



PRUFLEXICASH

Get Yearly Cashback¹ for life's little extras

Be it cash for a family holiday or for additional liquidity, wouldn't it be nice to know that you are financially ready for whatever life has in store for you?

PRUflexicash is a participating fixed-term policy that has been specially tailored to help you save for the future while giving you life protection during the policy term and financial flexibility with a Yearly Cashback¹.

Benefits of PRUflexicash

Comprehensive coverage

Get protected against Death, Terminal Illness² and Total and Permanent Disability² during the policy period where 100% of the sum assured plus any accumulated bonus³ will be payable.

Your choice of policy terms

Choose a policy term of 15, 20 or 25 years, to help you save in the most comfortable way possible.

Enjoy Yearly Cashback¹ in 3 smart ways

1 Start the Yearly Cashback¹ after the 2nd policy anniversary to enjoy 5% of the sum assured every year up to one year before the cover expiry date of the plan, to do as you wish.

2 Defer receiving the Yearly Cashback¹ till the end of the 10th policy anniversary or later, for potentially bigger payouts.

3 Accumulate the Yearly Cashback¹ and reinvest to receive a non-guaranteed interest, currently at 3% p.a.⁴.

GET YEARLY CASHBACK¹ FOR LIFE'S LITTLE EXTRAS

Maturity payout options to fit your needs

Choose to receive the sum assured plus bonuses³ as either:

- a lump sum upon maturity, or
- in yearly instalments paid to you from a choice of 3, 4, 10, 15 or 20 years and earn non-guaranteed interest, currently at 3% p.a.⁵ on the balance left with Prudential Singapore.

Adapt your cover as your life changes

Enjoy flexibility to increase your coverage with another Endowment^{6,7} or Term policy^{6,7} when you get married, become a parent, or adopt a child legally, without the need for any medical examination⁷.

Continued coverage for your child

PRUflexicash is a plan you can use as an education policy for your child. When you buy this policy for your child, you can enjoy the hassle-free option of buying a new Whole Life or Endowment policy for your child upon policy maturity, without the need for any medical examination⁷, if your child is below 25 years of age.

Additional coverage for enhanced protection

Supplement your policy with increased coverage, so you'll have access to funds in times of need⁷.

Crisis Cover III advances⁷ a lump sum payout of your plan's sum assured and bonuses^{3,7} upon diagnosis of any one of the 30 specified critical illnesses⁸.

Crisis Waiver III waives⁷ your remaining premiums upon diagnosis of any one of the 30 specified critical illnesses.

Payer Security III takes over the remaining premiums on your child's policy until your child turns 25 in the event of Critical Illness⁷, Total and Permanent Disability², or Death of the payer. This ensures that your child's education fund is intact and his insurance coverage continues.

See how PRUflexicash works: Case study

Mr Kee (male, non-smoker), age 35 next birthday, wants to set aside about S\$393 a month for the next 25 years for the future university education of his son, James (male, non-smoker), age 1 next birthday.

He wants to receive at least S\$18,000 yearly over 4 years to fund James' university education when he reaches age 21.

See how PRUflexicash (25 years) will potentially help Mr Kee achieve this:

| End of Policy Year | Annual Premium* | Projected Amount Receivable at End of Each Policy Year | | | |
|--------------------|-------------------|--|---|-------------------|--|
| | | Guaranteed Yearly Cashback ¹ | Non-Guaranteed Maturity Benefit (Projected at 5.25% p.a. Investment Return) | Total | |
| 22 | S\$4,711 | S\$18,000 | - | S\$18,000 | Mr Kee can look forward to total potential returns of up to S\$177,510 (inclusive of Yearly Cashback ¹ of up to S\$72,000 and maturity benefit of up to S\$105,510 ⁹) |
| 23 | S\$4,711 | S\$18,000 | - | S\$18,000 | |
| 24 | S\$4,711 | S\$18,000 | - | S\$18,000 | |
| 25 | S\$4,711 | S\$18,000 | S\$105,510 ⁹ | S\$123,510 | |
| Total | S\$117,765 | S\$72,000 | S\$105,510⁹ | S\$177,510 | |

* Premiums quoted are based on a non-smoker male aged 1 next birthday with sum assured of \$60,000.

At the end of the 25th policy year, Mr Kee can look forward to a non-guaranteed maturity benefit of up to S\$105,510⁹.

For as little as S\$0.98 a day¹⁰ (S\$30 per month), Mr Kee can add Payer Security III to his PRUflexicash policy, which ensures that James' education plans will not be jeopardised in the event Mr Kee is diagnosed with Critical Illness⁷, Total and Permanent Disability² and Death.

For more information, please speak to a UOB Personal Banker.

NOTES

PRUflexicash is a plan offered by Prudential Assurance Company Singapore (Pte) Ltd ("Prudential Singapore") under the 6th series.

¹ There is a choice to receive the Yearly Cashback after the end of the 2nd policy anniversary or after the 10th policy anniversary up to one year before the cover expiry date of the plan.

² Policy provides coverage against Terminal Illness ("TI") and Total and Permanent Disability ("TPD") during the term of the policy, and before the anniversary of the policy on which the Life Assured will attain the age of 65. The Life Assured cannot claim for both TI and TPD. If TPD occurs before age 1, 20% of the sum assured will be payable in one lump sum and the policy terminates. In the event of any payout, the amount will less off policy outstanding loans (if any).

³ Bonuses are not guaranteed and will vary according to the future experience of the participating fund.

⁴ The interest rate is not guaranteed and is subject to change according to prevailing market conditions.

⁵ Interest earned on maturity instalments are assumed at a non-guaranteed rate, currently at 3% p.a.

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. And 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. Life Assured has to be less than 50 years of age and policy issued at standard terms.

⁷ Terms and conditions apply. Please refer to the policy document for full Terms and Conditions.

⁸ If Critical Illness is diagnosed before age 1, 20% of the sum assured will be payable in one lump sum and the policy terminates.

⁹ The Non-Guaranteed Amount is illustrated assuming that:
a) the Yearly Cashbacks accumulate at an interest rate of 3% p.a. (the interest rate is not guaranteed and is subject to change according to prevailing market conditions), and
b) the projected investment rate of return is 5.25% p.a. (as the bonus rates are non-guaranteed, the actual benefits payable will vary according to the future performance of the participating funds). Figures are for illustrative purpose only, and rounded up to the nearest dollar.

¹⁰ Premium quoted is based on an annual basis (i.e. S\$358.48 per year) for a non-smoking male, age 35 next birthday, with a sum assured of S\$60,000 and a premium payment term of 25 years. Premium rates are not guaranteed.

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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 products that are not suitable for you may impact your ability to finance your future healthcare needs. This marketing material is not a contract of assurance nor is it intended as an offer or recommendation with respect to the purchase or sale of the above product. Acceptance of the proposal is subject to underwriting. The precise terms and conditions of the above product are specified in the policy. The above is for general information only and does not have any regard to your specific investment objectives, financial situation and any of your particular needs. You may wish to seek advice from a financial adviser before making a commitment to purchase this product. In the event that you choose not to seek advice from a financial adviser, you should consider carefully whether this product is suitable for you. In case of inconsistency between the English and Chinese versions, the English version shall apply and prevail.

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保诚灵活预收计划

享有年度现金给付¹，让生活更精彩。

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无论是举家出外度假需要或额外的流动资金需求，只要做好财务准备，一切都可从容应付！

保诚灵活预收计划(PRUflexicash)是一项分红定期保单，特别为您量身定制。在帮助您为将来储蓄的同时，这项计划也能在保单期限内给予您人寿保障，并以年度现金给付¹的方式为您提供更大的财务灵活性。

保诚灵活预收计划的利益

全面保障

此计划在保期内提供死亡、末期疾病²以及完全及永久残障保障²，如发生这些情况，您可一次过获得100%保额，外加任何累积红利³。

您可选择保期

您可选择15、20或25年的保期，以最自在的方式储蓄。

三个享有年度现金¹给付的明智方式

1 第2个保单周年后开始享有年度现金给付¹，每年可获保额的5%任您使用，直到该计划保障到期日之前的一年。

2 将享有年度现金给付¹的时间延至第10个保单周年末或之后，以获取潜在更高的金额。

3 累积年度现金给付¹额并再投资于保诚保险，赚取目前年率为3%⁴的无保证利息。

按您的需要选择期满支付方式

选择以下列任一方式领取保额加红利³：

- 保单期满时一次过领取；或
- 选择在3、4、10、15或20年内，每年领取分期摊付金额；余额可在保诚保险赚取无保证的年率3%利息⁵。

顺应人生变化调整您的保障

保诚灵活预收计划赋予您真正的灵活性，让您在结婚、成为父母或合法领养孩子时，购买另一份储蓄^{6,7}或定期保单^{6,7}来增加保障，而无须接受任何身体检查⁷。

让孩子持续受保

您可利用保诚灵活预收计划作为子女的教育保单。若您为孩子购买此保单，在保单期满时，若孩子未满25岁您可选择为他投保一份新的终身人寿或储蓄保单，而无须接受任何身体检查⁷。

额外投保以享更全面保障

您可为保单增添更多的附加利益，以享有更大的保障范围。让您在最需要的时候获得经济保障⁷。

重病预收利益(Crisis Cover) III – 一旦受保人被确诊患上指定的30种重病⁸中的一种，计划即可一次过预付⁷相等于保额及红利^{3,7}的金额。

免缴保费重病特保(Crisis Waiver) III – 一旦被确诊患上指定的30种重病中的一种，即可免缴日后的保费。

付款人保险(Payer Security) III – 付款人若因患上重病⁷、完全及永久残障²或死亡而无法缴付保费，这份附加保单将会承付其孩子保单的余下保费，直至该名孩子满25岁为止。这将能使孩子的教育资金不受影响，并继续享有保险保障。

保诚灵活预收计划如何提供保障：案例

纪先生(男性、下个生日为35岁、非吸烟者)打算在未来25年内，每月储蓄大约S\$393作为儿子明德(男性、下个生日为1岁、非吸烟者)将来的大学教育费。

当儿子21岁入大学时，纪先生希望能在4年内，每年取至少S\$18,000作为教育费。

看看保诚灵活预收计划(25年)如何可能帮助纪先生达成所愿：

| 保单年末 | 年度保费* | 预估每一保单年末可获数额 | | |
|------|------------|---------------------|-------------------------|------------|
| | | 保证年度给付 ¹ | 无保证期满利益(预估5.25%年投资回报) | 总数额 |
| 22 | S\$4,711 | S\$18,000 | - | S\$18,000 |
| 23 | S\$4,711 | S\$18,000 | - | S\$18,000 |
| 24 | S\$4,711 | S\$18,000 | - | S\$18,000 |
| 25 | S\$4,711 | S\$18,000 | S\$105,510 ⁹ | S\$123,510 |
| 总数额 | S\$117,765 | S\$72,000 | S\$105,510 ⁹ | S\$177,510 |

* 依据年度保费基于一名在下个生日满1岁的非吸烟男性，其保额为S\$60,000。

纪先生可望获得高达S\$177,510的潜在回报(包括累积高达S\$72,000的年度现金给付¹额及高达S\$105,510的无保证期满利益⁹)

纪先生可望获得高达S\$177,510的潜在总回报(包括累积高达S\$72,000的年度现金给付¹额及高达S\$105,510⁹的无保证期满利益)

在第25个保单年底，纪先生可望获得高达S\$105,510⁹的无保证期满利益。

此外，只需区区每天S\$0.98¹⁰(每月S\$30)，纪先生还可在保诚灵活预收计划附加付款人保险(Payer Security) III。若纪先生不幸患上重病⁷、完全及永久残障²或死亡，此附加利益即可确保明德的教育计划不受影响。

欲知更多详情，
请向大华银行个人理财顾问洽询。

附注

保诚灵活预收计划是由保诚保险新加坡(私人)有限公司(“保诚保险”) (“Prudential Assurance Company Singapore (Pte) Limited”) 在第6系列下推出。

¹ 您可以选择在第2个保单周年结束后或在从第10个保单周年后直到该计划保障到期日前一年期间接获年度现金给付。

² 保单提供保期内及受保人达到65岁的保单周年之前，受保人患上末期疾病和完全及永久残障的保障。受保人只能就末期疾病和完全及永久残障之一索偿。如果完全及永久残障发生在1岁之前，则将一次性给付20%的保额且保单终止。若发生任何给付情形，给付金额将从保单尚未偿还之贷款额(若有)扣除。

³ 红利不获保证，并将视分红保险基金未来的表现而定。

⁴ 利率并无保证，且可能根据现行市况而调整。

⁵ 期满后分期摊付金额所赚取的利息，是依假定无保证利率(目前的年率为3%)计算。

⁶ 每一人生大事的新保单保额顶限为原本保额的25%或S\$150,000，视何者为低。受保人购买新保单的权利一生只能行使两次，同时，这两次人生大事的最高额外保障只能为原本保额的50%或S\$300,000，视何者为低。受保人必须未满50岁且保单按照标准条款签订。

⁷ 附带条文。请参阅保单文件了解完整条文。

⁸ 如果重病是在1岁之前诊断出来，则将一次性给付20%的保额且保单终止。

⁹ 所示无保证数额的计算是假定：

- a) 年度现金给付额以年利率3%累积(利率并无保证，且可能根据现行市况而改变)，及
- b) 预期投资回报年率是5.25%(由于红利利率并无保证，实际应付利益将视分红保险基金未来的表现而定)。数字仅供说明之用，且四舍五入到最接近的“元”位。

¹⁰ 依据年度保费(即每年S\$358.48)，基于一名在下个生日满35岁的非吸烟男性，其保额为S\$60,000，保费缴付期为25年。保费报价不受保证。

重要通告及免责声明

购买寿险保单是一项长期承担。提早终止保单一般涉及较高的成本，取回的断保价值(若有)可能低于已缴付的保费总额。购买不适合您的健康保险产品可能影响您未来保健需要的财务能力。本行销资料不是保险合约，也并非作为购买或出售上述产品的要约或推荐。投保书的接受需视核保结果而定。有关此保险计划的条规与细则详列于保单中。上述信息仅供参考，并未将您的具体投资目标、财务状况及任何特定需要考量在内。在决定购买此产品之前，您或应征询财务顾问的意见。若您选择不征询财务顾问的意见，您应仔细考虑此产品是否适合您。此行销资料中、英文版若出现歧义，应以英文版为准。

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