Income that grows with the market
and keeps pace with your life

PRUIndex Income Boost

Harness Index growth to generate income while safeguarding your savings from market downturns.

After years of hard work to build a financially secure and well-balanced life, even the best-laid plans may need to evolve in a world of uncertainty.

As life's priorities shift, your savings should keep pace, providing the confidence to stand tall through any storm, and offering peace of mind on the journey toward a secure future.

Introducing PRU Index Income Boost**, a plan designed for people like you, who want their savings to do more and achieve more.**

A **first-in-market** regular premium participating endowment plan in Singapore dollars (SGD) that enables you to:

Generate a new income stream linked to uncapped Index growth[1]

Safeguard your savings from market downturns

With **PRU**Index Income Boost, you can enjoy income that grows with the market and keeps pace with your life confidently.

[1] Subject to participation rate. The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund.

Key Benefits

Generate a new income stream that grows with the market

From month 13 onwards, receive **Monthly Cash Benefits linked to the uncapped Index growth**[1] – giving your savings the potential to deliver higher income.

This growth is powered by the Index of your choice[2] to align with your investment preference:

- S&P 500 FC Index (SGD)[3], a US-focused equity Index
- UBS MASTR Index (SGD)[4], a global multi-asset Index
- Barclays Shiller Allocator Index (SGD)[5], a US-focused multi-asset Index

A safe haven for your savings

Your savings is protected from negative returns with **a floor rate of 0.0%**, while enjoying **capital guarantee at maturity**[6] in fifteen years.

Enjoy early income from the 1st month and a potential maturity bonus

Receive guaranteed Monthly Cash Benefits at 2.3% p.a.[7] from 1st to the 12th month.

Plus, a non-guaranteed maturity bonus at the end of the policy term.

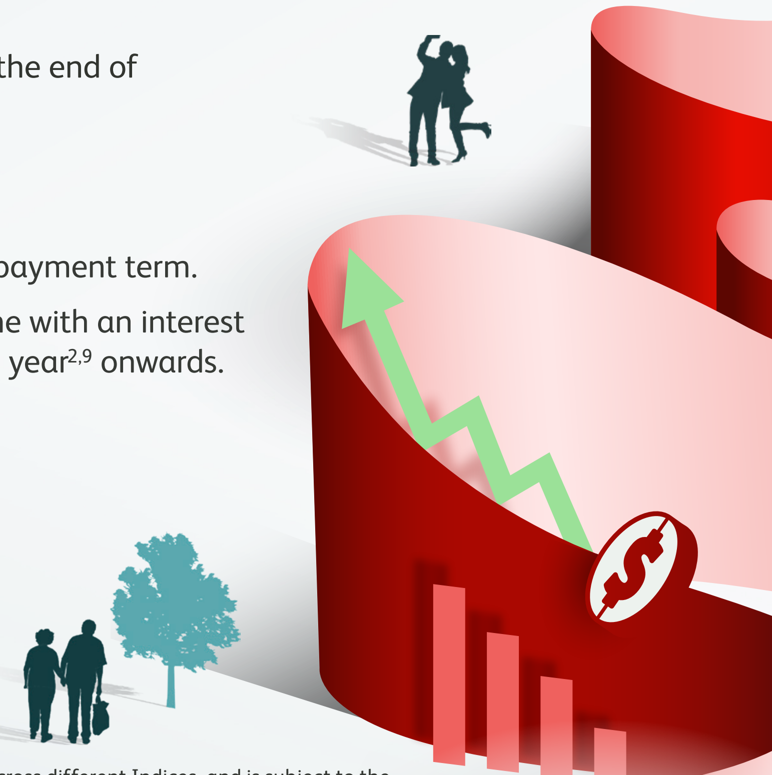
Flexibility that fits your lifestyle

Choose between a 5- or 10-year premium payment term.

Enjoy the option to accumulate your income with an interest rate[8] and switch Indices from the 4th policy year[2,9] onwards.

Coverage for life's uncertainties

Secure your loved ones' future with coverage for death and accidental death.



[1] Subject to participation rate. The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund. The Monthly Cash Benefit from the 13th month is not guaranteed. | [2] Customer can only select one Index at any point, with 100% allocation. | [3] Refers to the S&P 500 FC TCA 0.50% Decrement Index (SGD) ER. | [4] Refers to the UBS Multi Asset Strategy Tactical Rotation (SGD) Index. | [5] Refers to Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control (SGD) Index. | [6] Capital is guaranteed upon maturity only if there is no policy alteration made throughout the policy term. | [7] The 2.3% p.a. will need to apply the face value and the applicable factor to derive the actual guaranteed Monthly Cash Benefit amount. | [8] The interest rate is not guaranteed and is subject to change at Prudential's discretion. | [9] Index Redirection is allowed from 4th policy year onwards, provided policy is in-force and premiums are paid to date. It will only take effect from the segment creation of the following month, upon completion of Index Redirection application. | Product terms and conditions apply.
Please refer to Product Summary for more information.

Fulfil today's needs with a new income solution

David, age 50, non-smoker, is married with 2 kids and supports his elderly parents. With rising costs, he is looking for ways to continue supporting his parents, while juggling other responsibilities, like his children's university expenses. Let's see how **PRU**Index Income Boost helps him grow his income while safeguarding his capital.

Regular Premium: **S$100,000 p.a. for 5 years**

Par Fund Illustrated Investment Rate of Return: **4.25% p.a.**

Policy Illustration Assumed Rate of Return[1] (43.0% Participation Rate[2]): **3.6% p.a.**

Index Choice: **UBS MASTR Index (SGD)**

	Age:	Total income per year (S$):	Premiums paid till date (S$):
Purchase policy	50	2,300	100K
	51	3,600	200K
	52	7,200	300K
	53	10,800	400K
End of premium term	54	14,400	500K
	55	18,000 per year between age 55 to 64	
Policy Matures	64		

Total Cash Benefits Paid

S$218,300

+

Total Maturity Payout Received

S$510,000[3]

Guaranteed Payout

+

S$32,500

Non-guaranteed Maturity Bonus

David enjoys a total policy return of:

S$760,800

1.5x

Total premiums paid

For illustrative purposes only. The total illustrated Maturity Bonus and Maturity Payout of S$542,500 at age 64 is based on 4.25% p.a. Investment Return. At 3.00% p.a. Investment Return, the non-guaranteed Monthly Cash Benefit is illustrated at the lower Rate of Return of 2.60% p.a.. David will receive a guaranteed total Monthly Cash Benefit of S$2,300 at age 50 and receive non-guaranteed Monthly Cash Benefit linked to Index growth: age 51 – S$2,600, age 52 – S$5,200, age 53 – S$7,800, age 54 – S$10,400, and from age 55 onwards – S$13,000 p.a.. The Maturity Payout is S$527,500, bringing the total policy return to S$685,800—1.4x the total premiums paid.

[1] The actual Monthly Cash Benefit payable from month 13 onwards will vary according to the actual Index return and the participation rate. | [2] The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund. | [3] Maturity Payout is equivalent to 102% of the face value.

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.

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 this insurance product in the policy documents that can be obtained from your Prudential Financial Representative.

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Information is correct as at 1 January 2026.

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

Index Disclaimer:

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