



**PRUDENTIAL**

Listening. Understanding. Delivering.

**Gear up for success,  
seize life's best wins ahead**



Get a winning start into your wondrous future and await attractive rewards.

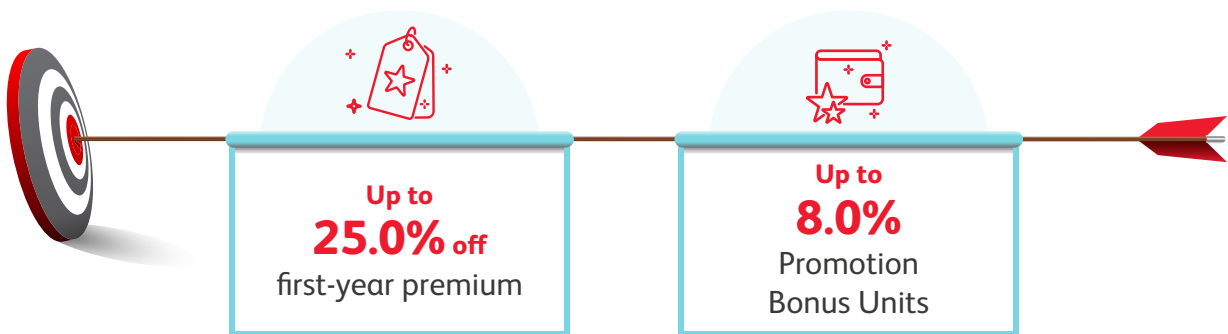
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Set your future right and get ready to win today.

Simply by putting good preparations in place, you're always ready to win; to savour life's winning moments fully with your loved ones. When you get an early head start, plan for contingencies, get ready for upcoming milestones, and even map your retirement journey — what you prepare now makes your future moments even more satisfying.

Start safeguarding tomorrow's success today and get ready for your new chapters with steady confidence. With our suite of protection and investment plans, kickstart a future that's ready for win after win.

**From 1 January to 31 March 2024**, enjoy attractive rewards when you sign up for selected plans.



**Protection**

Eligible Insurance Plan	Premium Discount <sup>1</sup> for First Two Policy Years	
PRUActive Term	Policy Year 1 <b>10.0%</b>	Policy Year 2 <b>10.0%</b>
Eligible Insurance Plans	First-Year Premium Discount <sup>2</sup>	
PRUActive Protect	<b>10.0%</b>	
PRUCancer 360 PRULady PRUMan	<b>25.0%</b>	

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

Receive an additional **10.0%<sup>3</sup> off your first-year premium** when you purchase a Protection Plan and pay premiums by annual mode.

## Investments

Eligible Insurance Plans	Premium Payment Term	Minimum Annualised Premium <sup>4</sup> (SGD/USD#)	Promotion Bonus Units <sup>5</sup> (Expressed as a percentage of premium received)
PRUVantage Assure	10 years	10,000	<b>2.0%</b>
		18,000	<b>3.0%</b>
		30,000	<b>4.0%</b>
	15 years	5,000	<b>4.0%</b>
		10,000	<b>5.5%</b>
		15,000	<b>7.5%</b>
	20 or 25 years	4,000	<b>4.5%</b>
		8,000	<b>6.0%</b>
		12,000	<b>8.0%</b>
PRUVantage Wealth <sup>#</sup>	10 or 15 years	40,000	<b>2.0%</b>
		80,000	<b>3.5%</b>
		150,000	<b>4.5%</b>
	20 or 25 years	30,000	<b>3.0%</b>
		60,000	<b>4.5%</b>
		150,000	<b>5.5%</b>

<sup>#</sup>PRUVantage Wealth is available in both SGD and USD currency. If it is a USD plan, the minimum annualised premium is in USD.

For more information, speak to your Prudential Financial Consultant.

Call us at **1800 333 0 333** today or visit [www.prudential.com.sg/readytowin](http://www.prudential.com.sg/readytowin)

<sup>1</sup> Premium discount will be applied on the total premiums paid for the basic policy and supplementary benefit(s), including the additional premiums payable due to substandard loadings, in each of the first and second policy years of the Eligible Insurance Plan. The increased premium that comes with the Incremental Sum Assured benefit (where applicable) will not be entitled to the premium discount.

<sup>2</sup> First-year premium discount will be applied on the first-year premium in the first policy year only. The 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.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> Promotion Bonus Units are in the form of additional units added to the Initial Investment Account and are calculated as a percentage of the premium received for the basic policy in the first policy year, 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. 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**Active Protect, **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.

**PRU**Vantage 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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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Information is correct as of 5 January 2024.

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

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