

# PRUVantage Wealth: Disclaimer and Footnotes

## Disclaimer

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

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 may therefore result in a drop in the unit price of the PRULink Fund and directly reduce the surrender value of the policy.

## Footnotes

<sup>1</sup> Varies based on chosen premium term.

<sup>2</sup> Applied on the latest initial investment account value.

<sup>3</sup> Subject to premium charge.

<sup>4</sup> Subject to withdrawal charges, if applicable.

<sup>5,7,8</sup> Not guaranteed and is based on distribution rate and frequency of the chosen PRULink fund(s).

<sup>6</sup> Death benefit payout of 105 per cent of total premiums paid in case of accidental death, and 101 per cent of total premiums paid in case of death. Total premiums paid excludes premiums paid for supplementary benefits (if any), and deducting any withdrawals made.

## Terms and Conditions of PRUVantage Wealth Introductory Offer

### 1. Definitions:

- a. **"Prudential"** means Prudential Assurance Company Singapore (Pte) Limited.
- b. **"Promotion Period"** means the period between 7 July and 30 September 2022 (both dates inclusive).
- c. **"Eligible Customer"** means policyholders whose proposal for PRUVantage Wealth that is purchased during promotion period is submitted to and accepted by Prudential during the Promotion Period by satisfying the eligibility criteria below.

- d. **“Eligible Insurance Plan”** means PRUVantage Wealth that meets the criteria as stated in the Promotion Table below.
- e. **“Introductory Offer”** means eligible customer can purchase PRUVantage Wealth at a Lowered Minimum Entry Premium as stated in the Promotion Table below.
- f. **“Promotion Table”** means the table as set out below.

Eligible Insurance Plan	Premium Payment Term	Introductory Offer <sup>1</sup> Lowered Minimum Entry Premium
PRUVantage Wealth	5-year	39,000
	10-year	30,000
	15-year	27,000
	20-year	24,000
	25-year	18,000
<sup>1</sup> Introductory Offer is applicable for the promotional period only and will be applied on the premiums paid for the basic policy only, and excludes premiums paid for supplementary benefits and top-ups via the Investment Booster (Lump Sum), if any).		

## 2. Eligibility

To be eligible for the Promotion, the Eligible Customer has to satisfy the following requirements during the Promotion Period in order to receive the Discount (as defined in the Promotion Table):

- a. If the Eligible Customer’s proposal for an Eligible Insurance Plan that is purchased during Promotion Period is submitted to Prudential and incepted by Prudential during the Promotion Period.
- b. This Promotion is valid for all premium payment modes (monthly, quarterly, bi-annually, and annually).

## 3. Introductory Offer

- a. An Eligible Customer is entitled to receive the introductory offer in accordance with the Promotion Table above.
- b. The Introductory Offer in this promotion shall be on a ‘per-policy’ basis (subject to the Terms and Conditions of this Promotion), there shall be no restrictions on the number of transactions an Eligible Customer can enjoy.

- c. The Introductory Offer in this promotion is not applicable should the Eligible Insurance Plan be cancelled within the fourteen (14) day free-look period. The premium amount refunded will be based on the premium amount paid by the Eligible Customer.

#### **4. Promotion Mechanism**

The Introductory Offer will be applied automatically upon policy submission and meeting the eligibility criteria above.

#### **B. General Terms and Conditions**

1. By participating in the Promotion, each Eligible Customer is deemed to have accepted and agreed to be bound by these Terms and Conditions contained herein and any other instructions, terms and conditions that Prudential may issue from time to time.
2. Prudential assumes no responsibility for incomplete, lost, late, damaged, illegible or misdirected forms or email communication, for technical hardware or software failures of any kind, lost or unavailable network connections, or failed incomplete, garbled or delayed electronic transmission which may limit an Eligible Customer's ability to participate in the Promotion.
3. Prudential has the sole and absolute discretion to exclude any Eligible Customer from participating in the Promotion without any obligation to furnish notice and/or reason.
4. Prudential reserves the right to disqualify or disregard any Eligible Customer who does not comply with the Terms and Conditions contained herein.
5. The Promotion is not valid in conjunction with other promotions carried out by Prudential.
6. Prudential shall not be liable for any third party's misuse of the Eligible Customer's submitted information and photograph as a result of the Eligible Customer taking part in the Promotion.
7. Unless prohibited by law, participation in the Promotion constitutes permission for Prudential, its advertising and promotional agencies to use any of the Eligible Customer's names, and/or likeness for advertising and promotional purposes. Each Eligible Customer further agrees and acknowledges that the copyright and all other intellectual property rights in and to all photographs or audio-video or other recordings of the Eligible Customer taken or made in connection with the Promotion shall vest solely and absolutely in Prudential without any compensation to the Eligible Customer.

8. Prudential may at any time at its absolute discretion, without prior notice or assigning any reason thereof or being liable to any person, (i) suspend, cancel or terminate the Promotion, or (ii) delete, vary, supplement, amend, modify any one or more of the Terms and Conditions of the Promotion. Prudential's determination of all matters in connection with the Promotion and the Discount shall be final, binding and conclusive. Prudential is not obliged to give any reason or prior notice on any matter concerning the Promotion or the Discount. No appeal, correspondence or claims will be entertained. Prudential has the right and discretion to determine whether a party has met the requirements of the Promotion and/or to receive the Discount. Eligible Customers shall not be entitled to any damages or compensation whatsoever or howsoever arising as a result of such amendment, suspension or termination.
9. By participating in the Promotion, all Eligible Customers agree and undertake to, at all times, indemnify, keep indemnified, and hold Prudential, its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries (other than personal injury caused by Prudential's negligence), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and client or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, their participation in the Promotion, acceptance or usage of any Discount, and/or any breach or purported breach of these terms and conditions and/or any applicable law.
10. In the event of any inconsistency or discrepancy between the Terms and Conditions contained herein and the contents of any brochure, marketing and/or promotional materials relating to the Promotion, the Terms and Conditions contained herein shall prevail.
11. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion, in particular the Reward, are the property of their respective owners. Prudential is not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.
12. Failure by Prudential to exercise any of its right or remedy under the Terms and Conditions contained herein does not constitute a waiver of that right or remedy.
13. The Terms and Conditions contained herein shall be governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the courts of Singapore.
14. A person who is not a party to any agreement governed by these Terms and Conditions shall have no right under the Contracts (Right of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions.

