



**Compound your wealth layer by layer,
for generations to come.**



PRUApex MultiGen Wealth

A perpetual wealth solution crafted to endure—
growing today and across generations.

A living canvas of wealth crafted to grow, endure and transfer across generations.

Like crafting an intricate batik heirloom — hand-drawn with intention, shaped with meaningful motifs, and made to endure through time — you can shape your life's work into generational wealth that grows in scale, providing lasting value and opportunities for your loved ones to thrive.

Create your own living canvas with **PRU** Apex MultiGen Wealth, a whole-of-life US dollar participating plan with **no policy maturity date, designed for long horizons to earn stable long-term returns and enable seamless continuity across generations.**



Layer by layer, shape your canvas:



Growth

Grow your wealth layer by layer without limits, with each new layer more vibrant than the last.



Continuity

Shape your wealth into a cherished heirloom your loved ones can inherit with ease and privacy.



Flexibility

Navigate life's changes with patterns that adapt while your design endures.

Key Benefits

Grow your wealth layer by layer without limits



Build uninterrupted wealth for generations

With no policy maturity date, your wealth keeps compounding without limits for generations beyond.



Leverage stable long-term returns

Grow your policy's cash value and receive potential bonuses through our participating fund.



Safeguard wealth with Capital Guarantee

Secure premiums paid in to the policy as early as the end of the 7th year for Single Premium, and 13th year onwards for Regular Premium¹.

Shape your wealth into a cherished heirloom your loved ones can inherit

Transfer wealth seamlessly across generations through policy continuity and ownership options:



Wealth Share allows you to split one plan into tailored policies for family members or trusts, enabling gifting and ring-fencing as desired.



Change of Life Assured² replaces the covered life so the plan continues to the next generation, extending the compounding runway without starting anew.



Appoint Secondary Life Assured³ nominates a backup life assured so the plan stays in force if the first passes, avoiding forced encashment.



Joint Policy Ownership holds the plan together - if one owner passes, the other can act immediately, maintaining control and continuity without probate delays.

Navigate life's changes with patterns that adapt



Choose from Single or Regular Premium term of 5, 10 or 15 years, with the option for flexible withdrawals⁴ when needed.



Enjoy coverage against death, accidental death and terminal illness.



¹ This guarantee is valid provided there have been no policy alterations, such as partial surrenders, since inception. For Regular Premium term policy, the capital guaranteed year will vary based on the premium term duration; longer premium term durations will result in a later capital guarantee year. Capital guarantee after the 13th policy year applies only to a 5-year premium term duration. ² Change of Life Assured is subject to insurable interest with current policy owner(s) and acceptance by Prudential. ³ Appointment of Secondary Life Assured is subject to insurable interest with the original policy owner(s) and acceptance by Prudential. ⁴ A withdrawal from the policy is a partial surrender and must be requested by the customer. Any partial surrender will result in a reduction in the long-term value of the policy. If the policy is surrendered, the surrender value payable (if any) may be less than the total premiums paid.

Product terms and conditions apply. Please refer to Product Summary for more information.

Growing wealth uninterrupted through life's transitions and generational shifts



Mabel

Age 35, non-smoker

For Mabel, wealth management is not just a financial choice but also a way to honour her family's legacy of medical professionals. She chooses **PRU** Apex MultiGen Wealth to grow and transfer her wealth to the next generation, valuing the discretion, flexibility, and continuity it offers as her needs evolve.

Premium Amount:
US\$200k for 5 years

Total Premiums Paid:
US\$1.0m

Illustrated Rate of Return:
6.10% p.a.

Policy year

1

Purchases policy

Appoints her husband, Ken as the Secondary Life Assured (SLA)

10



Divorce & Change of SLA

Changes SLA to her son, Jay (age 10) after divorce

Policy value: **US\$1.2m**

13



Guaranteed break-even

Capital is secured, as guaranteed policy value equals total premium paid

Policy value: **US\$1.7m**

15



Withdrawal

Mabel withdraws **US\$300k** for medical research

Policy value: **US\$1.5m**

30



Activates Wealth Share

Splits policy between herself, and her two children, Jay and Tina

55



Mabel passes on at age 90

60



Withdrawal

62



Withdrawal

Policy 1 | 20%



Mabel, age 65
Policy value:
US\$0.6m

Her family receives a Death Benefit payout¹ of **US\$2.5m**

Policy 2 | 40%



Jay, age 30
Policy value:
US\$1.2m

Withdraws **US\$200k** for his daughter's doctoral studies
Policy value: **US\$6.4m**

Policy 3 | 40%



Tina, age 28
Policy value:
US\$1.2m

Withdraws **US\$250k** to invest in a medical facility
Policy value: **US\$7.3m**

By policy year 150, the total policy benefits will be:

US\$3.2m

Total guaranteed benefits

+

US\$1,447.0m

Total non-guaranteed benefits

+

US\$0.8m

Total withdrawals

+

US\$2.5m

Death Benefit payout¹

=

US\$1,453.4m

1,453.4x of total premiums paid

Policy owner changes life assured to self after policy assignment.

¹ Upon death of the life assured, we will pay the higher of: (a) 101% of the total premiums paid (but not premiums for supplementary benefits, if any), as at the time of death, less any bonuses surrendered, if any; or (b) 101% of the surrender value, less any amounts owing to us. Figures shown are based on an Illustrated Investment Rate of Return of 6.1% p.a., which is non-guaranteed and used solely for projection purposes. Actual returns may differ, and future forecast is not necessarily indicative of future or likely performance of the product. At 4.25% p.a. Illustrated Investment Rate of Return, Mabel's policy value will be US\$809k at year 10, US\$911k at year 15 and US\$258k at year 30. Jay's policy value will be US\$515k at year 30 and US\$1.3m at year 60. Tina's policy value will be US\$515k at year 30 and US\$1.4m at year 62. At policy year 150, the total guaranteed benefits will be US\$2.6m, total non-guaranteed benefits will be US\$120.0m, total withdrawals is US\$750k and the Death Benefit payout will be US\$598k, bringing the total policy benefit to US\$124.0m – 124.0x of total premiums paid.

Enabling global wealth continuity across generations



Mark

Age 50, non-smoker

A father of three, Mark is a successful Jakarta-based entrepreneur who owns multiple assets across Asia. Amidst global market volatility and political instability, he seeks an alternative investment solution with established currency and long-term growth.

By choosing **PRU**Apex MultiGen Wealth, Mark can grow and diversify wealth in USD, ensuring seamless multi-generational transfer regardless of where his children live.

Premium Amount:

Single premium of US\$2.0m

Illustrated Rate of Return:

6.10% p.a.

Generation 1



Year 1: Purchases policy

Year 7: **Guaranteed break-even** - capital is secured as guaranteed policy value equals total premium paid. Policy value: **US\$2.4m**

Year 15: Mark activates the **Wealth Share** feature, splitting the policy into three sub-policies, each allocated to one of his three children

Generation 2



Jimmy (Age 26) | 35%
Policy value: **US\$1.3m**



Jovan (Age 29) | 30%
Policy value: **US\$1.1m**



Alison (Age 23) | 35%
Policy value: **US\$1.3m**



Year 45:
Terminal Illness Payout

Contracts advanced cancer and receive Terminal Illness benefit payout¹ of **US\$5.9m**, providing immediate liquidity for his family needs.



Policy terminates

Generation 3



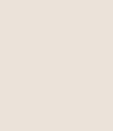
Denver (Age 30) | 30%
Policy value: **US\$1.5m**



Denise (Age 32) | 30%
Policy value: **US\$1.5m**



Dennis (Age 35) | 40%
Policy value: **US\$2.0m**



Leo (Age 28) | 60%
Policy value: **US\$5.5m**



Lily (Age 36) | 40%
Policy value: **US\$3.7m**

Year 40:
Wealth Share activated

Splits his policy into three to pass on wealth to his children.

Year 50:
Wealth Share activated

Alison shares her wealth with her two children, allocating more to Leo, who is in the early stages of his career, as compared to his sister.

By policy year 150, the total policy benefits will be:

US\$16.3m

Total guaranteed benefits

+

US\$7,665.4m

Total non-guaranteed benefits

+

US\$5.9m

Terminal Illness benefit payout

=

US\$7,687.6m

3,843.8x of total premiums paid

Policy owner changes life assured to self after policy assignment

¹ Upon diagnosis of Terminal Illness of the life assured, we will pay the higher of: (a) 101% of the single premium paid, less any bonuses surrendered (if any); or (b) 101% of the surrender value, less any amounts owing to us. Figures shown are based on an Illustrated Investment Rate of Return of 6.1% p.a., which is non-guaranteed and used solely for projection purposes. Actual returns may differ, and future forecast is not necessarily indicative of future or likely performance of the product. At an Illustrated Investment Rate of Return of 4.25% p.a., policy values will be: Year 15 – Jimmy US\$872k, Jovan US\$748k, Alison US\$872k; Year 40 – Denver US\$548k, Denise US\$548k, Dennis US\$730k; Year 50 – Leo US\$1.6m, Lily US\$1.1m. At policy year 150, the total guaranteed benefits will be US\$16.3m, total non-guaranteed benefits will be US\$799k, and the Terminal Illness benefit payout will be US\$1.9m, bringing the total benefit to US\$817.7m – 408.8x of total premiums paid.

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.

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 this insurance product in the policy documents that can be obtained from your Prudential Financial Representative.

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This policy is 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 web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 7 January 2026.

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

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