



Charted by stars,  
**built for a lifetime.**



## **PRU**Vantage Wealth III (SGD)

The wealth plan that stays the course.

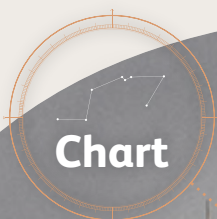
Exclusive access to **PRU**Prime CIO Funds stewarded by  
Prudential's Group Chief Investment Office

# The wealth that matters is the wealth that lasts

Not the gain of a quarter, or the headline of the year but the life it builds, the people it shelters, the legacy it leaves.

Wealth of that kind cannot be charted by the waves. It is steered by stars, by a longer view, held steady through every change in the weather.

That is the principle behind **PRUVantage** Wealth III (SGD)<sup>1</sup>, designed to enrich every season of your life, with exclusive access to an investment solution **guided by Prudential's Group Chief Investment Office (CIO)**.



**Chart**

Your wealth journey begins, quietly stewarded above the noise of the markets.



**Sail**

Your wealth is built for the long voyage, navigating tides and headwinds without chasing the passing wave.



Monthly income<sup>2</sup>, drawn from a course held true. The freedom to ease the pace, without slowing your wealth.



**Shore**

Support through life's headwinds so the people you love are looked after, whatever the sky brings



**Haven**

<sup>1</sup> PRUVantage Wealth III (SGD) gives you the option to invest in PRUPrime CIO Funds and/or other PRULink Funds. For details, please visit our [website](#). <sup>2</sup> Dividends are not guaranteed and depend on the distribution rate and frequency of the selected PRULink Fund(s). Please refer to the Important Notes section for details on dividend distributions. You may also make withdrawals from your policy. Please note that partial withdrawal charges may apply, depending on the premium term selected. Please refer to the policy terms and conditions in the Product Summary for details.

# Wealth that navigates life's changes and market shifts



## Gain access to portfolios guided by Prudential's Group CIO

Choose your journey: whether focused on wealth growth or income<sup>1</sup>, through tailored, diversified portfolios<sup>2</sup> guided by Prudential's Group CIO.

Alternatively, choose from the **PRULink** Fund suite<sup>2</sup>.



## More of your money compounds

**100%**<sup>3</sup> of your money is invested from day 1.

Accelerate wealth growth with **up to 75% Welcome Bonus**<sup>4</sup> and 0.5% p.a. Loyalty Bonus.

**Zero cost** of insurance ever.

**0% administration charge** from the 9<sup>th</sup> year onwards<sup>5</sup>.



## Your money, when life calls for it

Receive **monthly income**<sup>1</sup> from month 1 with dividend paying funds.

**Withdraw without charge** after ten years<sup>6</sup> or earlier, on Critical Illness<sup>7,8</sup> or retrenchment<sup>7,9</sup>.

**Switch funds free of charge** whenever your strategy needs to shift.



## Create an untangled legacy

Options for policy continuity and change of ownership, so what you have built passes cleanly to the people you love.

<sup>1</sup> Dividends are not guaranteed and are based on the distribution rate and frequency of the chosen **PRULink** Fund. Any dividends distributed in the Growth Account will automatically be reinvested in the first 10 years. Please refer to the Important Notes section at the end for details on **PRULink** Fund dividend distributions. | <sup>2</sup> **PRUVantage** Wealth III (SGD) gives you the option to invest in **PRUPrime** CIO Funds and/or other **PRULink** Fund. For details on funds available, please visit our [website](#). | <sup>3</sup> Excludes supplementary plan premiums and top-ups made to the Additional Investment Account. | <sup>4</sup> Welcome Bonus varies according to the premium term chosen, annualised premium, and account allocation. The figure shown reflects the highest percentage awarded for a 20-year premium term under the Growth Account. | <sup>5</sup> Applicable for 3-year and 5-year premium terms only. For 10- and 15-year premium terms, administration charges apply for 10 policy years. For the 20-year premium term, administration charges apply for 12 policy years. | <sup>6</sup> Applicable only if premiums have been fully paid for 10 years with no prior withdrawals from the Growth Account and Flex Account; not applicable for premium terms of 3, 5 or 10 years. Capped at 10% of the combined Growth Account Value and Flex Account Value. | <sup>7</sup> One-time free withdrawal is only applicable after the minimum contribution period and capped at 50% of the combined Growth Account Value and Flex Account Value. | <sup>8</sup> Critical Illness refers to cancer, heart attack, or stroke. | <sup>9</sup> The original policyowner who pays the policy premium must be retrenched before the last policy anniversary prior to age 65 and remain unemployed for at least 30 consecutive days. | Product terms and conditions apply. Please refer to the Product Summary for more information.

# Two ways to chart your course

## The Growth Path

*A longer horizon, designed to compound*

### Building long term wealth



**BRYAN** | 35

*"Time is on my side.  
The plan does the work."*

Build retirement wealth across decades.

### Saving for important milestones



**MEI LIN** | 38

*"My son's university in ten years. A second home before that."*

Invest intentionally toward milestones.

### A life that flexes



**LING** | 33

*"My career bends. The plan bends with it."*

Flexibility to switch tracks, top up, or adapt as life evolves.

## The Income Path

*Designed for the life you're living now*

### Income for retirement



**DANIEL** | 62

*"When the work stops, the income shouldn't."*

Monthly income<sup>1</sup> to sustain the life you've planned.

### Additional income while working



**MANDY** | 50

*"Today's cashflow, alongside today's career."*

Supplement today's cashflow<sup>1</sup> while continuing to earn.

### Income now<sup>1</sup>, legacy later



**PETER** | 68

*"Income for me. Something left for my daughter."*

Wealth to leave behind, with income<sup>1</sup> along the way.

### WHAT YOU BUILD OVER TIME

*across the years*



*For illustrative purposes only.*

### WHAT YOU RECEIVE EACH MONTH

*across the years*



*For illustrative purposes only.*

#### PREMIUM TERM: 10 YEARS | 15 YEARS | 20 YEARS

- Switch tracks at any time
- Withdraw freely after ten years<sup>2</sup>

#### PREMIUM TERM: 3 YEARS | 5 YEARS

- Top up at anytime
- Withdraw freely after eight years

<sup>1</sup> Dividends are not guaranteed and is based on distribution rate and frequency of the chosen PRULink Fund. Please refer to the Important Notes section at the end for important information relating to PRULink Fund dividend distributions. <sup>2</sup> Applicable only if premiums have been fully paid for 10 years with no prior withdrawals from the Growth Account and Flex Account; not applicable for premium terms of 3, 5 or 10 years. Capped at 10% of the combined Growth Account Value and Flex Account Value.



**PRU**Prime CIO Funds

# Institutional expertise for your wealth

Exclusive access to **PRU**Prime CIO Funds, a portfolio solution curated by the Prudential's Group Chief Investment Office with **178<sup>1</sup> years of investment experience and 136 investment professionals<sup>2</sup>**.

**With over US\$212 billion<sup>3</sup> in assets under management**, Prudential's Group CIO leverages its scale as an institutional investor to access a network of global fund managers.

## In partnership with world class institutional fund managers

FUND MANAGERS	ABOUT	ASSETS UNDER MANAGEMENT
 <b>T. Rowe Price</b>	A leading global asset manager founded in 1937 with a presence in 17 markets with over 900 investment professionals <sup>4</sup> .	<b>US\$1.7t<sup>4</sup></b>
 <b>Goldman Sachs Asset Management</b>	Global investment bank delivering investment and advisory solutions across public and private markets, backed by 1,700+ investment professionals.	<b>US\$3.7t<sup>5</sup></b>
 A Prudential plc company 	Founded in 1994, an Asia-focused asset manager with presence across 10 Asian markets <sup>6</sup> and over 400 investment professionals globally.	<b>US\$269b<sup>5</sup></b>
 <b>Fidelity</b> INTERNATIONAL	Founded in 1969, Fidelity is a global investment manager, drawing on extensive research capabilities to identify opportunities across markets.	<b>US\$211b<sup>5</sup></b>
 <b>Amundi</b> Investment Solutions	No. 1 European asset manager <sup>7</sup> serving over 200 million retail clients through 600 wealth and asset managers <sup>8</sup> .	<b>US\$2,578b<sup>5</sup></b>
 An OCBC Company	Founded in 1986, with 35 years of experience and a team of about 180 professionals serving institutional and retail investors regionally.	<b>US\$60.8b<sup>9</sup></b>

<sup>1</sup> As of 2026. | <sup>2</sup> Group and Local Business Unit Investment Teams as of April 10, 2026. Past performance of the Manager is not necessarily indicative of their future performance. | <sup>3</sup> As of Financial Year 2025. | <sup>4</sup> As of 31 March 2026. Firmwide AUM includes assets managed by T. Rowe Price Associates, Inc. and its investment advisory affiliates, in addition to SMA Model Delivery. | <sup>5</sup> As of 31 March 2026. | <sup>6</sup> Including Joint Ventures. | <sup>7</sup> Source: IPE "Top 500 Asset Managers" published in June 2025, based on assets under management as of 31 December 2024. | <sup>8</sup> Amundi, 31 March 2026, excluding joint ventures. | <sup>9</sup> As at 31 December 2025.

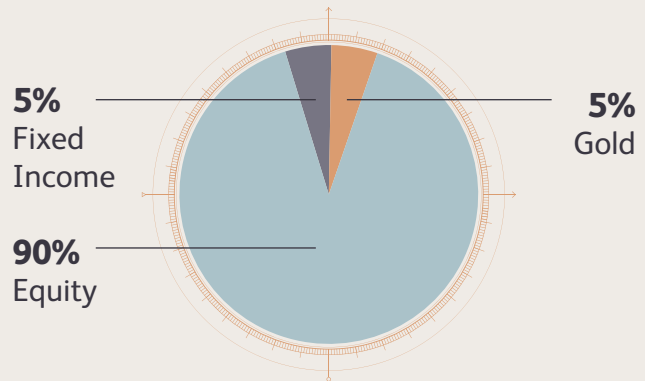
PRU Prime CIO Funds

# Three portfolios tailored for long term growth opportunities

## Growth Fund

Higher equity exposure for bolder wealth potential

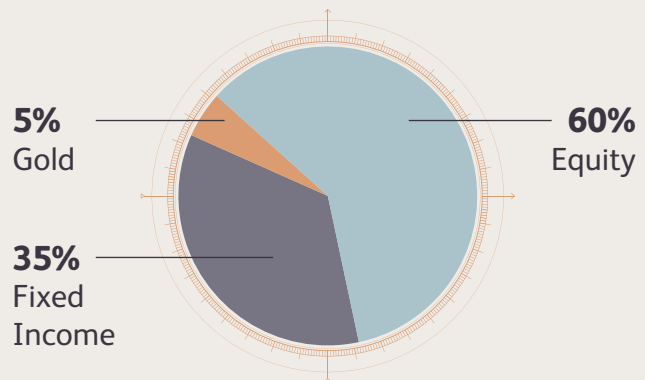
Higher risk



## Balanced Fund

Balanced core for measured growth

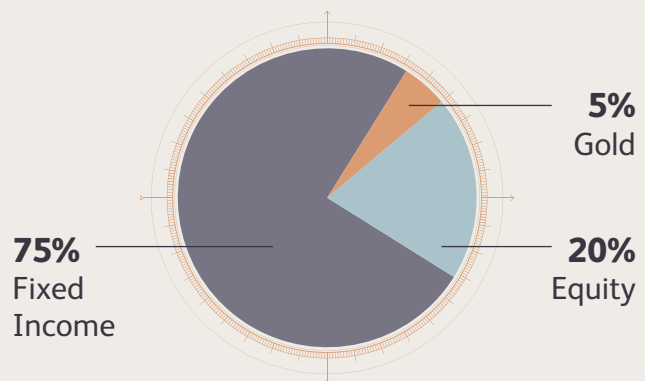
Medium-High Risk



## Conservative Fund

Stability as a foundation

Lower risk



For more information, visit [www.prudential.com.sg/pruprimeciofunds](http://www.prudential.com.sg/pruprimeciofunds)

For illustrative purposes only. Asset allocation at launch on 3 June 2026. Selection of and allocation to asset classes and/or underlying funds are subject to changes. Please refer to the Product Highlights Sheet for each fund: **Growth Fund**, **Balanced Fund**, and **Conservative Fund**, as well as the **Fund Information Booklet** for more details.



PRULink StrategicInvest Income Fund

# World-class strategies in one intelligent income solution

PRULink StrategicInvest Income Fund is an income-focused portfolio solution designed to deliver **steady monthly income payouts<sup>1</sup>** with long-term growth potential.

Guided by Prudential's Group CIO, it brings together income strategies from **global asset managers including Allianz<sup>2</sup>, Amundi<sup>3</sup>, and BlackRock<sup>4</sup>**.



## Potential Monthly Income<sup>1</sup>

Steady historical dividend of **S\$0.51 per unit<sup>1</sup>** since inception<sup>5</sup>.



## Investment Stewardship

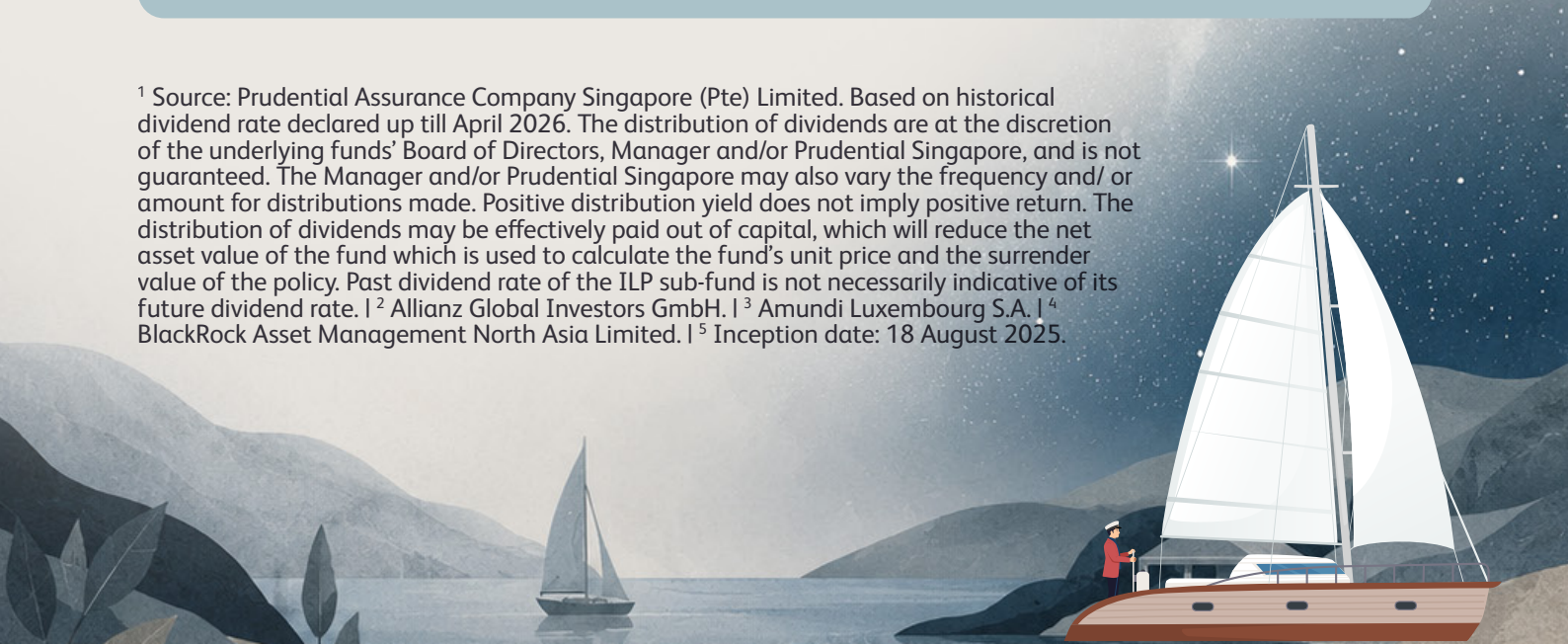
Prudential's Group CIO oversees the fund, **actively managing asset allocation** with the aim of **delivering sustainable income<sup>1</sup>**.



## Diversified

A **curated selection of funds**, offering diverse income strategies, leading managers, and cross-asset exposure.

<sup>1</sup> Source: Prudential Assurance Company Singapore (Pte) Limited. Based on historical dividend rate declared up till April 2026. The distribution of dividends are at the discretion of the underlying funds' Board of Directors, Manager and/or Prudential Singapore, and is not guaranteed. The Manager and/or Prudential Singapore may also vary the frequency and/ or amount for distributions made. Positive distribution yield does not imply positive return. 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. Past dividend rate of the ILP sub-fund is not necessarily indicative of its future dividend rate. | <sup>2</sup> Allianz Global Investors GmbH. | <sup>3</sup> Amundi Luxembourg S.A. | <sup>4</sup> BlackRock Asset Management North Asia Limited. | <sup>5</sup> Inception date: 18 August 2025.



# Grow your wealth and access it when you need



## DAVID

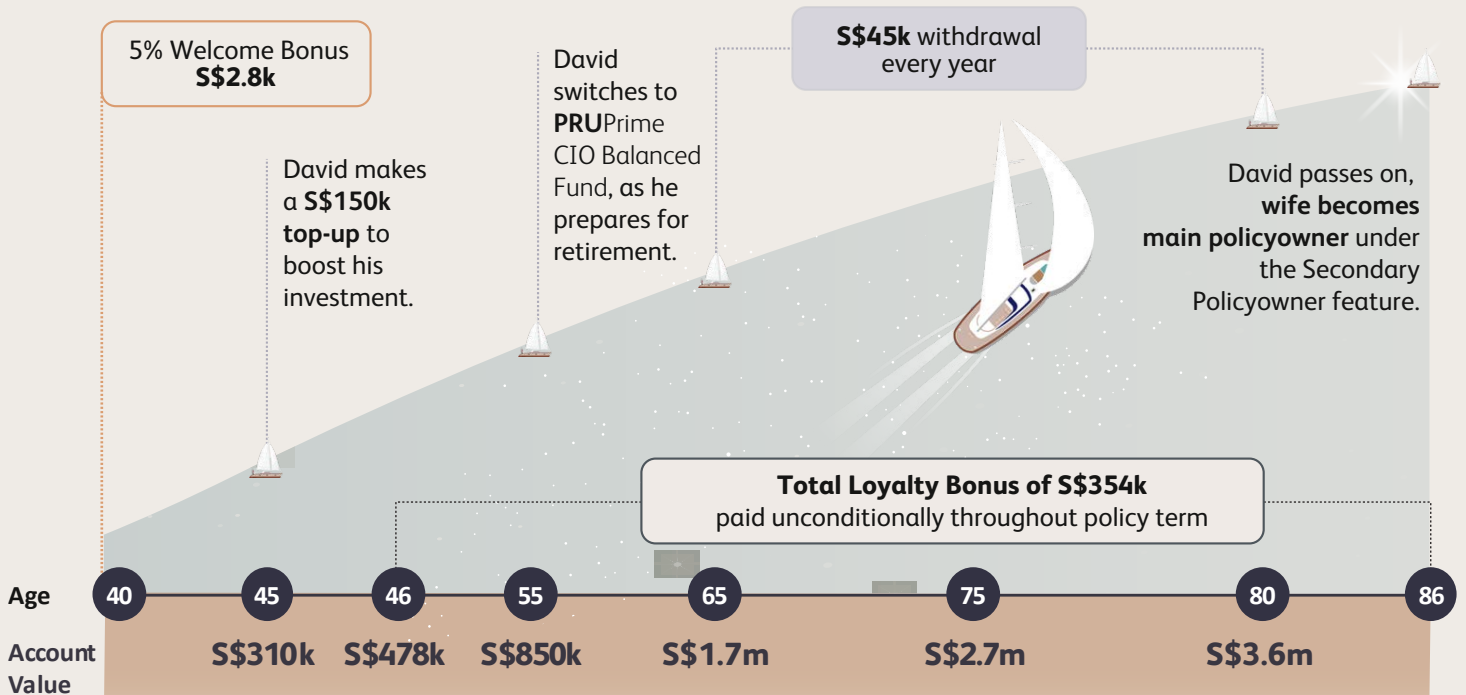
40 years old

With a career to grow, a family to support, and a future to plan for, **David plans for the long term with his wife** named as Secondary Life Assured - extending protection to the ones who matter most.

He invests in **PRUVantage Wealth III (SGD)**, making annual payments of **S\$55,000 for five years**.

Fund Chosen: **PRU**Prime CIO Growth Fund

-  Premium amount  
**S\$55k for 5 years**
-  Total premiums paid  
**S\$275k**
-  Illustrated Rate of Return  
**8.0% p.a.**
-  Secondary Life Assured:  
**David's wife**



<b>Total policy returns at age 86</b> <b>S\$6.1m</b> <b>14.5x</b> of total premiums paid	=	<b>S\$4.8m</b> Account Value <sup>1</sup>	+	<b>S\$990k</b> Withdrawals	+	<b>S\$357k</b> Total Bonuses <sup>2</sup>
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Diagram is for illustrative purposes only and not drawn to scale. Figures shown are rounded up and based on an Illustrated Investment Rate of Return (IRR) of return of 8% p.a., continuing Investment Charge (CIC) of 1.2% p.a. for the PRU Prime CIO Growth Fund and 1.1% p.a. for the PRU Prime CIO Balanced Fund, and it takes into account all charges and fees payable including 2.9% p.a. administration charge for first 8 years only. Actual returns may differ, and future forecast is not necessarily indicative of future or likely performance of the product. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The actual CIC will depend on the funds chosen and may vary each year. At an IRR of 4% p.a. and CIC of 1.2% p.a. for the PRU Prime CIO Growth Fund and 1.1% p.a. for the PRU Prime CIO Balanced Fund, projected account values at the end of each age are — 45: S\$276k; 46: S\$427k; 55: S\$540k; 65: S\$695k; 75: S\$440k; 80: S\$279k. Total Loyalty Bonus received will be S\$78k. Total policy returns at end of age 86 will be S\$1.0m, which is 2.4x of total premiums paid. <sup>1</sup> Excludes all bonuses paid out. <sup>2</sup> Total bonuses include Welcome and Loyalty Bonuses.

# Turning accumulated wealth into steady income





## DAVID


40 years old


With a career to grow, a family to support, and a future to plan for, he invests in **PRUVantage Wealth III (SGD)** for steady, reliable income<sup>1</sup>, making annual payments of **S\$55,000** for five years.

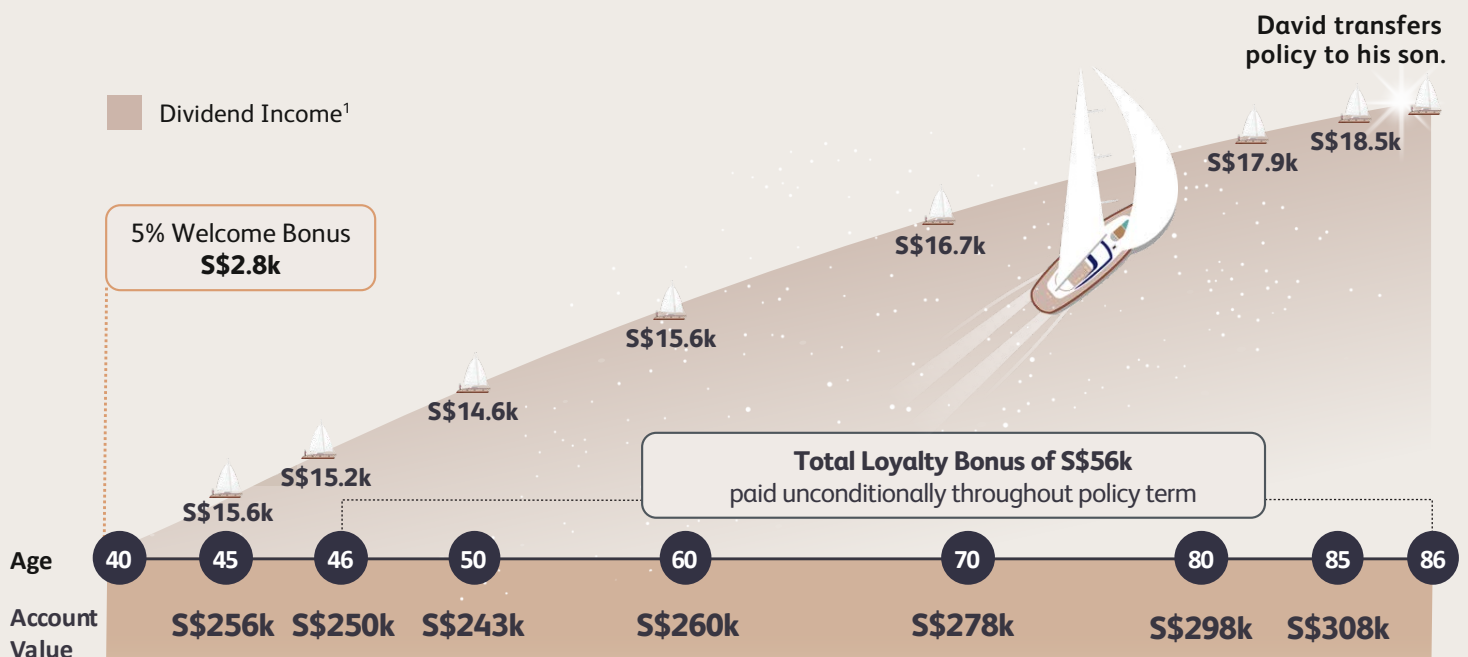
Fund Chosen: **PRULink StrategicInvest Income Fund**

 Premium amount  
**S\$55k for 5 years**

 Total premiums paid  
**S\$275k**

 Illustrated Rate of Return  
**8.0% p.a.**

 Illustrated Dividend Rate of Return<sup>1</sup>  
**6.0% p.a.**



Total policy returns at age 86 <b>S\$1.0m</b> <b>3.7x</b> of total premiums paid	=	<b>S\$718k</b> Dividend Income <sup>1</sup>	+	<b>S\$252k</b> Account Value <sup>2</sup>	+	<b>S\$59k</b> Total Bonuses <sup>2</sup>
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Diagram is for illustrative purposes only and not drawn to scale. Figures shown are rounded up and based on an Illustrated Investment Rate of Return (IRR) of return of 8% p.a., Continuing Investment Charge (CIC) of 1.5% p.a. and it takes into account all charges and fees payable including 2.9% p.a. administration charge for first 8 years only. Actual returns may differ, and future forecast is not necessarily indicative of future or likely performance of the product. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The actual CIC will depend on the funds chosen and may vary each year. At IRR of 4% p.a. and CIC of 1.5% p.a., the projected account values and annual dividends at the end of each age are – 45: (S\$229k / S\$14.2k); 46: (S\$216k / S\$13.3k); 50: (S\$180k / S\$11.0k); 60: (S\$132k / S\$8.1k); 70: (S\$97k / S\$5.9k); 80: (S\$71k / S\$4.3k); 85: (S\$61k / S\$3.7k). Total Loyalty Bonus received will be S\$24k. Total policy returns at end of age 86 will be S\$399k, which is 1.5x of total premiums paid. <sup>1</sup> Dividends are not guaranteed and is based on distribution rate and frequency of the chosen PRULink Fund. Please refer to the Important Notes section at the end for important information relating to PRULink Fund dividend distributions. <sup>2</sup> Excludes all bonuses paid out. <sup>3</sup> Total bonuses include Welcome and Loyalty Bonuses.

# Summary of product features

Premium Payment Term	3 years <sup>NEW</sup>	5 years	10 years	15 years	20 years
Entry Age (Age Next Birthday)	1 to 77	1 to 75	1 to 70	1 to 65	1 to 60
Minimum Premium (p.a.)	S\$60,000	S\$36,000	S\$24,000	S\$18,000	S\$15,000
Accounts	Flex only	Flex only	Growth & Flex	Growth & Flex	Growth & Flex
Welcome Bonus	Total Welcome Bonus awarded in the form of additional units added to Growth and/or Flex Account during the Welcome Bonus period.				
Growth Account	–	–	50%	65%	75%
Flex Account	Up to 3%	5%	13%	23%	32%
Loyalty Bonus (% of account value)	0.5% p.a. from year 6	0.5% p.a. from year 6	0.5% p.a. from year 11	0.5% p.a. from year 16	0.5% p.a. from year 21
Death Benefit	Higher of: (a) 101% of (Total Premiums Paid less Withdrawals and dividend payment from the Growth Account and/or Flex Account, where applicable); OR (b) Growth Account Value and/or Flex Account Value, where applicable, plus Additional Investment Account Value (if any).				
Top up via Investment Booster	Option to increase your investment with one time Investment Boosters, subjected to minimum premium of S\$10,000. Premium charges apply.				
Free Partial Withdrawal	Free partial withdrawal upon: 8 <sup>th</sup> policy year OR Diagnosis of a Critical Illness <sup>1,2</sup> AND/OR Retrenchment <sup>1,3</sup>		Free partial withdrawal upon: 10 <sup>th</sup> policy year <sup>4</sup> OR Diagnosis of a Critical Illness <sup>1,2</sup> AND/OR Retrenchment <sup>1,3</sup>		
Charges	Charges include Administration Charge, Premium Holiday Charge Surrender /Partial Withdrawal Charge and Continued Investment Charge.				
Wealth planning options	Secondary Policyowner <sup>5</sup>   Secondary Life Assured <sup>6</sup>   Change of Life Assured <sup>5,7</sup>   Wealth Share   Joint-Ownership				

<sup>1</sup> One-time free withdrawal is only applicable after the minimum contribution period and capped at 50% of the combined Growth Account Value and Flex Account Value. | <sup>2</sup> Critical Illness refers to cancer, heart attack or stroke. | <sup>3</sup> The original policyowner who pays the policy premium must be retrenched before the last policy anniversary prior to age 65 and remain unemployed for at least 30 consecutive days. | <sup>4</sup> Applicable only if premiums have been fully paid for 10 years with no prior withdrawals from the Growth Account and Flex Account; not applicable for premium terms of 3, 5 or 10 years. Capped at 10% of the combined Growth Account Value and Flex Account Value. | <sup>5</sup> Only allowed after two years from policy inception. | <sup>6</sup> subject to insurable interest between the new secondary life assured and the original policyowner(s). | <sup>7</sup> Change of Life Assured is subject to insurable interest with current policyowner(s) and acceptance by Prudential.

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

### Important Notes:

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You are recommended to read the Product Summary, Fund Information Booklet and Product Highlights Sheet(s) and seek advice from a qualified Prudential Financial Representative 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.

**PRUVantage Wealth III (SGD)** 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.

The Fund(s) is an investment-linked policy ("ILP") sub-fund issued by Prudential and Prudential is the product provider.

If you choose an ILP sub-fund that aims to distribute dividends on a regular basis, please note that the distribution of dividends are 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.

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The securities/funds discussed do not represent the ILP sub-fund's entire portfolio and in the aggregate may represent only a small percentage of the ILP sub-fund's portfolio holdings.

Investments are subject to investment risks including the possible loss of the principal amount invested. The prediction, projection or forecast on the economy, securities markets or the economic trends of the markets targeted by the ILP sub-fund(s) are not necessarily indicative of the future or likely performance of the ILP sub-fund(s). The past performance of the Manager or Investment Manager and the Fund is not necessarily indicative of its future performance.

A Product Summary, Fund Information Booklet and Product Highlights Sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from your Prudential Financial Representative. A potential investor should read the Product Summary, Fund Information Booklet and Product Highlights Sheet before deciding whether to subscribe for units in the ILP sub-fund(s) and seek professional advice before making any investment decision. In the event that you choose not to seek advice, you consider carefully whether the ILP sub-fund(s) in question is suitable for you. 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 of 3 June 2026.

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

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