

Bonus Notice

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Policywake Pte Ltd
190
Clemenceau Avenue
06-08
Singapore Shopping Centre
Singapore 239924

16 July 2022

Dear Customer,

At Prudential, your financial wellness is important to us, that's why we make every effort to manage your investments prudently. Here is an update on our Participating Funds (PAR Funds) performance for 2021.

Your Bonus Details

The projected value of your policy remains unchanged. The current projected maturity value⁴ of your policy, based on the bonus declaration for 2021 is \$38,424.

The Total Guaranteed Bonus² as of 31 December 2021, is \$429.04. Your Bonus Details and the Bonus Rates on your participating plan can be found below.

If you are receiving a softcopy of this notice, you can download a copy of our Participating Fund Update at https://www.prudential.com.sg/FY2021_LifeFund.

To request a one-time print-out of this notice, please log on to PRUaccess within 30 days from the date of this letter and select *Request Paper Copies of Annual Bonus Update*. You can also choose to permanently receive your Annual Bonus Notices in hardcopy by updating your *Annual Bonus Update Correspondence Setting* at any time.

We'll be here to assist you if you have any questions.

Policy Details

Policy No.	69597178
Start Date	29/10/2018
Life Assured	
Plan Type	PruActive Saver 7th Series Endowment
Participating Sum Assured ¹	\$25,000
Participating Sub-Fund	Regular Premium Life Sub-Fund

Got a Question?

Contact your Financial Consultant,

or call PruCustomer Line at 1800 333 0333 or +65 6333 0333 if you're calling from overseas.

Bonus Details

Total Guaranteed Bonus as at 31/12/2020 ²	\$ 212.5
+ 2021 Guaranteed Bonus ³	\$ 216.54
= Total Guaranteed Bonus as at 31/12/2021 ²	\$ 429.04

Projected Values

Previous Projected Maturity Value ⁴	\$ 38,424
Current Projected Maturity Value ⁴	\$ 38,424

Please refer to the explanatory notes overleaf.

Bonus rates on your participating plan for current and past 3 bonus declarations

Year of Bonus Declaration	Reversionary Bonus on Participating Sum Assured ⁵	Reversionary Bonus on Accumulated Reversionary Bonus ⁶
2021	\$ 8.50 per \$1,000	\$ 19.00 per \$1,000
2020	\$ 8.50 per \$1,000	\$ 19.00 per \$1,000
2019	\$.00 per \$1,000	\$.00 per \$1,000
2018	\$.00 per \$1,000	\$.00 per \$1,000

YOUR BONUS NOTICE EXPLAINED

1) Participating Sum Assured (also known as Total Income, Guaranteed Monthly Income or Face Value)

The Participating Sum Assured is the amount that qualifies for bonuses. This amount may be lower than your total sum assured, depending on your policy. If your policy has been converted to paid-up, this amount reflects the revised sum assured for the basic benefits with no further premium payable. Any supplementary benefit that does not qualify for bonuses is not included in the figures shown above. Check your policy schedule or certificates for more details.

2) Total Guaranteed Bonus as of the stated date

The Total Guaranteed Bonus is the amount that has been added to the guaranteed portion of your policy benefits as of the stated date and excludes any bonus amount that you have already surrendered.

3) 2021 Guaranteed Bonus

This is the bonus amount that will be added to the guaranteed portion of your policy benefits. It is added on 31 December 2021. This amount is guaranteed once added, and it increases the policy guaranteed benefits. Reversionary Bonus is only paid in full at the time of a claim or maturity.

4) Projected Maturity Value

The Previous Projected Maturity Value is the projected maturity value of your policy before the bonus declaration for 2021. The Current Projected Maturity Value is the projected maturity value of your policy after the bonus declaration for 2021.

The amount includes non-guaranteed future bonuses where applicable, and the actual benefits may vary according to the future performance of the fund.

The projected maturity value amount does not take into account any Automatic Premium Loan (also referred to as Premium Protector or Automatic Non-Forfeiture Loan), policy loans or surrender of bonuses on the policy, which will affect your projected values.

For products with Cashback (also known as Cash Benefit), it is assumed that benefits have been paid since inception. The projected maturity value does not take into account any accumulated cashback. If you opt to accumulate your cashback, you can obtain a revised policy illustration at www.prudential.com.sg/pruaccess.

5) Reversionary Bonus on Participating Sum Assured

This is the rate of Reversionary Bonus payable on the participating sum assured. This is added to the policy benefits and effective from 31 December each year.

6) Reversionary Bonus on Accumulated Reversionary Bonus

This is the rate of Reversionary Bonus payable on the accumulated Reversionary Bonus of the policy. This is added to the policy benefits and effective from 31 December each year.

Your personal data in this notice was accurate as of 15 June 2022, and projected values are as of 1 April this year. Any changes effected on the policy thereafter are not reflected. The bonus rates declared are approved by the Board of Directors with written recommendation from the Appointed Actuary.

*To obtain a Revised Policy Illustration on your policy, please log in to our secured online portal - **PRUAccess** at www.prudential.com.sg. If you have any questions, please contact your Financial Consultant or our PruCustomer Line or 65-6333 0333 if you are residing overseas.*

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 websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

While every care has been taken in the preparation of this statement, it is subject to correction and confers no legal rights.

No signature is required for this computer-generated document.



Policy Information

Policy Details

Policy Number:	69597178	Plan Type:	PruActive Saver (XY7)
Servicing Financial Consultant:			
Mailing Address:	190 Clemenceau Avenue 06-08 Singapore Shopping Centre Singapore 239924		
Policyowner: (Client Number)	Policywake Pte Ltd (89622972)	Life Assured Name: (Identification Number)	
Premium Amount:	425.26	Single Premium:	0.00
Policy Status:	In Force	Payment Frequency:	Monthly
		Method Of Payment:	Cash/Cheque
Assignee: (Identification Number)	Policywake Pte Ltd (89622972)		



Benefit Details:

Policy Details

Policy Number:	69597178	Plan Type:	PruActive Saver (XY7)
Servicing Financial Consultant:			

Basic Plan	Status	Sum Assured	Basic Premium	Single Premium
PruActive Saver(5 pay)	In Force	25,000.00	425.26	0.00

****For PruTerm Ascend, the sum assured and premium amounts as shown include indexation benefits from year 2 onwards (if applicable).
Note: PruAsset Guaranteed policy with cover start date before the year 2012 is now known as PruInvestor Guaranteed Plus**

For PruActive Term, if the incremental sum assured benefits are unsuccessful, the benefits would then be displayed as "Withdrawn".

For PruFirst Promise, the mum is only covered under Death & Accelerated Terminal Illness benefits. The rest of the benefits are only applicable once the cover is transferred to the child. Cover on the mum would then cease.