



PRUDENTIAL

175 YEARS

Celebrating Life

Cherish life's joys with
smiles of assurance



Smile with assurance every day, enjoying up to S\$5,000 worth of vouchers, up to 5% Cashback and/or up to 15% rewards on selected plans.

Secure your future and start every day with a smile now.

A loving family can be the bedrock that provides you with stability and comfort. And it's easy to find joy when you can celebrate the little things with your family every day. However, life can be full of surprises. With our suite of insurance savings, protection and investment plans, we're committed to strengthening your confidence and conviction to live your best life.

Sign up for our selected plans and keep your future beaming bright, while you enjoy fabulous reward vouchers, cashback and/or premium discounts with our exclusive promotions.

Promotion Period: 1 July to 30 September 2023

| Eligible Insurance Plans | Premium Payment Terms | Minimum Annualised Premium ¹ (SGD/USD#) | Voucher Rewards (SGD) |
|--|-----------------------------|--|-----------------------|
| Insurance Savings | | | |
| PRUWealth Plus (SGD) PRUActive Retirement II PRULifetime Income Plus | ≥ 10 years | 4,000 | 150 |
| | | 8,000 | 350 |
| | | 15,000 | 800 |
| PRUWealth (USD)# | 10 years | 25,000 | 800 |
| | | 50,000 | 2,000 |
| | | 100,000 | 5,000 |
| Investments | | | |
| PRUVantage Assure | 15 years | 4,000 | 200 |
| | | 8,000 | 450 |
| | | 12,000 | 900 |
| | Available from 11 July 2023 | 3,000 | 200 |
| | 20 or 25 years | 6,000 | 450 |
| 10,000 | | 1,000 | |

#PRUWealth (USD) is a USD plan and the minimum annualised premium is in USD.

Promotion Period: 1 July to 30 September 2023

| Eligible Insurance Plan | Premium Payment Terms | Minimum Annualised Premium ¹ (SGD) | Voucher Rewards (SGD) | Cashback ² (SGD) |
|-------------------------|-----------------------|---|-----------------------|-----------------------------|
| Investments | 10 or 15 years | 40,000 | 800 | - |
| | | 80,000 | 2,800 | - |
| | | 150,000 | - | 4% |
| | 20 or 25 years | 30,000 | 1,000 | - |
| | | 60,000 | 2,800 | - |
| | | 150,000 | - | 5% |

*Cashback is applicable for cases with annualised premium of at least S\$150,000 and with premium term of 10 years and above.

Promotion Period: 7 July to 30 September 2023

| Eligible Insurance Plan | Minimum Sum Assured ³ (SGD) | Expressed as a Percentage of First-Year Premium | | Total |
|------------------------------------|--|---|---|---|
| | | First-Year Premium Discount ⁴ | Additional Voucher Rewards ⁵ (SGD) | |
| Protection | < 600,000 | 10% | - | 10% |
| PRUActive Term | ≥ 600,000 | | 5% | 15% |
| Eligible Insurance Plans | | | | First-Year Premium Discounts ⁴ |
| PRUCancer 360 PRULady PRUMan | | | | 10% |

Exclusively for **ASCEND** and **OPUS** customers and their families

BY PRUDENTIAL

Receive an additional **10%⁶ off your first-year premium** when you purchase a Protection Plan and pay premiums by annual mode.

For more information, speak to your Prudential Financial Consultant.

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

¹ The Minimum Annualised Premium is defined as the total premium due in a year for the basic policy and supplementary benefit(s), including the additional premiums payable due to substandard loadings, where applicable. Excluding top-ups made via Investment Booster (Lump Sum), if any.

² Expressed as a percentage of the first-year premium, rounded to the nearest cent.

³ The Minimum Sum Assured refers to the coverage amount for the basic plan only, excluding the sum assured for the supplementary benefit(s), if any.

⁴ First-year premium 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.

⁵ Expressed as a percentage of the first-year premium, rounded to the nearest SGD10.

⁶ 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.

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.

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 are not guaranteed and may be adjusted based on future claims experience.

As **PRU**Active Term (regular pay), **PRU**Cancer 360, **PRU**Lady and **PRU**Man have no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

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

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 Consultant.

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 11 July 2023.

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

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