

The plan is to
change the plan



PRUVantage Assure Series

Protect and grow your wealth
with a plan made for change

The plan is to **change the plan**

In this ever-changing world, disruptions to our lives and plans can bring about unexpected changes and could put a strain on our finances.

Hence, you must build a solid foundation to protect your wealth so that you can confidently remain invested and increase your wealth over time while conserving it for your loved ones.

Stay agile with a plan that allows you to protect and grow your wealth with ease in all market conditions. It's time to change the way we invest, with a plan made for change – **PRUVantage Assure Series**¹



Conserve

Preserve your legacy for the ones that matters most to you



Grow

Maximise every opportunity to grow your wealth with ease



Protect

De-risk your portfolio for greater security in times of life's unexpected events

Made for change in an ever-changing world

Make the most out of life's ups and downs with **PRUVantage Assure Series**¹, a flexible investment-linked plan designed to help you navigate a volatile investment environment.

Stay protected during downturns

with the first-in-market Wealth Assure feature that locks in coverage at peaks of your portfolio² so your loved ones remain well taken care of.

Capitalise on new opportunities

to grow your wealth with ease through a well curated suite of **PRULink Funds** making investment simple and easy. Invest all your money from day 1 with low and simplified fees.

¹ **PRUVantage Assure Series** consist of **PRUVantage Assure (SP)**, a Single Premium plan and **PRUVantage Assure II**, a Regular Premium plan.

² Refers to the account value of Initial Investment Account for Single Premium plan or total account value of Growth and/or Flex Account for Regular Premium plan, adjusted for changes in the benefits or partial withdrawals, if any. **PRUVantage Assure II's** Wealth Assure Value is subject to a maximum of S\$20m or 3 times of lifetime premium per policy, whichever is higher.

Please refer to the Important Notes section at the end for important information relating to **PRULink Fund** dividend distributions.

Key Benefits

The plan is to **PROTECT YOUR WEALTH** at its peak

Secure maximum coverage with the first-in-market **Wealth Assure** feature

which locks in your coverage¹ in the event of death or accidental disability² at the peak of your policy value³.

Stay protected with incremental coverage

for death and accidental disability² that starts at 103% of your total premiums paid and **increases by 3% each year⁴**.

The plan is to **OPTIMISE YOUR WEALTH** to achieve diverse goals

Tailor the perfect balance between wealth growth and regular income⁵

with our innovative Dual Accounts⁶ structure designed to give you the flexibility and a customisable approach to help achieve your goals:

Growth Account:

Focus on wealth growth at a faster pace by reaping the rewards of a higher Welcome Bonus, and the option to enable dividend payouts⁵ from year 11⁷.

Flex Account:

Gain flexibility to receive dividends⁵ from day 1, with a lower Welcome Bonus.

Simplified and low administration charge

for a limited number of years⁸ starting at 2.6% p.a.⁹ for Regular Premium plan and 0.8% p.a.⁹ for Single Premium plan.

Make all your investment work for you

with 100%¹⁰ of your premiums invested from day 1, receive up to 65% additional units for the first three years as Welcome Bonus^{6,11} and Loyalty Bonuses^{9,12}.

The plan is to **CHANGE THE PLAN**

Take a premium break when needed with **Premium Pass⁶**

so you can pause premium payment for a year without incurring premium holiday charge and defer administration charge for same period year during premium term.

Enjoy flexibility that can keep up

so you can make changes as you need with options to switch funds, make top-ups or free partial withdrawals.

Enjoy first free withdrawal^{6,13} up to 10% of your total Growth and/or Flex Account Value from policy year 11, or up to 50% of the total Growth and/or Flex Account Value if the Life Assured is diagnosed with covered illnesses^{6,14}.

The plan is to **SECURE YOUR WEALTH** for those who matter

Pass down your legacy during your lifetime with **Wealth Share^{6,15}** feature

which allows you to divide your policy into multiple new policies, and assign to your loved ones, facilitating seamless wealth transfer while continuing to grow wealth in new policies.

Leave your legacy to those you love

with the option to change Life Assured¹⁶ as many times as you need.

¹ We pay the highest of: (a) the Sum Assured; (b) the Wealth Assure Value; or (c) the account value from the Initial Investment Account (IIA) for Single Premium plan or Growth and/or Flex Account for Regular Premium plan, plus the account value from Additional Investment Account, less any outstanding amount payable and withdrawals. PRUVantage Assure II's Wealth Assure Value is subject to a maximum of S\$20m or 3 times of lifetime premium per policy, whichever is higher. ² Coverage ends on the policy anniversary before the Life Assured turns 70. ³ Refers to the account value of the IIA for Single Premium plan or total account value of Growth and/or Flex Account for Regular Premium plan, adjusted for changes in the benefits or partial withdrawals, if any. ⁴ Sum Assured increase does not apply to top-ups made and supplementary benefits. 3% yearly increase is based on simple interest and will stop at 160% of the total premiums paid, adjusted for changes in benefits and partial withdrawals, if any. ⁵ Any dividends distributed in the Growth Account will automatically be reinvested in the first 10 years. Not guaranteed and is based on distribution rate and frequency of the chosen PRULink Funds. ⁶ Only applicable to Regular Premium plan. ⁷ 5 years of paid premiums need to be received for 5 years premium term and 10 years of paid premiums need to be received for all other premium terms. ⁸ Administration charge and payment duration varies for Single Premium and Regular Premium plan. ⁹ Based on the latest IIA Value for Single Premium plan, or the latest Growth and/or Flex Account Value for Regular Premium plan. ¹⁰ Excluding premium allocation to Additional Investment Account, which is 97% ¹¹ Varies based on the chosen premium term, annualised premium tier and account allocation. The Welcome Bonus reflected is based on the highest percentage awarded for 25 years premium term in Growth Account. ¹² Loyalty Bonus percentage and payout frequency varies for Single Premium and Regular Premium plan. ¹³ Does not apply to 5 years and 10 years premium term. Conditions need to be met to be entitled to the free partial withdrawal during premium term. ¹⁴ Illness refers to cancer, heart attack or stroke. ¹⁵ Only applicable for 130 years from first premium due date of original policy. ¹⁶ Only allowed after two years from policy inception. For individual-owned Single Premium plan, only up to 3 times change is allowed.

How does the **Wealth Assure** feature work?

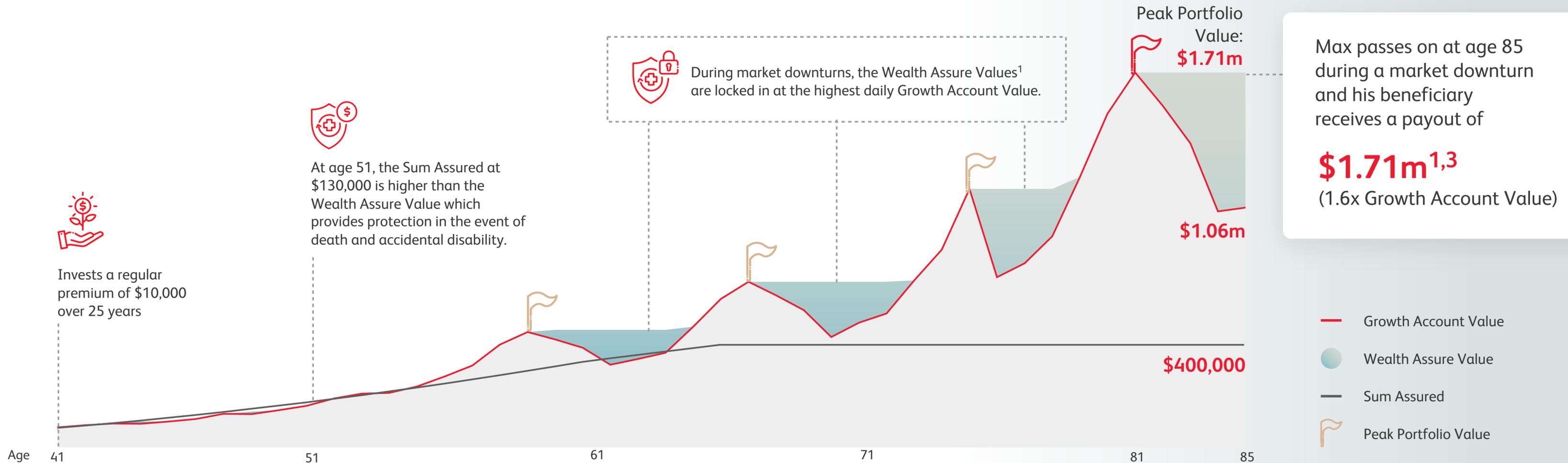
Protect your wealth every time your portfolio achieves a new high



Max
Age 41
Non-smoker

Max is a father of two and he is looking to grow his wealth but is concerned about losing investments to market fluctuations.

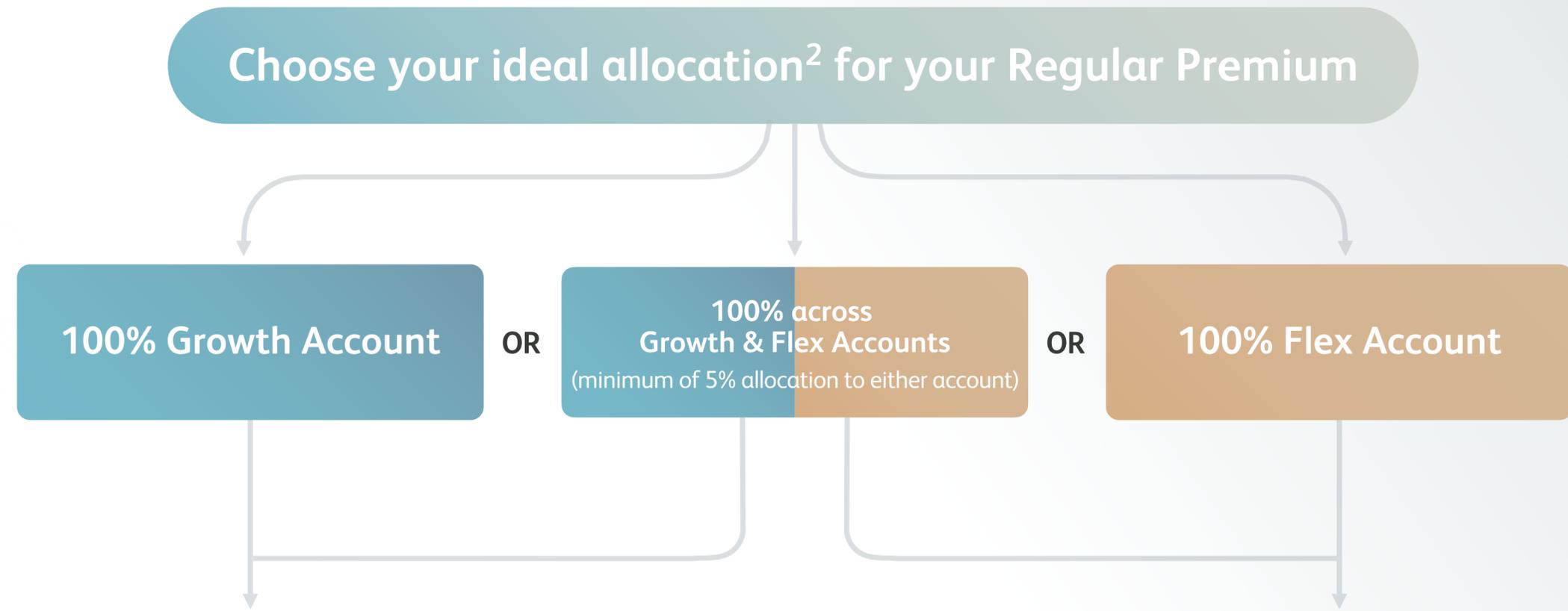
With a Regular Premium of \$10,000 p.a., he purchases **PRUVantage Assure II** to ensure his wealth is protected in case of his unfortunate demise during a market crisis with its unique **Wealth Assure¹** feature and **Sum Assured²** that grows by 3% every year. He allocates 100% of his premiums into a non-dividend paying fund in the Growth Account, with a premium term of 25 years.



This is a hypothetical illustration to help you understand how the Wealth Assure feature and an increasing Sum Assured works in tandem to provide protection from market fluctuations. This is for illustration purpose only and should not be interpreted as returns from the product. It takes into account all charges and fees payable including 2.6% p.a. administration charge for first 12 years only, continuing investment charge of 1.3% p.a. and cost of insurance where applicable.

¹ We pay the highest of: (a) the Sum Assured; (b) the Wealth Assure Value; or (c) the account value from the Growth Account, plus the account value from the Additional Investment Account, less any outstanding amounts payable and withdrawals. **PRUVantage Assure II's** Wealth Assure Value is subject to a maximum of S\$20m or 3 times of lifetime premium per policy, whichever is higher. ² The Sum Assured increase does not apply to top-ups or premiums paid for supplementary benefits (if any). 3% yearly increase is based on simple interest and will stop increasing at 160% of the total premiums paid, adjusted for changes in benefits and partial withdrawal, if any. ³ The actual benefits payable will depend on the actual performance of the underlying assets of the **PRULink Fund(s)**. The actual continuing investment charge will depend on the **PRULink Fund(s)** chosen and may vary each year.

Dual Accounts¹ offer unique benefits to help tailor to your financial goals



Life Aspiration and Goals

For medium to long term wealth accumulation (e.g. retirement, education, legacy)

For short to long-term needs with regular income⁴ (e.g. income supplement, lifestyle, travel)

Welcome Bonus³

Up to **65%³** for first 3 years

Up to **40%³** for first 3 years

Dividend Payout⁴

Flexibility to receive or reinvest dividends distributed from **year 11⁵**

Flexibility to receive or reinvest dividends distributed from **day 1**

Choice of Funds⁶

All PRULink Funds

Dividend Paying PRULink Funds only

¹ Only applicable for Regular Premium plan. | ² Premium allocation is fixed throughout the premium term. | ³ Varies based on the chosen premium term and annualised premium tier. The Welcome Bonus reflected is based on the highest percentage awarded for 25 years premium term in the respective accounts. | ⁴ Not guaranteed and is based on distribution rate and frequency of the chosen PRULink Funds. | ⁵ 5 years of paid premiums need to be received for 5 years premium term and 10 years of paid premiums need to be received for all other premium terms. | ⁶ This is referring to the choice of funds at the start of the policy and for change in regular premium distribution. For fund switch, all PRULink Funds are available in both accounts.

How does PRUVantage Assure II help you to achieve diverse goals?

Grow your wealth for the long-term while generating regular income¹



Aden
Age 30
Non-smoker

As a newlywed, Aden wants to explore Asia with his wife in their prime years. He purchases PRUVantage Assure II to grow his retirement nest, while having a regular income to fund their travel expenses.



Annual Premium:
\$15,000 paid over 20 years



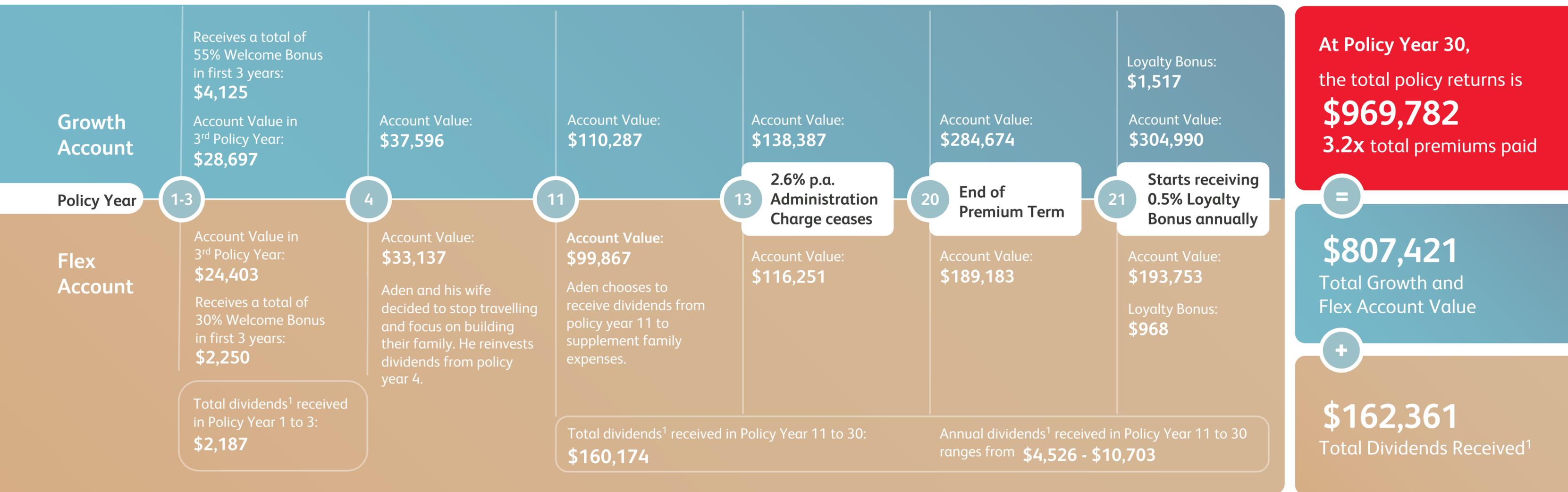
50% Growth Account:
Non-Dividend Paying Fund



50% Flex Account:
Dividend Paying Fund



Dividend Payout Rate¹:
4.5% p.a.



This chart is not drawn to scale and used for illustrative purposes only. The values are based on illustrated Investment Rate of Return (IRR) of 8% p.a., continuing investment charge of 1.3% p.a., dividend yield of 4.5% p.a. and it takes into account all charges and fees payable including 2.6% p.a. administration charge for first 12 years only and cost of insurance, where applicable. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The actual continuing investment charge will depend on the funds chosen and may vary each year. At 4% p.a. IRR and a continuing investment charge of 1.3% p.a., the projected total policy returns, total Growth and Flex Account Value and total dividends received at year 30 are \$451,806, \$350,870 and \$100,936 respectively.

¹ Not guaranteed and is based on distribution rate and frequency of the chosen PRULink Funds. Please refer to the Important Notes section at the end for important information relating to PRULink Fund dividend distributions.

How does PRUVantage Assure (SP) work?



Brenda
Age 40
Non-smoker

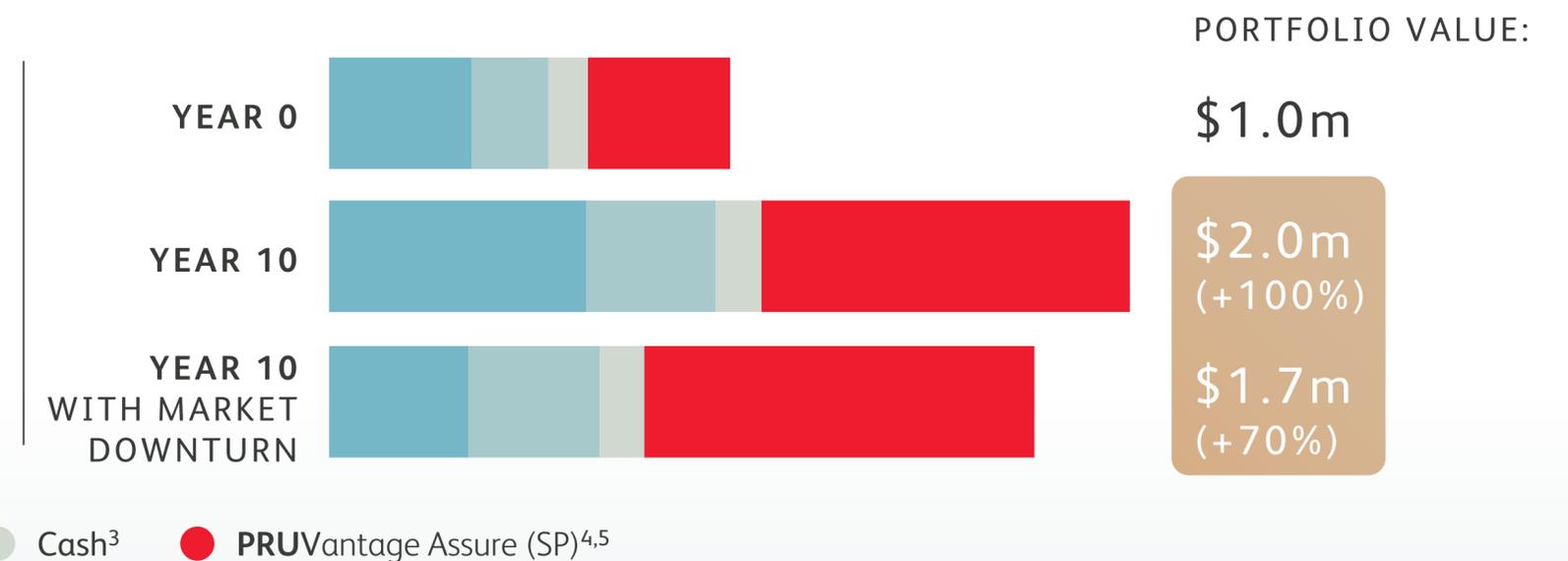
Brenda is an entrepreneur who has made a fortune through her start-up. She is comfortable investing in the markets, although has been holding on to sizable cash to look for new opportunities.

Let's look at how **PRUVantage Assure (SP)** can help her potentially increase her net worth in 10 years' time and protect her wealth for her family in case of her unfortunate demise during a market crisis¹. She purchases **PRUVantage Assure (SP)** investing \$350,000.

Original Portfolio



New Portfolio with PRUVantage Assure (SP)



With **PRUVantage Assure (SP)**, Brenda will be able to capitalise market upturns and navigate downturns with ease by:



Diversifying her investment to grow her wealth by an additional **\$500K**, capitalising on market upward trends.



Protecting her portfolio when she passes away during a market downturn with the Wealth Assure feature, leaving a \$1.7m portfolio value⁵ for her family. This is **\$500K**, or **42%** more than her original portfolio.

¹This is a hypothetical illustration to help you understand how **PRUVantage Assure (SP)** plays a role in one's portfolio to grow and protect wealth in the event of an unfortunate demise. It showcases how the Wealth Assure feature and an increasing Sum Assured works in tandem to provide protection from market fluctuations, excluding any top ups. This is for illustration purpose only and should not be interpreted as returns from the product. | ²Investment return is based on the MSCI All Country World Index and Bloomberg Barclays Global Aggregate Index for Equity and Fixed Income respectively for the period from January 1999 to December 2008. Cost of investment is factored in using average annualised Expense Ratio of 0.45% p.a. and deducted on a monthly basis. | ³Singapore Domestic Savings Deposit Rate is used for Cash. | ⁴Based on returns of **PRULink Singapore Asian Managed Fund** from January 1999 to December 2008. It takes into account all charges and fees payable including 0.8% p.a. administration charge for first 8 years only, continued investment charge assumed to be 1.3% p.a. and cost of insurance where applicable. | ⁵The portfolio value of \$1.7M is the total market value for Equities, Fixed Income, Cash and death benefit payable for **PRUVantage Assure (SP)**. For **PRUVantage Assure (SP)**, we pay the highest of: (a) the Sum Assured; (b) the Wealth Assure Value; or (c) the account value from the Initial Investment Account, plus the account value from the Additional Investment Account, less any outstanding amounts payable and withdrawals. The actual benefits payable will depend on the actual performance of the underlying assets of the **PRULink Fund(s)**. The actual continuing investment charge will depend on the **PRULink Fund(s)** chosen and may vary each year. Past performance is not necessarily indicative of future performance.

Other Product Features and Benefits

	PRUVantage Assure (SP)	PRUVantage Assure II				
		5 Years	10 Years	15 Years	20 Years	25 Years
Entry Age	1-80	1-75	1-70	1-65	1-60	1-55
Minimum Premium (SGD)	\$50,000	\$10,000 p.a.	\$5,000 p.a.	\$3,600 p.a.	\$2,400 p.a.	\$1,800 p.a.
Administration Charge	0.8% p.a. of the latest Initial Investment Account, charged for 8 years	Based on latest Growth and/or Flex Account Value				
		3.3% p.a. charged for 8 years	2.9% p.a. charged for 10 years		2.6% p.a. charged for 12 years	
Welcome Bonus ¹	-	Total Welcome Bonus for the first 3 years, awarded in the form of additional units.				
		Up to 8%	Up to 35%	Up to 45%	Up to 55%	Up to 65%
Loyalty Bonus	Receive 0.8% of the latest Initial Investment Account Value every 8 years.	Receive 0.5% of the latest Growth and/or Flex Account Value yearly after premium term ends.				
Top Up Via Investment Booster (Lump Sum)	Option to increase your investment through the Investment Booster with minimum premium of \$1,000 to the Additional Investment Account. A 3% premium charge will apply. Top ups are not subjected to Administration Charge.					
Partial Withdrawals	Option to make partial withdrawals when needed to keep up with your changing needs. No withdrawal charge applies if you:					
	(1) make the first withdrawal from your Initial Investment Account and the withdrawal amount is not more than 10% of the Single Premium, or (2) make withdrawals from the Initial Investment Account after 8th policy year, or (3) make withdrawal from the Additional Investment Account			(1) make the first withdrawal up to 10% of your total Growth and/or Flex Account Value from policy year 11 ^{2,3} , or (2) make a withdrawal up to 50% of the total Growth and/or Flex Account Value if the life assured is diagnosed with covered illnesses ³ , or (3) make withdrawals from the Growth and/or Flex Account after the premium term ⁴ , or (4) make withdrawals from the Additional Investment Account		

¹ Welcome bonus varies based on the chosen premium term, annualised premium tier and account allocation. The Welcome Bonus reflected in the table is based on the highest percentage awarded for each premium term in Growth Account. | ² Does not apply to 5 years and 10 years premium term. |

³ Conditions need to be met to be entitled to the free partial withdrawal during premium term. | ⁴ For 5 years premium term, partial withdrawal charge is applicable for 8 years.

Terms and Conditions apply. Please refer to Product Summary for more information.

For more information, speak to your Prudential Financial Representative. Call us at 1800 333 0 333 today.

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 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.

PRUVantage Assure Series are Investment-Linked Plans (ILPs) 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.

If you choose an ILP sub-fund that aims to distribute dividends on a regular basis, please note that the distribution of dividends is at the discretion of the underlying fund's Board of Directors, Manager and/or Prudential Singapore, and is not guaranteed. The distribution of dividends may be effectively paid out of capital, which will reduce the net asset value of the fund which is used to calculate the fund's unit price and the surrender value of the policy.

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).

This brochure 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 this insurance product in the policy documents that can be obtained from your Prudential Financial Representative.

This brochure 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. In case of discrepancy between the English and Mandarin versions of this brochure, the English version shall prevail.

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Information is correct as at 16 January 2025. This advertisement has not been reviewed by the Monetary Authority of Singapore.

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