 years old.

⁵ Any withdrawal from a **PRUWealth II (SGD)** policy is a partial surrender and must be requested by the customer. Any partial surrender will result in a reduction in the long-term value of the policy. If the policy is surrendered, the surrender value payable (if any) may be less than the total premiums paid.

⁶ Medical check-ups or answering health-related questions may be required if the primary life assured or policy owner(s) add(s) an optional supplementary benefit; or if the total premiums for selected plans per life assured issued in the past 24 months exceeds S\$5 million (or equivalent). Selected plans will be reviewed and determined by Prudential from time to time.

⁷ The policy continues for as long as the life assured lives and policy remains in force.

⁸ Upon the death of the primary life assured, the policy continues with cover on the life of the appointed secondary life assured instead, and no death benefit will be payable. Any supplementary benefits attached will be terminated upon the death of the primary life assured. There will be no changes to the original premium payment term or policy term, and premium payment for the policy continues (if applicable).

⁹ Appointment of secondary life assured is restricted to the policy owner's immediate family members and is subject to acceptance by Prudential.

¹⁰ Medical underwriting will be required for the addition of riders. For Single Premium policy, no add-ons of additional benefit will be allowed.

How PRUWealth II (SGD) works:

Mr. Tan, 40, (male, non-smoker) wants to start a long-term insurance savings plan by setting aside \$5,000¹¹ per year for 10 years. He would also like to have the option of withdrawing⁵ some portion of his money whenever there is a need.

Scenario 1:

How PRUWealth II (SGD) works if Mr. Tan plans to save on a long-term basis

Mr. Tan chooses to accumulate his savings without making any withdrawals, so he could have more when he decides to surrender his policy at a later age.

If he surrenders his policy at age:

70, he will receive **\$136,343**** (more than 2x of his premiums paid)

75, he will receive **\$166,321**** (more than 3x of his premiums paid)

85, he will receive **\$251,156**** (more than 5x of his premiums paid)

Scenario 2:

How PRUWealth II (SGD) works if Mr. Tan plans to withdraw from his policy

He can withdraw some money at age:

62, to celebrate the start of his retirement by taking a dream hobby (\$30,000)

70, as a gift for his newborn grandson (\$20,000)

And he can decide to surrender his policy at age:

85, to pass his savings to his loved ones (Valued at \$136,142**)

** The illustrated values use bonus rates assuming an illustrated investment rate of return of 4.75% per annum. At 3.25% per annum illustrated investment rate of return for Scenario 1, should he choose to surrender his policy at age 70, 75 and 85, the surrender values are \$93,145, \$110,640 and \$152,279 respectively. Whereas for Scenario 2, at 3.25% per annum illustrated investment rate of return, Mr. Tan will receive \$57,580 at age 85. As bonus rates are not guaranteed, the actual benefits payable will vary according to the future performance of the participating fund.

¹¹ Premium quoted is on an annual basis for a non-smoking male, age 40 next birthday, with a face value of \$50,000.

Scenario 2:

Mr. Tan plans to withdraw money for key milestones

Age 40

Scenario 1:

Mr Tan plans to save over a long-term basis

Pays \$5,000 for 10 years



Wants to begin dream hobby
Withdraws \$30,000

Age 62



Gift for newborn grandson
Withdraws \$20,000

Age 70



Surrenders his policy for retirement
Receives \$136,343**
(More than 2x of his premiums paid)

Age 75



Surrenders his policy and gives some of it as a gift
Receives \$166,321**
(More than 3x of his premiums paid)



Surrenders his policy to pass on his wealth to loved ones
Receives \$136,142**

Age 85



Surrenders his policy to pass on his wealth to loved ones
Receives \$251,156**
(More than 5x of his premiums paid)

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

Important Notes:

You are recommended to read the product summary and seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

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

This brochure is for reference only and is not a contract of insurance. Please refer to the exact terms and conditions, specific details and exclusions applicable to these insurance products in the policy documents that can be obtained from your Prudential Financial Consultant.

This brochure is for distribution in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore.

In case of discrepancy between the English and Mandarin versions of this brochure, the English version shall prevail.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 28 August 2019.

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

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