



**Cast a glorious glow ahead and
embrace endless possibilities**



Let your future glow brighter with every day.

Sign up for Glow with Confidence Promotion and enjoy attractive rewards.

Glow up your future with possibilities, aspirations and opportunities for you and your loved ones. With our suite of plans, you can secure assurance against the unexpected and cultivate your wealth, so you can confidently embrace life without worries.

From **1 October to 31 December 2024**, enjoy exclusive rewards as you protect what matters most. Get covered today and ignite the spark that illuminates your future with a radiant confidence.



Protection Plan

Stay protected and enjoy **10.0%** premium discount for the first two years.

Eligible Insurance Plan	Premium Discount ¹ for First Two Policy Years	
	Policy Year 1	Policy Year 2
PRUActive Term	10.0%	10.0%

Exclusively for **ASCEND** and **OPS** BY PRUDENTIAL customers and their families

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



Investments Plans

Invest and grow your funds while receiving up to a total of **12.0%** in promotion bonus units, payable over the first two policy years.

Premium Payment Term	Minimum Annualised Premium ³ (SGD/USD#)	Promotion Bonus Units ⁴ (Expressed as a percentage of premium received)					
		Growth Account			Flex Account		
		Policy Year 1	Policy Year 2	Total	Policy Year 1	Policy Year 2	Total
Eligible Insurance Plan: PRUVantage Assure II							
5 years	40,000	0.6%	0.4%	1.0%	0.3%	0.2%	0.5%
	80,000	1.2%	0.6%	1.8%	0.6%	0.4%	1.0%
	120,000	1.8%	1.2%	3.0%	0.9%	0.6%	1.5%
10 years	7,000	4.0%	2.0%	6.0%	0.5%	0.5%	1.0%
	14,000	5.0%		7.0%	1.0%		2.0%
	18,000	6.0%	2.5%	8.5%	2.0%	1.0%	3.0%
	30,000	7.5%		10.0%	3.0%		4.0%
	60,000	9.0%		3.0%	12.0%	4.5%	1.5%
15 years	5,000	4.0%	2.0%	6.0%	0.5%	0.5%	1.0%
	8,000	5.0%		7.0%	1.0%		2.0%
	15,000	6.0%	2.5%	8.5%	2.0%		3.0%
	25,000	7.5%		10.0%	3.0%		4.0%
20 or 25 years	4,000	5.0%	2.0%	7.0%	1.0%	1.0%	2.0%
	7,000	6.5%		8.5%	2.0%		3.0%
	12,000	7.0%	3.0%	10.0%	3.0%		4.0%
	25,000	9.0%		12.0%	4.0%		5.0%

Eligible Insurance Plan: PRUVantage Wealth II[#]							
5 years	50,000	0.5%		1.0%	–	–	–
	100,000	1.0%	0.5%	1.5%	0.3%	0.2%	0.5%
	200,000	1.5%		2.0%	0.5%	0.5%	1.0%
10 or 15 years	30,000	2.0%	2.0%	4.0%	0.5%	0.5%	1.0%
	50,000	4.0%		6.0%	1.0%		1.5%
	100,000	6.0%		8.0%	2.0%		2.5%
20 or 25 years	20,000	4.0%		6.0%	1.0%		1.5%
	50,000	6.0%		8.0%	2.0%		2.5%
	100,000	8.0%		10.0%	3.5%		4.0%

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



Insurance Savings Plans

Maximise your savings and enjoy rewards of up to **S\$800** in vouchers.

Eligible Insurance Plans	Premium Payment Term	Minimum Annualised Premium ⁵ (SGD)	Voucher Rewards (SGD)
PRUWealth Plus (SGD) PRUActive Retirement II	≥ 10 years	5,000	150
		10,000	400
		15,000	800
PRUActive Cash	≥ 10 years	5,000	100
		10,000	300
		15,000	600



Insurance Savings (Supplementary Retirement Scheme - SRS)

Grow your retirement funds and enjoy single premium discount of up to **2.0%**.

Eligible Single Premium Insurance Plans	Minimum Single Premium ⁶ (SGD)	Single Premium Discount ⁷
PRUWealth Plus - SGD (SRS)	35,000	1.0%
	70,000	1.5%
	100,000	2.0%
PRUActive Saver III (SRS)	15,000	0.7%
	30,000	1.0%
	60,000	1.5%
PRUActive Retirement II (SRS)	40,000	1.0%
	80,000	1.3%
	120,000	1.5%

For more information, speak to your Prudential Financial Representative.

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

- ¹ Premium discount will be applied on the total premiums payable for the basic policy and supplementary benefit(s), including the additional premiums payable due to substandard loadings, in each of the first and second policy year of the Eligible Insurance Plan. The increased premium that comes with the Incremental Sum Assured benefit (where applicable) will not be entitled to the premium discount.
- ² An Ascend or Opus customer and/or their family members who purchase **PRU**Active Term 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 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 Annualised Premium (applicable to investments plans only) 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.
- ⁴ Promotion Bonus Units are in the form of additional units added to the Growth and/or Flex 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 and second policy year, excluding any premiums paid for supplementary benefits or top-ups via the Investment Booster (Lump Sum), if any.
- ⁵ The Minimum Annualised Premium (applicable to insurance savings plans only) is defined as the total premium due in a year for the basic policy and supplementary benefits(s) (if any), including the additional premium payable due to substandard loadings (where applicable).
- ⁶ The Minimum Single Premium is defined as a single up-front premium payment to fully pay for the basic policy and supplementary benefits (where applicable).
- ⁷ Discount is applicable on total single premium paid for the basic policy.

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. Premiums for some of the supplementary benefits 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.

PRUVantage Assure II and **PRU**Vantage Wealth II 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).

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Information is correct as of 1 October 2024.

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

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