



Leap into possibilities and
embrace your new beginning, together



Spring into new dreams and possibilities with loved ones.

Begin anew with **PRU**Points rewards and special offers in our
Spring Into New Beginnings Promotion.

Launch boldly toward your dreams and embrace the joyous new possibilities springing forth with your loved ones. With our selected protection, investments and supplementary benefits plans, kickstart the new year with rewards that help you plan and secure your aspirations for yourself and loved ones.

Unlock Prosperity with our Lunar New Year Special in January.

Sign up for **PRUVantage Assure II** and **PRUVantage Wealth II** to receive an **Ang Pow** worth up to **S\$188**. Learn more in the **Investments** sections.



Up to **18,800 PRUPoints**

Start this new season and leap toward your dreams and possibilities today! Promotion from **1 January to 31 March 2025**.

Protection

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

Eligible Insurance Plans	First-Year Premium Discount ¹
PRUCancer 360 PRULady PRUMan	15.0%

Exclusively for **ASCEND** and **PU S™** customers and their families
BY PRUDENTIAL

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



Investments

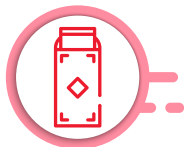
Get a head start in your investment with up to **7.0%** in promotion bonus units payable over the first two policy years, on top of Welcome Bonus.



Up to **72.0%[^]** with Welcome Bonus

Lunar New Year Special Ang Pow Giveaway³! Promotion from 1 to 31 January 2025

Celebrate Lunar New Year with Prudential! Applicable for all PRUVantage Assure II proposals submitted and incepted in the month of January. No minimum premium is required to enjoy the Ang Pow Giveaway.



Receive **6,800 PRUPoints⁴** (equivalent to S\$68) with annualised premium below S\$15,000



Receive **13,800 PRUPoints⁴** (equivalent to S\$138) with annualised premium of S\$15,000 and above

Eligible Insurance Plan: PRUVantage Assure II

Premium Term	Minimum Annualised Premium ⁵ (SGD)	Promotion Bonus Units ⁶ (Expressed as a percentage of premium received)		
		Growth Account		
		Policy Year 1	Policy Year 2	Total
5 years	40,000	0.6%	0.4%	1.0%
	100,000	1.2%	0.8%	2.0%
10 years	8,000	2.0%	1.0%	3.0%
	15,000	3.5%		4.5%
	25,000	5.0%		6.0%
15, 20 or 25 years	5,000	2.5%	1.5%	4.0%
	10,000	4.0%		5.5%
	15,000	5.5%		7.0%

[^]Sum of Total Promotion Bonus Units (payable in the first and second policy year) and Total Welcome Bonus (payable in the first three policy years) for premium allocated to Growth Account.



Investments

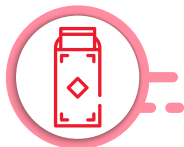
Get a head start in your investment with up to **6.0%** in promotion bonus units payable over the first two policy years, on top of Welcome Bonus.



Up to **101.0%**[^] with Welcome Bonus

Lunar New Year Special Ang Pow Giveaway³! Promotion from 1 to 31 January 2025

Celebrate Lunar New Year with Prudential! Applicable for all PRUVantage Wealth II proposals submitted and incepted in the month of January. No minimum premium is required to enjoy the Ang Pow Giveaway.



Receive **8,800 PRUPoints⁴** (equivalent to S\$88) with annualised premium below S\$/US\$50,000



Receive **18,800 PRUPoints⁴** (equivalent to S\$188) with annualised premium of S\$/US\$50,000 and above

Eligible Insurance Plan: PRUVantage Wealth II[#]

Premium Term	Minimum Annualised Premium ⁵ (SGD/USD [#])	Promotion Bonus Units ⁶ (Expressed as a percentage of premium received)		
		Growth Account		
		Policy Year 1	Policy Year 2	Total
5 years	50,000	0.3%	0.3%	0.6%
	100,000	0.6%	0.4%	1.0%
	200,000	1.0%	0.5%	1.5%
10 and 15 years	30,000	1.0%	1.0%	2.0%
	50,000	2.5%		3.5%
	100,000	3.5%		4.5%
20 and 25 years	20,000	2.0%	1.5%	3.5%
	50,000	3.5%		5.0%
	100,000	4.5%		6.0%

[^]Sum of Total Promotion Bonus Units (payable in the first and second policy year) and Total Welcome Bonus (payable in the first three policy years) for premium allocated to Growth Account.

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



Supplementary Benefits

Earn **PRU**Points when you attach selected supplementary benefits to **PRUVantage Assure II, PRUVantage Wealth II and PRUVantage Wealth II (USD)**.

Eligible Supplementary Benefits	Eligible Basic Plans	Minimum Aggregate Supplementary Benefits Annualised Premium ⁷ Per Policy (SGD/USD [#])	PRUPoints ⁴ (Value expressed as a percentage of aggregate annualised premiums)
<ul style="list-style-type: none"> • Crisis Waiver III • Payer Security Plus • Crisis Waiver USD • Payer Security USD • Accident Assist • Recovery Aid • Early Payer Security • Early Stage Crisis Waiver 	<ul style="list-style-type: none"> • PRUVantage Assure II • PRUVantage Wealth II[#] 	200	10.0%

Addition of supplementary benefits to new policies (at proposal) and existing policies (via mid-term addition) is allowed so long as the supplementary benefits are applicable to the eligible basic plans.

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



Introducing Prudential's new rewards programme

What are PRUPoints?

As part of Prudential's new online rewards platform ("PRURewards"), customers can now accumulate points, known as **PRU**Points, to redeem exciting perks. These range from e-vouchers to offset your bills or purchase daily essentials to goods and services treats to pamper yourself with.

For every 100 **PRU**Points awarded, it is equivalent to one Singapore dollar (SGD1). **PRU**Points expire one year from their date of issuance and can be redeemed easily by accessing **PRURewards** with a valid email address. Start collecting your **PRU**Points today and unlock a world of rewards on **PRURewards**!

Terms and conditions apply.

For more information, speak to your Prudential Financial Representative.

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

- 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% 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.
- ³ All **PRUVantage** Assure II and **PRUVantage** Wealth II proposals submitted and incepted between 1 and 31 January 2025 will be eligible to an Ang Pow Giveaway in the form of **PRUPoints**. The points to be awarded is determined by the annualised premium per policy, excluding premiums paid for supplementary benefits or top-ups via the Investment Booster (Lump Sum), if any.
- Eligibility for Ang Pow Giveaway does not automatically qualify the policy for the Promotion Bonus Units reward if the terms for the Promotion Bonus Units reward are not met.
- ⁴ **PRUPoints** are reward points issued on Prudential's online rewards platform ("**PRURewards**"), which can be accumulated to redeem for perks ranging from daily essential e-vouchers to goods and services from participating merchants. All **PRUPoints** have an expiry of one year from date of issuance and 100 **PRUPoints** are equivalent to one Singapore dollar (S\$1) on the platform. This conversion may be subject to change without prior notice at Prudential's absolute discretion.
- Applicable to the Supplementary Benefits Promotion, please note that for premiums in USD, one US dollar (US\$1) equals to 100 **PRUPoints**.
- 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 and second policy year, excluding any premiums paid for supplementary benefits or top-ups via the Investment Booster (Lump Sum), if any.
- ⁷ The Minimum Aggregate Supplementary Benefits Annualised Premium is defined as the sum of all the Eligible Supplementary Benefits' premiums due in the first year per Eligible Basic Plan, including the additional premiums payable due to substandard loadings, 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 for some of the products and supplementary benefits are not guaranteed and may be adjusted based on future claims experience.

As **PRUCancer 360**, **PRULady** and **PRUMan** 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 and **PRUVantage 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).

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 January 2025.

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

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