



**PRUDENTIAL**

Listening. Understanding. Delivering

**PRU**Select

Grow your wealth to  
achieve financial goals

Wealth Accumulation



A sound financial plan is essential to help you achieve your life goals. Start planning early to take advantage of emerging opportunities to grow your wealth.

Introducing **PRU**Select, a **regular premium investment-linked plan** that puts your money to work and potentially get the most out of it while staying protected from life's unforeseen events.



### Maximise your wealth

Get the most out of your money as **100% of your premiums are invested from day 1**. You will also receive **loyalty bonuses<sup>1</sup> every 5 years**, giving you an added boost in reaching your financial goals.



### Personalised to your needs

Choose from **three premium payment options – 10, 15, or 20 years** – starting with a **minimum annual premium of \$4,200**. Select the one that fits your comfort level.



### Simplify your investment journey

Our curated suite of funds, managed by trusted fund managers, makes it easy for you to invest with confidence. And, as your needs and risk tolerance change, you have the flexibility to switch funds within your policy term, free of any additional fees.



### Protects you and your loved ones against the unexpected

With coverage for death<sup>2</sup> and accidental death<sup>3</sup>, and the option to add extra benefits<sup>4</sup> for critical illness and permanent disability, you can have peace of mind knowing you're protected.



### Hassle-free application

Application is hassle-free as no medical underwriting is required. Financial underwriting applies.

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<sup>1</sup> Loyalty bonus entitlement ceases once the premium payment term ends. | <sup>2</sup> The death benefit refers to the value of all the units in the account, less any outstanding amount payable. | <sup>3</sup> The accidental death benefit is the higher of (a) the value of the units in the account, or (b) 105% of total premiums paid (excluding premiums for supplementary benefits) less any withdrawals and charges applied on the reduction in premium, less any outstanding amount payable. | <sup>4</sup> Extra premiums are payable for the additional benefits. You can add these benefits only if they are available and the life assured is within the age limit at the time when the benefits are selected. Supplementary benefits are subjected to health underwriting.

# How PRUSelect works?

Ken purchases PRUSelect with a 20-year premium payment term, paying \$500 every month.

After every 5 years, he'll receive his loyalty bonus<sup>1</sup> when he pays his premiums regularly.

**Ken**

Age 35 | Male,  
Non-smoker

Account Value:

**\$2,425,784**

99

Account Value:

**\$830,901**

80

Account Value:

**\$203,186**

55

50

45

Receives first loyalty bonus:

**\$150**

Account value:

**\$32,277**

40

Premium:

**\$500 / month**

Premium payment term:

**20 years**

Age 35

**\$** Loyalty bonus<sup>1</sup> received every 5 years during premium payment period

This is a hypothetical illustration to help you understand how the PRUSelect plan works. This is for illustration purpose only and should not be interpreted as returns from the product. The actual benefits payable will depend on the actual performance of the chosen fund(s) available under PRUSelect. The values are based on an illustrated investment rate of return (IRR) of 8% p.a. and fund management charge of 1.3% p.a.. At 4% IRR, the account value at aged 40, 55, 80 and 99 are \$29,340, \$135,874, \$215,147 and \$305,077 respectively.

<sup>1</sup>Loyalty bonus entitlement ceases once the premium payment term ends.

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.

**PRUSelect** are Investment-Linked Plans (ILP) which invests in fund(s) that is available under **PRUSelect**. Investment products are subject to investment risks including the possible loss of the principal amount invested. The performance of the **PRUSelect** fund(s) are not guaranteed and the value of the units and the income accruing to the units (if any) may fall or rise. Past performance is not necessarily indicative of future performance.

Investment products are subject to investment risks including the possible loss of the principal amount invested. The value of the units and the income accruing to the units (if any) may fall or rise.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Premiums for some of the supplementary benefits 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 this insurance product 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](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 2 March 2023.

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

Prudential Assurance Company Singapore (Pte) Limited.  
(Reg. No. 199002477Z)  
7 Straits View  
#06-01 Marina One East Tower  
Singapore 018936  
Tel: 1800 333 0 333 Fax: 6734 6953  
Part of Prudential plc

**[www.prudential.com.sg](http://www.prudential.com.sg)**