



A radiant tomorrow awaits,  
**filled with promises  
and possibilities**




Turn your promise into a lasting foundation that protects today and opens doors to a brighter future for your loved ones.

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Celebrate the radiance of your promise with exclusive rewards on selected plans.

With every new beginning, your promise to your loved ones endures. You want to build a bright future for them, empowered by your love. From the assurance of stability against unexpected events, to savings for future milestones and resilient wealth planning, embrace the radiance of every season and fill them with joy. With our selected plans, you can fulfil your promise of care and confidence while enjoying exclusive rewards.

Promotion Period: 1 January to 28 February 2026

|  | Protection | Enhance your Critical Illness coverage and enjoy a <b>20.0% first-year premium discount</b> . |
|---|------------|---|
| Eligible Insurance Plans  |            | First-Year Premium Discount <sup>1</sup>  |
| PRULady<br>PRUMan<br>PRUCancer 360  |            | 20.0%   |

Exclusively for **ASCEND** and **OPUS<sup>TM</sup>** customers and their families

BY PRUDENTIAL

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



## Investments

Receive **up to 18.0% promotion bonus units** while you boost your investment.

| Eligible Insurance Plans          | Premium Term      | Minimum Annualised Premium <sup>3</sup> (SGD/USD <sup>#</sup> ) | Promotion Bonus Units <sup>4</sup><br>(Expressed as a percentage of premium received in the first policy year to the Growth & Flex Account) |
|-----------------------------------|-------------------|---|---|
| PRUVantage Assure II              | 5 years           | 30,000  | <b>5.0%</b>   |
|                                   |                   | 60,000  | <b>8.0%</b>   |
|                                   | 10 years          | 10,000  | <b>3.0%</b>   |
|                                   |                   | 15,000  | <b>7.0%</b>   |
|                                   |                   | 25,000  | <b>10.0%</b>  |
|                                   | 15, 20 & 25 years | 8,000   | <b>8.0%</b>   |
|                                   |                   | 10,000  | <b>12.0%</b>  |
|                                   |                   | 15,000  | <b>18.0%</b>  |
| PRUVantage Wealth II <sup>#</sup> | 5 years           | 60,000  | <b>4.0%</b>   |
|                                   |                   | 100,000   | <b>8.0%</b>   |
|                                   | 10 years          | 40,000  | <b>4.0%</b>   |
|                                   |                   | 60,000  | <b>6.5%</b>   |
|                                   |                   | 100,000   | <b>10.0%</b>  |
|                                   | 15, 20 & 25 years | 30,000  | <b>4.0%</b>   |
|                                   |                   | 50,000  | <b>6.5%</b>   |
|                                   |                   | 80,000  | <b>12.0%</b>  |

<sup>#</sup>PRUVantage Wealth II is available in both SGD and USD currency. If it is a USD plan, the minimum annualised premium is in USD.

For more information, speak to your Prudential Financial Representative.

Call us at **1800 333 0 333** today or visit **[www.prudential.com.sg/promiseofradiance](http://www.prudential.com.sg/promiseofradiance)**

<sup>1</sup> 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.

<sup>2</sup> An Ascend or Opus customer and/or their family members who purchase any of the eligible protection insurance plans 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 payable 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.

<sup>3</sup> The Minimum Annualised Premium for **PRUVantage Assure II** and **PRUVantage Wealth II** refers to the total premium payable for the basic policy over a one-year period in the first policy year, excluding any premiums paid for supplementary benefits or top-ups made via Investment Booster (Lump Sum), if applicable.

<sup>4</sup> Promotion Bonus Units are additional units credited to the Growth and/or Flex Account as per the account allocation set at policy inception. They are calculated as a percentage of the 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.



## 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 **PRULady**, **PRUMan** and **PRUCancer 360** have no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

**PRUVantage Assure II** and **PRUVantage Wealth II** are Investment-Linked Plans (ILP) which invest 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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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Terms and conditions apply.

Information is correct as of 1 January 2026.

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

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