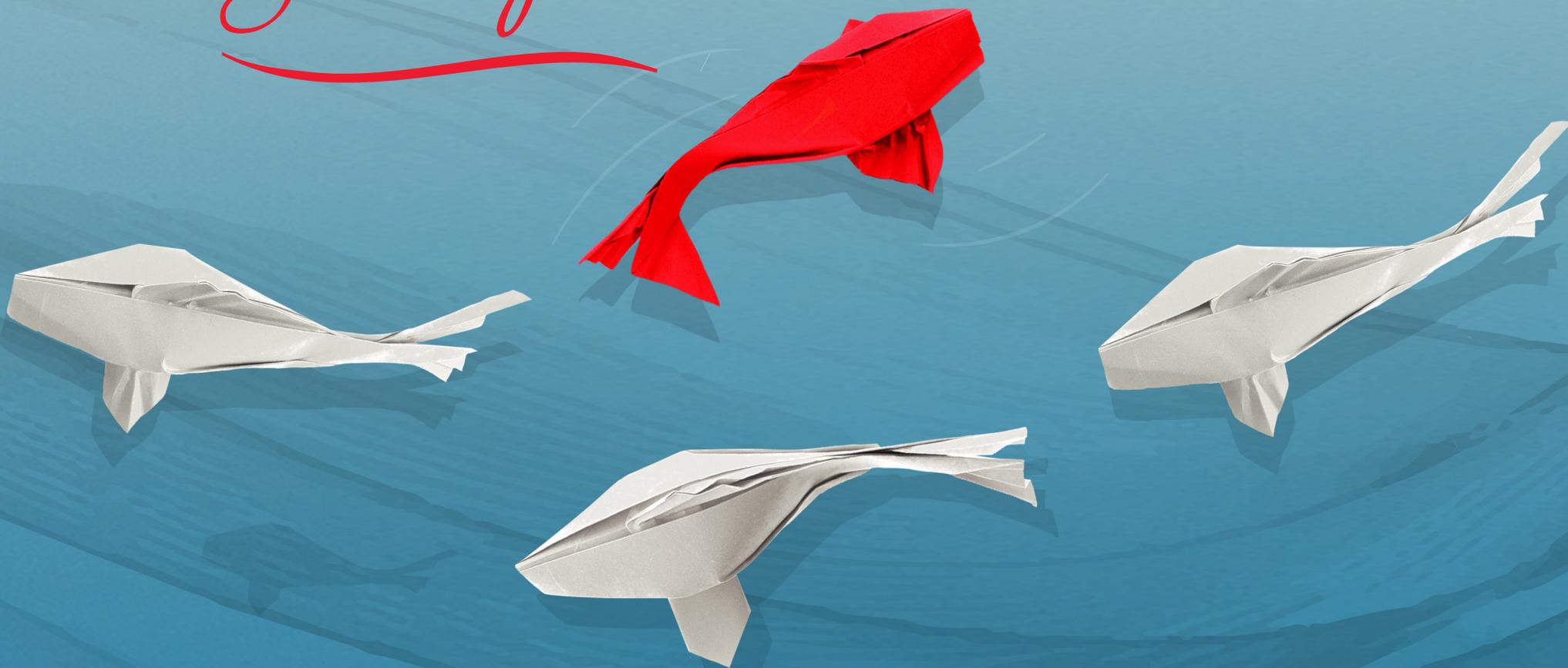


The plan is to  
*change the plan*



**PRUDENTIAL**

Listening. Understanding. Delivering



**PRU**Vantage Assure

Protect and grow your wealth with a plan made for change

# The plan is to change the plan

In this ever-changing world, disruptions to our lives and plans can bring about unexpected changes and could put a strain on our finances. The success you have achieved deserves to be protected and continue prospering across generations.

Hence, you must build a solid foundation to protect your wealth so that you can confidently remain invested and increase your wealth over time while conserving it for your loved ones.

Stay agile with a plan that allows you to protect and grow your wealth with ease in all market conditions. It's time to change the way we invest, with a plan made for change – **PRU**Vantage Assure.

## Made for change in an ever-changing world

Make the most out of life's ups and downs with **PRU**Vantage Assure, a flexible investment-linked plan designed to help you navigate a volatile investment environment.



### Conserve

Preserve your legacy for the ones that matters most to you



### Grow

Maximise every opportunity to grow your wealth with ease



### Protect

De-risk your portfolio for greater security in times of life's unexpected events

### Stay protected during downturns

with the first-in-market Wealth Assure feature that locks in coverage at peaks of your portfolio<sup>1</sup> so your loved ones remain well taken care of.

### Capitalise on new opportunities

to grow your wealth with ease through a well curated suite of **PRU**Link Funds making investment simple and easy. Invest all your money from day 1 with low and simplified fees.

<sup>1</sup>Refers to the account value of the Initial Investment Account, adjusted for changes in the benefits or partial withdrawals, if any. Please refer to the Important Notes section at the end for important information relating to **PRU**Link Fund dividend distributions.

# Key Benefits

## THE PLAN IS TO PROTECT YOUR WEALTH AT ITS PEAK

### Secure maximum coverage with Wealth Assure feature

The first-in-market Wealth Assure feature locks in the highest daily value of your policy as your investment grows<sup>1</sup>. In the event of death or accidental disability<sup>2</sup>, your coverage is locked in at its peak of your policy value<sup>3</sup>



### Stay protected with incremental coverage

Protect your wealth from death and accidental disability<sup>2</sup> with coverage that starts at 103% of your total premium and increases by 3% each year<sup>4</sup>



## THE PLAN IS TO CHANGE THE PLAN

### Flexibility to change coverage

Adjust coverage<sup>5</sup> as necessary



### Flexibility that can keep up

Make changes as you need with options to switch funds, make top-up or partial withdrawals



### Flexibility to choose how you invest

Choice of Single or Regular Premium terms of 5, 10, 15, 20 or 25 years



## THE PLAN IS TO OPTIMISE YOUR WEALTH FOR GROWTH



### Simplified and low administration charge

Enjoy a simple and competitive administration charge for a limited number of years<sup>6</sup> starting at 0.8% p.a.<sup>7</sup>



### Make all your investment work for you

Kickstart your investment journey with 100% of premiums invested from day 1, receive up to 50% additional units in the first year as Welcome Bonus<sup>8</sup> and 0.8% Loyalty Bonus<sup>7</sup> every 8 years

## THE PLAN IS TO SECURE YOUR WEALTH FOR THOSE WHO MATTER



### Leave your legacy to the ones you love

Option to change Life Assured<sup>9</sup> up to 3 times for individual-owned policies and unlimited times for corporate-owned policies



### Choose how your wealth is distributed

Make use of beneficiary nominations to avoid any probate delay

<sup>1</sup>Refers to the account value of the Initial Investment Account, adjusted for changes in the benefits or partial withdrawals, if any. | <sup>2</sup>Coverage ends on the policy anniversary before the Life Assured turns 70. | <sup>3</sup>We pay the highest of: (a) the Sum Assured; (b) the Wealth Assure Value; or (c) the account value from the Initial Investment Account, plus the account value from the Additional Investment Account, less any outstanding amount payable and withdrawals. | <sup>4</sup>Sum Assured increase does not apply to top-ups made and supplementary benefits. 3% yearly increase is based on simple interest and will stop at 160% of the total premiums paid, adjusted for changes in benefits and partial withdrawals, if any. | <sup>5</sup>You can reduce Sum Assured and/or Wealth Assure Value after 8 years for Single Premium policy or after administration charge period for Regular Premium policy from the cover start date and cannot be lower than 125% of total premiums paid (less any withdrawals from the Initial Investment Account). | <sup>6</sup>Administration charge and payment duration varies for Single Premium and Regular Premium policy. | <sup>7</sup>Based on the latest Initial Investment Account value. | <sup>8</sup>Welcome Bonus applicable to Regular Premium policy only. It varies based on the premium term and annualised premium amount selected. | <sup>9</sup>Only allowed after two years from policy inception. | Terms and Conditions apply. Please refer to Product Summary for more information.

# How does the Wealth Assure feature work?

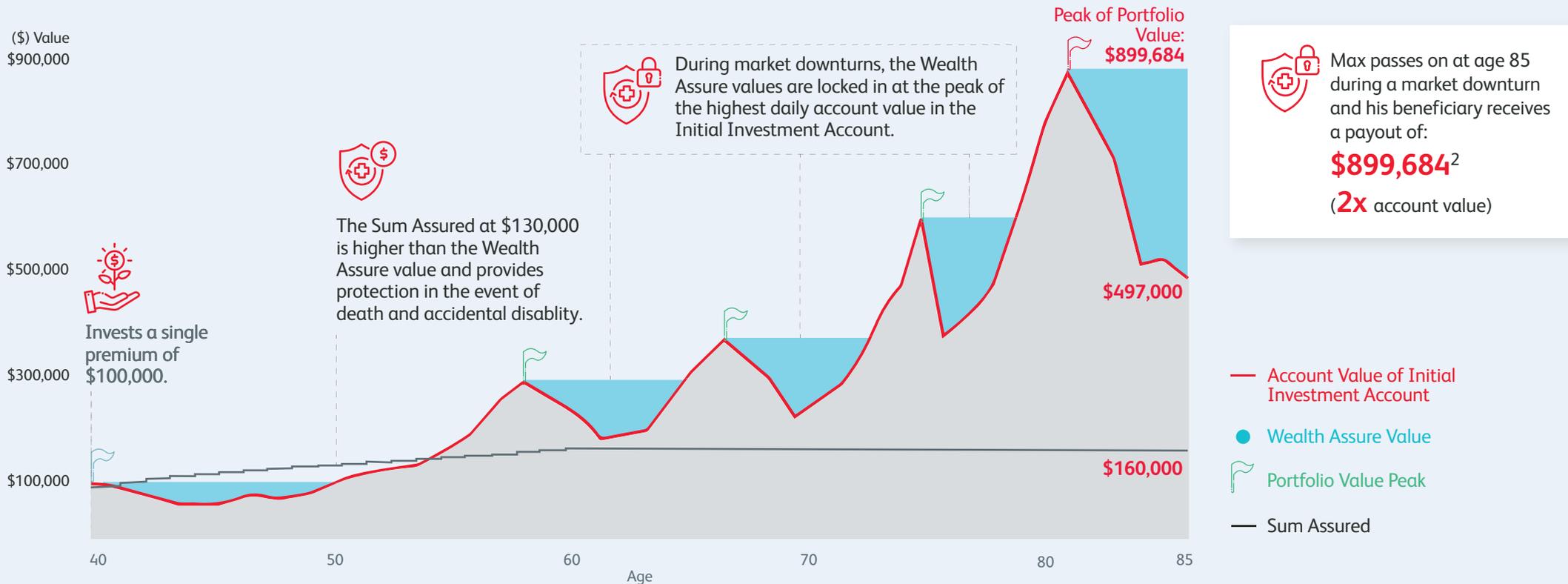
Protect your wealth every time your portfolio achieves a new high



**Max**  
Age 40  
Non-smoker

Max is a father of two who runs a successful business worth \$400m. To expand his company, he reinvested significant earnings back into the business.

Now, he is looking to grow his wealth but is concerned about losing investments to market fluctuations. With a Single Premium of \$100,000 he purchases PRUVantage Assure to ensure his wealth is protected in case of his unfortunate demise during a market crisis with its unique Wealth Assure feature and Sum Assured<sup>1</sup> that grows by 3% every year.



This is a hypothetical illustration to help you understand how the Wealth Assure feature and an increasing Sum Assured works in tandem to provide protection from market fluctuations. This is for illustration purpose only and should not be interpreted as returns from the product. It takes into account all charges and fees payable including 0.8% p.a. administration charge for first 8 years only, continuing investment charge of 1.3% p.a. and cost of insurance where applicable.

<sup>1</sup>The Sum Assured increase does not apply to top-ups or premiums paid for supplementary benefits (if any). 3% yearly increase is based on simple interest and will stop increasing at 160% of the total premiums paid, adjusted for changes in benefits and partial withdrawals.

<sup>2</sup>The actual benefits payable will depend on the actual performance of the underlying assets of the PRULink Fund(s). The actual continuing investment charge will depend on the PRULink Fund(s) chosen and may vary each year. We pay the highest of: (a) the Sum Assured; (b) the Wealth Assure Value; or (c) the account value from the Initial Investment Account, plus the account value from the Additional Investment Account, less any outstanding amounts payable and withdrawals.

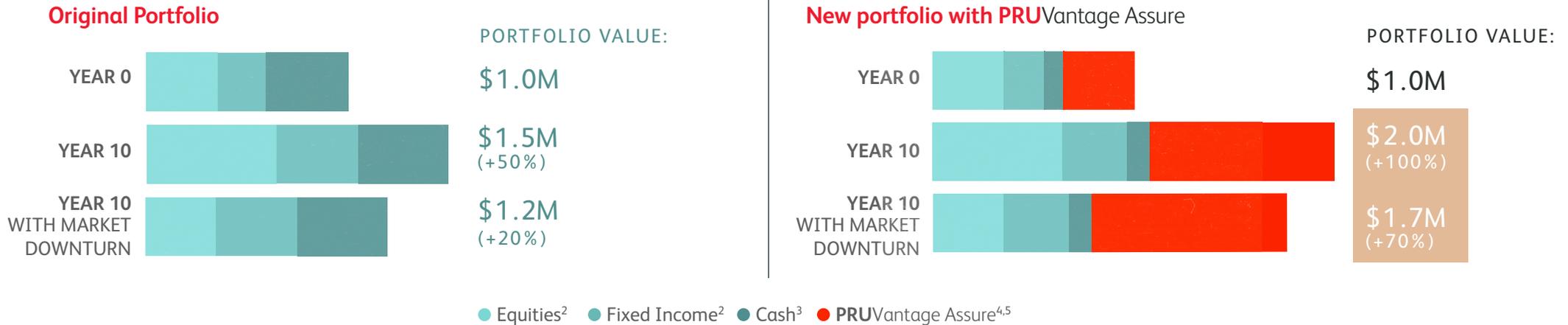
# How does PRUVantage Assure work?



**Brenda**  
Age 40  
Non-smoker

Brenda is an entrepreneur who has made a fortune through her start-up. She is comfortable investing in the markets, although has been holding on to sizable cash to look for new opportunities.

Let's look at how PRUVantage Assure can help her potentially increase her net worth in 10 years' time and protect her wealth for her family in case of her unfortunate demise during a market crisis<sup>1</sup>. She purchases a single premium PRUVantage Assure, investing \$350,000.



With PRUVantage Assure, Brenda will be able to capitalise market upturns and navigate downturns with ease by:



Diversifying her investment to grow her wealth by an additional **\$500K**, capitalising on market upward trends.



Protecting her portfolio when she passes away during a market downturn with the Wealth Assure feature, leaving a \$1.7M portfolio value<sup>5</sup> for her family. This is **\$500K**, or **42%** more than her original portfolio.

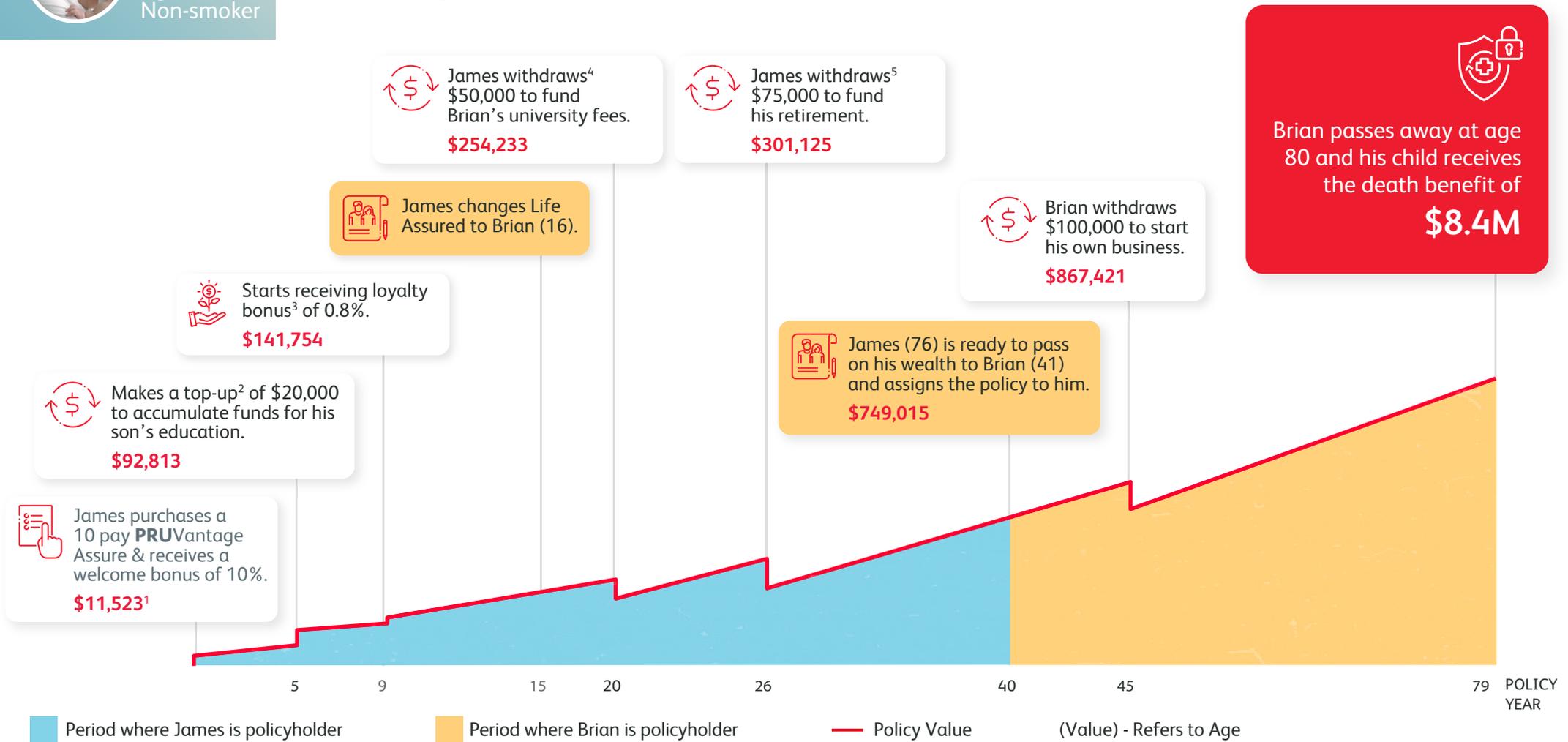
<sup>1</sup>This is a hypothetical illustration to help you understand how PRUVantage Assure plays a role in one's portfolio to grow and protect wealth in the event of an unfortunate demise. It showcases how the Wealth Assure feature and an increasing Sum Assured works in tandem to provide protection from market fluctuations, excluding any top ups. This is for illustration purpose only and should not be interpreted as returns from the product. | <sup>2</sup>Investment return is based on the MSCI All Country World Index and Bloomberg Barclays Global Aggregate Index for Equity and Fixed Income respectively for the period from January 1999 to December 2008. Cost of investment is factored in using average annualised Expense Ratio of 0.45% p.a. and deducted on a monthly basis. | <sup>3</sup>Singapore Domestic Savings Deposit Rate is used for Cash. | <sup>4</sup>Based on returns of PRULink Singapore Asian Managed Fund from January 1999 to December 2008. It takes into account all charges and fees payable including 0.8% p.a. administration charge for first 8 years only, continued investment charge assumed to be 1.3% p.a. and cost of insurance where applicable. | <sup>5</sup>The portfolio value of \$1.7M is the total market value for Equities, Fixed Income, Cash and death benefit payable for PRUVantage Assure. For PRUVantage Assure, we pay the highest of: (a) the Sum Assured; (b) the Wealth Assure Value; or (c) the account value from the Initial Investment Account, plus the account value from the Additional Investment Account, less any outstanding amounts payable and withdrawals. The actual benefits payable will depend on the actual performance of the underlying assets of the PRULink Fund(s). The actual continuing investment charge will depend on the PRULink Fund(s) chosen and may vary each year. Past performance is not necessarily indicative of future performance.

# How PRUVantage Assure optimises wealth



**James**  
Age 35  
Non-smoker

James welcomed his first born Brian and started planning their key milestones to ensure his retirement years and Brian's future are sufficiently provided for. He purchased a PRUVantage Assure Regular Premium plan and pays \$10,000 each year for a period of 10 years.



The values are based on illustrated Investment Rate of Return (IRR) of 8% p.a., continuing investment charge of 1.3% p.a. and includes cost of insurance, where applicable. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The actual continuing investment charge will depend on the funds chosen and may vary each year. At 4% p.a. IRR and a continuing investment charge of 1.3% p.a., the projected cash value and death benefit of the policy at year 79 is \$11,473.

This graph is not drawn to scale and used for illustrative purposes only.

<sup>1</sup>Policy value is as at end of policy year 1. | <sup>2</sup>3% premium charge applies to top-up via Investment Booster. | <sup>3</sup>Paid every 8 years. | <sup>4</sup>From Additional Investment Account. | <sup>5</sup>From the remaining balance in the Additional Investment Account, and Initial Investment Account.

# Other Product Features and Benefits

	Single Premium	Regular Premium						
		5-Pay	10-Pay	15-Pay	20-Pay	25-Pay		
<b>Entry Age</b> (Age next birthday)	1 to 80	1 to 75	1 to 70	1 to 65	1 to 60	1 to 55		
<b>Minimum Premium Size</b>	\$50,000	\$10,000 p.a.	\$5,000 p.a.	\$3,600 p.a.	\$2,400 p.a.	\$1,800 p.a.		
<b>Administration Charges</b>	0.80% p.a. of the latest Intital Investment Account value; charged for 8 years	1.75% p.a. of the latest Intital Investment Account value Charged for 8 years			1.55% p.a. of the latest Intital Investment Account value Charged for 20 years			
<b>Bonuses</b>	—	<b>Welcome Bonus*</b> : Extra allocation on first year premium, awarded in the form of additional units in the first policy year Up to <b>10%</b>   Up to <b>20%</b>   Up to <b>30%</b>   Up to <b>40%</b>   Up to <b>50%</b>						
<b>Loyalty Bonuses:</b> Receive <b>0.8%</b> of latest Initial Investment Account Value every 8 years.								
<b>Top-up via Investment Booster (Lump Sum)</b>	Option to increase your investment through the Investment Booster with <b>minimum premium of \$1,000</b> to the Additional Investment Account. A 3% premium charge will apply.							
<b>Partial Withdrawals</b>	Option to make partial withdrawals when needed to keep up with your changing needs. No withdrawal charge applies if you: <table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;">           (1) make the first withdrawal from your Initial Investment Account and the withdrawal amount is not more than 10% of the Single Premium, or            (2) make withdrawals from the Initial Investment Account after 8<sup>th</sup> policy year, or            (3) make withdrawal from the Additional Investment Account         </td> <td style="width: 50%; vertical-align: top;">           (1) make withdrawals from the Initial Investment Account after the administrative charge period ceases, or            (2) make withdrawals from the Additional Investment Account         </td> </tr> </table>						(1) make the first withdrawal from your Initial Investment Account and the withdrawal amount is not more than 10% of the Single Premium, or (2) make withdrawals from the Initial Investment Account after 8 <sup>th</sup> policy year, or (3) make withdrawal from the Additional Investment Account	(1) make withdrawals from the Initial Investment Account after the administrative charge period ceases, or (2) make withdrawals from the Additional Investment Account
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\*Welcome Bonus varies based on the premium term and annualised premium amount selected. Terms and Conditions apply. Please refer to Product Summary for more information.

## For more information, speak to your Prudential Financial Consultant. 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 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.

**PRU**Vantage Assure is an Investment-Linked Plan (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.

If you choose an ILP sub-fund that aims to distribute dividends on a regular basis, please note that the distribution of dividends is at the discretion of the underlying fund's Board of Directors, Manager and/or Prudential Singapore, and is not guaranteed. The distribution of dividends may be effectively paid out of capital, which will reduce the net asset value of the fund which is used to calculate the fund's unit price and the surrender value of the policy.

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 this insurance product 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. In case of discrepancy between the English and Mandarin versions of this brochure, the English version shall prevail.

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Information is correct as at 13 October 2023. This advertisement has not been reviewed by the Monetary Authority of Singapore.

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