

TERMS AND CONDITIONS OF PROTECT YOUR LEGACY LUCKY DRAW PROMOTION

A. Promotion Details

1. Definitions:

- a) **“Prudential”** means Prudential Assurance Company Singapore (Pte) Limited.
- b) **“Lucky Draw Promotion Period”** means the period between 10 July and 31 October 2023 (both dates inclusive).
- c) **“Lucky Draw Qualifying Period”** means the monthly draw period between (1) 1 July and 31 July 2023, (2) 1 August and 31 August 2023, (3) 1 September and 30 September 2023, (4) 1 October and 31 October 2023 (both dates inclusive for all).
- d) **“Eligible Customer”** means customers whose proposal for any Eligible Insurance Plan is submitted to and accepted by Prudential during the Promotion Period by satisfying the eligibility criteria below.
- e) **“Protect Your Legacy Lucky Draw”** means a mechanic where winners are chosen at random from a pool of participating Eligible Customers
- f) **“Winner”** means the 8 people that are drawn from the Lucky Draw to win the prize.
- g) **“Prize”** means the prizes the Eligible Customer has a chance to win.
- h) **“Lucky Draw Promotion Table”** means the table below.

Lucky Draw Promotion Table:

Type of customer	Eligible Insurance Products	Minimum Annualized Premium Equivalent (\$)	Prize (\$\$)
New to Prudential Opus	Any Prudential insurance products listed below: 1. PRULife Vantage Achiever Prime USD RP 2. PRUActive Life III 3. PRUWealth Plus (SGD) 4. PRUActive Term 5. PRUVantage Assure (10 pay and above) 6. PRUVantage Wealth (10pay and above) 7. PRUWealth (USD) SP 8. PRUWealth (USD) (10 Pay)	\$75,000	All eligible customers will receive a lucky draw chance during the Monthly Draw to win (1) A pair of Business-Class tickets to Maldives and 3 Night stay at Six Senses Maldives – Lagoon Water Villa Or (2) A private dining experience for 8 Pax at Kanves
Existing Customers Upgrading to Opus		\$30,000	
Existing Opus Customers		\$30,000	

2. Eligibility

In order to be eligible for the Lucky Draw, the Participant has to satisfy the following during the period 1 July and 31 October 2023 (both dates inclusive) in order to stand a chance to win the Prize(s) (as defined below), provided always that you satisfy all the qualifying criteria set out in these Terms and Conditions:

- (a) If the Eligible Customer's proposal for an Eligible Regular Premium Insurance Plan is submitted to Prudential and accepted by Prudential from 1 July and 31 October 2023 (both dates inclusive).
- (b) This Promotion is valid for all premium payment modes (monthly, quarterly, bi-annual and annual).

3. Protect Your Legacy Lucky Draw Mechanisms

- a. Eligible insurance product meeting the minimum Cumulative Annualised Premium Equivalent criteria set out in the Lucky Draw Promotion Table in Pt 1 (h)
- b. All Eligible customers will then be entered into a Lucky Draw, where 2 winners will be selected monthly during the Lucky Draw Promotion Period

Prudential shall conduct the Lucky Draw on the date set out below:

Lucky Draw Qualifying Period		Lucky Draw Dates	Number of winner(s)
Submission and Inception	(1) 1 July – 31 July 2023	(1) 16 Aug 2023	2 Winners each draw
	(2) 1 Aug – 31 Aug 2023	(2) 20 Sep 2023	
	(3) 1 Sep – 30 Sep 2023	(3) 18 Oct 2023	
	(4) 1 Oct – 31 Oct 2023	(4) 16 Nov 2023	

Conduct of Lucky Draw

- a. The Lucky Draw will be conducted at 7 Straits View, #06-01 Marina One East Tower, Singapore 018936 (or such another venue, date as may be determined at Prudential's discretion.) The draw will be conducted on 16 August, 20 September, 18 October, and 16 November 2023, 10.30am.
- b. A total of eight (8) winners (each a "Winner"), two (2) winners will be drawn each month at random. Eligible customer's name will be printed out and drawn out physically during the draw. The Lucky Draw will be conducted in the presence of and be witnessed by an employee of Prudential.
- c. Non-winners from each draw will be roll over for inclusion in the subsequent drawing, if any.

4. Prize(s)

- a. An Eligible Customer is entitled to receive a Prize in accordance with the Lucky Draw Promotion table stated in clause 1(h).
- b. Each Eligible Customer will be entitled to a maximum of one (1) Prize per life assured per Eligible Insurance Plan during each Luck Draw Qualifying Period.
- c. The Prize is non-transferable, non-refundable and non-exchangeable for cash, credit, goods or benefits in kind.

- d. Any unclaimed Prize(s) within 6 months from the draw will be subjected to a re-draw for a new winner.
- e. First Prize: (1) A pair of Business-Class tickets to Maldives and 3 Night stay at Six Senses Maldives consists of return business class ticket (J class) on Singapore Airlines, current airport and fuel taxes, 3 night accommodation at Six Senses Maldives – Lagoon Water Villa, full board arrangement (breakfast, lunch, dinner), 3 days “Saints” beverages package, and return seaplane transfer.
- f. Second Prize: (2) A private dining experience for 8 Pax at Kanves Singapore consist of a bottle of red and white wine for sharing amongst the guests and dinner is strictly from 7.30pm to 10.30pm for 8 pax in one seating. Advanced reservation of at least 3 months is recommended and priority will be given to Prudential clients.

5. Prize Redemption

- a. The Winners of the Lucky Draw will be notified via mail immediately and by post (7) working days after the Lucky Draw has been conducted.
- b. The winners’ list of the Lucky Draw will be posted on www.prudential.com.sg/priority-programme/opus#!promotions.
- c. Eligible Customers shall be solely responsible for ensuring that they provide Prudential with a valid phone number, home address or email address for the purpose of notification.
- d. The Eligible Customer agrees and accepts that Prudential will not be responsible for any consequences arising from his/her failure to provide Prudential with a true, complete and accurate phone number, home address or email address and/or notify Prudential of any change(s) to his/her phone number and email address.
- e. If a Winner declines his prize, his win will be forfeited, and the Winners shall not have any claim against Prudential for such forfeiture.

B. General Terms and Conditions

1. By participating in the Protect Your Legacy Lucky Draw, each Eligible Customer is deemed to have accepted and agreed to be bound by these Terms and Conditions and any other instructions, terms and conditions that Prudential may issue from time to time.
2. Prudential assumes no responsibility for incomplete, lost, late, damaged, illegible or misdirected forms or email communication, for technical hardware or software failures of any kind, lost or unavailable network connections, or failed incomplete, garbled or delayed electronic transmission which may limit a Eligible Customer’s ability to participate in the Protect Your Legacy Lucky Draw.
3. Prudential will endeavour to hold the Lucky Draw on and at the advertised date, time and venue and by the mode (manually or electronically) as advertised, but reserves the right, in its sole and absolute discretion, to conduct the Lucky Draw by another mode in such circumstances as Prudential may deem appropriate.
4. The following categories of persons are not eligible to participate in the Protect Your Legacy Lucky Draw: employees (including their immediate families) of Prudential, suppliers of the Prize(s), and any other company professionally connected to the Promotion. Immediate family means any of the

following: spouse, ex-spouse, de-facto spouse, child, step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt niece, nephew, mother, sister, step-brother, step-sister or first cousin.

5. Prudential has the sole and absolute discretion to exclude any Eligible Customer from participating in the Protect Your Legacy Lucky Draw without any obligation to furnish notice and/or reason.
6. Prudential reserves the right to disqualify or disregard any Eligible Customer who does not comply with the Terms and Conditions.
7. Prudential may at its discretion forfeit the Prizes, or, if already awarded, reclaim the Prizes at the expense of the Winner without payment, compensation, or having to give any reason whatsoever in the event Prudential subsequently discovers that the Winner is not eligible to participate in the Protect Your Legacy Lucky Draw and/or to receive the Prizes.
8. Prizes are subject to availability while stocks last. Prudential reserves the right to replace any Prizes with items of similar value at any time without prior notice.
9. Prudential shall not be liable for any loss of, damage to, defects, delay, mis-delivery or non-delivery of the Prizes.
10. Prudential reserves the right to deal with any unclaimed Prize(s) in any manner it deems fit. Prudential reserves the right to request for the Winners' proof of eligibility, identity and/or otherwise for the purposes of verifying the Winner's claim to the Prize(s) at the time of prize collection. Prudential is under no obligation whatsoever to disclose the identity of the Winners or to publish the same for any reason at any point of time.
11. The Prize(s) is not exchangeable for cash, credit or any other items of equivalent value. The validity period of the Prize(s) is non-extendable. Prudential will be under no obligation to replace or pay to Winner the value of any Prize(s) that are not utilised by the Winners before the end of the validity period of the Prize(s) as may be stipulated by Prudential and/or relevant merchants.
12. The Protect Your Legacy Lucky Draw is not valid in conjunction with other promotions carried out by Prudential.
13. By participating in this Protect Your Legacy Lucky Draw, each Eligible Customer agrees and consents under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of any and all personal data of the Eligible Customer by/to Prudential, advertising and promotional agencies of the Protect Your Legacy Lucky Draw and such other third party, in Prudential's absolute discretion, consider appropriate or necessary in connection with the Protect Your Legacy Lucky Draw and redemption of Prize(s).
14. If a Eligible Customer provides Prudential with personal data of any third party, that Eligible Customer hereby:
 - a) Agrees on behalf of that third party to be bound by the Terms and Conditions contained herein;
and

- b) Consents on behalf of that third party, to Prudential's collection, use, disclosure and processing of his/her personal data in accordance with the Terms and Conditions contained herein.

The Eligible Customer warrants that he/she has obtained the said third party's prior consent to such collection, use, disclosure and processing of his/her personal data by Prudential and that the personal data that the Eligible Customer provides to Prudential is true, accurate and complete.

15. Prudential shall not be liable for any third party's misuse of the Eligible Customer's submitted information and photograph as a result of the Eligible Customer taking part in the Protect Your Legacy Lucky Draw.
16. Unless prohibited by law, participation in the Protect Your Legacy Lucky Draw constitutes permission for Prudential, its advertising and promotional agencies to use any of the Eligible Customer's names, and/or likeness for advertising and promotional purposes. Each Eligible Customer further agrees and acknowledges that the copyright and all other intellectual property rights in and to all photographs or audio-video or other recordings of the Eligible Customer taken or made in connection with the Protect Your Legacy Lucky Draw shall vest solely and absolutely in Prudential without any compensation to the Eligible Customer.
17. Prudential may at any time at its absolute discretion, without prior notice or assigning any reason thereof or being liable to any person, (i) suspend, cancel or terminate the Protect Your Legacy Lucky Draw, or (ii) delete, vary, supplement, amend, modify any one or more of the terms and conditions of the Promotion. Prudential's determination of all matters in connection with the Protect Your Legacy Lucky Draw and the Prize shall be final, binding and conclusive. Prudential is not obliged to give any reason or prior notice on any matter concerning the Protect Your Legacy Lucky Draw or the Prize. No appeal, correspondence or claims will be entertained. Prudential has the right and discretion to determine whether a party has met the requirements of the Protect Your Legacy Lucky Draw and/or to receive the Prize. Eligible Customer shall not be entitled to any damages or compensation whatsoever or howsoever arising as a result of such amendment, suspension or termination.
18. By participating in the Protect Your Legacy Lucky Draw, all Eligible Customer agree and undertake to, at all times, indemnify, keep indemnified, and hold Prudential, its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries (other than personal injury caused by Prudential's negligence), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and client or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, their participation in the Protect Your Legacy Lucky Draw, acceptance or usage of any Prize, and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.
19. Prudential makes no warranty or representation as to the quality, merchantability or fitness for purpose of the merchants' goods and services in respect of the Prize(s). Any dispute about the same must be resolved directly with the merchant. Merchant terms and conditions apply.
20. In the event of any inconsistency or discrepancy between the Terms and Conditions and the contents of any brochure, marketing and/or promotional materials relating to the Protect Your Legacy Lucky Draw, these Terms and Conditions shall prevail.

21. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Protect Your Legacy Lucky Draw, in particular the Prize(s), are the property of their respective owners. Prudential is not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.
22. Failure by Prudential to exercise any of its right or remedy under these Terms and Conditions does not constitute a waiver of that right or remedy.
23. The Terms and Conditions shall be governed by Singapore law and the Eligible Customer agree to submit to the exclusive jurisdiction of the courts of Singapore.
24. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Right of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

Important notes

You are recommended to read the product summary and seek advice from a qualified representative of either Prudential or a distributor duly appointed by Prudential for a financial analysis before purchasing an insurance 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 and **PRUVantage Assure** are Investment-Linked Plans (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.

A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from your representative of either Prudential or a distributor duly appointed by Prudential. 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 on this website 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 representative of either Prudential or a distributor duly appointed by Prudential. The information contained on this website 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.

Information is correct as 7 July 2023.

These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policies 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).

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