



Build a life empowered with
abundance and security



Empower your future and live life to the fullest with your loved ones.

Sign up for selected plans during our Empower Your Future Promotion to enjoy rewards.

Empower your tomorrow by securing what matters most today. With the right protection and wealth plans, you can take control of uncertainties and embrace a future where every moment is yours to cherish with confidence. Sign up for selected plans to enjoy premium discounts, promotion bonus units and/or earn **PRUPoints** while safeguarding your future and growing your wealth.

Promotion from **1 April to 30 June 2025**.



Protect, invest and secure every tomorrow confidently with these rewards:



10.0% First-Year Premium Discount

and/or



5,000 PRUPoints

and/or



Earn up to 15.0% promotion bonus units



Protection

Boost your critical coverage and enjoy **first-year premium discount**.

Eligible Insurance Plans	First-Year Premium Discount ¹
<p>PRUActive Protect</p> <p>PRUActive Crisis Guard</p>	10.0%

Exclusively for

ASCEND

and



customers and their families

Receive an additional **10.0%² off your first-year premium** when you purchase a Protection Plan and pay premiums on annual mode.



Investments

Elevate your wealth and earn **5,000 PRUPoints** and/or **up to 15.0% promotion bonus units.**

Limited-time only: Promotion period from 1 to 30 April 2025

Eligible Single Premium Insurance Plan	Minimum Single Premium ³ (SGD)	PRUPoints ⁴
PRULink FlexGrowth	6,000	5,000

Limited-time only: Promotion period from 7 April to 31 May 2025

Premium Term	Minimum Annualised Premium ⁵ (SGD/USD#)	Promotion Bonus Units ⁶ (Expressed as a percentage of premium received in the first policy year to Growth Account)
Eligible Insurance Plan: PRUVantage Assure II		
5 years	30,000	2.5%
	100,000	5.0%
10 years	10,000	4.0%
	18,000	6.5%
15 years	6,000	10.0%
	12,000	15.0%
Eligible Insurance Plan: PRUVantage Wealth II[#]		
5 years	50,000	2.5%
	100,000	4.0%
10 years	30,000	4.0%
	50,000	6.5%
15 years	30,000	10.0%
	50,000	15.0%

[#]PRUVantage Wealth II is available in both SGD and USD currency. If it is a USD plan, the minimum annualised premium is in USD.

For more information, speak to your Prudential Financial Representative.

Call us at **1800 333 0 333** today or visit www.prudential.com.sg/empoweryourfuture

- ¹ Discount will be applied on the first-year premium in the first policy year only. First-year premium is the premium payable for the basic policy and supplementary benefit(s) in the first policy year, including the additional premiums payable due to substandard loadings, if any.
- ² An Ascend or Opus customer and/or their family members who purchase any of the eligible protection insurance plans will receive an additional 10.0% first-year premium discount if the premium is paid on an annual basis. This additional discount will be applied on premiums payable on the basic policy and supplementary benefit(s), including the additional premiums payable due to substandard loadings, if any. Family includes spouse, children, parents, siblings, and grandchildren.
- ³ The Minimum Single Premium is defined as a single up-front premium payment to fully pay for the basic policy.
- ⁴ All **PRU**Points have an expiry of one year from date of issuance and 100 **PRU**Points are equivalent to one Singapore dollar (S\$1). This conversion may be subject to change without prior notice at Prudential's absolute discretion.
- ⁵ The Minimum Annualised Premium is defined as the total premium due in a year for the basic policy, excluding any premiums paid for supplementary benefits or top-ups made via Investment Booster (Lump Sum), if any.
- ⁶ Promotion Bonus Units are in the form of additional units added to the Growth Account as per the account allocation determined at policy inception and are calculated as a percentage of the premium received for the basic policy in the first policy year, excluding any premiums paid for supplementary benefits or top-ups via the Investment Booster (Lump Sum), if any.

Important Notes:

You are recommended to read the product summary and seek advice from a qualified Prudential Financial Representative for a financial analysis before purchasing an insurance policy suitable to meet your needs.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or 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. Before replacing an existing accident and health policy with a new one, you should consider whether the switch is detrimental, as there may be potential disadvantages with switching and the new policy may cost more or have fewer benefits at the same cost.

Premiums are not guaranteed and may be adjusted based on future claims experience.

As **PRUActive Protect** and **PRUActive Crisis Guard** have no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

PRUVantage Assure II, **PRUVantage Wealth II** and **PRULink FlexGrowth** are Investment-Linked Plans (ILP) which invest in ILP sub-fund(s). Investment products are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units and the income accruing to the units (if any) may fall or rise. Past performance is not necessarily indicative of future performance.

A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from your Prudential Financial Representative. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

The information contained herein is for reference only and is not a contract of insurance. Please refer to the exact terms and conditions, specific details, and exclusions applicable to these insurance products in the policy documents that can be obtained from your Prudential Financial Representative.

The information contained herein is for distribution in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore.

These policies are 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).

The information presented cannot be reproduced, amended or circulated in whole or in part to any other person without our prior written consent.

Information is correct as of 7 April 2025.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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