



**PRUDENTIAL**

**175 YEARS**

*Celebrating Life*

**Empowering aspirations**  
*for every tomorrow*




Plan for your future today and unlock attractive rewards!




**Realise your aspirations for every tomorrow.**

Every future holds immense potential, and what you do today will help you achieve your goals tomorrow. We are here to help you reach your goals — whether it's a new home, dream vacation, or a more secure future. Our insurance solutions can be customised to help you save and grow your hard-earned money while giving you vital assurance for tomorrow and beyond.


**From 1 October to 31 December 2023**, sign up for selected insurance plans and enjoy:



**Up to  
15.0%**  
Rewards



**Up to  
S\$5,000**  
worth of vouchers



**Up to  
10.0%**  
Promotion  
Bonus Units

Eligible Insurance Plan	Minimum Sum Assured <sup>1</sup> (SGD)	Expressed as a percentage of first-year premium		Total
		First-Year Premium Discount <sup>2</sup>	Additional Voucher Rewards <sup>3</sup> (SGD)	
<b>Protection</b>  PRUActive Term	< 600,000	<b>10.0%</b>	—	<b>10.0%</b>
	≥ 600,000		<b>5.0%</b>	<b>15.0%</b>

Eligible Insurance Plan	Premium Payment Terms	Minimum Annualised Premium <sup>4</sup> (SGD)	Voucher Rewards (SGD)
PRUActive Life III*	≥ 10 years	2,000	<b>100</b>
		5,000	<b>400</b>
	≥ 20 years	2,000	<b>200</b>
		5,000	<b>800</b>

\*Also applicable for purchase of PRUActive Life III bundled under PRUFirst Promise.

Exclusively for **ASCEND** and **OPUS**™ customers and their families  
BY PRUDENTIAL

Receive an additional **10.0%<sup>5</sup> off your first-year premium** when you purchase a Protection Plan and pay premiums by annual mode.

Eligible Insurance Plans	Premium Payment Terms	Minimum Annualised Premium <sup>4</sup> (SGD/USD#)	Voucher Rewards (SGD)
<b>Insurance Savings</b> PRUWealth Plus (SGD)	≥ 10 years	6,000	200
		12,000	500
		18,000	900
PRULifetime Income Plus	10 years	4,000	100
		8,000	300
		15,000	750
PRUWealth (USD#)	10 years	25,000	800
		50,000	2,000
		100,000	5,000

#PRUWealth (USD) is a USD plan, and the minimum annualised premium is in USD.

Eligible Insurance Plans	Premium Payment Terms	Minimum Annualised Premium <sup>4</sup> (SGD/USD#)	Promotion Bonus Units <sup>6</sup> (Expressed as a percentage of premium received)
<b>Investments</b> PRUVantage Assure	10 years	10,000	2.0%
		25,000	4.0%
	15 years	5,000	4.0%
		10,000	5.5%
		15,000	7.5%
	20 or 25 years	4,000	6.5%
8,000		7.5%	
12,000		10.0%	
PRUVantage Wealth <sup>#</sup>	10 or 15 years	40,000	2.0%
		80,000	3.5%
		150,000	4.5%
	20 or 25 years	30,000	3.0%
		60,000	4.5%
		150,000	5.5%

#PRUVantage Wealth is available in both SGD and USD currency. If it is a USD plan, the minimum annualised premium is in USD.  
PRUVantage Wealth (USD) is available from 3 October 2023.

For more information, speak to your Prudential Financial Consultant.

Call us at **1800 333 0 333** today or visit [www.prudential.com.sg/tmrw](http://www.prudential.com.sg/tmrw)

- <sup>1</sup> The Minimum Sum Assured refers to the coverage amount for the basic plan only, excluding the sum assured for the supplementary benefit(s), if any.
- <sup>2</sup> First-year premium 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.
- <sup>3</sup> Expressed as a percentage of the first-year premium, rounded to the nearest SGD10.
- <sup>4</sup> The Minimum Annualised Premium is defined as the total premium due in a year for the basic policy and supplementary benefit(s), including the additional premiums payable due to substandard loadings, where applicable. Excluding top-ups made via Investment Booster (Lump Sum), if any.
- <sup>5</sup> An Ascend or Opus customer and/or their family members who purchase any of the eligible protection insurance plans will receive an additional 10% first-year premium discount if the premium is paid on an annual basis. This additional discount will be applied on premiums paid 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.
- <sup>6</sup> Promotion Bonus Units is in the form of additional units added to the Initial Investment Account and is 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 Consultant for a financial analysis before purchasing a 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 for some of the products are not guaranteed and may be adjusted based on future claims experience.

As **PRU**Active Term (regular pay) has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

**PRU**Vantage Assure and **PRU**Vantage Wealth 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 Consultant. 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 Consultant.

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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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Information is correct as of 29 September 2023.

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

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