



Listening. Understanding. Delivering.

Build Lasting
Success for
Generations
to Come.

PRULife Vantage
Achiever Prime





A lasting legacy starts with the right planning

When you have spent a lifetime building your wealth, you would want to enjoy the fruits of your labour. At the same time, you want to leave a legacy for your loved ones to secure their future. It's possible to plan for both.

PRULife Vantage Achiever Prime can help you achieve your goals through wealth preservation, creation and transfer. It also provides a choice of policy terms and premium payment terms to help you plan better.

If you are looking for continuity for your business interests, **PRULife Vantage Achiever Prime** offers an excellent solution for keyman insurance with the flexibility of changing your assured keyman throughout the policy life.

How **PRU**Life Vantage Achiever Prime helps you achieve your goals



Higher coverage with Multiplier Benefit*

With higher protection against death and terminal illness through Multiplier Benefit up to age 85 or 100, you can effectively provide a legacy for your loved ones and continuity for your business.



Go at your own pace

Choose what's most comfortable for you, whether it's a one-time premium payment or regular payments across 3 to 30 years.



Pursue a healthy lifestyle

With the quit smoking benefit, 8% of the premium paid for a single premium policy will be refunded while future premiums for a regular premium policy will be reduced to non-smoker rates when the life assured quits smoking.



Grow your legacy

Accumulation of non-guaranteed bonuses over the years will potentially grow your wealth.



Extend your legacy personally and professionally

You have the option of changing the life assured once for individual-owned policies and unlimited times for corporate-owned policies throughout the policy life.

*Multiplier Benefit is the minimum sum of benefit payout for death and terminal illness before the multiplier expiry age of 85 or 100.



Wealth Preservation

With the rising cost of living and uncertainties in market conditions, having a good plan is essential in preserving your wealth.

PRULife Vantage Achiever Prime offers guaranteed death benefit and surrender value* throughout the policy life. This gives you peace of mind knowing that your hard-earned wealth is preserved and your legacy will last for generations.

*Surrender value for regular premium policy starts from Year 3 of policy date.

Wealth Creation and Transfer

You've spent decades building up your wealth. With proper planning, you can achieve your ideal life goals and also leave a legacy that can comfortably support future generations.

PRULife Vantage Achiever Prime can enhance your portfolio with its Multiplier Benefit till age 85 or 100 and potentially grow your wealth with stable growth in cash value throughout the policy life.

Should life take an unexpected turn, **PRULife Vantage Achiever Prime** can ensure your estate is passed on to your loved ones according to your wishes.

Without PRULife Vantage Achiever Prime



Mr Lim has \$10m worth of assets and he wishes to leave behind \$3m each for his children.

\$3m for his son

\$4m for himself

\$3m for his daughter

With PRULife Vantage Achiever Prime



If he uses the \$6m as insurance premium to purchase **PRULife Vantage Achiever Prime** instead, each of his children receives \$9m should he pass on before the Multiplier Benefit expiry age of 85 or 100.

(Total of \$9m for his son)



\$3m for his son



additional \$6m



Mr Lim passes on

Additional \$12m estate created

(Total of \$9m for his daughter)



additional \$6m



\$3m for his daughter

Business Continuity

If you are a business owner who is concerned about financial instability due to the loss of a key executive in an unfortunate event, **PRULife Vantage Achiever Prime** can help with its corporate-owned keyman insurance coverage. The benefit payout can support business continuity by covering any financial loss so that you will enjoy a smoother transition and get your business back on track.

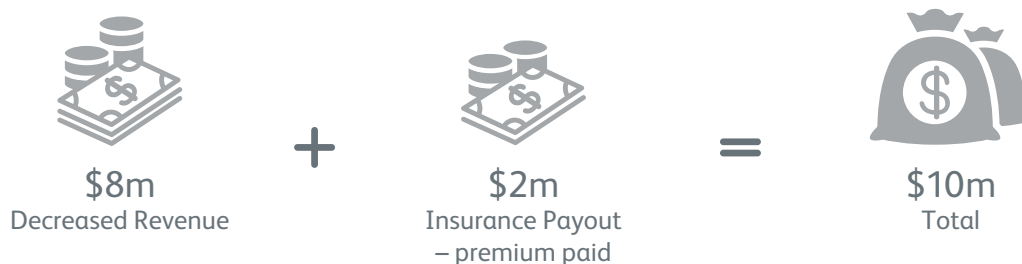
In the event that your key executive member decides to leave the position, you have the option to transfer the coverage to your newly-appointed keyman. Transfer of coverage can be performed for unlimited number of times throughout the policy life.

How business continuity works:

Mr Tan has a successful business with an annual revenue of **\$10m**. In the event of an unfortunate death of a keyman, there might be a potential drop in revenue by up to 20%.



To protect his business, Mr Tan can use **\$1m** to purchase **PRULife Vantage Achiever Prime** with a **\$3m** death benefit payout for the keyman. This payout can offset the potential drop in revenue, while Mr Tan looks for a suitable replacement to get his business back on track.



At a glance



Applicable currency

Singapore dollars or US dollars



Entry age (dependent on country of residence)

Single pay : 1 to 75 years old next birthday

Regular pay : 1 to 75 minus premium term



Multiplier Benefit expiry age

85 or 100 years old



Minimum policy size

Single pay : Entry age 1 to 16 years old next birthday

- \$35,000 **single premium**

Entry age 17 to 75 years old next birthday

- \$100,000 **single premium**

Regular pay : Minimum Multiplier Benefit of \$250,000

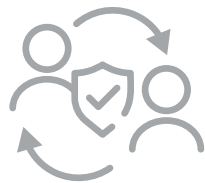


Benefit payout

If death or terminal illness occurs **before** Multiplier Benefit expiry age, we pay the higher of:

- a) The sum assured plus non-guaranteed bonuses, or
- b) The Multiplier Benefit, less any amount owed to us.

After the Multiplier Benefit expiry age, we pay the sum assured and non-guaranteed bonuses, less any amount owed to us.



Option to change life assured

You can choose to change the life assured to another person only after 2 years for single pay and after the premium paying term for regular pay.

Individual-owned policy: Once throughout the policy life
Corporate-owned policy: Whenever the insured keyman changes



Surrender value

Single pay : Day 1
Regular pay : Year 3

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

Note:

You are recommended to read the product summary and seek advice from a qualified Prudential Financial Consultant 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.

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 Consultant.

In case of discrepancy between the English and Mandarin versions, the English version shall prevail.

This brochure 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.

This policy is 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 web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 3 September 2019.

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



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