



PRUDENTIAL



PRUActive Cash

Say Yes to an insurance savings plan
with yearly cash benefit.

Boost your protection coverage with the add-on of SimpleTerm

Say Yes to saving for today's needs and tomorrow's goals

Having the right plans in place when it comes to saving is essential. We know it's challenging saving for the future when there's so much to accomplish every day. But what if you're able to fulfill your immediate needs while planning for your future milestones?

PRUActive Cash, an insurance savings plan with yearly cash benefit, gives you the flexibility to meet today's needs, as well as structure to ensure you continue to save for your future. With customisable premium and policy terms, you can personalise your plan to suit your individual financial needs. With this plan, you can now live up to the standards you've set for today, with tomorrow's dreams in mind.

Say Yes to the benefits of saving



Customise your premium and policy terms

Choose a premium term that best suits your needs and commit to what you are comfortable with. You have the option of paying annual premiums for a period of 5, 10, 15, 20 or 25 years and pick from a range of policy terms from 15 to 25 years.



Receive yearly cash benefits

Meet your annual financial commitments with guaranteed **Yearly Cash Benefit**¹ from the 2nd policy anniversary onwards. Enjoy the flexibility of receiving your yearly cash benefit as payouts or let them accumulate for potentially higher returns.



Achieve your future goals with a maturity benefit

Grow your savings and receive a **Maturity Benefit**², payable at the end of your chosen policy term to fulfill your defined goals for the future.



Be financially protected against death

Ensure your loved ones are provided for in the event of death.

Boost your protection coverage easily by adding on **SimpleTerm** supplementary benefit with no medical underwriting required.

- + Receive a lump-sum sum assured payout in the event of death, terminal illness or total and permanent disability due to accidents in the first year, and due to any cause from the second year onwards.



Seamless application

Sign up for your policy easily without any medical underwriting.

¹ The yearly cash benefit is 3% of the **PRUActive Cash** policy's face value. The face value is a notional value used to determine the yearly cash benefit, bonuses (non-guaranteed), and the maturity benefit. It is not the sum assured of the policy.

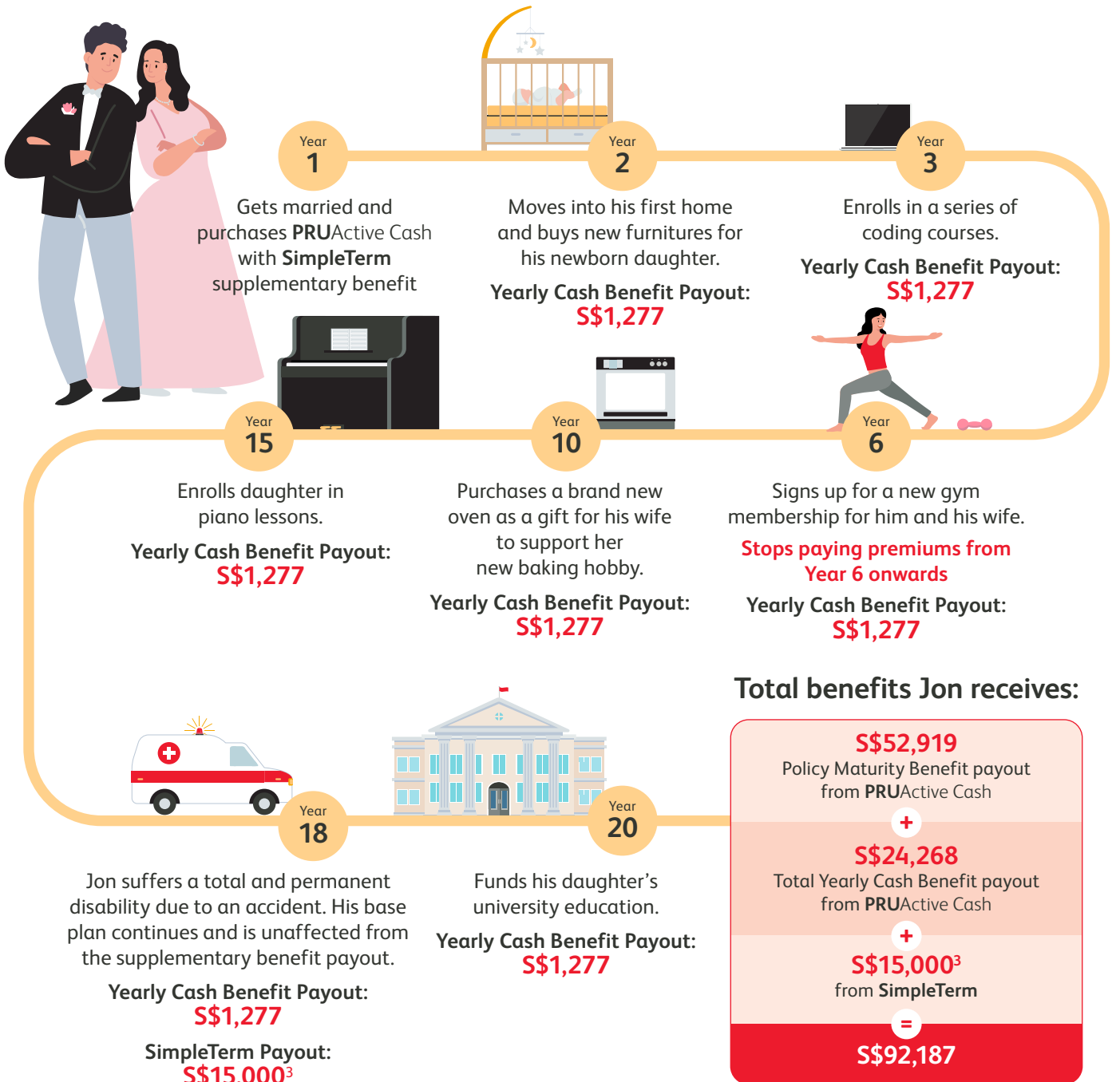
² The maturity benefit consists of the last instalment of the yearly cash benefit, guaranteed maturity value and non-guaranteed maturity bonuses (if any), less any amount owing to us.

How PRUActive Cash works:

Jon, 30

has recently gotten married and chooses PRUActive Cash so he can fulfill his immediate needs, while also saving for the future. He sets aside **S\$10,000 annually for 5 years**, with a policy term of 20 years.

For an additional **S\$71.70 per year**, he adds on **SimpleTerm** supplementary benefit to boost his protection coverage with an additional S\$15,000³ so that his family is better protected financially till age 50 if death, terminal illness or total and permanent disability were to occur.



³ SimpleTerm's chosen Sum Assured is 30% of total premium of PRUActive Cash.

The illustrated values for PRUActive Cash use bonus rates assuming an illustrated investment rate of return of 4.25% p.a. As bonus rates are not guaranteed, the actual benefits payable will vary according to the future performance of the participating fund. At 3% p.a. illustrated investment rate of return, the Policy Maturity Benefit is S\$40,587 in Year 20, and the total benefits received from the policy is S\$79,855.

**For more information, speak to your Prudential Financial Representative.
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 Representative for a financial analysis before purchasing a policy suitable to meet your needs.

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

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

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 9 September 2024.

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

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