



PRUDENTIAL

Listening. Understanding. Delivering

PRUSelect Vantage (SGD) &
PRUSelect Vantage
Premier (SGD)

Designed to make
the most out of your investments

Wealth Accumulation





As a successful individual, you plan your professional and personal goals, and put everything in place well in advance to achieve them. You bring the same foresight and discipline to your wealth, seeking to design a diversified portfolio to achieve your goals. This blend of prudence and discernment not only facilitates safe custody of your assets, but it also keeps you in control of your financial health.

Invest in your future with **PRU**Select Vantage (SGD) and **PRU**Select Vantage Premier (SGD). These tailored investment-linked plans offer access to a variety of quality funds, allowing you to build and diversify your portfolio. You may choose between convenient regular premium payments or a single premium. Enjoy bonus as you invest, and rest easy knowing you're protected in case of life's surprises.

Be empowered to steer towards your financial aspirations.

Key Benefits



Optimise your investments for greater advantage

- Up to 100%¹ of your premiums invested from day 1.
- Be rewarded with first or second-year and loyalty bonuses² when you stay invested.



Partner with world acclaimed fund houses

Build a portfolio by investing in our curated suite of quality funds managed by established fund houses:

abrdrn



BLACKROCK*



First Sentier Investors



Janus Henderson INVESTORS

J.P.Morgan Asset Management

Schroders

UOB Asset Management

Flexible choices to cater to your needs



- You have the flexibility to choose how you want to invest, either through regular premium term of 5, 10, 15 and 20 years with **PRU**Select Vantage (SGD) or single premium with **PRU**Select Vantage Premier (SGD).
- You can also make partial withdrawals³, top-ups and switch funds⁴.



Life protection for peace of mind

Designed for peace of mind for you and your family, the plan provides coverage if death⁵ or accidental death⁶ were to occur to you.

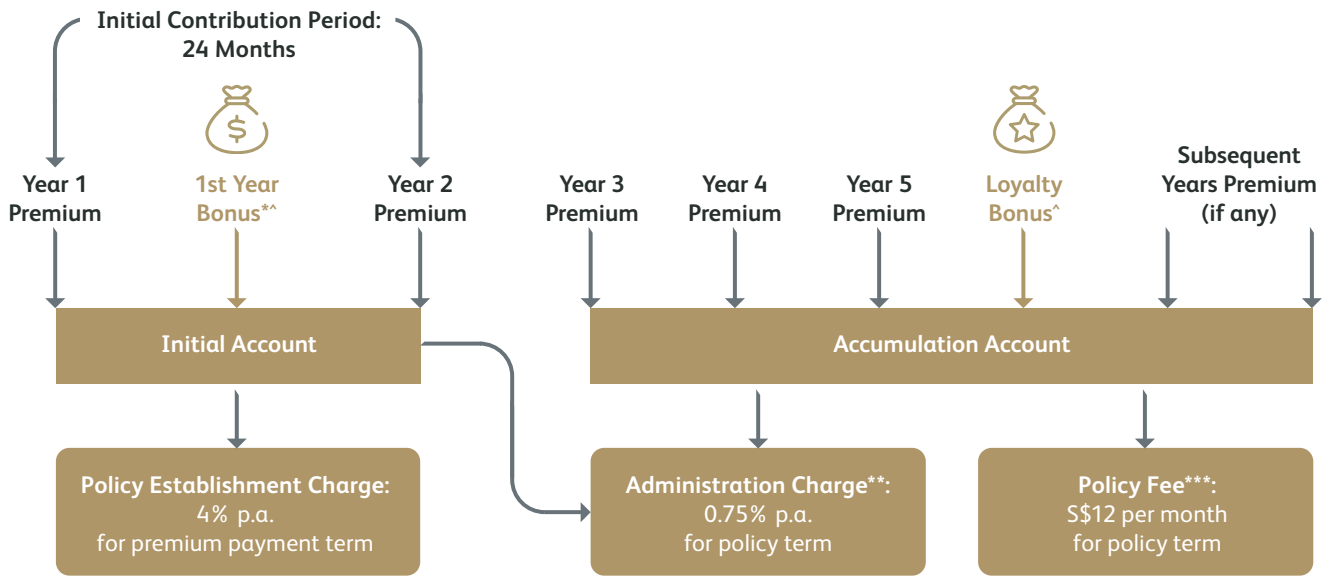


Hassle-free application

Application is hassle-free as you can sign up without any medical examination⁷.

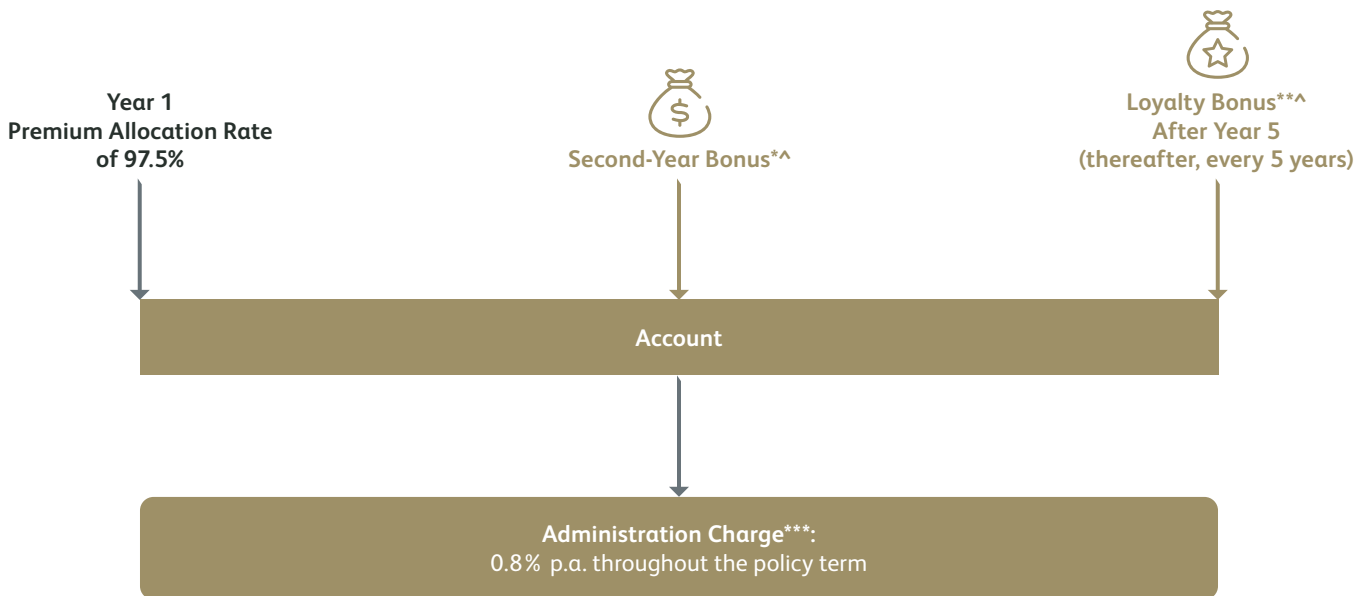
¹PRUSelect Vantage (SGD) invests 100% of your total premiums paid while PRUSelect Vantage Premier (SGD) invests 97.5% of your single premium. | ² To qualify for bonuses, you must meet the terms and conditions attached to it. First-year bonus is only applicable for PRUSelect Vantage (SGD), and second-year bonus is only applicable for PRUSelect Vantage Premier (SGD). All bonuses excludes premiums paid for supplementary benefits (if any). | ³ Partial withdrawals can only be performed if you meet the terms and conditions attached to it. | ⁴ We currently do not charge for fund switches. However, we reserve the right to levy a switching fee but will give you 30 days' written notice before doing so. | ⁵ The death benefit refers to the value of all the units in the Account, less any outstanding amounts payable. | ⁶ For accidental death benefit, we pay the higher of: (a) the value of all the units in the Account, or (b) 105% of total premiums paid plus top-ups (if any), less any withdrawals and charges applied on the reduction in premiums (excluding premiums paid for supplementary benefits), and less any outstanding amount payable. | ⁷ Medical underwriting is required when you add on supplementary benefits or if the total premiums for the selected plans per life assured issued in the past 24 months exceeds S\$15 million (or equivalent). Selected plans will be reviewed and determined by us from time to time.

How does PRUSelect Vantage (SGD)¹ works?



* Minimum annualised premium applies.
 ** We reserve the right to increase the Administration Charge up to a maximum of 1.5% p.a.
 *** We reserve the right to increase the Policy Fee up to S\$24 per month.
 ^ Please refer to the Product Summary and Policy Document for details of the terms and conditions.

How does PRUSelect Vantage Premier (SGD)¹ works?



* For single premium >= S\$250,000 and above, and withdrawals made from the Account did not exceed the single premium or top-up amounts (if any).
 ** For single premium with Account balance of at least S\$50,000 and administrative charge of 60 months has been processed.
 *** We reserve the right to increase the Administration Charge up to a maximum of 2.0% p.a. and we will give you 30 days' written notice before doing so.
 ^ Please refer to the Product Summary and Policy Document for details of the terms and conditions.

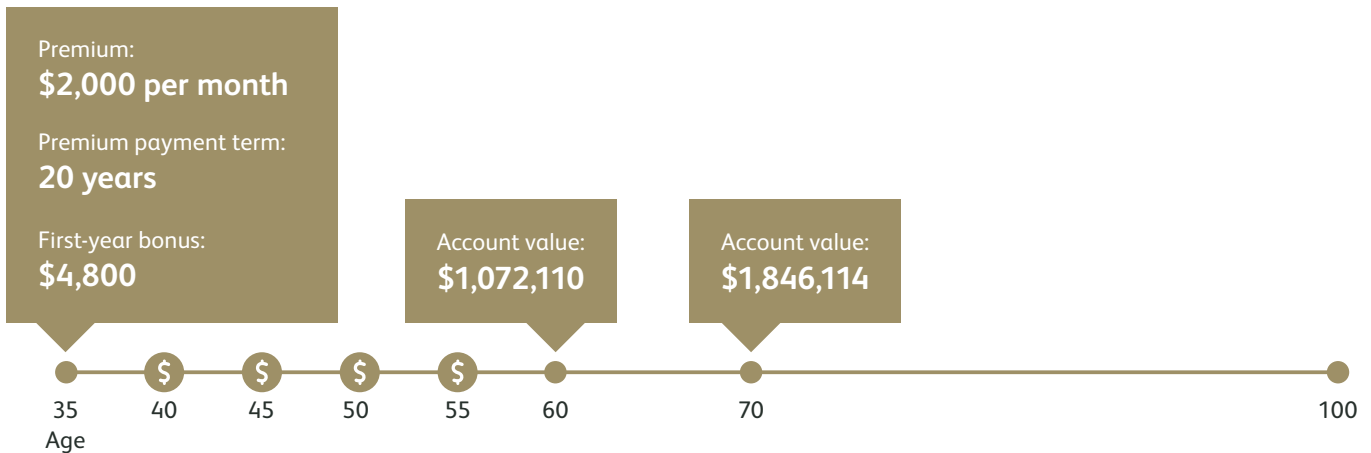
¹ Any top-up amount will follow how a single premium structure works.

How does PRUSelect Vantage (SGD) optimise wealth?



Sam
Age 35 | Male, Non-smoker

Sam purchases **PRUSelect Vantage (SGD)** with a 20-year premium payment term, paying \$24,000 a year. Let's see how he can potentially benefit financially from the plan:



💰 Loyalty bonus received every 5 years during premium payment period

Age	35 (1 st Policy Year)	40 (5 th Policy Year)	45 (10 th Policy Year)	50 (15 th Policy Year)	55 (20 th Policy Year)
Bonus Type	First-Year Bonus	Loyalty Bonus			
Percentage of Annualised Premium (Allocated as units)	20%	5%	10%	15%	20%
Bonus Amount	\$4,800	\$1,200	\$2,400	\$3,600	\$4,800

Additional \$16,800 awarded from first-year bonus and loyalty bonuses over time.

This is a hypothetical illustration to help you understand how the **PRUSelect Vantage (SGD)** plan works. This is for illustration purpose only and should not be interpreted as returns from the product. The actual benefits payable will depend on the actual performance of the chosen fund(s) available under **PRUSelect Vantage**. The values are based on an illustrated investment rate of return (IRR) of 8% p.a. and fund management charge of 1.5% p.a..

At 4% IRR, the account value at aged 60, and 70 are \$599,385 and \$706,821 respectively.

For more information, speak to your Prudential Financial Consultant.
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 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.

PRUSelect Vantage (SGD) and **PRUSelect Vantage Premier (SGD)** are Investment-Linked Plans (ILP) which invests in fund(s) that is available under **PRUSelect Vantage** and **PRUSelect Vantage Premier**. Investment products are subject to investment risks including the possible loss of the principal amount invested. The performance of the **PRUSelect Vantage** and **PRUSelect Vantage Premier** fund(s) are 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.

Investment products are subject to investment risks including the possible loss of the principal amount invested. The value of the units and the income accruing to the units (if any) may fall or rise.

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.

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 Consultant.

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.

This policy is 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 web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 28 November 2023.

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

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