PRUApex Legacy Index II

Where every detail intricately layers
into a legacy that grows and endures.

Legacy planning can be complex to navigate.

Leveraging our institutional strength–underpinned by Standard & Poor's 'AA' financial strength rating–together with Singapore's stable economy and robust governance, we are here to help you **accomplish your desired legacy planning goals** in a **single integrated solution.**

PRUApex Legacy Index II is a bespoke Indexed Universal Life (IUL) plan designed to **grow and preserve your legacy**, combining **market growth potential alongside downside protection**, and the **ability to define desired outcomes** for generations to come.

Key Benefits

Preserve your legacy

Lifetime protection, and beyond

- Enjoy **high coverage**[1] for death and terminal illness
- Build a strong financial foundation with:
  - Purchase for juveniles NEW
  - Option for death benefit to be paid out in instalments of 2 to 10 years to provide continued support for loved ones NEW

No lapse protection[2]

Coverage remains secure for the first five years, regardless of market performance

Grow your legacy

Two engines of growth

Maximise growth potential with Index Account

- Access a curated suite of **seven indices**, with the flexibility to **select up to three indices** ENHANCED
- Choose volatility-controlled indices with uncapped returns[3] to enjoy greater potential gains and guaranteed Additional Crediting Rate of **0.25% p.a.** UNIQUE TO THE MARKET

Secure steady growth with Fixed Account

- First Year Crediting Rate[4] of **4.20% p.a.** & Guaranteed Minimum Crediting Rate[5] of **2.00% p.a.**
- Loyalty Crediting Rate of **0.35% p.a.** from Year 11

Be safeguarded against market downturns and volatility for Index Account

- Ensure no negative crediting rate with a guaranteed **0.00% floor rate**[6]
- Level out market fluctuations and benefit from a smoother crediting experience by spreading your premium across 12 months

Enjoy higher returns as you stay invested UNIQUE TO THE MARKET

- One-time Bonus Crediting Rate of up to **5.50%**[7] on total account value at the end of premium term, for fully paid Multipay policies *

***FOR HIGHER COVERAGE[8]**
Enjoy a one-time Bonus Crediting Rate of up to **6.50%**[7]

[1] 9.8x of total premium paid based on ANB 40 Male, Non-smoker, Standard Life who resides in Singapore, opted for Single Premium with Minimum Premium option, allocated 100% of premium to Index Account and selected S&P 500 Index with returns illustrated at 6.60% p.a. | [2] The No Lapse Protection (NLP) will apply only if: there is no change in life assured; and you did not make any withdrawals from your Account Value, or: if you have made withdrawals, you back paid all the withdrawn amounts; the total withdrawn amount is equal to or less than the total top-up amount. For Multipay, cumulative Least Premium Required (LPR) must also be maintained at each checkpoint, or: if cumulative LPR is not maintained, you back paid the missed LPR to resume the sum assured. | [3] Subject to prevailing Participation Rate. Please refer to Product Summary for details. | [4] Refers to New Money Crediting Rate. Guaranteed for the first policy year or first year of ad-hoc top-up amount. Subject to change for future new monies. | [5] Guaranteed Minimum Crediting Rate is subject to change for future new monies. | [6] Refers to Guaranteed Minimum Crediting Rate. | [7] The one-time Bonus Crediting Rate amount is based on the policy's Multipay premium term. | [8] Coverage of US$8.0m and above.

Key Benefits

Define your legacy

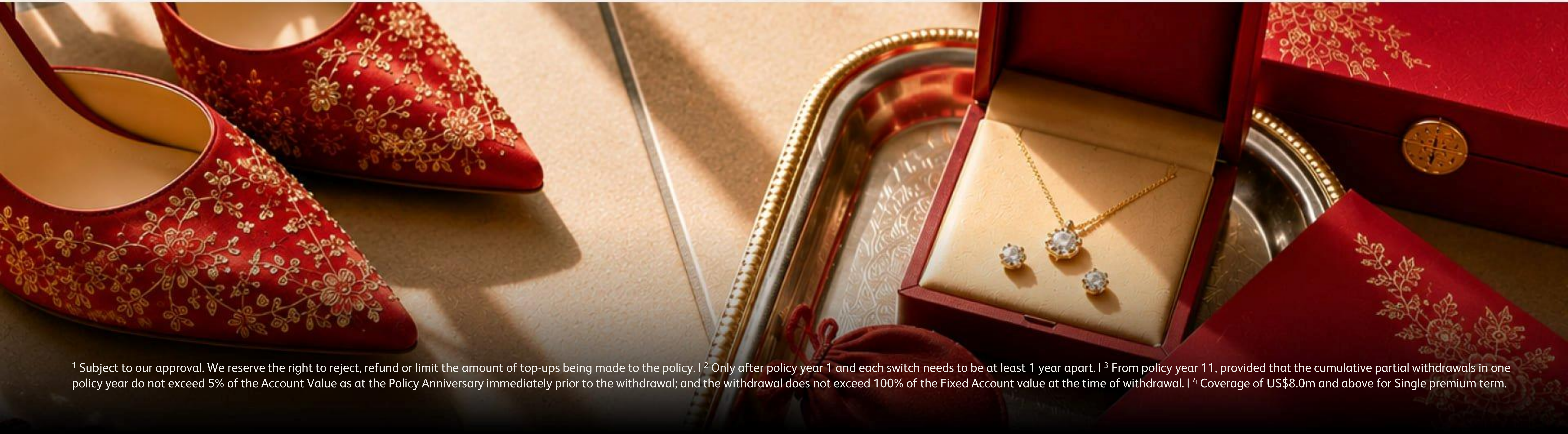
Precise control over your premiums

- Choose your premium term: Single* or Multipay (5/10/15/20 years)
- Customise your premium allocation between Fixed and Index Account per your risk appetite, with the option to adjust annually from Year 2
- Make additional premium top-ups[1] to boost your investment value

***FOR HIGHER COVERAGE[4]**
Enjoy 5.00% discount on admin charge.

Shape desired outcomes

- **Appoint a secondary policyowner** two years after policy inception to ensure continuity and control in the event of unfortunate circumstances NEW
- **Change life assured** if required to ensure your plan benefits your loved ones effectively
- **Switch indices[2]** should your investment preferences change
- **Make free partial withdrawal[3]** should you need to address unexpected expenses without disrupting your long-term goals



[1] Subject to our approval. We reserve the right to reject, refund or limit the amount of top-ups being made to the policy. | [2] Only after policy year 1 and each switch needs to be at least 1 year apart. | [3] From policy year 11, provided that the cumulative partial withdrawals in one policy year do not exceed 5% of the Account Value as at the Policy Anniversary immediately prior to the withdrawal; and the withdrawal does not exceed 100% of the Fixed Account value at the time of withdrawal. | [4] Coverage of US$8.0m and above for Single premium term.

A legacy curated to last

1 Define your desired coverage

Enjoy **high coverage**[1] for death and terminal illness

2 Choose your premium term

Single

Multipay

3 Allocate your premiums[2]

Fixed Account
Steady growth

Index Account
Growth potential

4 Designate your selected indices

(if there is Index Account allocation)

Select up to 3 indices, each allocation in multiples of 25%:

Standard market indices with capped returns	Volatility-controlled indices with uncapped returns[5]
• S&P 500®[3,9] • EURO STOXX 50®[3,9] • MSCI Emerging Markets[3,9]	• S&P 500 FC[5,9] • UBS MASTR[6,9] • Barclays Shiller Allocator[7,9] • MSCI World Golden Compass[8,9]

5 Structure your Death Benefit Payout

Lump sum

Instalments of 2 to 10 years

[1] 9.8x of total premium paid based on ANB 40 Male, Non-smoker, Standard Life who resides in Singapore, opted for Single Premium with Minimum Premium option, allocated 100% of premium to Index Account and selected S&P 500 Index with returns illustrated at 6.60% p.a. | [2] Premium charge will be applied on Single Premium or each premium payment for Multipay before monies are placed into the Fixed Account and/or Index Account based on the allocation option chosen at the start of the policy ("Net Premium Allocation"). | [3] Subject to a Cap Rate of 9.0%, 10.5% and 11.0% for S&P 500 Index, Euro Stoxx 50 Index and MSCI Emerging Markets Index respectively which are not guaranteed. Guaranteed Minimum Cap Rate of 3.0% applies. | [4] Subject to prevailing Participation Rate. Please refer to Product Summary for details. | [5] Refers to the S&P 500 FC TCA 0.50% Decrement Index (USD) ER. Guaranteed Minimum Participation Rate of 40% applies. | [6] Refers to the UBS Multi Asset Strategy Tactical Rotation Index. Guaranteed Minimum Participation Rate of 70% applies. | [7] Refers to the Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control Index Guaranteed Minimum Participation Rate of 65% applies. | [8] Refers to the MSCI World Titans Golden Compass Select Index. Guaranteed Minimum Participation Rate of 35% applies. | [9] Cap Rate, Participation Rate, Guaranteed Minimum Cap Rate and Guaranteed Minimum Participation Rate are subject to change.

Extend the foundation of your legacy

Ms Chong
Age 42
Non-smoker

Ms Chong is a successful self-made entrepreneur with a personal net worth of US$25.0m.

She is seeking ways to protect her wealth and further grow it for her loved ones through market-linked growth potential with downside protection.

She purchases **PRU**Apex Legacy Index II to meet these goals while maintaining flexibility in how premiums are paid.

Coverage: US$10.0m
Multipay Premium: US$0.2m[1] over 5 years
Index Account allocation: 100%
Index choice: 25% MSCI World Golden Compass, 25% Barclays Shiller Allocator, 50% S&P 500®

	Without **PRU**Apex Legacy Index II	With **PRU**Apex Legacy Index II
Payout	US$0	**US$10.0m**
Business	**US$10.0m**	**US$10.0m**
Home	**US$7.0m**	**US$7.0m**
Investments	**US$5.0m**	**US$5.0m**
Cash	**US$3.0m**	**US$2.1m**
Total Net Worth	**US$25.0m**	**US$34.1m**

Ms Chong enjoys a lifetime coverage of **US$10.0m (10.6x of total premium paid)** for death and terminal illness.

Upon her passing, her family receives a death benefit payout equal to her coverage.

PRUApex Legacy Index II increases her estate by **US$9.1m (36.2%).**

Legacy planning goals fulfilled
- ✓ Wealth preservation
- ✓ Family financial security
- ✓ Intergenerational wealth growth

Ms Chong resides in Singapore, is of standard risk class and has opted for Minimum Premium option.
Figures and diagrams are for illustrative purposes only and have been rounded to the nearest US$100,000.
[1] Premium is based on a PIRR of 7.50% for both MSCI World Golden Compass Index and Barclays Shiller Allocator Index, and a PIRR of 6.60% for S&P 500® Index.

Balance the layers of your estate

Mr Ong
Age 55
Non-smoker

Mr Ong is a second-generation business owner planning to retire early. His current net worth is **US$35.0m** and he has two children: Edwin (20) and Sara (18).

He intends for Sara to take over the business in five years, and provide for Edwin's future. He also wants to secure his own retirement, but most of his wealth is tied up in the business and investments.

He purchases **PRU**Apex Legacy Index II to distribute his estate fairly and strengthen his retirement fund.

Coverage: US$15.0m
Single Premium: US$3.0m[1]
(inclusive of 5% discount on admin charge)
Index Account allocation: 100%
Index Choice: 50% S&P 500 FC,
50% EURO STOXX 50®

Sara

Edwin

Mr Ong

	Sara	Edwin	Mr Ong
Without **PRU**Apex Legacy Index II **Total Net Worth: US$35.0m**	Family business **US$15.0m** Cash **US$3.0m** **Total: US$18.0m**	Family home **US$10.0m** Cash **US$3.0m** **Total: US$13.0m**	Cash to support retirement **US$4.0m** **Value: US$4.0m**
With **PRU**Apex Legacy Index II **Total Net Worth: US$47.0m**	Family business **US$15.0m** Payout **US$5.0m** **Total: US$20.0m** Increase of **11%**	Family home **US$10.0m** Payout **US$10.0m** **Total: US$20.0m** Increase of **54%**	Cash to support retirement **US$10.0m less insurance premium** **Value: US$7.0m** Increase of **74.8%**

PRUApex Legacy Index II increases Mr Ong's estate by **US$12.0m (34.3%),** which includes an increase to his retirement nest by **US$3.0m (74.8%)** as he no longer needs to set aside cash for his children.

Upon his passing, his estate is fairly distributed between Sara and Edwin, maintaining family harmony.

Legacy planning goals fulfilled
- ✓ Equal estate distribution
- ✓ Family harmony preserved
- ✓ Additional retirement funds created

Mr Ong resides in Singapore, is of standard risk class and has opted for Minimum Premium option. Figures and diagrams are for illustrative purposes only and have been rounded to the nearest US$100,000. [1] Premium is based on a PIRR of 7.50% for S&P 500 FC Index and a PIRR of 5.60% for EURO STOXX 50® Index.

Define the details of your legacy

Mr Goh
Age 47
Non-smoker

Mr Goh is married with a daughter, Emma. As he plans for the future, he wants to build a legacy that can support his family and generations to come while ensuring his wealth is transferred with greater continuity and care.

To achieve this, he purchases two **PRU**Apex Legacy Index II policies–one for himself with the goal to **provide for his wife and daughter**, in a more measured approach by opting for the death benefit to be disbursed over five years and one for Emma, to **provide for the next generation**.

For both policies,
Index Account allocation: 100%
Index choice: 50% S&P 500®, 50% MSCI Emerging Markets

POLICY PURCHASE FOR HIMSELF

Policy Year 1

Mr Goh as Life Assured

Coverage: **US$22.0m**
Single Premium: **US$3.4m**[1]

Policy Year 13

Diversify into other indices:
50% S&P 500 FC,
50% EURO STOXX 50®

Policy Year 40

Mr Goh passes on.
Death Benefit paid out in instalments

Mrs Goh

	Y1	Y2	Y3	Y4	Y5	Total
Mrs Goh	US$ 2.25m	US$ 2.25m	US$ 2.25m	US$ 2.25m	US$ 2.25m	US$ 11.2m
Emma	US$ 2.25m	US$ 2.25m	US$ 2.25m	US$ 2.25m	US$ 2.25m	US$ 11.2m

Total death benefit payout received:
US$22.5m

POLICY PURCHASE FOR EMMA

Policy Year 1

Emma as Life Assured
Age 15,
Non-smoker

Coverage: **US$3.0m**
Single Premium: **US$0.1m**[1]

Policy Year 15

Emma gets married

Policy Year 20

Emma welcomes twins

Brian

Chloe

Mr Goh **appoints Emma as secondary policyowner**

Policy Year 75

Emma passes on,
Death Benefit paid out in lump sum

Policy Year 40

Mr Goh passes on,
Emma becomes the policyowner. Emma nominates her children as beneficiaries.

	Total
Brian	US$ 1.5m
Chloe	US$ 1.5m

Total death benefit payout received:
US$3.0m

PRUApex Legacy Index II provides a total payout of
US$25.5m for both policies (7.2x total premium paid)
upon Mr Goh's and Emma's passing.

The payout sustains the family's lifestyle and preserves the family's wealth across three generations and potentially beyond.

Legacy planning goals fulfilled

✓ Lasting family financial security
✓ Long-term wealth preservation
✓ Structured disbursement

Mr Goh and Emma reside in Singapore, is of standard risk class and has opted for Minimum Premium option. Figures and diagrams are for illustrative purposes only and have been rounded to the nearest US$100,000. [1] Premium is based on a PIRR of 6.60% for S&P 500® Index and a PIRR of 5.60% for MSCI Emerging Markets Index.

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

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.

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Information is correct as at 24 August 2026.

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

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