
Your next financial
masterpiece begins with
one stroke
of genius.
PRUDENTIAL
Listening. Understanding. Delivering.
PRUVantage
Wealth
A resolute plan made to
grow, gain and give.

Discover the Art of Investing

and create a wealth of opportunities for generations

Behind every masterpiece is years of mindful decisions, careful selection, calculated risks and the perseverance to see it through. You are no stranger to the finesse, dedication and determination needed to succeed and build your wealth. Your accomplishments are worth upholding with the utmost care and laying the foundation to scale greater heights for you and your loved ones.

At Prudential, we believe each portfolio is a work of art. A true testament to your handiwork over the years, with the potential to **grow** in ways that provides assurance for today, allows you to **gain** certainty over the future and **give** your family a wealth of opportunities, regardless of market conditions.

Create your next masterpiece with PRUVantage Wealth

A uniquely crafted investment-linked plan that empowers you to build wealth in more ways than one, for yourself and your loved ones.

Build your wealth with a resolute plan made to help you:

Grow your wealth — **Gain** regular monthly income[1] — **Give** your family a solid foundation

[1] Not guaranteed and is based on distribution rate and frequency of the chosen **PRU**Link Funds.

Key Benefits

Grow your wealth

Maximise your wealth with attractive bonuses

- Receive up to 70%[1] additional units in the first year as **Welcome Bonus** and Loyalty Bonus of 0.8%[2] every 8 years
- Choose to invest with Singapore Dollar (S$) or United States Dollar (US$)

Ease into investing with low fees and simplified charges

- Benefit from a singular and transparent administration charge, starting from 1.10% p.a.[1,2] payable for a limited number of years, for as short as 8 years[1]
- Maximise your investments with 100% of your premiums invested on day 1

Relish in the power of choice

- Align your investments with your values and risk appetites, with a wide range of professionally managed **PRU**Link Funds
- Flexibility to make premium top ups[3], withdrawals[4] and free fund switches to capitalise on market opportunities

Gain income from your wealth

Let your wealth work for you

- Option to receive a stream of regular income, when you invest in dividend paying **PRU**Link Funds[5]

Give future generations a solid foundation

Peace of mind with guaranteed protection at no additional cost

- Rest assured that your loved ones will be cared for. Should the unforeseen happen, they will receive a payout of up to 105%[6] of total premiums paid or account value whichever is higher

Lay a firm foundation for wealth transfer

- Let your account value grow uninterrupted and be transferable to future generations, by exercising options such as purchasing the policy with a joint owner, appointing a secondary life assured[7], or the flexibility to change the life assured[8]
- Avoid probate delays on death and gain quicker access to proceeds by using beneficiary nominations

[1]Varies based on chosen premium term | [2]Applied on the latest Initial Investment Account Value | [3]A one-time 3% premium charge applies. | [4]May be subjected to partial withdrawal charges | [5]Not guaranteed and is based on distribution rate and frequency of the chosen **PRU**Link Funds | [6]Lump sum payout of 105% in case of accidental death and 101% in case of death. Total premiums paid excludes premiums paid for supplementary benefits (if any), and deducting any withdrawals made. | [7]Applies only to immediate family members. | [8]Only allowed after two years from policy inception.

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

PRUVantage Wealth **helps you grow your wealth**

Sara.

Age 40, Non-Smoker.

Sara is a successful entrepreneur. She purchases **PRU**Vantage Wealth to continue growing the wealth generated from her businesses and to ensure brighter years ahead for herself and her family.

As she already has reliable income from her mature businesses, Sara chooses to reinvest the dividends she may receive from the policy to accelerate wealth growth.

Annual Premium:
S$100,000, paid over 25 years

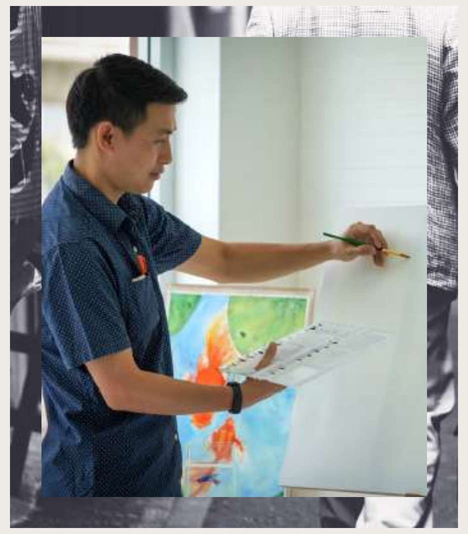
Choice of fund:
Monthly dividend-paying fund[1]

Dividend payout:
4.5% p.a., reinvested

This graph is not drawn to scale and used for illustrative purposes only. The values in the above illustration are based on Illustrated Investment Rate of Return (IRR) of return of 8% p.a. and Continuing Investment Charge (CIC) of 1.3% p.a.. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The actual CIC will depend on the funds chosen and may vary each year. At IRR of 4% p.a. and CIC of 1.3% p.a., the projected account values at the end of year 5, 10, 20, 30 and 40 are S$0.6m, S$1.2m, S$2.5m, S$3.7m and S$4.8m respectively, and pays a total loyalty bonuses of S$116,654 between policy year 8 to 40.

[1]Dividends are not guaranteed and are based on distribution rate and frequency of the chosen **PRU**Link Funds. Please refer to the Important Notes section at the end for important information relating to **PRU**Link Fund dividend distributions.

PRUVantage Wealth (USD) helps you **gain income from your wealth**



Jonathan.

Age 45, Non-Smoker.

Jonathan runs a successful business together with his wife. An avid art lover, he recently started an art studio with his wife as a passion project. He purchases a **PRU**Vantage Wealth (USD) policy, which provides regular dividends to cover the costs of running the studio, while growing his wealth for the long-term.

Annual Premium:
US$100,000, paid over 25 years

Choice of fund:
Monthly dividend-paying fund[1]

Dividend payout:
8.0% p.a.

Policy year 1

Receives Welcome Bonus of 70% of 1st year premium

Welcome bonus: **US$70,000**

Account value: **US$0.17m**

Starts receiving monthly dividends[1]

Total dividends* received in year 1:

US$13,476

Policy year 8

Starts receiving Loyalty Bonus of 0.8% every 8 years

Total loyalty bonus: **US$54,608**
received between year 8 to 40

Account value: **US$0.76m**

Policy year 25

Completes premium payment. Administration charge ceases

Total premiums paid: **US$2.5m**

Account value: **US$1.81m**

Yearly dividends* received for subsequent years:

Year	Yearly dividends*
2	US$21,014
3	US$28,334
4	US$35,442
5	US$42,345
6	US$49,048
7	US$55,558
8	US$61,880
9	US$68,503
10	US$74,450
11	US$80,226
12	US$85,835
13	US$91,282
14	US$96,571
15	US$101,708
16	US$106,696
17	US$112,375
18	US$117,055
19	US$121,599
20	US$126,013
21	US$130,299
22	US$134,461
23	US$138,502
24	US$142,427
25	US$147,353
26	US$143,947
27	US$141,335
28	US$138,770
29	US$136,251
30	US$133,778
31	US$131,350
32	US$128,966
33	US$127,645
34	US$125,329
35	US$123,054
36	US$120,821
37	US$118,628
38	US$116,475
39	US$114,361
40	US$112,285

Total policy returns

US$5.5m

2.2x total premiums paid

=

Gain regular income with monthly dividends[1] **US$4.1m**

+

Grow your wealth with rising account value **US$1.4m**

*Annual dividends illustrated here are sums of the monthly dividends paid out to policyholders over one year.

For illustrative purposes only. The values in the above illustration are based on Illustrated Investment Rate of Return (IRR) of return of 8% p.a. and Continuing Investment Charge (CIC) of 1.5% p.a.. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The actual CIC will depend on the funds chosen and may vary each year. At IRR of 4% p.a. and CIC of 1.5% p.a., the projected account values at the end of year 1, 8, 25, and 40 are US$0.16m, US$0.64m, US$1.20m, and US$0.53m respectively, pays a total loyalty bonuses of US$33,191 between policy year 8 to 40, and total dividend payments of US$2.65m. Total returns at year 40 is US$3.18m, which is 1.3x of total premium paid.

[1]Dividends are not guaranteed and is based on distribution rate and frequency of the chosen **PRU**Link USD Fund. Please refer to the Important Notes section at the end for important information relating to **PRU**Link Fund dividend distributions.

Other Product **Features and Benefits**

	Premium Term (year)				
	5	10	15	20	25
Entry Age (age next birthday)	1 to 75	1 to 70	1 to 65	1 to 60	1 to 55
Minimum Premium (p.a.)	S$/US$ 39,000	S$/US$ 30,000	S$/US$ 27,000	S$/US$ 24,000	S$/US$ 18,000
Administration Charge	Applied on a monthly basis on the the latest Initial Investment Account Value.				
	1.70% p.a.		1.30% p.a.	1.10% p.a.	
	charged for 8 years	charged for 10 years	charged for 15 years	charged for 20 years	charged for 25 years
Welcome Bonus	Awarded in the form of additional units added into the Initial Investment Account. Welcome Bonus rate is a % of first-year premium and varies based on chosen premium term.				
	6%	40%	50%	60%	70%
Loyalty Bonus	Receive 0.8% of latest Initial Investment Account Value every 8 years. Awarded in the form of additional units.				
Top up via Investment Booster	Option to increase your investment through the Investment Booster with minimum premium of S$/US$ 10,000 to the Additional Investment Account. A 3% premium charge will apply. Top ups are not subjected to Administration Charge.				
Continuing Investment Charge	Applicable based on **PRU**Link Fund(s) selected.				
Partial Withdrawal	Option to make partial withdrawals when needed to keep up with your changing needs. No withdrawal charge applies if you: (1) make withdrawals from the Initial Investment Account after the administrative charge period ceases, or (2) make withdrawals from the Additional Investment Account.				

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

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.

PRUVantage Wealth is an Investment-Linked Plan (ILP) which invests 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 are 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 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).

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 of 3 October 2023.
This advertisement has not been reviewed by the Monetary Authority of Singapore.

Prudential Assurance Company Singapore (Pte) Limited.
(Reg. No. 199002477Z)
7 Straits View #06-01 Marina One East Tower
Singapore 108936
Tel: 1800 333 0 333 Fax: 6734 6953
Part of Prudential plc
www.prudential.com.sg