PRUDENTIAL

Double your joy
with every step ahead



Enjoy a little extra while saving towards the things that matter to you.

Treat yourself to **PRU**Points when you sign up for selected insurance plans.

Enjoy a little treat today with our special rewards, while working towards more of what matters tomorrow.

Be it that next family getaway, a place to call your own, more time with the people you love, or simply something you've always wanted, there's always something to look forward to.

With our selected insurance plans, you can start working towards the joyful moments and milestones that matter to you, while enjoying something rewarding today.

Treat yourself today while looking forward to double the joy tomorrow.

Promotion period: 1 November to 31 December 2026

Be rewarded with up to 10.0% in PRU Points **when you sign up for selected plans.**

Eligible Insurance Plans	Premium Term	Minimum Annualised Premium[1] (SGD/USD[3])	PRUPoints[2] (Expressed as a percentage of first-year premium)
PRUActive Cash **PRU**Wealth Plus (SGD) **PRU**Active Retirement II **PRU**Wealth (USD) **PRU**Wealth Income II (USD) **PRU**Apex MultiGen Wealth	3 to 5 years	50,000	**2.0%**
	6 to 10 years	25,000	**5.0%**
	Above 10 years	10,000	**10.0%**

Eligible Single Premium Insurance Plans	Minimum Single Premium[4] (SGD)	PRUPoints[2] (Expressed as a percentage of single premium)
PRUWealth Plus (SGD) – SRS **PRU**Active Retirement II (SRS)	35,000	**1.0%**
	70,000	**1.5%**
	100,000	**2.0%**
PRUActive Saver III (SRS)	15,300	**1.0%**
	30,000	**1.3%**
	60,000	**1.5%**

For more information, speak to your Prudential Financial Representative.

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

[1] The Minimum Annualised Premium is defined as the total premium due in a year for the basic policy and supplementary benefit(s) (if any), including the additional premium payable due to substandard loadings (where applicable).

[2] **PRU**Points are calculated based on the eligible plan's first-year premium and the applicable percentage. For example, for a 5-year premium term with a first-year premium of S$50,525 at 2.0%, S$1,010.50 is rounded up to S$1,011, giving you 101,100 **PRU**Points. Every 100 **PRU**Points is equivalent to S$1, and all **PRU**Points expire one year from the date of issuance.

[3] For Eligible Insurance Plans denominated in USD, the Minimum Annualised Premium is in USD. The **PRU**Points Reward will be computed in SGD.

[4] The Minimum Single Premium is defined as a single up-front premium payment, paid using Supplementary Retirement Scheme (SRS) funds, to fully pay for the basic policy.

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.

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).

The information presented cannot be reproduced, amended or circulated in whole or in part to any other person without our prior written consent.

Terms and conditions apply. Information is correct as of 13 November 2026.

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

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