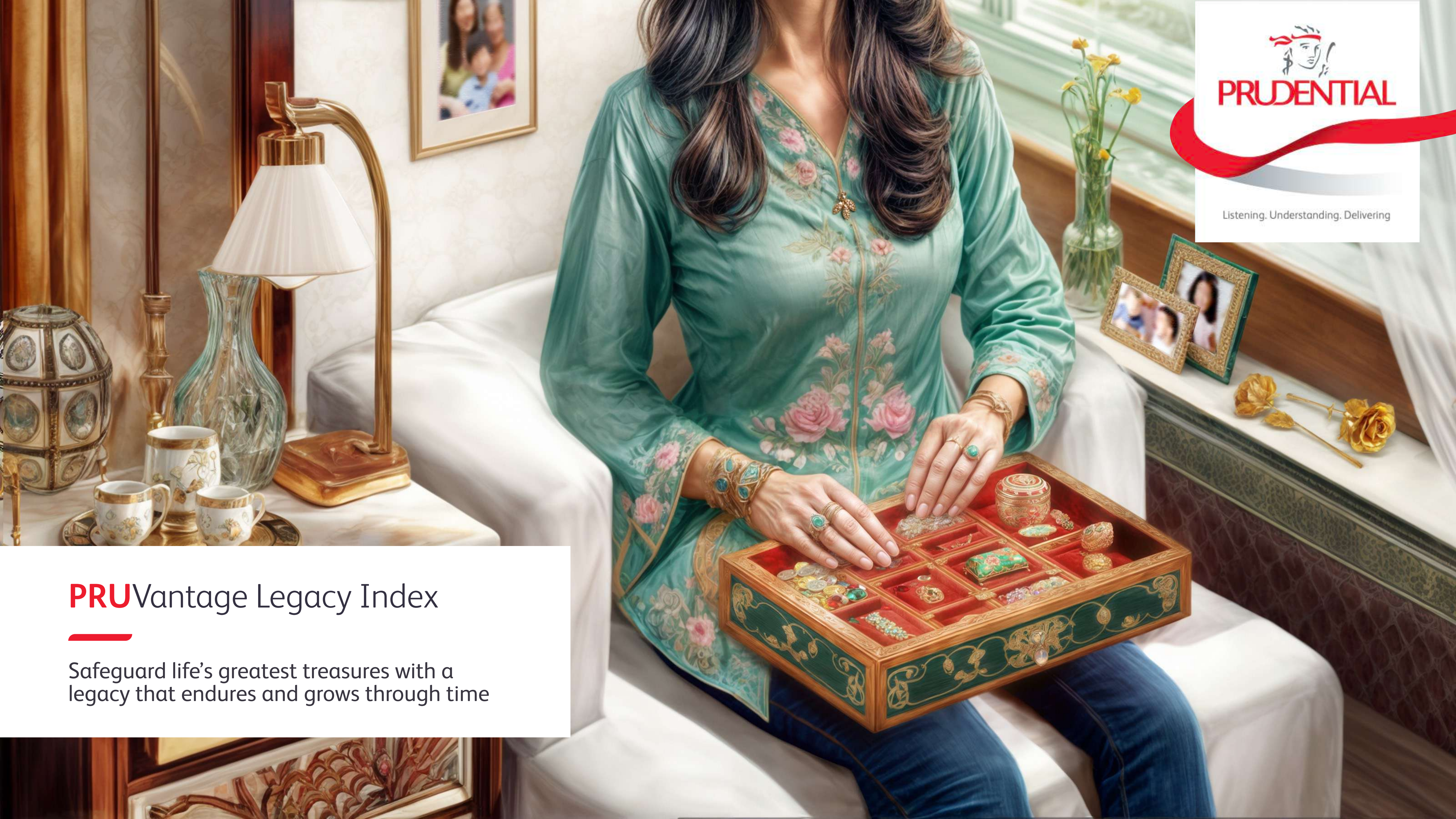




Listening. Understanding. Delivering



PRUVantage Legacy Index



Safeguard life's greatest treasures with a legacy that endures and grows through time

Your legacy deserves to be **engraved with timeless brilliance.**

Like a rare gem meticulously crafted over time, your legacy, be it a cherished family heirloom or the fruits of your labour, deserves to be enriched and preserved.

Just as a finely crafted jewellery box safeguards its treasures, **PRUVantage Legacy Index** can protect and nurture the wealth you have diligently cultivated over time.

PRUVantage Legacy Index is an Indexed Universal Life (IUL) plan designed to safeguard your legacy and enhance it with lifelong coverage, high growth potential with uncapped index performance¹ and protection from market uncertainties, allowing it to shine even brighter for those you hold dear.

¹ Subjected to prevailing participation rate.

Preserve your legacy

through heirlooms that endure beyond a lifetime

Grow your legacy

so it radiates brilliance for generations to come

Craft your legacy

for the ones you treasure most



Key Benefits

Preserve your legacy


through heirlooms that endure through time


 **Lifelong protection**
with high death and terminal illness coverage

 **No-lapse guarantee¹**
Ensure coverage remains intact irrespective of market performance for the first five years

Craft your legacy

for the ones you treasure most

 **Customise premium allocation between the Fixed and Index Account**
as per your risk appetite, with the option to change allocations every year after the first policy year

 **Protect your Index Account from market volatility**
with the option to spread premium allocation into 12 parts, and allocate over 12 months

Grow your legacy


so it radiates brilliance for generations to come

 **Maximise growth potential:**

Growth potential linked to the uncapped returns of the S&P 500 FC Index^{2,3}


Steady growth on Fixed Account with a First Year Crediting Rate of 4.5% p.a. and Guaranteed Minimum Crediting Rate of 2.0% p.a.

Loyalty crediting rate of 0.35% p.a. on Fixed Account from the 11th year onwards

 **Enjoy protection from market losses:**

Guaranteed lifetime 0.0% floor rate for Index Account

Minimum Crediting Rate⁴ of 2.0% p.a.

 **Shape your legacy with** options of making additional premium top-ups⁵, changing life assured and nomination of beneficiaries

¹ 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.

² Subject to prevailing participation rates. The average participation rate is 70.0% in policy illustration, and the guaranteed minimum participation rate is 40.0%.

³ The S&P 500 FC TCA 0.5% Decrement Index (USD) ER (the "Index") is a product of S&P Dow Jones Indices LLC or its affiliates ("S&P DJI") and has been licensed for use by Prudential Assurance Co. Singapore (Pte) Ltd. ("Prudential"). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Fast Convergence and FC are trademarks of BofA Securities, Inc. and/or its affiliates ("BofAS"). BofAS has licensed the Fast Convergence (FC) patented methodology and related trademarks to S&P DJI for use in the Index. Prudential's products are not sponsored, endorsed, sold or promoted by S&P DJI, Dow Jones, S&P, BofAS or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Index. For details on S&P 500 FC Index, you may visit: <https://www.spglobal.com/>.

⁴ This refers to Minimum Surrender Value (MSV) feature, please refer to Product Summary for details.

⁵ Subjected to our approval. We reserve the right to reject, refund or limit the amount of top-ups being made to the policy.

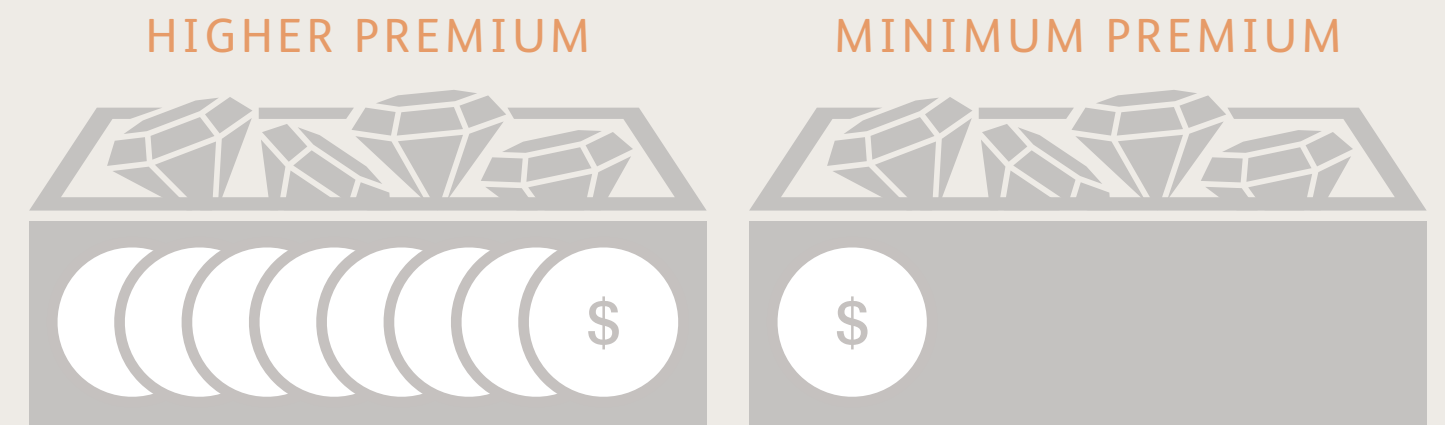
Safeguarding your greatest treasures in 4 easy steps:



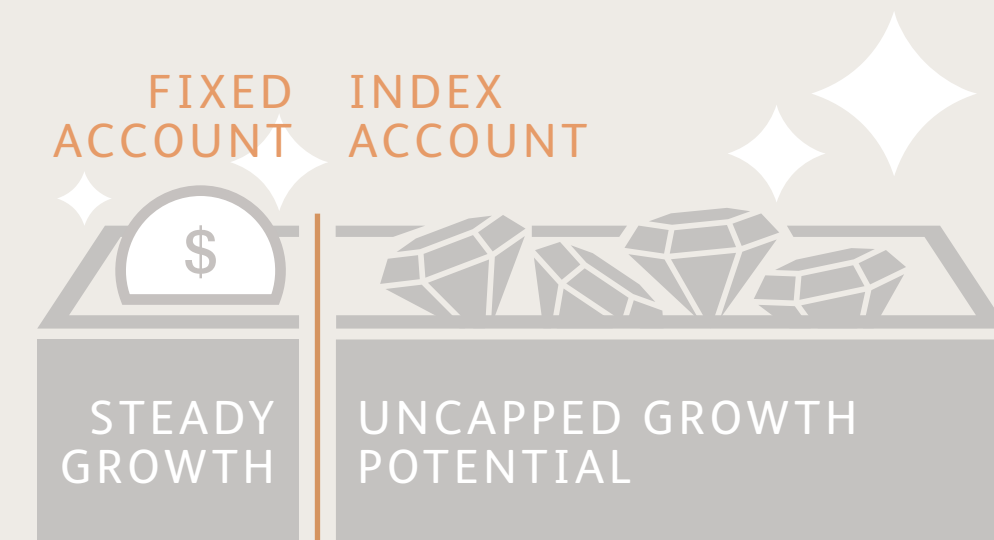
Choose the right coverage



Select your single premium¹ options



Allocate your premiums²



Leave a radiating legacy for your loved ones



High payout for your dependants when you are no longer around

¹ There are 2 premium options - Minimum Premium Option and Higher Premium Option for customer to choose from at 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.

² Premium charge will be applied on Single Premium 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").

Giving your legacy an added shine with PRUVantage Legacy Index



Mariam

Age 45, Non-Smoker.

A second-generation business owner with two children. Mariam hopes to pass on the business to her son, Nathan, upon her retirement, while also taking measures to ensure that her daughter, Nadiah is financially supported without compromising on Mariam's own retirement lifestyle.

She purchases PRUVantage Legacy Index policy to distribute her estate equitably and carve out a larger retirement nest for herself.

Coverage
US\$ 15.0m

Single premium
US\$ 1.6m

Premium option
Minimum Premium

Index Account allocation
100.0%

Participation rate
70.0%

Without
PRUVantage Legacy Index

US\$ 28.0m

Nadiah

- Family Home US\$ 6.0m
- Investments US\$ 4.0m
- Total: US\$ 10.0m**

+ US\$ 6.5m >>

Nathan

- Family Business US\$ 12.0m
- Total: US\$ 12.0m**

+ US\$ 4.5m >>

Mariam

- Cash US\$ 6.0m
- Total: US\$ 6.0m**

+ US\$ 2.4m >>

With
PRUVantage Legacy Index

US\$ 41.4m

Mariam is able to increase her total estate by **US\$ 13.4m¹** (or 48.0%) that includes her retirement savings by **US\$ 2.4m** (or 40.0%)

Family Home US\$ 6.0m + Policy Payout US\$ 10.5m = **Total: US\$ 16.5m**

Family Business US\$ 12.0m + Policy Payout US\$ 4.5m = **Total: US\$ 16.5m**

Cash US\$ 4.4m + Investments US\$ 4.0m = **Total: US\$ 8.4m**

Mariam reallocates investments to her retirement nest, as policy payout facilitates fair and equal wealth distribution between her children

¹ Increase in estate is due to Coverage of US\$ 15.0m less Single Premium of US\$ 1.6m. Figures and diagrams are for illustrative purposes only.

Building a legacy that endures through change with PRUVantage Legacy Index



Joseph

Age 40, Non-Smoker.

As a father to two young children, Joseph's priority is ensuring that his children are able to continue leading a comfortable life and pursue their dreams, no matter what. After working for many years, he has accumulated a net worth of US\$ 5.0m, which he intends to use for his retirement and as a legacy for his two children, Edwin and Sara.

To secure his legacy, Joseph purchases a PRUVantage Legacy Index policy.

Coverage
US\$ 1.0m

Single premium
US\$ 0.12m¹

Premium option
Minimum Premium

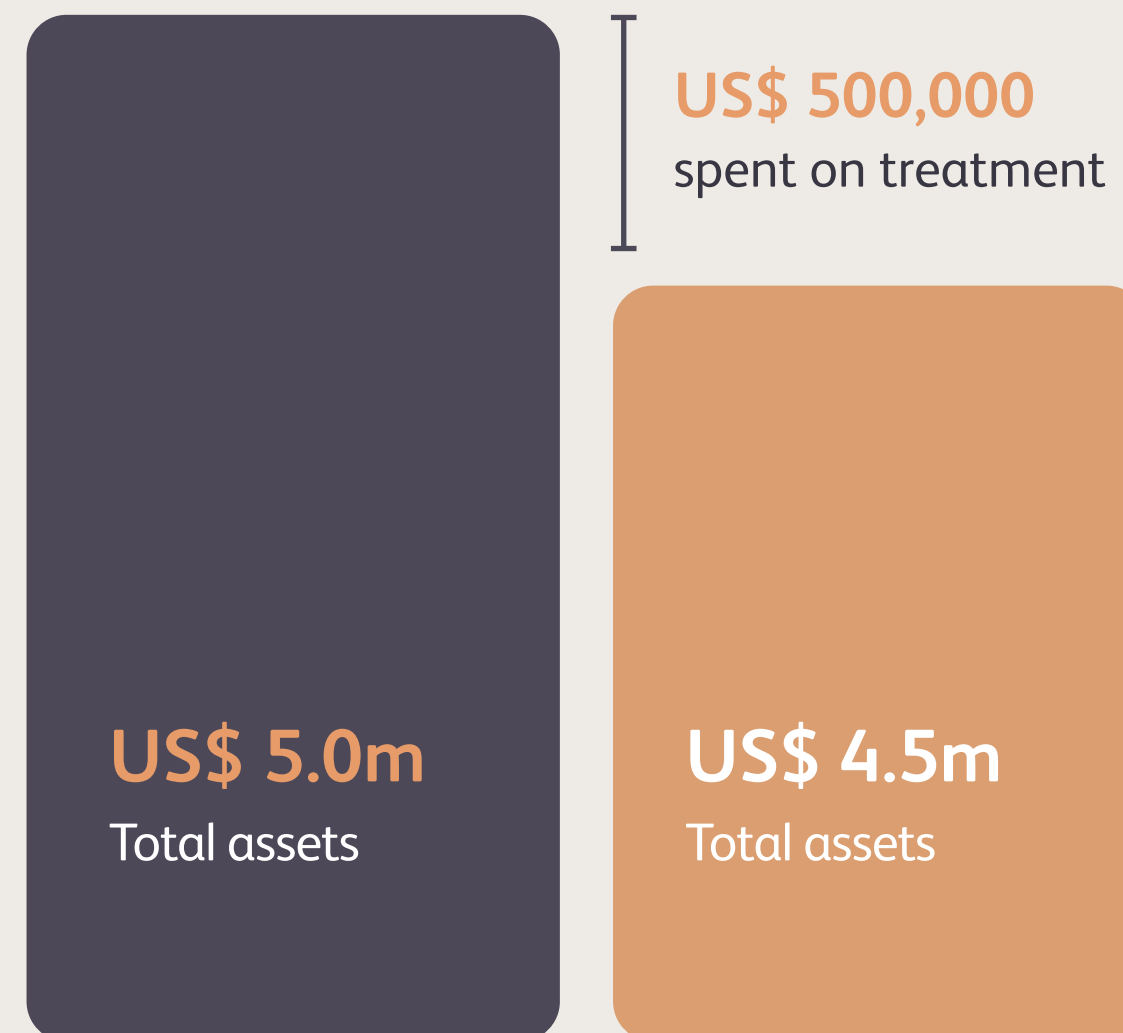
Index Account allocation
60.0%

Participation rate
70.0%

In his retirement years, Joseph is diagnosed with advanced stage pancreatic cancer and spends US\$ 500,000 out of pocket for treatment and care. His condition is diagnosed as terminal, with survival diagnosis of 8 months.

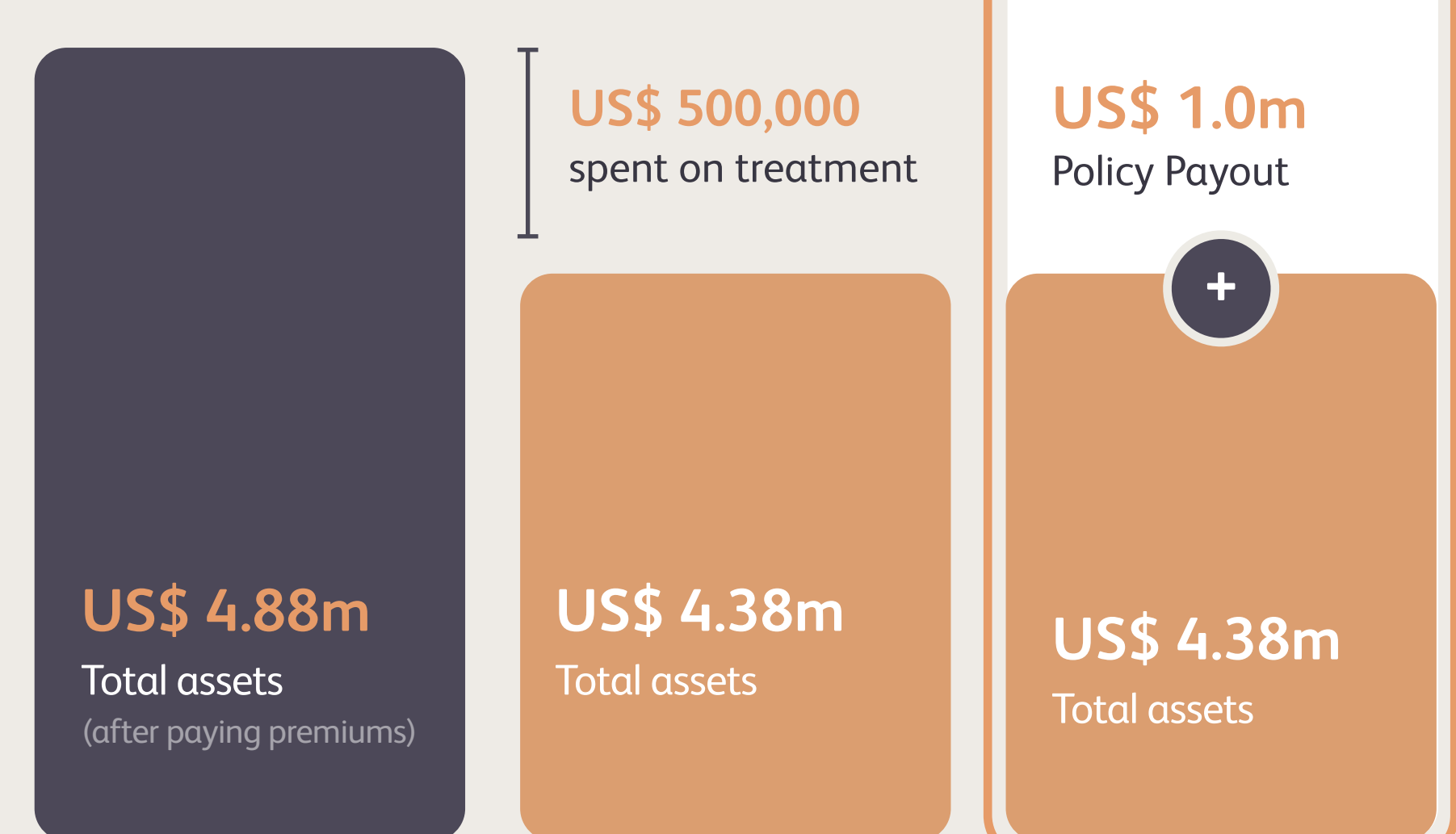
He receives a terminal illness payout of US\$ 1.0m from his PRUVantage Legacy Index policy, which helps to protect his assets from being eroded from medical cost.

✘ Without PRUVantage Legacy Index



Before terminal illness diagnosis >> After terminal illness diagnosis

✔ With PRUVantage Legacy Index



Before terminal illness diagnosis >> After terminal illness diagnosis >> After policy payout

Joseph's legacy is protected and he leaves a total estate of **US\$ 5.38m** for his children.

¹ Rounded up to the nearest US\$ 10,000. Figures and diagrams are for illustrative purposes only.

Other Product

Features and Benefits



Premium Term	Single Premium
Entry Age (Age Next Birthday)	18 - 70
Coverage	Whole of Life
Currency	US dollar
Minimum Sum Assured	US\$ 500,000
Premium Charge (%)	8.5% on Single Premium
Minimum Surrender Value (%)	2.0% p.a
Administration Charges	First 15 Policy Years

Index Account

Index Account Allocation	100.0% into S&P 500 FC Index
Index Cap Rate	Uncapped ¹
Guaranteed Minimum Crediting Rate (%)	0.0%

Fixed Account

New Money Crediting Rate (%)	4.5% p.a. for first year
Guaranteed Minimum Crediting Rate (%)	2.0% p.a.
Loyalty Crediting Rate (%)	0.35% p.a. from 11 th policy year

Options for Net Premium allocation between Fixed and Index Account	Fixed Account (%)	0.0	20.0	40.0	60.0	80.0	100.0
	Index Account (%)	100.0	80.0	60.0	40.0	20.0	0.0

¹ Subject to prevailing participation rate.

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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Information is correct as at 8 April 2024.

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