

*From your vantage  
point, we know  
family comes first.*



PRULIFE **VANTAGE** ACHIEVER II



*A gift for your children.  
A legacy for theirs.*

When you put your family first, you want to leave them a legacy that will secure their future and ensure that everything you've worked hard for stays in the family.

Designed to safeguard your most precious relationships, *PRULife Vantage Achiever II* is intended for a select few. It is a high-protection plan that multiplies\* the sum assured to provide coverage against death and Terminal Illness so your family is cared for under unforeseen circumstances.

*PRULife Vantage Achiever II* is underwritten by Prudential, one of the highest-rated insurers in Singapore with a history of more than 85 years.

# *PRULife Vantage Achiever II gives you more when you need it most.*

Nothing should be left to chance when the financial well-being of your family is at stake.

Liabilities, inflation and the uncertain economy could all potentially erode the quality of your assets over time.

*PRULife Vantage Achiever II* helps safeguard your assets so you don't need to liquidate your investments under unfavourable market conditions. It also ensures that your liabilities will not be passed on to your loved ones and their future financial security will not be compromised.



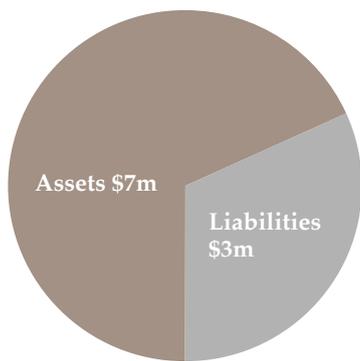
## *PRULife Vantage Achiever II* benefits\*:

- Whole of life participating plan with a 6-year premium payment term
- In the event of death or Terminal Illness before the age of 85, a Multiplier Benefit will pay up to 350% of the sum assured
- An option to add Accelerated Disability supplementary benefit and be covered for Total and Permanent Disability before Policy Anniversary before the age of 70
- An option to add Crisis Waiver III or Crisis Waiver USD supplementary benefit to waive future premiums of the covered benefits upon diagnosis of any one of the 35 Critical Illnesses
- Available in Singapore Dollar and United States Dollar

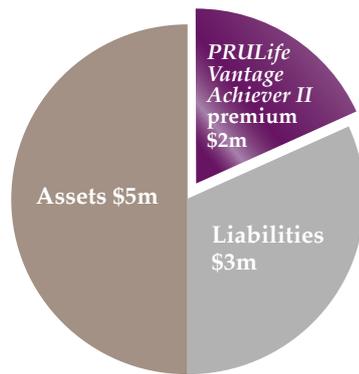
## How PRULife Vantage Achiever II ensures your financial legacy remains intact

Mr Tan is a business owner who has assets worth \$10 million and liabilities of \$3 million. He's married with children and is interested in purchasing an insurance policy that will cover his liabilities so his family enjoys their full financial legacy of \$10 million.

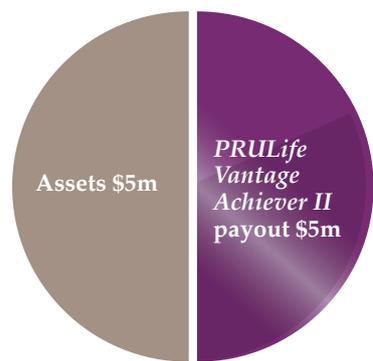
Mr Tan's portfolio is worth \$10 million but his outstanding liabilities of \$3 million mean his legacy is considerably reduced.



As a result, Mr Tan spends \$2 million on a *PRULife Vantage Achiever II* policy with a payout of \$5 million.



When Mr Tan passes on, the \$5 million payout covers his liabilities and the original insurance premium so his family receives the full \$10 million.



The figures stated in this example are for illustration purposes only.

*PRULife Vantage Achiever II* cancels out the effect of your liabilities so your family enjoys the full benefits of your financial legacy.

## Multiplier Benefit

The Multiplier Benefit is the relevant percentage of the sum assured.

Age* of the life assured at the Cover Start Date	Multiplier for Death/Accelerated Terminal Illness Benefit before attained age 85		Multiplier for Accelerated Disability Benefit before its Cover Expiry Date <sup>‡</sup>	
	SGD	USD	SGD	USD
1 – 30	270%	350%	270%	350%
31 – 35	245%	300%	245%	300%
36 – 40	225%	250%	225%	250%
41 – 45	210%	240%	210%	240%
46 – 50	195%	240%	195%	240%
51 – 55	175%	210%	175%	210%
56 – 60	155%	200%	155%	200%
61 – 65	135%	180%	135%	180%
66 – 70	115%	155%	N.A.	N.A.
71 – 75	100%	125%	N.A.	N.A.

\*Age next birthday

‡The Cover Expiry Date is the Policy Anniversary before the life assured turns 70.

## At a glance\*

<b>Product</b>	<i>PRULife Vantage Achiever II</i>
<b>Currency</b>	Available in Singapore Dollar and United States Dollar
<b>Entry Age</b>	<ul style="list-style-type: none"> <li>• <i>PRULife Vantage Achiever II</i>: 1 – 75 age next birthday</li> <li>• Accelerated Disability Benefit: 1 – 64 age next birthday</li> </ul>
<b>Minimum Annual Premium</b>	\$18,000
<b>Types of Coverage</b>	<ul style="list-style-type: none"> <li>• <b>Death and Accelerated Terminal Illness Benefit</b> Before age 85 years, we pay the higher of: a) The sum assured for Death or Accelerated Terminal Illness Benefit plus non-guaranteed bonuses or; b) The Multiplier Benefit, less any amounts owing to us. From age 85 years or above, we pay the sum assured and all the non-guaranteed bonuses less any amounts owing to us.</li> </ul>
<b>Multiplier Benefit</b>	Up to 350% of sum assured before the life assured turns 85
<b>Supplementary Benefit (Optional)</b>	<ul style="list-style-type: none"> <li>• <b>Accelerated Disability Benefit</b> Before Policy Anniversary before the life assured turns 70, we pay the higher of: a) The sum assured for Accelerated Disability Benefit plus non-guaranteed bonuses or; b) The Multiplier Benefit, less any amounts owing to us.</li> <li>• <b>Crisis Waiver III</b></li> <li>• <b>Crisis Waiver USD</b></li> </ul>
<b>Types of Bonuses</b>	<ul style="list-style-type: none"> <li>• <b>Reversionary Bonus</b> This is an annual bonus that we add to the policy benefits. Once declared, it will form part of the guaranteed benefits of the plan.</li> <li>• <b>Performance Bonus</b> This is a one-off bonus which is a percentage of the accumulated Reversionary Bonuses which may be paid upon surrender or claim on the policy.</li> </ul>
<b>Surrender Value</b>	<ul style="list-style-type: none"> <li>• Acquires a surrender value only after 36 months from the first premium due date, provided premiums have been paid for 36 months.</li> </ul>

\*Terms & Conditions apply. Please refer to [www.prudential.com.sg/plva2](http://www.prudential.com.sg/plva2) for more details.

To find out more about *PRULife Vantage Achiever II*, call your Prudential Financial Consultant or our PruCustomer Line at 1800 333 0 333. Alternatively, email us at [customer.service@prudential.com.sg](mailto:customer.service@prudential.com.sg) or visit [www.prudential.com.sg](http://www.prudential.com.sg)

### Note:

You are recommended to read the product summary and seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing a 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. Premiums for some of the supplementary benefits are not guaranteed and may be adjusted based on future claims experience. Foreign currency policies (e.g. USD) are subject to foreign exchange risk.

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 these insurance products in the policy documents that can be obtained from your Prudential Financial Consultant.

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

Information is correct as at 10 December 2018.

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





Always Listening. Always Understanding.

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