PRUWealth Income II (USD)

Cultivate income from your wealth, while building lasting wealth for generations

Cultivate lasting monthly income[1] today, while preserving a legacy for generations

Like a rare tea that matures and deepens with time, the wealth you've built over the years can continue to create value well beyond today. It can be enjoyed in the present, while carefully preserved for future generations.

PRUWealth Income II (USD) is a regular premium participating whole life insurance plan that allows you to **draw a regular stream of monthly income**[1] from the wealth you've accumulated, while providing the flexibility to **grow, preserve** and **pass on your legacy across generations**.

Savour every moment with steady monthly income[1]

Start to receive a steady monthly income[1] for life, backed by Prudential's participating fund.

Cultivate and preserve a legacy that endures

Build lasting wealth that can keep working beyond a single lifetime.

Entrust your legacy with confidence

Place your wealth in trusted hands to ensure your loved ones continue to receive support when life changes.

[1] Monthly income is made up of guaranteed and non-guaranteed cash benefit that is computed based on a percentage of face value. The face value is a notional value used to determine the guaranteed cash benefit, the non-guaranteed cash benefit and performance bonus (non-guaranteed).

Savour every moment with **steady monthly income**[1] for life

Pour more certainty into every moment supported by **Prudential's participating fund**.

Steady monthly income[1] for life

Start receiving a monthly income[1] from the policy year 4 at **3.06% p.a.**[2].

Grow your wealth

Enjoy the flexibility to accumulate monthly income[1] with us to **earn interest**[3], helping build a larger pool of wealth for the future.

Premium terms that suit you

Choose to pay premiums for **3, 5, or 8 years** as desired.

Patience brews greater rewards

Choose when you would like your monthly income[1] to increase

Early Increase

Year 6

4.20% p.a.[2]

OR

Higher Increase

Year 11

4.86% p.a.[2]

[1] Monthly income is made up of guaranteed and non-guaranteed cash benefit that is computed based on a percentage of face value. The face value is a notional value used to determine the guaranteed cash benefit, the non-guaranteed cash benefit and performance bonus (non-guaranteed). | [2] Figure shown is computed based on a percentage of face value and an illustration investment rate of return of the participating fund at 6.10% p.a. At 4.25% p.a. illustration investment rate of return, the monthly income from the policy year 4 will be 1.95% p.a. and increase to 2.88% p.a. from the policy year 6 onwards. In the case where monthly income increase is deferred from policy year 6 to 11, the monthly income from policy year 11 onwards will be 3.276% p.a. | [3] Interest rate is not guaranteed and is subject to change.

Cultivate and preserve a legacy that endures

Like a well-kept tea reserve, your wealth can be shared across generations, adapting seamlessly as priorities change and life evolves.

Curate a collection worth sharing

Use **Wealth Share**[1] to allocate portions of your policy to loved ones, giving each part of your legacy a clear purpose.

Keep the finest reserve in the family

Change the Life Assured[2] as priorities evolve, helping your wealth remain aligned with your family's future needs.

A legacy that lasts for generations

Keep your policy working for **up to 380 years**[3], allowing the wealth you've built to continue creating value across generations.

[1] Only allowed after premium payment term and applicable before the original Life Assured reaches 380 years of age. | [2] Change of Life Assured is only allowed after premium payment term and is subject to insurable interest with current policyowner(s), with acceptance by Prudential. | [3] Upon Change of Life Assured or Wealth Share, the policy, including any sub-policies created, will end upon the original Life Assured reaches 380 years of age.

Entrust your legacy with confidence

Just as a treasured tea collection is entrusted to those who appreciate its value and know how to care for it, your wealth deserves a plan that helps it continue supporting the people you love when circumstances change.

Appoint a custodian for your policy

Safeguard your wealth with a **Secondary Policyowner**[1], **Secondary Life Assured**[2] or **joint owner,** helping ensure a smooth transition of your legacy when needed.

Allow your legacy to be enjoyed over time

Choose to have the **Death Benefit**[3] **distributed in instalments** of up to 10 years, creating sustained support for future generations.

Preserve what you've carefully curated

Protect your plan against life's unexpected events with **Disability Waiver** and **Retrenchment Benefit**[4].

[1] Only allowed after two years from policy inception. | [2] Appointment of Secondary Life Assured is subjected to insurable interest with original Policyowner(s) and acceptance by Prudential. | [3] Upon death of the Life Assured, we 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, or (b) 101% of the surrender value as at the time of death, less any amounts owing to us. Upon accidental death of the Life Assured, we pay the higher of: (a) 105% of the total premiums paid (but not premiums for supplementary benefits, if any), as at the time of death, or (b) 101% of the surrender value as at the time of death, less any amounts owing to us. Any cash benefit left with us will be paid together with the death benefit. | [4] Only applicable during the premium payment term (for 5-year and 8-year premium payment term) or the first 5 policy years (for 3-year premium payment term) and prior to the policy anniversary immediately before your 65 years of age. This benefit will be terminated after the retrenchment benefit is paid out. The retrenchment benefit payment amount is subject to a maximum of S$100,000 for each Policyowner, across all policies owned by them, that have a retrenchment benefit.

Choose when your income grows

Jamie

Age 40, Single, non-smoker
Owner of a local clothing brand

Jamie built a well-diversified portfolio over the years, but most are long-term and do not generate the **reliable monthly income she desires**. Looking to complement her portfolio with a dependable source of income and long-term growth potential, she chooses **PRU**Wealth Income II (USD).

She choose to **defer her income increase** from the policy year 6 to policy year 11.

Annual premium
US$125,000
Payable for 8 years

Total premiums paid
US$1,000,000

Policy Year

4

Jamie starts to receive monthly income[1] of
US$2,550
(US$30,600 p.a.)

6

Option A
Early increase

Monthly income[1]:
US$3,500
(US$42,000 p.a.)

Total policy return at age 85

Total monthly income[1] : **US$1,741,200**
(Guaranteed: US$640,800 and non-guaranteed: US$1,100,400)

+

Total policy value : **US$1,012,500**

=

US$2,753,700
2.8x of total premium paid

11

Jamie's Choice

Option B
Higher increase

Monthly income[1]:
US$4,050
(US$48,600 p.a.)

15.7% more

Total policy return at age 85

Total monthly income[1] : **US$1,915,200**
(Guaranteed: US$651,000 and non-guaranteed: US$1,264,200)

+

Total policy value : **US$1,012,500**

=

US$2,927,700
2.9x of total premium paid

The illustration above is not drawn to scale. Figures shown are based on an illustration investment rate of return of the participating fund at 6.10% p.a.

[1] Monthly income is made up of guaranteed and non-guaranteed cash benefit that is computed based on a percentage of face value. The face value is a notional value used to determine the guaranteed cash benefit, the non-guaranteed cash benefit and performance bonus (non-guaranteed). Under Option A, the guaranteed and non-guaranteed cash benefit from policy year 4 to 5 is computed based on 0.84% and 2.22% of the face value per annum respectively. The guaranteed and non-guaranteed cash benefit from policy year 6 onwards is computed based on 1.56% and 2.64% of the face value per annum respectively. Under Option B, the guaranteed and non-guaranteed cash benefit from policy year 4 to 10 is computed based on 0.84% and 2.22% of the face value per annum respectively. The guaranteed and non-guaranteed cash benefit from policy year 11 onwards is computed based on 1.692% and 3.168% of the face value per annum respectively.

At 4.25% p.a. illustration investment rate of return, the monthly income from policy year 4 to 5 and from policy year 6 onwards for Option A will be US$1,625 (US$19,500 p.a.) and US$2,400 (US$28,800 p.a.) respectively. The monthly income from policy year 4 to 10 and from policy year 11 onwards for Option B will be US$1,625 (US$19,500 p.a.) and US$2,730 (US$32,760 p.a.) respectively. At age 85, the total non-guaranteed monthly income for Option A and B will be US$550,200 and US$632,100 respectively, total policy value will be US$873,000 and total policy return for Option A and B will be US$2,064,000 (2.1x of total premium paid) and US$2,156,100 (2.2x of total premium paid) respectively.

A legacy carried forward through generations

John

Age 60,
non-smoker
Technology Entrepreneur

John owns an IT firm headquartered in Singapore with operations across China. As he approaches retirement, **he seeks a reliable source of passive income, preserve his wealth**, and **ensure a smooth transfer of wealth** to his son, Tom, who recently relocated to the United States. **To ensure cross-border legacy continuity**, John purchases **PRU**Wealth Income II (USD) to meet his and his family's needs.

Annual premium
US$333,330
Payable for 3 years

Total premiums paid
US$999,990

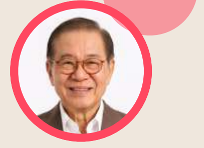
Policy Year

4
John starts to receive monthly income[1] of **US$2,550** (US$30,600 p.a.)

6
Monthly income[1] increased to **US$3,500** (US$42,000 p.a.)

10
At age 70, John plans for retirement and splits his policy into 2 by activating **Wealth Share[2]**

Tom becomes the new assignee & Life Assured.



40% **John, Age 70**
Monthly income[1] : **US$1,400**
(US$16,800 p.a.)
Total policy value : **US$356,496**

60% **Tom, Age 30**
Monthly income[1] : **US$2,100**
(US$25,200 p.a.)
Total policy value : **US$534,745**

15
Tom gets married and has a son, Nic. Tom **changes the Life Assured[3]** of his policy to Nic.

25
John passes away at age 85. The family receives death benefit payout of **US$457,020**

35
Nic turns 20 and is appointed as the **Secondary Policyowner[4]**.

Tom continues to receive monthly income[1].

65
Tom passes away at age 85. Nic becomes the **Main Policyowner** and **Life Assured** of the policy.

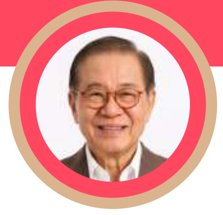
Nic continues to receive monthly income[1].

Total policy return at policy year 65 across three generations

US$5,056,143

5.1x of total premium paid

1st Generation



John
Retirement income begins

US$481,200
Total income received
(Guaranteed: US$172,800
Non-guaranteed: US$308,400)

US$457,020
Death benefit payout

+

2nd Generation

Tom
Income passes to the next generation

US$1,386,000
Total income received
(Guaranteed: US$514,800
Non-guaranteed: US$871,200)

+

3rd Generation

Nic
The legacy continues

US$25,200
Total income received
(Guaranteed: US$9,360
Non-guaranteed: US$15,840)

US$2,706,723
Policy value at year 65

The illustration above is not drawn to scale. Figures shown are based on an illustration investment rate of return of the participating fund at 6.1% p.a.
[1] Monthly income is made up of guaranteed and non-guaranteed cash benefit that is computed based on a percentage of face value. The face value is a notional value used to determine the guaranteed cash benefit, the non-guaranteed cash benefit and performance bonus (non-guaranteed). The guaranteed and non-guaranteed cash benefit from policy year 4 to 5 is computed based on 0.84% and 2.22% of the face value per annum respectively. The guaranteed and non-guaranteed cash benefit from policy year 6 onwards is computed based on 1.56% and 2.64% of the face value per annum respectively. | [2] Only allowed after premium payment term and applicable before the original Life Assured reaches 380 years of age. | [3] Change of Life Assured is only allowed after premium payment term and is subjected to insurable interest with current Policyowner(s) and accepted by Prudential. | [4] Only allowed after two years from policy inception.
At 4.25% p.a. illustration investment rate of return, the monthly income from policy year 4 to 5 and from policy year 6 onwards will be US$1,625 (US$19,500 p.a.) and US$2,400 (US$28,800 p.a.) respectively. At policy year 10, the total policy value and monthly income for John's and Tom's sub-policies will be US$338,497; US$507,745; US$960 (US$11,520 p.a.) and US$1,440 (US$17,280 p.a.) respectively. At the end of policy year 65, the total non-guaranteed monthly income for John, Tom and Nic will be US$154,200, US$435,600 and US$7,920 respectively. Death benefit upon John's passing will be US$403,996, total policy value will be US$1,702,333, and total policy return will be US$3,401,009 (3.4x of total premium 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.

PRUWealth Income II (USD) is a regular premium participating whole life insurance plan. The guaranteed benefits are payable provided that all premiums are paid when due and the policy remains in force. Non-guaranteed benefits are not guaranteed and will depend on the future performance of the participating fund. Past performance is not necessarily indicative of future performance.

Monthly cash benefit is made up of guaranteed and non-guaranteed components. The non-guaranteed component is not guaranteed and may vary depending on the performance of the participating fund. You may choose to withdraw your monthly cash benefit or accumulate it with Prudential at the prevailing interest rate, which is not guaranteed and may change from time to time.

A product summary is available and may be obtained from your Prudential Financial Representative. A potential customer should read the product summary before deciding whether to purchase this policy.

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 Policyowners' 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 4 August 2026.

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

Prudential Assurance Company Singapore (Pte) Limited. (Reg. No. 199002477Z)
30 Cecil Street #30-01
Prudential Tower
Singapore 049712
Tel: 1800 333 0 333 Fax: 6734 6953
Part of Prudential plc

www.prudential.com.sg