



PRU Apex Legacy Index

Where every thread we weave grows and shapes your enduring legacy.

A close-up, shallow depth-of-field photograph of several spools of golden-brown thread. The spools are arranged in a row, with the one in the foreground being the most prominent and in sharp focus. The threads are wound tightly around the spools. In the background, other spools are visible but blurred. The lighting is warm and directional, creating highlights on the threads and casting soft shadows. The overall mood is one of craftsmanship and tradition.

What threads are you placing **for the future?**

A legacy isn't just what you leave behind, but how you future-proof opportunities to last. In a shifting world, every decision you make becomes a thread in your long-term tapestry.

PRU Apex Legacy Index is a bespoke Indexed Universal Life (IUL) plan that weaves **S&P 500[®] growth potential** into your legacy. Designed to balance **bold opportunity with downside protection**, your **legacy is safeguarded** even as your **ambitions evolve**.

Preserve your legacy

with comprehensive coverage, enabling your influence to endure.

Thread bold growth into your legacy

by tapping into market-linked potential while staying protected from market losses.

Tailor your legacy

to reflect your priorities and shape it continuously as your aspirations evolve.

Key Benefits

Preserve your legacy



Lifelong protection

High death and terminal illness coverage¹



No-lapse guarantee²

Coverage remains intact for the first 5 years, regardless of market performance

Thread bold growth into your legacy



Maximise growth potential

S&P 500[®] Index-linked returns

subject to a cap rate of 9.0%³

Steady growth on Fixed Account

First Year Crediting Rate⁴ of 4.2% p.a.
Guaranteed Minimum Crediting Rate of 2.0% p.a.⁵

Loyalty Crediting Rate

of 0.35% p.a. on Fixed Account from year 11 onwards

One-time bonus crediting rate⁶

of 3.0% on total account value after the end of premium term for fully paid policy



Enjoy protection from market losses

Guaranteed lifetime 0.0% floor rate⁷

for Index Account

Guaranteed Minimum Surrender Value⁸

for first 3 policy years that is not lower than 95% of Day 1 Surrender Value

Tailor your legacy



Choose your premium term

Single (with premium financing available⁹) or Multipay¹⁰ (10 years)



Customise your premium allocation

between Fixed and Index Account per your risk appetite, with the option to adjust annually from year 2



Protect your Index Account from market volatility

Option to split premium into 12 parts and allocate over 12 months



Shape your legacy

Option to make additional premium top-ups¹¹, withdrawals¹², change life assured, and nominate beneficiaries

¹ Up to 10x coverage of premium paid based on age 40 Male, Non-smoker, Standard Life who resides in Singapore and has chosen minimum premium option and allocated 100% of the premiums to Index Account and opt for either Single Premium or Multipay (10 years).

² The No Lapse Period (NLP) will apply only if: there is no change in life assured; and you did not make any withdrawals from your Account Value, or: if you have made withdrawals, you back paid all the withdrawn amounts; the total withdrawn amount is equal to or less than the total top-up amount. For Multipay, cumulative Least Premium Required (LPR) must also be maintained at each checkpoint, or: if cumulative LPR is not maintained, you back paid the missed LPR to resume the sum assured. ³ A Guaranteed Minimum Cap Rate of 3.0% applies. Cap Rate and Guaranteed Minimum Cap Rate (for future new monies only) may change at Prudential's discretion. ⁴ Refers to New Money Crediting Rate. ⁵ Guaranteed Minimum Crediting Rate for future new monies may be changed at Prudential's discretion.

⁶ Applicable for Multipay premium term only. ⁷ Refers to Guaranteed Minimum Crediting Rate. ⁸ Applicable for Single premium term only. ⁹ Subject to bank approval and interest rate risk. ¹⁰ Subject to Least Premium Required and Maximum Advance Premium.

¹¹ Subjected to our approval. We reserve the right to reject, refund or limit the amount of top-ups being made to the policy. ¹² Subject to Partial Withdrawal Charge and reduction in Sum Assured.

Design a legacy to last

1

Choose the right coverage



Enjoy high coverage

With up to 10x coverage¹ for every dollar invested

2

Choose your preferred premium term



Single

Premium financing available²



10 Years

Subject to Least Premium Required and Maximum Advance Premium

3

Select your premium options³



Minimum Premium



Higher Premium

For Multipay, the Maximum Advance Premium gives you the flexibility to pay up to 3 times of the annual premium each year during premium term so that you can accelerate your account value growth in the early years.

4

Select your premium allocation⁴



Fixed Account

Steady growth



Index Account

Growth potential

5

Leave an enduring legacy for your loved ones



High payout for your dependants when you are no longer around

¹ Based on age 40 Male, Non-smoker, Standard Life who resides in Singapore and has chosen minimum premium option and allocated 100% of the premiums to Index Account and opt for either Single Premium or Multipay (10 years). | ² Subject to bank approval and interest rate risk. | ³ The premium option is to be chosen at the time of application. A Higher Premium Option allows customer to start the policy with a higher fund at inception to pay for future policy charges and/or support a longer policy sustainability. Minimum Premium Option allows for policy to be incepted but may require additional premium top-ups to cover policy charges and prevent risk of lapse. | ⁴ Premium charge will be applied on Single Premium or each premium payment for Multipay before monies are placed into the Fixed Account and/or Index Account based on the allocation option chosen at the start of the policy ("Net Premium Allocation").

Align the threads of your estate



Mr Ong

Age 50
Smoker

Mr Ong is a second-generation business owner planning to retire early. He has two children: Edwin (20) and Sara (18).

He intends for Sara to take over the business in five years, and provide for Edwin's future. He also wants to secure his own retirement, but most of his wealth is tied up in the business and investments.

He purchases a PRUApex Legacy Index policy to strengthen his retirement fund and distribute his estate fairly.

- Coverage: US\$15.0m
- Single Premium: US\$3.5m
- Premium Option: Minimum
- Index Account allocation: 80%



Sara



Edwin



Mr Ong

Without PRUApex Legacy Index			
Mr Ong Total Net Worth: US\$35.0m	<div><div> Family business US\$15.0m</div><div> Cash US\$3.0m</div><div>Total: US\$18.0m</div></div>	<div><div> Family home US\$10.0m</div><div> Cash US\$3.0m</div><div>Total: US\$13.0m</div></div>	<div><div> Cash to support retirement US\$4.0m</div><div>Value: US\$4.0m</div></div>
With PRUApex Legacy Index			
Mr Ong Total Net Worth: US\$46.5m	<div><div> Family business US\$15.0m</div><div> Insurance payout US\$5.0m</div><div>Total: US\$20.0m</div><div>↗ Increase of 11%</div></div>	<div><div> Family home US\$10.0m</div><div> Insurance payout US\$10.0m</div><div>Total: US\$20.0m</div><div>↗ Increase of 54%</div></div>	<div><div> Cash to support retirement US\$10.0m less insurance premium</div><div>Value: US\$6.5m</div></div> <div>↗ Increase of 64%</div>

PRUApex Legacy Index increases his estate by **US\$11.5m (33%)**, which includes an increase to his retirement nest by **US\$2.5m (64%)**.

Figures and diagrams are for illustrative purposes only and have been rounded to the nearest US\$100,000.

Craft a global diversified legacy



Mr Li
Age 47
Non-smoker

Mr Li is an entrepreneur who has built substantial wealth through his tech ventures in China.

With regulatory constraints and economic uncertainty limiting domestic wealth solutions, he seeks a product that offers global exposure, flexibility, and efficient estate-planning benefits.

He chooses **PRU**Apex Legacy Index because of Singapore’s political and economic stability, strong financial infrastructure and robust regulatory framework for offshore clients.

- Coverage: US\$8.0m
- Multi-pay Premium: US\$1.5m over 10 years
- Premium Option: Minimum
- Index Account allocation: 100%

Without
PRUApex Legacy Index

— (No payout)

Cash
US\$2.5m

Investments
US\$1.5m

Real Estate
US\$4.0m

Business
US\$12.0m

Estate Liquidity:
Low

Diversification:
Assets concentrated in China

US\$20.0m
Total Net Worth

With
PRUApex Legacy Index

Payout from
+ PRUApex Legacy Index
US\$8.0m

Cash
US\$1.0m

Investments
US\$1.5m

Real Estate
US\$4.0m

Business
US\$12.0m

Estate Liquidity:
High

Diversification:
Global exposure with offshore assets

US\$26.5m
Total Net Worth



Upon his passing at age 88, Mr Li’s family receives **US\$8.0m.**

PRUApex Legacy Index increases his legacy by **US\$6.5m (32.5%),** improving estate liquidity and creating a structured, globally diversified legacy.

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For more information, speak to your Prudential Financial Representative. 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 Representative 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.

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Information is correct as at 7 January 2026.

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

For more information, speak to your Prudential Financial Representative. Call us at 1800 333 0 333 today.

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