



PRUDENTIAL

Listening. Understanding. Delivering.

PRUFlexi Cash

We understand
you want financial flexibility
while saving for your future



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.

PRUFlexi Cash is a long-term insurance savings plan that offers you protection against unforeseen circumstances, and gives you the flexibility to use your Yearly Cash Benefit¹ for your lifestyle needs such as pampering your loved ones with a holiday, whenever you need. If you choose not to use the Yearly Cash Benefit¹, you can accumulate it with us for an annual interest².

Financial flexibility of Yearly Cash Benefit¹ at your disposal

PRUFlexi Cash gives you 3 smart ways to enjoy your Yearly Cash Benefit:

- Receive a Yearly Cash Benefit after the second policy anniversary and use it as you wish.
- Enjoy bigger payouts on your policy by choosing to defer receiving your Yearly Cash Benefit to after the 10th policy anniversary or later³.
- Accumulate your Yearly Cash Benefit 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 **PRUFlexi Cash** 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:

- **Accident Assist**, which provides an additional lump sum payout upon accidental death or injury and also reimburses medical and Traditional Chinese Medicine (TCM) expenses incurred as a result of an accident. This supplementary benefit gives you the option⁷ to enhance your coverage to receive additional recovery assistance.
- **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 35 listed Critical Illnesses and ensures that your financial plan remains in place.
- **Early Payer Security**, which waives the premium payments for a fixed period⁸ upon diagnosis of Early or Intermediate Stage Medical Conditions, so that you need not worry about your loved ones losing coverage while you concentrate on your treatment.
- **Payer Security III / Payer Security Plus** safeguards your loved one's policy in the event that Death, Critical Illness or Total and Permanent Disability strikes you. Payer Security III waives the remaining premiums of your child's policy till the policy anniversary before he or she turns 25, or the end of the premium payment term, whichever is earlier. Payer Security Plus provides a longer benefit term and it waives the remaining premiums of your loved one's policy until the policy anniversary before you reach 85, or the end of premium payment term, whichever is earlier.

How PRUFlexi Cash 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 Cash Benefit¹ 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	Illustrated Amount ¹¹		
		Illustrated 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

Footnotes:

1. Yearly Cash Benefit is a payout of 5% of the **PRUFlexi Cash** 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. Recovery Aid is an optional benefit that can be added to Accident Assist.
8. Upon diagnosis of Early or Intermediate Stage Medical Conditions, the future premiums of the covered benefits will be waived for 5 years or 10 years respectively, or the remaining premium payment term, whichever is shorter. The maximum premium waiver period is 10 years, after which the benefit terminates and premium payment for the covered benefits resumes.
9. Future premiums of the covered benefits 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 rates assuming an illustrated investment rate of 4.75% per annum. At 3.25% per annum illustrated investment rate of return, the non-guaranteed bonuses is \$56,006 and the Maturity Benefit is \$122,006. As bonus rates are not guaranteed, the actual benefits payable will vary according to the future performance of the participating fund.

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. 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 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 29 August 2019.

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

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