

SAVE



We understand
you want financial flexibility
while saving for your future

PRU*flexicash*



Life has a habit of springing surprises on you. So it's good to know you're prepared in the event you need to access your savings.

PRUflexicash is a long-term insurance savings plan that offers you protection against unforeseen circumstances, and gives you the flexibility to use your Yearly Cashback¹ for your lifestyle needs such as pampering your loved ones with a holiday, whenever you need. If you choose not to use the Yearly Cashback¹, you can accumulate it with us for an annual interest².

Financial flexibility of Yearly Cashback¹ at your disposal

PRUflexicash gives you 3 smart ways to enjoy your Yearly Cashback:

- Receive a Yearly Cashback after the second policy anniversary and use it as you wish.
- Enjoy bigger payouts on your policy by choosing to defer receiving your Yearly Cashback to after the 10th policy anniversary or later³.
- Accumulate your Yearly Cashback with us and enjoy a non-guaranteed interest of 3%² per annum.

Flexible policy terms

Choose a policy term of 15, 20 or 25 years that best suits your saving needs and financial obligations, regardless of whether you are saving for your child's education or planning for your retirement.

Enjoy a lump sum maturity payout

You can look forward to receiving your maturity benefit in one lump sum payout once your **PRUflexicash** policy matures.

Coverage for your protection needs

Be covered against Death, Terminal Illness⁴ and Total and Permanent Disability⁴. Should the unforeseen happen to you during the policy period, a lump sum payout of 100% of the sum assured plus any accumulated bonuses⁵, will be payable to you or your loved ones.

Keep up with life's changing needs

With changing life stages and priorities, you can buy a new plan⁶ without the need for medical examination as you experience life's most significant events such as getting married, becoming a parent, or adopting a child through legal means.

Enhance your plan for greater coverage

You can ensure that you and your family are covered more extensively by including these supplementary benefits:

- **Comprehensive Personal Accident III** provides an additional lump sum in the event of Accidental Death and Dismemberment. This supplementary benefit also gives you the option⁷ to be reimbursed for your medical expenses incurred as a result of an accident, or receive a weekly income when you are unable to work in all duties of your usual occupation due to an accident.
- **Early Stage Crisis Waiver** waives the premium payments for a fixed period⁸ upon diagnosis of early or intermediate stage medical conditions, so that you can concentrate on your treatment.
- **Crisis Waiver III** waives the remaining premium payments⁹ upon diagnosis of any one of the 30 listed Critical Illnesses and ensures that your financial plan remains in place.
- **Payer Security III** safeguards your child's policy. This supplementary benefit covers the remaining premiums of your child's policy till he or she turns 25, or the end of the premium payment term, whichever is earlier, in the event that Death, Critical Illness or Total and Permanent Disability strikes you.

How PRUflexicash works:

Mr Lee (male, non-smoker), age 25 next birthday, plans to set aside S\$12,568¹⁰ annually (approximately S\$1,047 per month) for 15 years. He wants to receive his Yearly Cashback¹ of S\$6,000 starting from the end of the second policy year for his personal expenses, and looks forward to his maturity payout in a lump sum when he reaches age 40.

End of Policy Year	Annual Premium ¹⁰	Projected Amount ¹¹		
		Projected amount receivable up to maturity		
		Guaranteed	Non-Guaranteed	Total
1	S\$12,568	-	-	-
2	S\$12,568	S\$6,000	-	S\$6,000
3	S\$12,568	S\$6,000	-	S\$6,000
4	S\$12,568	S\$6,000	-	S\$6,000
5	S\$12,568	S\$6,000	-	S\$6,000
6	S\$12,568	S\$6,000	-	S\$6,000
7	S\$12,568	S\$6,000	-	S\$6,000
8	S\$12,568	S\$6,000	-	S\$6,000
9	S\$12,568	S\$6,000	-	S\$6,000
10	S\$12,568	S\$6,000	-	S\$6,000
11	S\$12,568	S\$6,000	-	S\$6,000
12	S\$12,568	S\$6,000	-	S\$6,000
13	S\$12,568	S\$6,000	-	S\$6,000
14	S\$12,568	S\$6,000	-	S\$6,000
15	S\$12,568	S\$66,000	S\$67,433	S\$133,433
Total	S\$188,520	S\$144,000	S\$67,433	S\$211,433



Call your Prudential Financial Consultant or our PruCustomer Line at **1800 333 0333** today, or visit **www.prudential.com.sg**

Footnotes:

- 1 Yearly Cashback is a payout of 5% of the **PRUflexicash** sum assured after the second policy anniversary.
- 2 The interest rate is not guaranteed and is subject to change according to prevailing market conditions.
- 3 No later than one year before the end of policy term.
- 4 Policy provides coverage against Terminal Illness and Total and Permanent Disability before the cover expiry date, which is the policy anniversary on which the Life Assured is aged 65 next birthday, or the end of the policy term, whichever is earlier. The Life Assured cannot claim for both Terminal Illness and Total and Permanent Disability.
- 5 Bonuses, if any, are not guaranteed and will vary according to the future experience of the participating fund.
- 6 Sum assured of the new policy for each life event can only be up to a maximum of 25% of the original sum assured or S\$150,000, whichever is lower. The option to purchase a new policy can only be exercised twice in a lifetime of the Life Assured. The maximum additional cover for these two life events can only be up to a maximum of 50% of the original sum assured or S\$300,000, whichever is lower.
- 7 Optional benefits of Medical Reimbursement III and Weekly Income III can be added to Comprehensive Personal Accident III.
- 8 Upon diagnosis of early or intermediate stage medical condition, the future premiums will be waived for 5 years or 10 years respectively, or the remaining premium payment term, whichever is shorter. The maximum premium waiver period under the Early Stage Crisis Waiver Benefit is 10 years, after which the benefit terminates and premium payment for the covered benefits will resume.
- 9 Future premiums are waived up to age 85 or until the end of the premium payment term, whichever is earlier.

- 10 Annual premium quoted (rounded up to the nearest dollar) is based on a male, non-smoker, age 25 next birthday, with a sum assured of S\$120,000.
- 11 The illustrated values use bonus rate assuming a projected investment rate of return of 4.75% per annum. As the bonus rates are not guaranteed, the actual benefits payable will vary according to the future performance of the participating fund.

Note:

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable (if any) may be less than the total premiums paid.

Buying health insurance that is not suitable for you may impact your ability to finance your future healthcare needs. You are recommended to seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

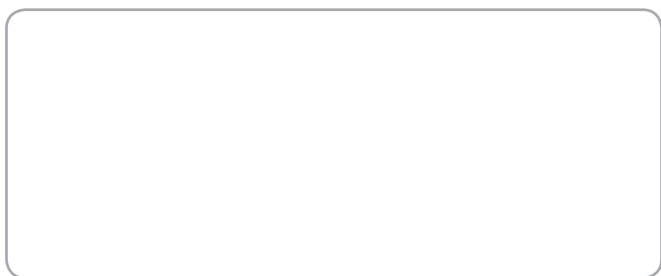
This brochure is for reference only and is not a contract of insurance. Please refer to the exact terms and conditions, specific details and exclusions applicable to these insurance products in the policy documents that can be obtained from your Prudential Financial Consultant.

Premiums for some of the supplementary benefits are not guaranteed and may be adjusted based on future claims experience.

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

Information is correct as of 1 October 2013.

SAVE



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