

# PRU Retirement Growth

Guaranteed income for a

*fulfilling retirement*



**PRUDENTIAL**

Listening. Understanding. Delivering.

En. Azlan's number

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# The Essential Plan for Your Golden Years

## At a Glance:

**PRU**Retirement Growth lets you enjoy:

- > **Monthly GUARANTEED income**
- > **Higher GUARANTEED returns**
- > **Lump sum payout**
- > **Flexible withdrawals**
- > **Death & Total and Permanent Disability (TPD) cover**

## The plan that guarantees income for a fulfilling retirement

What are your dreams for retirement? Whether it's opening your own restaurant, travelling the world, or moving away from the rat race to be closer to your loved ones, every retirement lifestyle has a price.

With the effects of inflation, this figure can become much larger when you retire and as a result, the savings you have now may not be able to meet your retirement needs. That is why you need a plan. A plan that can help you meet your desired retirement lifestyle and even better, guarantees you an income in your golden years, plus the potential for a large return on your investments.

With **PRU**Retirement Growth, we can help you secure your retirement dreams.

# » Benefits

## Monthly **GUARANTEED** income

Upon survival, the monthly income during the payout stage will be paid out regardless of your investment value after the accumulation stage (even if the investment value has turned zero).

## Higher **GUARANTEED** returns

**PRU**Retirement Growth is even **BETTER** than a capital guaranteed plan because the total amount of monthly guaranteed income you receive during the payout stage will **DEFINITELY** be **MORE** than the single premium you initially invested.

## Lump sum payout

The remaining amount of your investment value at the end of the payout stage (if any) will be paid out to you in a lump sum. You can then use this amount for your personal enjoyment, for further investment, or perhaps save it as your family's inheritance.

## Flexible withdrawals

Partial withdrawals can be made at any time and for any amount of your choice (subject to a minimum of RM100 and a remaining fund value that is no less than RM10,000 or 10% of the single premium, whichever is lower). Any flexible withdrawals will cause the single premium and guaranteed income to be reduced proportionately. The revised single premium and guaranteed income are defined as adjusted single premium and adjusted guaranteed income respectively.

## Death & Total and Permanent Disability (TPD) cover

More than just a savings plan, **PRU**Retirement Growth ensures that you are covered for any unforeseen circumstances. In the event of Death or TPD prior to the Policy Anniversary of age 60 next birthday, you will receive, the higher of:

Net Asset Value (NAV) of your fund, subject to a minimum of RM5,000  
OR

125% \* of your adjusted single premium - adjusted guaranteed income x No. of months  
income is paid

*\* For sub-standard life, it is 105% of current single premium.*

# » All about PRURetirement Growth

## 1. What is PRURetirement Growth?

PRURetirement Growth is a single premium investment-linked insurance plan that pays a **monthly guaranteed income**.

## 2. How does PRURetirement Growth work?

PRURetirement Growth is divided into 2 main stages - **Accumulation Stage** and **Payout Stage**

### Accumulation Stage

Here you choose how long you want to accumulate your funds for. Then you choose the specified number of years that you will receive the monthly guaranteed income.

### Payout Stage

Based on your selected terms for the accumulation and payout stages, your annual guaranteed income (payable monthly) is determined as a percentage of the gross single premium (refer to table below).

Accumulation Period (Years)	Payout Period (Years)			
	15	20	25	30
5	7.00%	5.65%	4.70%	4.10%
10	8.00%	6.25%	5.20%	4.50%
15	9.00%	7.00%	5.80%	5.00%
20	10.00%	7.75%	6.40%	5.50%
25	10.70%	8.25%	6.80%	5.85%
30	11.35%	8.75%	7.20%	6.20%
35	12.35%	9.50%	7.80%	
40	13.35%	10.25%		

### 3. Who should take up this plan?

Individuals between 30 and 65 years old who want to meet their retirement goals.

### 4. What is the range of Single Premiums?

	Minimum	Maximum
Initial Single Premium	RM10,000	No limit
Sub-Standard Life	RM10,000	RM1,000,000 per life for PRURetirement Growth policies

Mode of payment may be by cash or cheque from any bank.

### 5. How will my Single Premium be invested?

95% of your Single Premium will be invested in the PRULink Golden Equity Fund, PRULink Golden Bond Fund (Accumulation Stage) and PRULink Golden Managed Fund (Payout Stage) managed by our investment team.

How exactly your funds are invested amongst the 3 funds depends on the accumulation term chosen. During the payout period however, your funds are invested at a constant rate which is not dependent on the payout term, as shown in the following table:

Asset Mix Table				
Term	Accumulation Period		Payout Period	
	PRULink Golden Equity Fund (%)	PRULink Golden Bond Fund (%)	PRULink Golden Managed Fund (%)	
			Equity Component (%)	Bond/Cash Component (%)
5	25%	75%	N/A	N/A
10	30%	70%	N/A	N/A
15	35%	65%	20%	80%
20	40%	60%	20%	80%
25	45%	55%	20%	80%
30	50%	50%	20%	80%
35	55%	45%	N/A	N/A
40	60%	40%	N/A	N/A

For more information on the funds, please refer to the PRULink Golden Fund Fact Sheet.

## 6. How will the guaranteed payout amount be paid?

Upon survival in each month of the payout period, the monthly guaranteed income will be paid out. Depending on your preference, we will either send you a cheque or credit the amount into your designated bank account, on a monthly basis.

## 7. Can I change my Accumulation and/or Payout term when the plan is in force?

You can request for a one-time change to your Accumulation and/or Payout term during the Accumulation Stage. However, revision of the Payout term only is not allowed. The revision will be subjected to the terms and conditions as elaborated in your policy document.

## 8. What if I change my mind?

### **Cancellation within the 15-day free-look period**

The NAV of the fund plus the unallocated premium and any other upfront charges will be refunded to you.

### **Cancellation during the Accumulation Stage or the Payout Stage**

Upon surrender, the value of units and a proportion of the insurance charge will be paid out. The refund of the insurance charge is only applicable for the first 10 policy years.

## 9. How do I track the performance of the funds?

Unit prices are published daily on our corporate website at [www.prudential.com.my](http://www.prudential.com.my)\*

**Please note that this is an insurance product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts.**

*\* The investment performance of the funds is not guaranteed.*

## 10. What are the charges involved?

### Insurance charge

A one-time insurance charge, based on your entry age, will be deducted from the fund upon inception (refer table below).

Table of Insurance Charge	
Age next birthday	Insurance Charge (as a % of the single premium)
30-45	0.50%
46-50	1.00%
51-55	1.50%
56-60	2.25%
61-65	3.50%

### Fund management charge

**PRULink Golden Equity Fund:** 1.5% p.a.; **PRULink Golden Bond Fund:** 1.0% p.a.;  
**PRULink Golden Managed Fund:** 1.1% p.a.\*

### Service charge

A one-time RM100 service charge is applicable at the point of purchase.

### Guarantee charge

0.10% p.a. of the unit value.

### Administration charge

During the payout term, a flat charge of RM2 per month will be applicable.

### Processing charge

A charge of RM25 will be applicable for any change in the accumulation term and for each partial withdrawal request made.

*\* The fund management charge applicable to you during the accumulation stage will depend on your accumulation period chosen at the point of inception.*

*Please note that service charges, guarantee charges, administration charges and processing charges are subject to taxes (if any). Please refer to the Product Disclosure Sheet and Product Illustration for implications of taxes.*

# » PRU Retirement Growth in 3 simple steps

## Step 1: Initial Single Premium

Let us assume that you are now 40 years old and you pay a single premium of RM100,000.

## Step 2 : Choose the term for the Accumulation Stage and the Payout Stage

You choose to accumulate your funds over 15 years, and decide that your payout period will be 20 years.

## Step 3 : Payout Time!

### **At the end of your Accumulation Stage:**

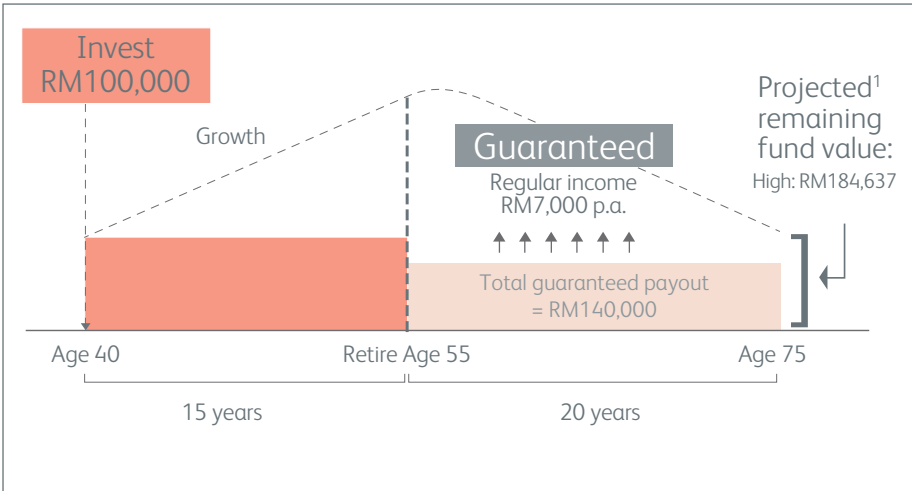
You will start receiving an annual guaranteed income of RM7,000 (RM583.33 payable monthly) throughout your 20-year Payout Stage, a total of RM140,000.

### **By the end of your Payout Stage:**

You will receive your remaining fund value in a lump sum payment on top of the guaranteed monthly income that you have already received. Based on our projection, you could potentially get up to a high of RM184,637 depending on your fund's performance'. If market conditions are unfavourable, you will STILL receive the monthly guaranteed income during the Payout Stage, which in this case, is RM7,000 x 20 years.



# A simple illustration of how **PRU**Retirement Growth works



This means, with **PRU**Retirement Growth you are assured of a monthly stream of guaranteed income in your later years with just one initial investment. And the total amount which you will receive is guaranteed to be HIGHER than what was put in, with the potential for even more at expiry. There's no better way to secure your dream retirement lifestyle than with **PRU**Retirement Growth!

*' The projected investment returns are for illustrative purposes. They are neither guaranteed nor based on past performance. The projected remaining values assume current law, tax, charges and investment returns (per annum), which are based on the weighted average of the current prescribed projection rates for investment-linked policies. The projected remaining values also assume that there are no other flexible withdrawals done during the whole policy duration.*

*In this example, 35% of the single premium is invested in the **PRU**Link Golden Equity Fund while 65% is invested in the **PRU**Link Golden Bond Fund during the accumulation period. Once the policy is in the payout period, the fund is fully invested in the **PRU**Link Golden Managed Fund.*

*Please refer to the Product Illustration for the derivation of the projected remaining fund value.*



For more information, visit our website at [www.prudential.com.my](http://www.prudential.com.my) or contact one of our friendly Prudential Wealth Planners. We're always here to help.

## Important Notes

1. All **PRULink** dana are invested in Shariah-approved securities and/or Islamic private debt securities. **PRURetirement** products are not Shariah-compliant products.
2. The Company reserves the right to revise premium rates and charges (except the insurance charge for Death and TPD benefits) at policy anniversary by giving a 90-day prior notice.
3. You should assess the affordability and suitability of the product (including optional benefits) in relation to your financial goals and risk appetite. To achieve this, we recommend that you speak to your agent or Wealth Planner who will perform a needs analysis and assist you in making an informed decision.
4. Coverage to expiry age is subject to sufficient unit deductions for insurance charges, service charges, guarantee charges (if any) and administration charges (if any).
5. If you cancel the policy in the early years, you may not be able to obtain the full value of the amount you have paid up. Upon surrender, the various benefits under this plan will not be applicable.
6. There is a free-look period of 15 days after the delivery of your policy to let you review and ensure that it meets your needs. If the policy is cancelled within this period, the value of the units (at next pricing date) plus the unallocated premiums, service charge, insurance charge, guarantee charge (if any), administration charge (if any) and taxes (if any), less medical expenses will be refunded. Additionally, if top-ups are done, 5% of the unallocated premium less medical expenses will be refunded. Top-ups do not incur any insurance charge.
7. If death was due to suicide within one year from the effective date of the policy or the date of policy revival, whichever is later, all premiums paid (excluding taxes, if any) will be refunded without interest. Please refer to the Policy Document, Product Disclosure Sheet and Product Illustration for the full list of exclusions under this policy.
8. This brochure is for illustrative purposes only. You are advised to refer to the Product Disclosure Sheet, Product Illustrations, and Fund Fact Sheet(s) before purchasing the plan, and to refer to the terms and conditions under this plan in the Policy Document for details of the important features of the plan.
9. Non-payment of premiums may cause this policy to cease.
10. Prudential Assurance Malaysia Berhad (PAMB) is a licensed insurance company and is regulated by Bank Negara Malaysia (BNM).
11. This leaflet is to be used in conjunction with the **PRULink** Golden Fund Fact Sheet and Investment-linked Policy Disclosures Leaflet.

## Secure your retirement lifestyle today!