



PRUDENTIAL

Relish every moment and
secure the joy it brings
with those you love




Savour Life, Secure its Joy Promotion


Plan today to secure life's joy and be rewarded with exclusive rewards.

When life’s joyful moments come your way, you want to enjoy them to the fullest. With proper planning, you can set your confidence free to cherish each unforgettable occasion with your loved ones, while unlocking possibilities for growth. By ensuring your protection coverage and wealth plans are in place early, you’re not just safeguarding what matters most — you’re setting yourself up to fully savour the joys life has to offer.

Take advantage of our latest promotion and enjoy rewards with our selected plans, while you savour life and secure its joy!

Sign up for our selected plans and savour more rewards






15.0%

First-Year
Premium Discount


and/or



Up to
20.0%

Promotion
Bonus Units


and/or



Up to
92.00%

Promotional
Participation Rate
for up to 3 months

Promotion Period: 1 October to 30 November 2025





Protection

Safeguard yourself by enhancing your critical illness coverage and enjoy **first-year premium discount of 15.0%**.

Eligible Insurance Plan	First-Year Premium Discount ¹
PRUActive Protect	15.0%

Exclusively for

 and 

customers and their families

Receive an additional **10.0%² off your first-year premium** when you purchase a Protection Plan and pay premiums on annual mode.

Promotion Period: 1 October to 30 November 2025



Investments

Grow your financial future with **up to 20.0% promotion bonus units**.

Eligible Insurance Plan	Premium Term	Minimum Annualised Premium ³ (SGD)	Promotion Bonus Units ⁴ on Growth Account (Payable in the first policy year)
PRUVantage Assure II	10 years	8,000	3.5%
		15,000	6.5%
		25,000	10.0%
	15, 20 & 25 years	5,000	10.0%
		10,000	15.0%
		15,000	20.0%

Promotion Period: 1 October to 31 December 2025



Insurance Savings

Enjoy a locked-in **promotional participation rate of up to 92.00%** for up to 3 months.

Eligible Insurance Plan	Plan Currency	Index Options	Promotional Participation Rate ⁵
PRUIndex Lifetime Income	SGD	UBS Multi Asset Strategy Tactical Rotation SGD Hedged Index	80.00%
		S&P 500 [®] FC TCA 0.50% Decrement Index (SGD) ER	40.00%
		Shiller Barclays CAPE [®] Allocator 6 Dynamic Risk Control (SGD) Index	71.00%
	USD	UBS Multi Asset Strategy Tactical Rotation Index	92.00%
		S&P 500 [®] FC TCA 0.50% Decrement Index (USD) ER	46.00%
		Shiller Barclays CAPE [®] Allocator 6 Dynamic Risk Control Index	83.00%

For more information, speak to your Prudential Financial Representative.

Call us at **1800 333 0 333** today or visit **www.prudential.com.sg/savourlifefecureitsjoy**

- ¹ Discount will be applied on the first-year premium in the first policy year only. First-year premium is the premium payable for the basic policy and supplementary benefit(s) in the first policy year, including the additional premiums payable due to substandard loadings, if applicable.
- ² An Ascend or Opus customer and/or their family members who purchase **PRU**Active Protect will receive an additional 10% first-year premium discount if the premium is paid on an annual basis. This additional discount will be applied on premiums paid on the basic policy and supplementary benefit(s), including the additional premiums payable due to substandard loadings, if any. Family includes spouse, children, parents, siblings, and grandchildren.
- ³ The Minimum Annualised Premium refers to the total premium payable for the basic policy over a one-year period in the first policy year, excluding any premiums for supplementary benefits or top-ups made via Investment Booster (Lump Sum), if applicable.
- ⁴ Promotion Bonus Units are additional units credited to the Growth Account based on the account allocation set at policy inception. They are calculated as a percentage of premium received for the basic policy in the first policy year, excluding any premiums paid for supplementary benefits or top-ups via the Investment Booster (Lump Sum), if applicable.
- ⁵ The Promotional Participation Rate is linked to the Index Option selected for the eligible policy at inception and will serve as the minimum applicable rate for up to three (3) months/segments (based on policies issued in October 2025) till 31 January 2026. If the prevailing participation rate exceeds the Promotional Participation Rate, the higher prevailing participation rate will apply. After this period, the participation rates applicable to the policy will be declared on a monthly basis.

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.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Before replacing an existing accident and health policy with a new one, you should consider whether the switch is detrimental, as there may be potential disadvantages with switching and the new policy may cost more or have fewer benefits at the same cost.

Premiums are not guaranteed and may be adjusted based on future claims experience.

As **PRU**Active Protect has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

PRUVantage Assure II 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.

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 Representative. 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).

The information contained herein 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 these insurance products in the policy documents that can be obtained from your Prudential Financial Representative.

The information contained herein 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.

These policies are 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 websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

The information presented cannot be reproduced, amended or circulated in whole or in part to any other person without our prior written consent.

Terms and conditions apply.

Information is correct as of 1 October 2025.

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

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