

Secure  
*your livelihood*  
from the unexpected



PRUDENTIAL

Listening. Understanding. Delivering.



**PRU**Safe Income



Guarantees a stable income when you can't work

Your job is your rice bowl. It gives you an income to pay your bills, provides for you and your family, and saves for the future. However, what will happen when an illness or injury cracks your rice bowl? It happens more often than you think, as even temporary or less severe illnesses or injuries can affect your ability to work.

## PRUSafe Income safeguards your income when you are unable to work

A **simple and affordable** income protection plan<sup>1</sup> that provides a **guaranteed income** and **recovery benefits** when you are unable to work due to an injury or illness (including mental illness<sup>2</sup>), so you can focus on your well-being.



No more worrying about bills - just the comfort of knowing you are taken care of.

### Key Benefits



**Gives you peace of mind** so you can maintain you and your family's lifestyle

#### Guaranteed Income

Enjoy a **fixed monthly income**<sup>3</sup> with our Disability Benefit while you are unable to perform your current job, for up to **5 years**

#### Death Benefit

**12x** of fixed monthly income



**Supports your recovery** so you can get back on your feet faster

#### Rehabilitation Benefit<sup>4</sup>

Up to **6x** of fixed monthly income to offset your rehabilitation expenses

#### Get Well Benefit<sup>5</sup>

Enjoy **3x** of fixed monthly income when you recover and return to your previous job, or are able to perform all Activities of Daily Living

#### Waiver of Premium Benefit

When you start receiving the Disability Benefit until you recover<sup>6</sup>.



**Tailors to your needs** because everyone and every family is different

#### Options to customise:

- **Deferment Period:** 60 or 90 days
- **Fixed monthly income:** S\$1,000 to S\$5,000 (multiples of S\$100), up to 75% of your income
- **Benefit Payout Period:** 3, 4, or 5 years

<sup>1</sup> For eligible income earners and full-time employment only. Certain self-employed occupations are not allowed to purchase PRUSafe Income.

<sup>2</sup> Please refer to the product summary for details.

<sup>3</sup> The fixed monthly income you will receive will not be impacted by any future changes in income or employment status. The plan will continue to provide coverage should the life assured become unemployed, subject to terms and conditions governing the Disability Benefit. No benefits are payable if the life assured is not residing in Singapore. Policy owner needs to update Prudential should there be a change in the life assured's occupation or country of residence. Please refer to the product summary for details.

<sup>4</sup> We will reimburse rehabilitation expenses incurred after the deferment period when the Disability Benefit is being paid out or within 12 months after the last fixed monthly income.

<sup>5</sup> Get Well Benefit is only payable once and only if at least 6 continuous months of the Disability Benefit have been paid out.

<sup>6</sup> If the life assured has fully claimed from the Disability Benefit over the chosen payout period, premiums will be waived till the end of the policy term.

# PRUSafe Income **provides stable income** to safeguard living expenses



## Meet Tom

A new dad, dedicated husband, and Systems Analyst  
Age 30, Non-smoker

He earns S\$4,500 monthly in a dual-income household and has co-pays for his house with his wife. He recently welcomed a newborn and is seeking income stability for his young family and growing commitments should anything happen to him.

He purchases PRUSafe Income for a **monthly premium of S\$34.43**, choosing:



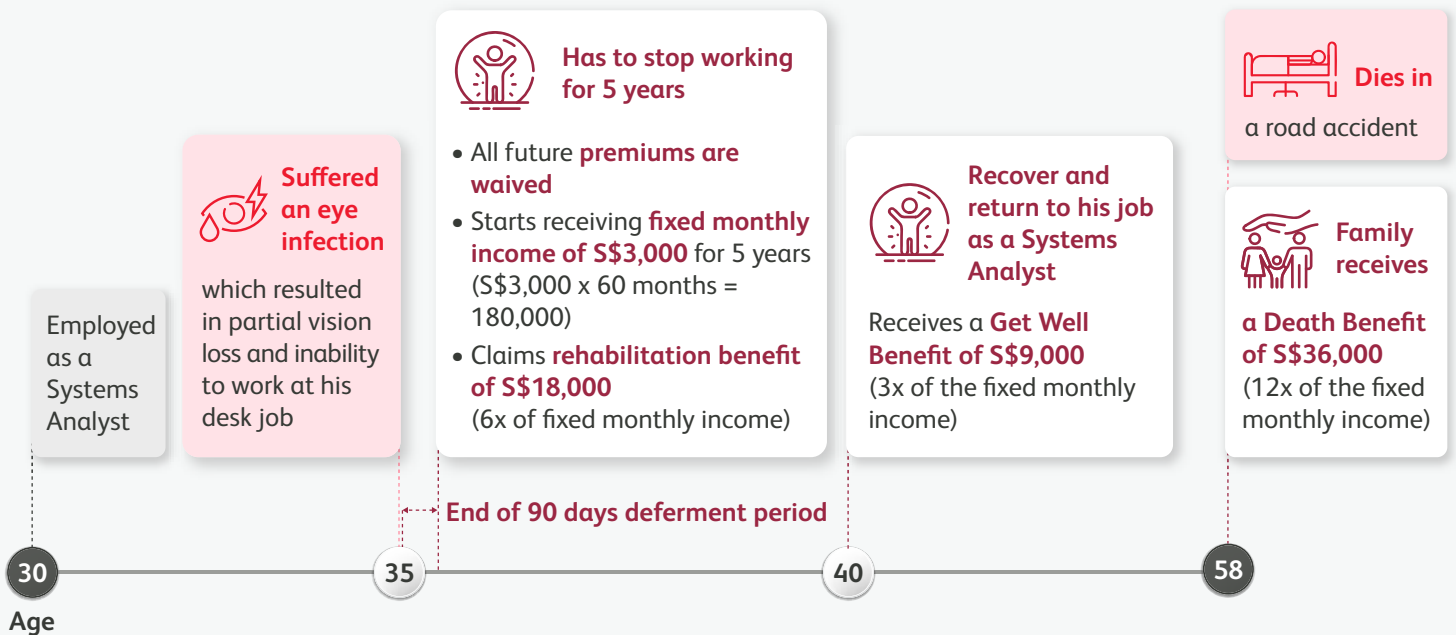
**Fixed Monthly Income:**  
S\$3,000



**Benefit Payout Period:**  
5 years



**Deferment Period:**  
90 days



<b>\$180,000</b>	+	<b>\$27,000</b>	+	<b>\$36,000</b>	=	<b>Total benefits received</b>
Fixed Monthly Income		Recovery Benefits (includes rehabilitation & get well benefit)		Death Benefit		<b>\$243,000</b>
						<b>112x premium paid!</b>

<sup>1</sup>Tom paid a total premium of S\$2,169.09. This diagram is for illustration purposes only and is not drawn to scale.

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 an insurance policy suitable to meet your needs.

As **PRUSafe** Income has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

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

Premiums are not guaranteed and may be adjusted based on future claims experience.

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

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

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.

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

Information is correct as at 31 May 2024.

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

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