

Do More for your family

Enjoy rewards worth up to 20.0% of first-year premiums on selected insurance plans.



PRUDENTIAL

Listening. Understanding. Delivering.



There is nothing purer and deeper than love for family. They are the ones who mean the most. That's why you want to protect them and ensure they are comfortable, no matter what. At Prudential, we understand that each family is special, and there is no one-size-fits-all solution. Hence, our newly-enhanced solutions empower you with better options to take care of your family's unique needs.

From **1 August to 30 September 2022**, receive **first-year discounts of up to 20.0%** on selected health and protection plans. Plus, enjoy **rewards worth up to 15.0% of first-year premiums** for selected investment plans.

Protection Plans^{1,2} – Enjoy first-year premium discounts of 10.0% and a complimentary CircleDNA kit

Eligible Insurance Plans	Minimum Annualised Premium ³ (SGD)	First-Year Premium Discounts ⁴ (Applicable to all premiums)	Complimentary CircleDNA Kit (Type based on minimum annualised premium)
PRUActive Term PRUActive Protect	≤ 1,999	10.0%	–
	≥ 2,000		Vital DNA Kit (Worth SGD279)
	≥ 3,000		Premium DNA Kit (Worth SGD899)

For more information on CircleDNA, refer to page 3.

Exclusively for **ASCEND** and **OPUS** customer and their family²

BY PRUDENTIAL

Receive an additional **10.0%¹ off your first-year premium** when you purchase Protection Plans¹ and pay premiums by annual mode.

Health Plans – Enjoy first-year premium discounts of 20.0%

Eligible Insurance Plans	First-Year Premium Discounts ⁴
Health - Easier sign-ups with Simplified Issuance Offer* PRUShield Premier OR PRUShield Premier <u>with</u> PRUExtra Premier CoPay, PRUExtra Preferred CoPay, or PRUExtra Premier Lite CoPay OR PRUShield Plus OR PRUShield Plus <u>with</u> PRUExtra Plus CoPay PRUExtra Plus Lite CoPay PRUShield Standard	20.0%

Investment Plans – Enjoy reward vouchers worth up to 15.0% of first-year premiums

Eligible Insurance Plans	Premium Payment Term	Minimum Annualised Premium ³ (SGD)	Reward ⁵ (Voucher value expressed as a % of first-year premium)
PRUVantage Assure PRUVantage RetireCare	5 years	≥ 15,000	2.0%
		≥ 25,000	4.0%
	10 or 15 years	≥ 8,000	10.0%
		≥ 15,000	12.5%
		≥ 25,000	15.0%

Investment Plan – Enjoy promotional bonus units worth up to 15.0% of annualised first-year premiums

Eligible Insurance Plan	Premium Payment Term	Minimum Annualised Premium ⁶ (SGD)	Promotional Bonus Units ⁷ (% of annualised first-year premium for the basic policy)
PRUVantage Wealth	5 years	≥ 78,000	3.0%
	10 years	≥ 60,000	8.0%
	15 years	≥ 54,000	10.0%
	20 years	≥ 48,000	15.0%
	25 years	≥ 36,000	15.0%

What is CircleDNA?

CircleDNA is a Health and Wellness programme that is based on your individual DNA. With just a saliva sample, CircleDNA provides you with diet, nutrition and fitness recommendations based on your DNA.

For more information, visit [CircleDNA](#).



Vital DNA Kit⁺
(worth SGD279)

- 14 Categories – 125+ Reports
- Diet, Nutrition, Fitness, Stress, Ancestry, Skin and More
- 30 Mins Phone Consultation



Premium DNA Kit⁺
(worth SGD899)

- 20 Categories – 500+ Reports
- Vital + Family Planning + Health Bundle + Drug Response
- Free Lifetime Subscription of Updates (SGD88/year)
- 30 Mins Phone Consultation (2x)

To find out how you can qualify for the CircleDNA kit, refer to the promotion table on Protection Plans.

For more information, speak to your Prudential Financial Consultant.

Call us at **1800 333 0 333** today or visit www.prudential.com.sg/wedofamily2

*Simplified Issuance Offer is open to any customer with an existing non-Prudential Shield plan with no pre-existing conditions and have applied and submitted their applications electronically between 1 April 2022 and 30 September 2022. Customers can sign up by answering just 3 underwriting questions instead of the full health questionnaire.

+Prudential makes no warranty or representation as to the quality, merchantability, accuracy or fitness for purpose of the merchants' goods and services in respect of the CircleDNA Kit and any relevant reports. Any dispute about the same must be resolved directly with the Merchant. Merchant terms and conditions shall apply.

¹ All protection plans (**PRU**Active Term and **PRU**Active Protect) purchased by an Ascend or Opus customer and their family members² will receive an additional 10.0% discount applicable for first-year premiums paid on an annual basis only and will be applied on the premium for the basic policy and supplementary benefit(s).

² Family includes spouse, children, parents, siblings and grandchildren.

³ The Minimum Annualised Premium is defined as the total premium due in a year for the basic policy and supplementary benefit(s), where applicable. Excluding top-ups made via Investment Booster (Lump Sum), if any.

⁴ Discount is applicable for first-year premium paid and will be applied on the premium for the basic policy and supplementary benefit(s). For **PRU**Shield, the discount is applicable to Prudential's portion of the Integrated Shield Plan premium only and for new-to-**PRU**Shield customers only.

⁵ Voucher value is based on the first-year premium that includes the premium for the basic policy and supplementary benefit(s). First-year premium is the total premium due from a policy in its maiden year, excluding Investment Booster (Lump Sum), if any. The vouchers value is fixed as a % of first-year premium, rounded to the nearest tens. For example, if a customer meets the minimum annualised premium criteria, qualifying for a 10.0% reward and paying a premium of SGD12,000 for a period of 10 years, he/she will receive SGD1,200 worth of vouchers.

⁶ The Minimum Annualised Premium in **PRU**Vantage Wealth is defined as the total premiums paid in a year for the basic policy, excluding premiums paid for supplementary benefits or top-ups via the Investment Booster (Lump Sum), if any.

⁷ Only awarded during promotion period, Promotional Bonus Units is in the form of additional units added to the Initial Investment Account and is calculated as a % of the annualised first-year premium for the basic policy only, excluding any premiums paid for supplementary benefits or top-ups via the Investment Booster (Lump Sum), if any.

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. Premiums for some of the products are not guaranteed and may be adjusted based on future claims experience. Prudential reserves the right to vary premiums at any time by giving 30 days' written notice to the policyowner before doing so. Premium rates will be based on age next birthday (for first premium) on cover start date and each policy anniversary date (for renewable premium).

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.

As **PRUActive Term** and **PRUActive Protect** have no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

PRUShield is an annual renewable non-participating plan and its nature is different from life or endowment products as it has no surrender value. **PRUExtra** premiums cannot be paid by Medisave. Prudential guarantees lifetime coverage for **PRUShield** and **PRUExtra** inforce policies. We reserve the right to vary the policy benefits, features, conditions, and/or name at any time by giving 30 days' written notice to the policyowner before doing so.

PRUVantage Assure, **PRUVantage RetireCare** and **PRUVantage 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).

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 these insurance products 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.

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).

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Information is correct as at 1 August 2022.

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

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