PRUDENTIAL
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PRUWealth Elite

Make More *of What You Have Built*

Why PRUWealth Elite?

PRUWealth Elite is a comprehensive life protection solution that offers long-term life protection, annual income benefits, and long-term wealth security. The product will help safeguard you and your family's financial future while providing regular income and maturity benefits to support your lifestyle needs, financial goals, retirement, and legacy planning.



Benefits at the glance

Shorter Term 7 Years Payment with Longer Coverage Up to Age 75

INCOME ALONG THE WAY

Enjoy **5%** Annual Income from **Year 2**

Start receiving value early in your journey, not only at maturity.



PROTECTION THAT GROWS

Death/TPD Benefit increase up to **700%** of Sum Assured, and up to **2,100%** upon Accident

Protection increases as financial responsibility evolve.



WEALTH FOR THE FUTURE

Maturity Benefit up to **750%** of Sum Assured

Create substantial long-term value for future financial needs



LEGACY THAT TRANSFERS

One Plan, Two Generations

Start early, lock in a lower premium and continue the value by transferring the policy to your loved one.



Convenient Onboarding Process Without Medical Check-Up



Product Feature

Life Assured Entry age	**30 days old – 60 years old**
Policy Owner age	**18 years old** and above
Expiry age	Until **65, 70, 75 years old**, by customer's selection
Policy term	Cover till **65, 70, and 75 years old** (minimum policy term of 15 years is applicable to Life Assured aged 60 years old at policy inception)
Premium term	Limited Pay: **7 years**
Payment Mode	Quarterly, Semi-annually, Annually
Payment Method	Direct Debit, Bank transfer and Mobile Wallet
Sum Assured	Minimum: Starting from **USD 3,000**
Death/Total and Permanent Disability (TPD) benefit	Up to **700%** of sum assured payable upon Death/TPD not due to accident Up to **2,100%** of sum assured payable upon Death/TPD due to accident
Annual Income Benefit	**5%** of Sum Assured starting from beginning of year 2 till the end of Policy Term
Maturity Benefit	Guaranteed **750%, 700%, and 650%** of Sum Assured when life assured is **75, 70, and 65 years old** respectively.
Geographical Coverage	Worldwide

Benefit Illustration:

Mr. A, 35 years old, is a business owner. He purchased **PRUWealth Elite** with Sum Assured of $10,000 for life protection and cover until he reaches 70 years old.

Happy Scenario

Mr. A live happily until the maturity date

Policy Year	1	2	3	4	5	6	7	8	9	10	.....	35	MB
Premium	7,500	7,500	7,500	7,500	7,500	7,500	7,500				.....		
Annual Income		500	500	500	500	500	500	500	500	500	.....	500	
Maturity Benefit													70,000

Total Annual Income $17,000 + **Maturity Benefit $70,000** = **Total Benefit $87,000**

Total Premium $52,500

Death Scenario

Mr. A passed away to accident during year 7

Policy Year	1	2	3	4	5	6	7	8	9	10	.....	35	MB
Premium	7,500	7,500	7,500	7,500	7,500	7,500	7,500						
Death/TPD due to not accident	10,000	20,000	30,000	40,000	50,000	60,000	70,000						
Death/TPD due to accident	30,000	60,000	90,000	120,000	150,000	180,000	210,000						
Annual Income		500	500	500	500	500	500						

X



Total Annual Income $3,000 + **Death/TPD due to accident $210,000** = **Total Benefit $213,000**

Total Premium $52,500

Must Know Before Buying This Product:

Total and Permanent Disability (TPD)	Total and permanent loss of any of the following: a. Total and irrecoverable loss of sight in both eyes; or b. Total and irrecoverable loss of the use of two limbs at or above the wrist or ankle; or c. Total and irrecoverable loss of sight in one eye and total and irrecoverable loss of the use of one limb at or above the wrist or ankle.
21-Day Free-Look Period	You have (21) calendar days from the issuance date of your policy to review in detail the features and benefits of this plan and its corresponding provisions. If, within this period, you feel that this plan does not satisfy your needs, you may cancel your policy, and we will refund you the total insurance payment you have paid, minus any outstanding payments (if any).
Terms and Conditions	The terms and conditions stated in this brochure are non-exhaustive. For more information, please consult our Individual Insurance Agent or Sales Staff and refer to the detailed product terms and conditions.

Surrender, Lapse, Suspension and Reinstatement

It is important for the Policy Owner to continue paying premiums regularly and on time to continue the insurance benefits under the Policy. A Policy acquires a Lapse status if the Total Premium remains unpaid after the end of the Grace Period which is sixty (60) days after the Premium Due Date.

You have twenty-four (24) months after the lapse date to reinstate your policy. If the Policy Owner does not reinstate the Policy within twenty-four (24) months of the date of lapse, or by the end of the Policy Term, the Company shall terminate the Policy and pay the Guaranteed Surrender Value of the Policy, applicable as on the date of lapse.

You have the right to surrender your Policy at any time during the Policy Term. The Company shall then pay the applicable Guaranteed Surrender Value. Once Guaranteed Surrender Value is paid, the Policy shall be terminated and no benefits under this Policy shall be applicable.

Key Exclusions:

Key summary of exclusion clauses for **PRUWealth Elite** includes, but not limited to the following:

a. Death or Total and Permanent Disability (TPD) due to any cause	• Suicide or self-inflicted injury within two years of the policy start date • HIV and related illnesses • Criminal acts by the policy owner, life assured, or beneficiary • Drug or alcohol abuse
b. Death or Total and Permanent Disability (TPD) due to an accident	• Exclusions in Part (a) • Dangerous sports activities • Aviation activities (except as a fare-paying passenger on a licensed commercial aircraft) • War or aggressive acts • Illness caused by insect bites or worm infestation

Refer to the Insurance Policy for further detail of the exclusions.

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