



PRULIFE  
VANTAGE ACHIEVER III

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



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Part of Prudential plc

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

At Prudential, we understand that you want to safeguard everything you’ve worked hard for, and leave a legacy for your family that will secure their future.

*PRULife Vantage Achiever III* is a life insurance plan that offers the benefits of high protection coverage, potential cash value accumulation, and underwritten by Prudential, one of Singapore’s highest-rated insurers.

Or, if you’re looking to ensure continuity for your business interests, *PRULife Vantage Achiever III* also offers keyman insurance with the flexibility of changing your assured keyman.



**Benefits:**



A single-premium whole life participating plan that provides a high payout in the event of death or Terminal Illness.



A Multiplier Benefit\* will be payable in the event of death or Terminal Illness before the age of 85.



Acquires an immediate cash value.

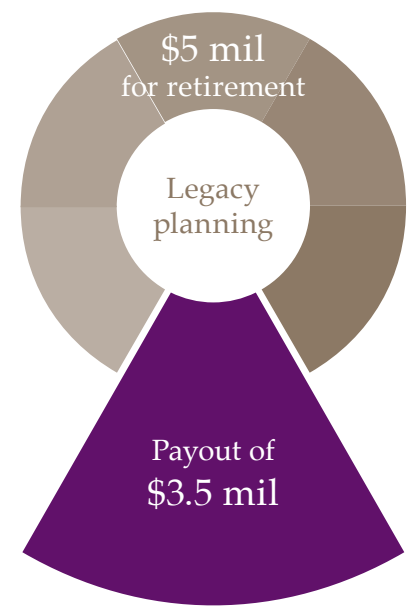


An option to add an Accelerated Disability Supplementary Benefit, and be covered for Total and Permanent Disability before policy anniversary before the age of 70.

# How PRULife Vantage Achiever III can ensure your financial legacy.

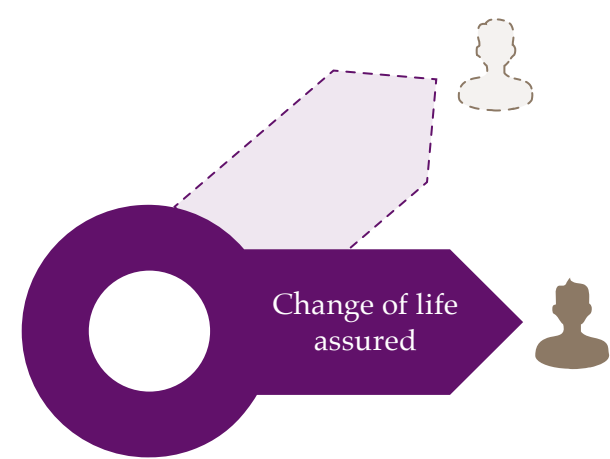
## Legacy planning

You have \$6 million in savings for retirement, and want to leave \$3.5 million to your children and grandchildren. By purchasing a *PRULife Vantage Achiever III* policy with a premium amount of \$1 million, you can potentially leave a legacy of \$3.5 million and still have \$5 million for retirement.



## Business continuity

You're the owner of a large e-commerce business. Concerned about the loss of a key executive member, you invest in a *PRULife Vantage Achiever III* policy for a \$20 million coverage against death for your employee. Should anything untoward happen to the keyman, your business is protected against financial instability. 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.



Figures and diagrams are for illustrative purposes only.

# At a glance

Currency applicable	Singapore dollars or US dollars
Entry age	<ul style="list-style-type: none"><li><i>PRULife Vantage Achiever III</i>: 1 to 75 years old next birthday</li><li>Accelerated Disability Benefit: 1 to 64 years old next birthday</li></ul>
Minimum single premium size	<ul style="list-style-type: none"><li>Entry age 1 to 16 years old next birthday: \$35,000</li><li>Entry age 17 to 75 years old next birthday: \$100,000</li></ul>
Types of coverage	If death or Terminal Illness occurs before 85 years old, we pay the higher of: a) The sum assured plus non-guaranteed bonuses or; b) The Multiplier Benefit*, less any amount owed to us. From 85 year old, we pay the sum assured and non-guaranteed bonuses, less any amount owed to us.
Change of life assured	You can choose to change the life assured to another person only after 2 years from the starting date of the policy: Individual owned policy: Once throughout the policy Corporate owned policy: Whenever the insured keyman has changed
Supplementary benefit (optional)	Accelerated Disability Benefit If life assured becomes totally and permanently disabled before the policy anniversary before age 70 years, we pay the higher of: a) The sum assured for Accelerated Disability Benefit plus non-guaranteed bonuses; or b) The Multiplier Benefit* less any amount owed to us.
Types of bonuses	<ul style="list-style-type: none"><li>Reversionary bonus This is an annual bonus that we add to the policy benefits. Once declared, it will form part of the guaranteed benefits of the policy.</li><li>Performance bonus This is a one-off bonus which is a percentage of the accumulated Reversionary bonuses which may be paid upon surrender or claim.</li></ul>
Surrender value	Acquires an immediate cash value.

Terms and conditions apply. Please refer to [www.prudential.com.sg/visit/plva3](http://www.prudential.com.sg/visit/plva3) for more information.  
\*The Multiplier Benefit is dependent on the age of life assured as of next birthday at the starting date of the policy.



**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. 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 7 August 2018.*

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

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If you're interested to know more about ***PRULife Vantage Achiever III***, please call your Financial Consultant, our PruCustomer line at 1800 333 0333, email **customer.service@prudential.com.sg** or visit **www.prudential.com.sg**

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