

Safeguard your loved ones and
**build towards your future
aspirations with attractive rewards**



Take a step towards the future you envision today.

Sign up for selected insurance plans to enjoy premium discounts, promotion bonus units and/or early bird reward.

Every goal you work towards is built on the foundation you create today. As you grow your wealth and plan for your family’s future, having the right protection in place can help safeguard those plans when life takes an unexpected turn, helping to keep your loved ones protected and your aspirations on track.

Enjoy exclusive rewards with our selected plans as you build towards the future with confidence.

Promotion period: 1 October to 31 December 2026

 **Protection**

Safeguard your loved ones and enjoy **perpetual and/or first-year premium discounts** on eligible protection plans.

Eligible Insurance Plan	Perpetual Premium Discount ¹
PRUActive Term (Base plan only)	Special offer 10.0%

Eligible Insurance Plans	Minimum Annualised Premium ² (SGD)	First-Year Premium Discount ^{3,4}
PRUActive Protect II	–	15.0%
PRUActive Life V*	3,000	5.0%
Available from 6 October 2026 PRUActive Family Care		15.0%

*Also applicable for purchase of PRUActive Life V bundled under PRUFirst Promise.

Special Launch Offer for PRUActive Family Care

As part of the launch of PRUActive Family Care, eligible customers can enjoy an additional Early Bird Reward when they sign up during the promotion period.



Sign up for PRUActive Family Care by 31 October and receive a complimentary **95 Imperial Herbal Diaphoretic Therapy package by Guo Tai TCM^**, worth **S\$399**.

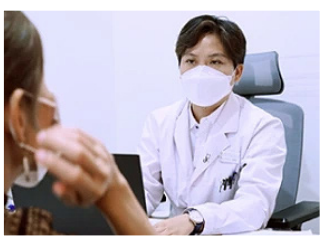
Thoughtfully curated to restore balance and elevate your well-being, your experience includes:

1 x Personalised TCM physician consultation

Begin with a one-to-one consultation with a registered TCM physician to gain a deeper understanding of your body constitution and wellness concerns.

1 x 60-minute 95 Imperial Herbal Therapy

Unwind with the 95 Imperial Herbal Diaphoretic Therapy.



Improved
Blood Flow



Enhanced
Metabolism



Strengthen
Immune System



Improved
Detoxification



Investments

Receive **up to 50.00% promotion bonus units** to give your investments a strong head start.

Eligible Insurance Plan	Premium Term	Minimum Annualised Premium ⁵ (SGD)	Promotion Bonus Units ⁶ (Expressed as a percentage of premiums received during the first policy year)	
			Exclusive to PRU Prime CIO Funds ⁷	Exclusive to PRULink StrategicInvest Income Fund ⁷
PRUVantage Assure II	5 years	20,000	2.00%	1.00%
		40,000	3.50%	1.75%
		100,000	5.50%	2.75%
		150,000	10.00%	5.00%
		300,000	15.00%	7.50%
		500,000	20.00%	10.00%
	10 years	8,000	6.00%	3.00%
		15,000	8.50%	4.25%
		25,000	12.00%	6.00%
		150,000	25.00%	12.50%
		200,000	35.00%	17.50%
		300,000	45.00%	22.50%
	15 years	5,000	10.00%	5.00%
		10,000	15.00%	7.50%
		15,000	25.00%	12.50%
		150,000	30.00%	15.00%
		200,000	40.00%	20.00%
		300,000	50.00%	25.00%

Eligible Insurance Plan	Premium Term	Minimum Annualised Premium ⁵ (SGD)	Promotion Bonus Units ⁶ (Expressed as a percentage of premiums received during the first policy year)	
			Exclusive to PRU Prime CIO Funds ⁷	Exclusive to PRULink StrategicInvest Income Fund ⁷
PRUVantage Wealth III (SGD)	3 years	75,000	2.00%	1.00%
		100,000	4.00%	2.00%
		150,000	6.00%	3.00%
		300,000	9.00%	4.50%
		500,000	12.00%	6.00%
	5 years	48,000	4.00%	2.00%
		60,000	7.00%	3.50%
		150,000	10.00%	5.00%
		300,000	15.00%	7.50%
		500,000	20.00%	10.00%
	10 years	36,000	15.00%	7.50%
		50,000	18.00%	9.00%
		150,000	25.00%	12.50%
		200,000	35.00%	17.50%
		300,000	45.00%	22.50%

For more information, speak to your Prudential Financial Representative.

Call us at **1800 333 0 333** today or visit **www.prudential.com.sg/buildyourfuture**

- ¹ The Perpetual Discount for **PRUActive** Term will be applied to the premium payable for the base plan, including any applicable substandard loading, up to the Last Premium Due Date. It does not apply to premiums payable for any supplementary benefit(s) and/or any additional premium arising from an increase in Sum Assured, including the Incremental Sum Assured Benefit.
- ² The Minimum Annualised Premium for **PRUActive** Life V and **PRUActive** Family Care is defined as the total premium due in a year for the base plan and supplementary benefit(s) (if any), including any additional premiums arising from substandard loadings (where applicable).
- ³ The First-Year Premium Discount for **PRUActive** Protect II, **PRUActive** Life V and **PRUActive** Family Care will be applied to the first-year premium in the first policy year only. The first-year premium refers to the premium payable for the base plan and supplementary benefit(s), if any, in the first policy year, including any additional premiums arising from substandard loadings, where applicable.
- ⁴ Ascend or Opus customers and/or their family members who purchase **PRUActive** Protect II, **PRUActive** Life V and **PRUActive** Family Care will receive an additional 10.0% first-year premium discount, provided the first-year premium is paid on an annual basis. Family includes spouse, children, parents, siblings, and grandchildren.
- ⁵ The Minimum Annualised Premium for **PRUVantage** Assure II and **PRUVantage** Wealth III (SGD) refers to the total premium payable for the base plan over a one-year period in the first policy year, excluding any premiums paid for supplementary benefits or top-ups made via Investment Booster (Lump Sum), if applicable.
- ⁶ Promotion Bonus Units are additional units added to the Growth and/or Flex Account (where applicable) as per the account allocation set at policy inception. They are calculated as a percentage of the premium received for the base plan in the first policy year, excluding any premiums paid for supplementary benefits or top-ups via the Investment Booster (Lump Sum), if applicable.
- Promotion Bonus Units are awarded only on premiums allocated to **PRUPrime** CIO Funds and/or **PRULink** StrategicInvest Income Fund that are available for selection at policy inception.
- ⁷ A clawback penalty may apply for fund switches from the **PRUPrime** CIO Funds and/or **PRULink** StrategicInvest Income Fund to other funds on or before Day 180 from policy inception. Please refer to the full Terms and Conditions for details.

Important Notes:

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

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Before replacing an existing accident and health policy with a new one, you should consider whether the switch is detrimental, as there may be potential disadvantages with switching and the new policy may cost more or have fewer benefits at the same cost.

Premiums are not guaranteed and may be adjusted based on future claims experience.

As **PRU**Active Protect II has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

Please note that **PRU**Active Term may or may not have cash value, depending on the premium payment term selected. If you are considering purchasing this product, it is important to carefully review the premium payment term of your policy as there may be no cash value if the policy ends.

PRUVantage Assure II and **PRU**Vantage Wealth III (SGD) are Investment-Linked Plans (ILP) which invest in ILP sub-fund(s). Investment products are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units and the income accruing to the units (if any) may fall or rise. Past performance is not necessarily indicative of future performance.

A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from your Prudential Financial Representative. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

The information contained herein 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 Representative.

The information contained herein 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.

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 websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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Information is correct as of 1 October 2026.

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

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