



PRUDENTIAL

Listening. Understanding. Delivering.

**PRUSelect Vantage &
PRUSelect Vantage Premier**

Giving you the added
advantage, to achieve your
investment goals.



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As a successful individual, you plan your professional and personal goals well in advance – and put everything in place to realise them. You bring the same foresight and discipline to your investments, seeking to build a portfolio that'll help you achieve your financial goals. This blend of prudence and discernment not only facilitates safe custody of your assets, it also keeps you in control of your financial destiny.

PRUSelect Vantage & **PRU**select Vantage Premier

PRUSelect Vantage and **PRU**Select Vantage Premier are investment-linked insurance plans that help you build and diversify your portfolio from a wide range of carefully researched and quality funds.

Designed to make the most of your investments, we tap on the internationally acknowledged investment expertise of Mercer Investment Solutions (Singapore) ("Mercer"), a leading global provider of investment consulting services, so that you can always be on the market pulse.

Exclusive access to our robust Portfolio Designer – an innovative tool that creates model portfolios according to your risk appetite, investment horizon and target returns, designed to give you tailor-made model portfolios best suited to your changing needs. Backed by Mercer's insights and knowledge, you can rest assured of a more disciplined and astute investment portfolio that brings you peace of mind.

Offering you the option to invest in either **PRU**Select Vantage through regular premium payments or in single premium lump sum for **PRU**Select Vantage Premier, depending on your risk profile and objectives, both plans empower you to steer towards your financial aspirations.



Brought to you by the power of three.

PRUSelect Vantage and **PRUSelect Vantage Premier** are investment solutions born from the collaboration of three dependable parties: Prudential, which provides the manufacturing and distribution capabilities; Mercer, whose expertise helps in portfolio construction, fund selection¹ and fund monitoring; and Investment Managers, who bring in their investment capabilities.

About Mercer

Mercer offers customised guidance at every stage of the investment decision, risk management, and investment monitoring. With over 40 years of providing investment advice and recommendations, Mercer now has clients with over US\$10.27 trillion assets under advice, as at June, 2016².

Created to give you freedom of choice.

Developed specially for discerning, disciplined investors such as yourself, **PRUSelect Vantage** and **PRUSelect Vantage Premier** offer a wide range of quality funds managed by established Investment Managers.

Your choice of funds across the various asset categories will broaden over time and that gives you more fund choices to build and diversify your portfolio. Best of all, you can switch between funds without any additional fees³, and enjoy potentially greater returns even amid volatile market conditions.



Your portfolio. Your way.

Good long-term investment and financial planning is all about taking calculated risks to achieve consistent investment returns that help you reach your financial goals. As a **PRUSelect Vantage** or **PRUSelect Vantage Premier** customer, you can take advantage of Portfolio Designer – where quality funds are handpicked to create your model portfolio that is tailored to your risk appetite, investment horizons, and target returns. You'll also receive exclusive quarterly reports on market updates and model portfolio commentaries on your portfolio⁴ – all of which will help you stay abreast of investment trends and keep you updated on your investment portfolio performance.

Adapts to every new goal or need.

- Review your investment as and when with changing investment objectives or new financial priorities at different stages of life.
- Enjoy the potential benefits of investment returns with changing needs, and flexibility to make partial withdrawals⁵ without surrendering your plan.

PRUSelect Vantage

Designed to make the most of your investment.

- Be fully invested with 100% of your premiums from day one.
- Customised to your financial goals by choosing from a 5-year, 10-year, 15-year or 20-year premium payment term, and the option to re-evaluate your premium amount for financial flexibility⁶.

First-Year Bonus

- Be rewarded with a First-Year Bonus when you invest S\$60,000 and above per annum (applicable to 5-year premium payment term) or S\$18,000 and above per annum (applicable to 10-year, 15-year or 20-year premium payment term).

First-Year Bonus Entitlement

Premium Payment Term	Percentage of your annualised premium*
5-year	5%
10-year	10%
15-year	15%
20-year	20%

* excluding premiums of supplementary benefits (if any).

Loyalty Bonus

- Be rewarded with an additional 0.5% of the Average Accumulation Account Value⁷ annually for staying invested after 5 years when you purchase **PRUSelect Vantage** plans with 5-year premium payment term.
- Be rewarded for investing regularly towards your financial goals with an additional 5% loyalty bonus when you purchase **PRUSelect Vantage** plans with 10-year, 15-year or 20-year premium payment term, from year 5 onwards, for every 5 years⁸

Loyalty Bonus Entitlement (10-year, 15-year, 20-year premium payment term only)

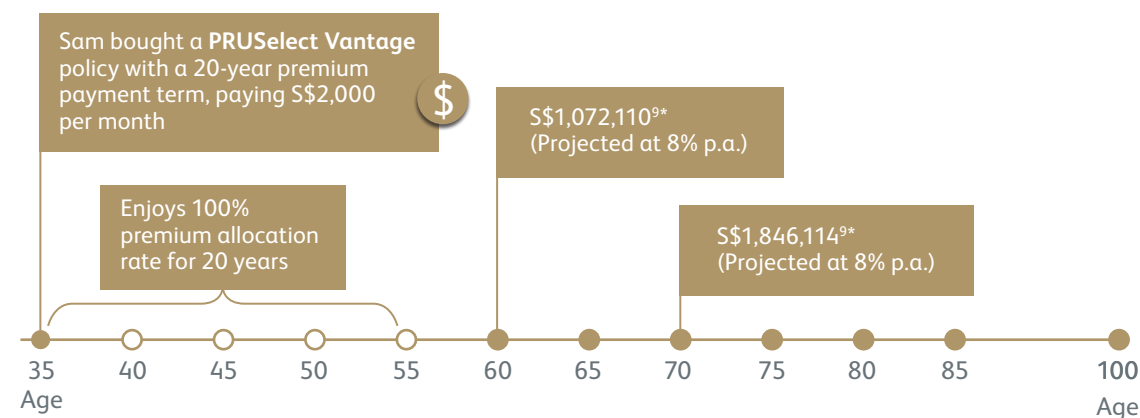
Policy Anniversary	5th	10th	15th	20th
% of Average Annualised Premium [^]	5%	10%	15%	20%
Premium Payment Term				
10-year	✓	✓	–	–
15-year	✓	✓	✓	–
20-year	✓	✓	✓	✓

[^]“Average Annualised Premium” = (total premiums paid* – any withdrawals) ÷ number of years premiums should have been paid.

* excluding premiums of supplementary benefits (if any).

The illustration shows how you may potentially benefit financially from **PRUSelect Vantage**.

Example: Sam, non-smoker, age 35 on his next birthday, purchased a **PRUSelect Vantage** policy and selected a 20-year premium payment term, paying S\$24,000 a year.



In the first year, he'll receive S\$4,800 for his First-Year Bonus.

After every 5 years, he'll receive his Loyalty Bonus when he pays his premiums regularly.

At the end of 20 years, at age 55, his premium payment term ends. The potential returns he will receive at age 60 is S\$1,072,110^{9*} (projected at 8% p.a.) or S\$1,846,114^{9*} at age 70 (projected at 8% p.a.).

* At 4.0% p.a. illustrated investment rate of return, the potential returns he will receive at age 60 is S\$599,385 and S\$706,821 at age 70 respectively.



Extra protection for greater reassurance.

PRUSelect Vantage affords you with peace of mind for you and your family in the following ways:

- Your loved ones will receive Accidental Death Benefit¹⁰ caused by an Accident¹¹ so they can continue to be well-looked after, thereby lightening their financial burdens.
- Provides financial protection with optional premium waiver supplementary benefits¹² that ensure all your future premiums will be waived in the event of critical illness or total and permanent disability. This will ensure that you stay on course for your financial goals.
- Enhance your coverage further with other optional supplementary benefits¹².

PRUSelect Vantage Premier

Take your investment to greater advantage and heights.

- Enjoy attractive premium allocation rate of 97.5% of your single premium which will be used to purchase units from this investment plan.
- Be rewarded with a Second-Year Bonus of 0.50% and 0.75% of your nett premium (single premium minus withdrawal, if any) when you invest a minimum of S\$250,000 or S\$500,000 respectively.
- Enhance your Supplementary Retirement Scheme (SRS) account as you can choose to invest with a minimum single premium of S\$50,000 from SRS and potentially gain higher returns.

Second-Year Bonus Entitlement¹³

Be rewarded with Second-Year Bonus if your single premium or top-up amount (if any) is S\$250,000 and above in the second policy year.

Second-Year Bonus Table

SGD	Percentage of the single premium or top-up amount (if any) less withdrawals (if any)
250,000 – 499,999	0.50%
500,000 and above	0.75%

Loyalty Bonus Entitlement¹⁴

Loyalty Bonus	0.50% of Average Account Value ¹⁵
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Get rewarded with a Loyalty Bonus of 0.50% of your Average Account Value¹⁵ provided the Loyalty Bonus Requirements¹⁶ are met.

Extra protection for greater peace of mind.

PRUSelect Vantage Premier affords you with peace of mind for you and your loved ones:

- Provides the financial assurance you and your loved ones need should accidental death unexpectedly happen, so that you or your family's lifestyle will not be compromised. If your policy has more than 1 life assured, the Accidental Death Benefit¹⁷ will be paid out when the last-surviving life assured passes on.

Footnotes:

1. For details on **PRUSelect Funds** that are reviewed by Mercer, please refer to the **PRUSelect Summary of Funds Booklet**.
2. Source: Mercer, 30 June 2016. Assets under advisement includes aggregated data for Mercer Investment Consulting, Inc. and its affiliated companies globally ("Mercer"). Data is derived from a variety of sources, including, but not limited to, third-party custodians or investment managers, regulatory filings, and client self-reported data. Mercer has not independently verified the data. Where available, data is provided as of 30 June 2016 ("Reporting Date"). If data was not available as of the Reporting Date, information from a date closest in time to the Reporting Date, which may be of a more recent date than the Reporting Date, was included. Data includes assets of clients that have engaged Mercer to provide project-based services within the 12-month period ending on the Reporting Date, and assets of clients that subscribe to Mercer's Manager Research database.
3. We currently do not charge for fund switches. However, we reserve the right to levy a switching fee but will give you 30 days' written notice before doing so.
4. Quarterly model portfolio and fund commentaries are only available when policyholder follows Mercer's model portfolio.
5. For **PRUSelect Vantage**: Partial withdrawal is only available after the Initial Contribution Period. Partial withdrawal can only be made if the plan meets (1) the minimum amount in the Accumulation Account and (2) the minimum withdrawal amount. If not, the policyholder will not be able to make a partial withdrawal.

For **PRUSelect Vantage Premier**: Withdrawal charge applies within the first 24 months from the Cover Start Date. Partial withdrawal can only be made if the plan meets (1) the minimum amount and (2) after the partial withdrawal, the remaining units in the Account meet the minimum balance requirement.

6. If the policyholder reduces the regular premium during the Initial Contribution Period, there will be a charge which is 100% of the extracted amount (i.e. (the value of the Initial Account less any First-Year Bonus paid) multiplied by the percentage of premium reduced); and the First-Year Bonus (if any) will be adjusted as if the reduced premiums are paid from the first premium due date. Reduction of premium is subjected to minimum premium size.
7. Average Accumulation Account Value =
$$\frac{\text{sum of the Monthly Accumulation Account Value}^+ \text{ for 12 months}^{++}}{12}$$
8. The policy's loyalty bonus entitlement ceases once the premium payment term ends. To qualify for bonuses, you must meet the terms and conditions attached to it.
9. The benefit illustration is based on fund management charge of 1.5% p.a. on projected investment returns of 8% p.a.. The rate of return is used purely for illustrative purposes – the actual rate may be higher or lower. The actual benefits payable will depend on the actual performance of the **PRUSelect Fund(s)** selected. The performance of the **PRUSelect Fund(s)** is not guaranteed and the cash value may be less than the capital invested.
10. The Accidental Death Benefit is the higher of 105% of {total premiums paid (excluding premiums for supplementary benefits) less any withdrawals and any charges applied on the reduction in premiums} or the value of the units in the Account, less any amounts owing to us.
11. An "Accident" is an unforeseen and involuntary event, which directly causes death or injury by violent, external and visible means, and is independent of any other cause (such as illness or disease of the life assured).
12. Supplementary benefits are available for **PRUSelect Vantage (SGD)**. Extra premiums are payable for the additional benefits. You can add these benefits only if they are available and the life assured is within the age limit at the time when the benefits are selected. Supplementary benefits are subjected to health underwriting.
13. The policyholder is not entitled to the Second-Year Bonus if the withdrawals made from the Account exceed the single premium or top-up amounts (if any). If the policyholder has made a top-up, it will be treated as a separate tranche from the single premium. Each subsequent top-up will be treated as a separate tranche from the previous top-up. The Second-Year Bonus will be calculated separately for each tranche and paid at the start of their respective second year.
14. If the policyholder has made a top-up, it will be treated as a separate tranche from the single premium. We will pay the Loyalty Bonus after every 60-month period for each respective tranche, provided the policyholder fulfills the Loyalty Bonus Requirements and as long as the policy is not terminated. Each subsequent top-up amount will be treated as a separate tranche from the previous top-up. Loyalty Bonus will be calculated separately for each tranche.
15. Average Account Value =
$$\frac{\text{sum of the Monthly Account Value for 60 months}}{60}$$

16. We give you a Loyalty Bonus of 0.5% of the Average Account Value of the units in each respective tranche, provided each respective tranche has completed 60 months, applicable administration charge has been paid for 60 months for each respective tranche and the Account balance (the sum of the Account value of all the tranches) is at least SGD50,000 for **PRUSelect Vantage Premier (SGD)**.
17. The Accidental Death Benefit is the higher of 105% of the single premium paid plus any top-ups less any withdrawals or the value of all the units in the Account, less any amounts owing to us.

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

Important Notes:

PRUSelect Vantage and **PRUSelect Vantage Premier** will give you access to confidential and proprietary information of Mercer and is intended for your exclusive reference, for general information purposes only. This information is not, nor intended to be, investment advice and shall not be relied on as such. All investment decisions shall be made independently by you, after duly considering and understanding the investment product(s), benefits and risks.

Notwithstanding any information provided to you in connection with the **PRUSelect Vantage** and **PRUSelect Vantage Premier**, you are advised to read Fund prospectuses, the accompanying Product Summary and Product Highlights Sheet before deciding whether to invest in such products. Neither Prudential Assurance Company Singapore (Pte) Limited ("Prudential Singapore") nor Mercer gives any representations or warranties as to the accuracy of any information provided to you in connection with the **PRUSelect Vantage** and **PRUSelect Vantage Premier**. Neither Prudential Singapore nor Mercer accepts any responsibility or liability for any loss or damage which you may suffer arising out of or in connection with your use of the **PRUSelect Vantage** and **PRUSelect Vantage Premier**. Where appropriate, you are encouraged to seek independent legal, tax and other professional advice.

As there may be market fluctuations and change in market conditions, you are also encouraged to refer to the subsequent model portfolios that will be updated on a quarterly basis. Such subsequent updated model portfolios can be obtained via your Prudential Financial Consultant. Any opinion on or rating of investment products contained under the model portfolio or provided by Mercer, Prudential Singapore or any Prudential Financial Consultant in connection with the **PRUSelect Vantage** and **PRUSelect Vantage Premier** are not intended to convey any guarantee as to the future investment performance of such investment products. In addition, past performances of investment products cannot be relied upon as a guide or indicator to future performance of such products.

Notwithstanding anything above, Prudential Singapore reserves the right to discontinue the **PRUSelect Vantage** and **PRUSelect Vantage Premier** at anytime without reference or notification to you.

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 the supplementary benefits are not guaranteed and may be adjusted based on future claims experience.

Investment products are subject to investment risks including the possible loss of the principal amount invested. The value of the units and the income accruing to the units (if any) may fall or rise.

Premiums for some of the supplementary benefits are not guaranteed and may be adjusted based on future claims experience. You are recommended to read the policy documents and to seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

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.

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

Information is correct as at 30 August 2019.

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



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