

10-YEAR SAVINGS GOAL ACHIEVED WITH A 3-YEAR PREMIUM TERM

Every person wants peace of mind that financial security brings. Whatever your financial goals, you may need a plan that can help grow your savings.

The **PRU**save privilege accelerator is an endowment plan to potentially help you realize your savings goals. With a 3-year premium payment term for a 10-year maturity period, **PRU**save privilege accelerator helps you diversify and secure your savings while you are able, thus easing your financial commitments in later years.

How **PRU**save privilege accelerator works

A package plan comprising **PRU**save privilege and Premium Accelerator, **PRU**save privilege accelerator is a fixed 10-year term policy with premium payments only for the first 3 years. This allows you to save for the future as you pay off your premiums early while your propensity to earn is still strong.

The diagram below illustrates your policy's premium payment and the maturity benefit expected at the end of the 10-year period.

The PRU save privilege accelerator at a glance				
Year 1	Year 2	Year 3	Year 4	Year 5
Annual Premium:\$50,000 60% PRU save privilege 40% Premium accelerator	Annual Premium:\$50,000 60% PRU save privilege 40% Premium accelerator	Annual Premium:\$50,000 60% PRU save privilege 40% Premium accelerator	The Premium Accelerator will provide for your PRU save privilege through its Yearly Premium Credit feature.	The Premium Accelerator will provide for your PRU save privilege through its Yearly Premium Credit feature. Premium Accelerator will also pay out a Cash reward (1.25% of the total premiums paid to Premium Accelerator). Premium Accelerator ceases.
No premium payment required.	No premium payment required.	No premium payment required.	No premium payment required.	A maturity benefit ² in one lump sum will be paid at the end of the 10th year of your policy term.

Peace of Mind Should Anything Happen

PRUsave privilege accelerator offers protection against death² provided through **PRU**save privilege (during the policy term) and Premium Accelerator (before the fourth Policy Anniversary¹). You can be assured that as you save, your family's future is secure if anything should happen to you.

The death benefit² from **PRU**save privilege will be the lower of:

- 105% of the total premiums paid to **PRU**save privilege at the time of death, or
- Face Value³ plus Bonuses⁴ that are added.

You are assured that if the total premiums paid to **PRU**save privilege at the time of death is higher than the total amount calculated above, Prudential will pay² the total premiums paid to **PRU**save privilege, inclusive of any yearly Premium Credit provided by Premium Accelerator.

The death benefit² from Premium accelerator is 105% of the total premiums paid to Premium accelerator, less the total Yearly Premium Credit added to **PRU**save privilege (if any). The Premium accelerator will cease after it has provided for the fifth year premium for **PRU**save privilege and the Cash Reward has been paid out (i.e. at the fourth Policy Anniversary¹).

Lump Sum Maturity Benefit

With **PRU**save privilege accelerator, you can look forward to receiving your maturity benefit² in one lump sum. The maturity benefit is the Face Value³ plus Bonuses⁴ (including Reversionary, Performance and Maturity Bonuses) that are added.

Example Mr. Tan (aged 35 on his next birthday, non-smoker) would like to start saving to prepare for important milestones in life such as saving for his retirement. He would like to set aside approximately \$50,000 per annum for 3 consecutive years, so that he can receive the maturity proceeds for his retirement.

Annual Premium	Payable For	Policy Term	Total Premiums Paid	Maturity Amount ⁵		
				Guaranteed	Non-Guaranteed	Total
\$50,136	3 years	10 years	\$150,409	\$136,000	\$47,754	\$183,754

3-year Commitment That Rewards

You can now enjoy potential returns⁴ with just a 3-year premium payment with **PRU**save privilege accelerator.

Our Premium Accelerator has a Yearly Premium Credit feature that automatically pays for your premiums for **PRU**save privilege in the fourth and fifth year of your policy. Therefore, you are relieved from continuing to pay premiums throughout your policy term and hence easing your financial commitments to enjoy other pursuits. What's more, you will also receive a one-time cash reward (1.25% of the total premiums paid into **Premium Accelerator**) on the fourth Policy Anniversary¹.

Hassle-Free Application

Application for **PRU**save privilege accelerator is simple and hassle-free. No medical check-ups or answering questions about your health is required. Simply submit your application and you are on your way to financial peace of mind.

For more information, please speak to a UOB Personal Banker or call 1800 222 2121 to make an appointment.

NOTES

- ¹ "Policy Anniversary" is the anniversary of the first premium due date of the policy.
- ² Any death benefit/maturity payment will less any outstanding amounts owed to Prudential in connection with the policy.
- ³ Face Value is a notional value used to determine the Reversionary Bonuses (non-guaranteed), the Maturity Benefit and the Death Benefit. It is not the sum assured of the policy.
- ⁴ Bonuses are not guaranteed and will vary according to the future experience of the participating fund, which **PRU**save privilege is written out of.
- ⁵ The illustrated values use bonus rates assuming a projected investment rate of 5.25%p.a.. As bonus rates are not guaranteed, the actual benefits payable will vary according to the future performance of the participating fund.

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10-year savings goal achieved with a 3-year premium term



十年储蓄目标以三年保费缴付期达成

每一个人都想拥有财务保障，以免除后顾之忧。无论您的财务目标是什么，您都需要一个能让您增长储蓄的计划。

保诚储蓄瑞捷计划是一项有潜能助您实现储蓄目标的储蓄保险计划。仅需3年保费缴付期的10年保单，保诚储蓄瑞捷计划助您在能力范围内调整并巩固您的储蓄，从而减少您在日后的财务承担。

保诚储蓄瑞捷计划详情

保诚储蓄瑞捷计划是一项包含保诚储蓄瑞利和保费加速利益的10年定期保单计划，其保费缴付期只限首3年。这样的安排让您在工作能力甚强时，能更早清还您的保费，并为您的将来累积储蓄。

以下图表清楚说明您保单的保费缴付期，以及10年后的预计期满利益。

一览保诚储蓄瑞捷计划				
第1年	第2年	第3年	第4年	第5年
年度保费: \$50,000 	年度保费: \$50,000 	年度保费: \$50,000 	保费加速利益将通过其年度保费贷款特征为您缴付保诚储蓄瑞捷计划的保费。	保费加速利益将通过其年度保费贷款特征为您缴付保诚储蓄瑞捷计划的保费。 保费加速利益也将偿还一笔现金奖励(为存入保费加速利益的总保费的1.25%) 保费加速利益将终止。
 无需缴付保费。	 无需缴付保费。	 无需缴付保费。	 无需缴付保费。	 我们将在您的保单期第10年期满偿还给您一笔一次过的单笔期满利益 ³ 。

在面临不时之需的时候，也能高枕无忧

保诚储蓄瑞捷计划，通过保诚储蓄瑞利计划（于保单期内）和保费加速利益（于第4个保单周年1前）为您提供死亡保障利益²。这样一来，您便能安心地边储蓄，边为您的家人的未来保障打下巩固的基础。

保诚储蓄瑞利的死亡保障利益²将为：

- 身亡时已付的保诚储蓄瑞利存入保费总额的105%，或
- 保单面值³。
视何者较低，外加添加红利⁴。

若您的保诚储蓄瑞利的缴付总保费额于死亡之际超过以上所计算的总数额，保诚保险将偿还²给您保诚储蓄瑞利的总缴付保费数额，包括任合保费加速利益所提供的年度保费贷款。

保费加速利益的死亡保障利益²为缴付于保费加速利益总保费之105%，并扣除支付保诚储蓄瑞利的总年度保费贷款（若有）。保费加速利益将在偿还保诚储蓄瑞利第5年的保费，以及支付现金奖励（在第4个保单周年¹）后终止。

保诚储蓄瑞捷计划详情

保诚储蓄瑞捷计划将一次过给您整笔期满利益²。这项期满利益数额将为其保单面值³，外加添加红利⁴（包括复归红利、表现红利及终期红利⁵）。

年度保费	缴付期	保期	总保费额	期满 ⁵		
				总证数额	非保证数额	总数额
\$50,136	3年	10年	\$150,409	\$136,000	\$47,754	\$183,754

为您带来奖励的3年承担

您现在可享有以3年保费缴付期的保诚储蓄瑞捷计划所带来的潜在回报。

我们的保费加速利益具有年度保费贷款特征，自动偿还您保诚储蓄瑞利在第4和第5年的保费。这样一来，您就能免除在整个保单期不断缴付保费的负担，从而减少您的财务承担，能够追求其他的目标。不仅如此，您还能在第4个保单周年¹获得一次性的现金奖励（为保费加速利益总保费之1.25%）。

投保过程方便

申请保诚储蓄瑞捷计划既简单又便利。您无需进行任何健康检查或回答任何有关您个人健康的问题。您只需递交您的申请表，即可安心拥有一份财务保障。

欲知更多详情，请洽询大华银行个人理财专员或拨电1800 222 2121。

备注

- ¹ “保单周年”为您保单首个保费到期日的周年。
- ² 任何死亡保障利益/期满款项将扣除任何与保单相关欠付保诚的数额。
- ³ 保单面值为一个用于决定复归红利（不受保证）、保单期满利益以及死亡保障利益的名义价值。这不是您保单的投保额。
- ⁴ 红利不获保证，并将视保诚储蓄瑞利所根据的分红保险基金未来的表现而定。
- ⁵ 以上叙述价值使用的红利率是根据每年5.25%的预计投资率而定。红利率是不获保证的，实际偿付利益可根据分红保险基金未来的表现而定。

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购买人寿保险是一项长期承诺。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。此营销资料不是保险合同，也不是买卖任何保险产品的要约或推荐。客户的认购是否被接受，全由承保机构决定。任何保险产品的准确条款与条件在保单文件中详细列明。以上所提供的只是一般资料，并未将您的特定投资目标、财务状况与任何需要考虑在内。您在决定购买保单前应根据您的特定投资目标、财务状况与任何需要，寻求财务顾问的意见。若您决定不寻求财务顾问的意见，应考虑有关保险产品是否适合您。中、英文版说明资料若有任何出入，皆以英文版为准。大华银行有限公司不是承保机构、保险经纪或代理。此产品及服务由保诚保险新加坡（私人）有限公司提供。此资料无须新加坡金融管理局的审阅或认可。

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资料截至2012年5月8日为止正确。