

Index-linked income
that's built to last
and made to share



PRUIndex Lifetime Income

Build monthly income you can count on – powered
with growth potential and guaranteed payouts.



Open doors to lifelong possibilities with an innovative income solution – **PRU**Index Lifetime Income

Living longer means more time to enjoy life with your loved ones, create lasting memories – all while navigating financial responsibilities.

As market evolve so should your strategy. Now is the time to adapt and seize income growth opportunities that you can count on – today and for years to come.

PRUIndex Lifetime Income is a **first-in-market**, **Index-linked** whole life participating plan that is designed to **generate monthly income for life** with the option to support your family across generations.

Empowers you to:



Capture every **Index growth opportunity** to potentially enhance your lifetime monthly income¹



Receive **guaranteed lifetime income payout** every month



Safeguard your savings from market downsides

A plan **built to last and made to share**.
Because you and your family deserve more.

¹ Only applicable to the non-guaranteed Monthly Cash Benefits from the 13th month onwards. 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



Grow your income

Turn your wealth into dependable and dynamic income – for life

- From 1st month, start **receiving guaranteed Monthly Cash Benefits** of 0.50% p.a.¹ for lifetime.
- From the 13th month onwards, unlock greater income opportunities. Your Monthly Cash Benefits **rides on Index growth² to deliver potential additional monthly payouts.**
- Choose your preferred Index in SGD or USD³:
 - S&P 500 FC Index⁴
 - Barclays Shiller Allocator Index⁵
 - UBS MASTR Index⁶



Protect your savings

Stay confident in market downturns

With **built-in downside protection**, your policy is safeguarded by a **floor rate of 0.0%**, ensuring it never decreases in value, even in market downturns.



Tailor to your needs and beyond

A plan that evolves with your life – and supports generations to come

- **Choose a currency** that suits you – Singapore Dollar or United States Dollar.
- **Choose a premium term** that suits you – from 5, 7, 10, or 15 years.
- **Switch Index** from 4th policy year^{3,7} to suit your growth strategy.
- Accumulate income⁸ for an interest rate during payout period.
- **Support your family across generations – with income that lasts up to 380 years** with options like Wealth Share, appoint Secondary Life Assured⁹, and change of Life Assured¹⁰.
- **Protect your family** with death and accidental death benefit.

¹ Applied to the face value and the applicable factor to derive the actual guaranteed Monthly Cash Benefit payable. | ² 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 linked to the index growth from the 13th month is not guaranteed. | ³ Customer can only select one Index at any point, with 100% allocation. Indexes in SGD are for the SGD plan and Indexes in USD are for the USD plan. | ⁴ Refers to S&P 500 FC TCA 0.50% Decrement Index (SGD) ER for the SGD plan and S&P 500 FC TCA 0.50% Decrement Index (USD) ER for the USD plan. | ⁵ Refers to Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control (SGD) Index for the SGD plan and Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control Index for the USD plan. | ⁶ Refers to UBS Multi Asset Strategy Tactical Rotation (SGD) Index for the SGD plan and UBS Multi Asset Strategy Tactical Rotation Index for the USD plan. | ⁷ 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. | ⁸ The interest rate is not guaranteed and is subject to change at Prudential's discretion. | ⁹ Appointment of secondary life assured is restricted to the policy owner's immediate family members and is subject to acceptance by Prudential. | ¹⁰ Change of life assured is subject to insurable interest with current policy owner. You can choose to change the life assured to another life assured only after the premium payment term of the policy. | Product terms and conditions apply. Please refer to Product Summary for more information.

Support your family’s financial well-being with a new income solution



Charles, 40-year-old (non-smoker), is a data analyst, married with a child. As he approaches his prime years, he intends to take a slower pace in his career to spend more time with his family. He purchases **PRU**Index Lifetime Income to help supplement his income so that he can continue supporting his family.



Regular Premium:
S\$50,000 p.a.
for 15 years



Total
Premiums paid:
S\$750,000



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

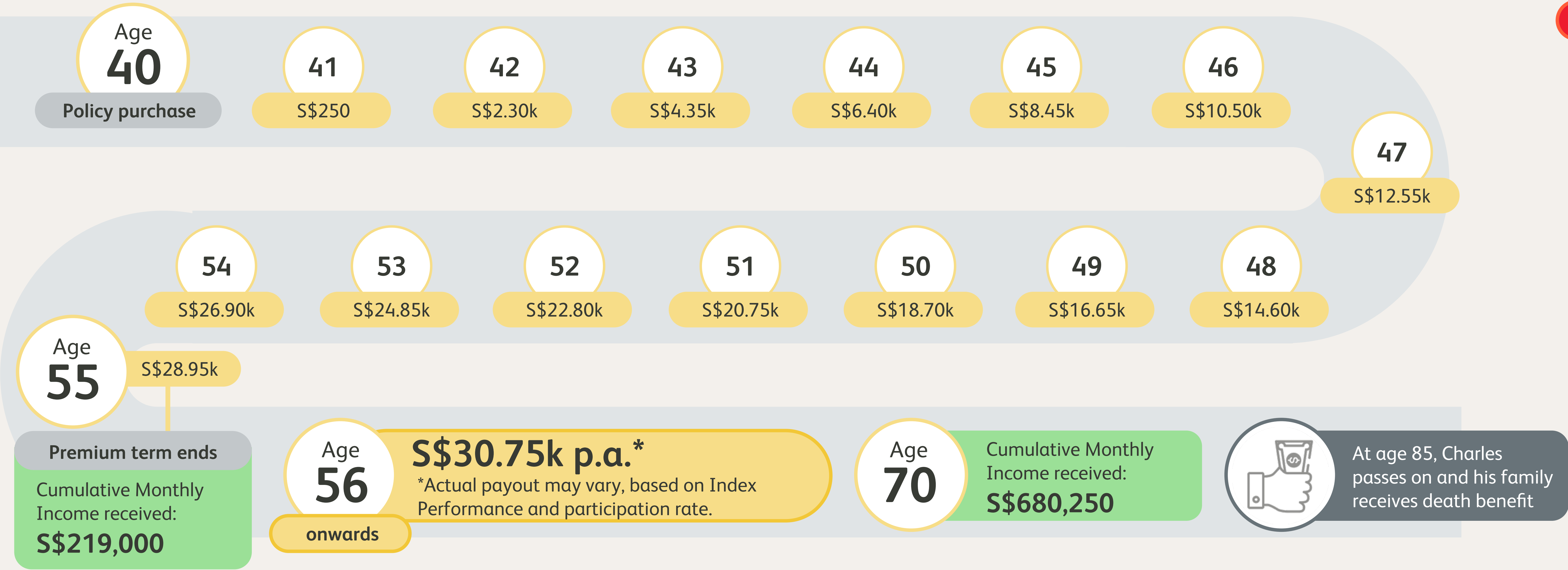


Policy Illustration Assumed
Rate of Return at 43.0%
Participation Rate¹: **3.6% p.a.**



Index Choice:
**UBS Multi Asset Strategy
Tactical Rotation (SGD)
Index**

○ Age Total Monthly Cash Benefit² Payout Per Year (S\$)



Charles and his family receive total benefits of:

At Policy Year 45

S\$142,500
Total Guaranteed Cash Benefit Paid

+

S\$999,000
Total Non-Guaranteed Cash Benefit Paid

+

S\$757,500
Death Benefit payout

=

S\$1,899,000
2.5x of total premiums paid

¹ The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund. | ² Total Monthly Cash Benefit includes both guaranteed and non-guaranteed Monthly Cash Benefit. | For illustrative purposes only and does not reflect the actual performance of your policy. At 3.00% p.a. investment return, with a participation rate of 29.0%, the non-guaranteed Cash Benefits is illustrated at 2.4% p.a., Charles will receive a total Guaranteed Monthly Cash Benefit of S\$142,500, total Non-Guaranteed Monthly Cash Benefits of S\$666,000. The Death Benefit payout is S\$757,500, bringing the total policy return to S\$1,566,000—2.1x the total premiums paid.

Aiding caregiving and retirement with additional income



Rachel, 50-year-old (non-smoker), works as an accountant and is single. As her siblings have children to provide for, she is the primary caregiver for her sole surviving elderly parent. She purchases **PRU**Index Lifetime Income so she can generate additional income without worries to care for her parent, as well as to prepare for her retirement in future.



Regular Premium:
S\$30,000 p.a.
for 7 years



Total
Premiums paid:
S\$210,000



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



Policy Illustration Assumed
Rate of Return at 34.0%
Participation Rate¹: **3.6% p.a.**



Index Choice:
S&P 500 FC TCA 0.50%
Decrement Index (SGD) ER

Income for caregiving needs

Income for retirement needs

Age
50

Policy purchase

Age
57

Policy purchase

Cumulative Monthly
Income received:
S\$26,800

Age
58

onwards



Monthly Cash Benefit² Payout Per Year :
S\$8,610 p.a.*
*Actual payout may vary, based on Index
Performance and participation rate.

Age
60



Rachel's parent passes on.
She decides to retire early.



She **switches to Shiller Barclays CAPE®
Allocator 6 Dynamic Risk Control (SGD)
Index³**, potentially providing more consistent
returns and moderate risk in her retirement.

Age
90



Rachel passes on.
Her siblings receive the
death benefit.

At Policy Year 40

Rachel and her siblings
receive total benefits of:

S\$38,850

Total Guaranteed Cash Benefit Paid



S\$272,160

Total Non-Guaranteed Cash Benefit Paid



S\$220,329

Death Benefit Payout

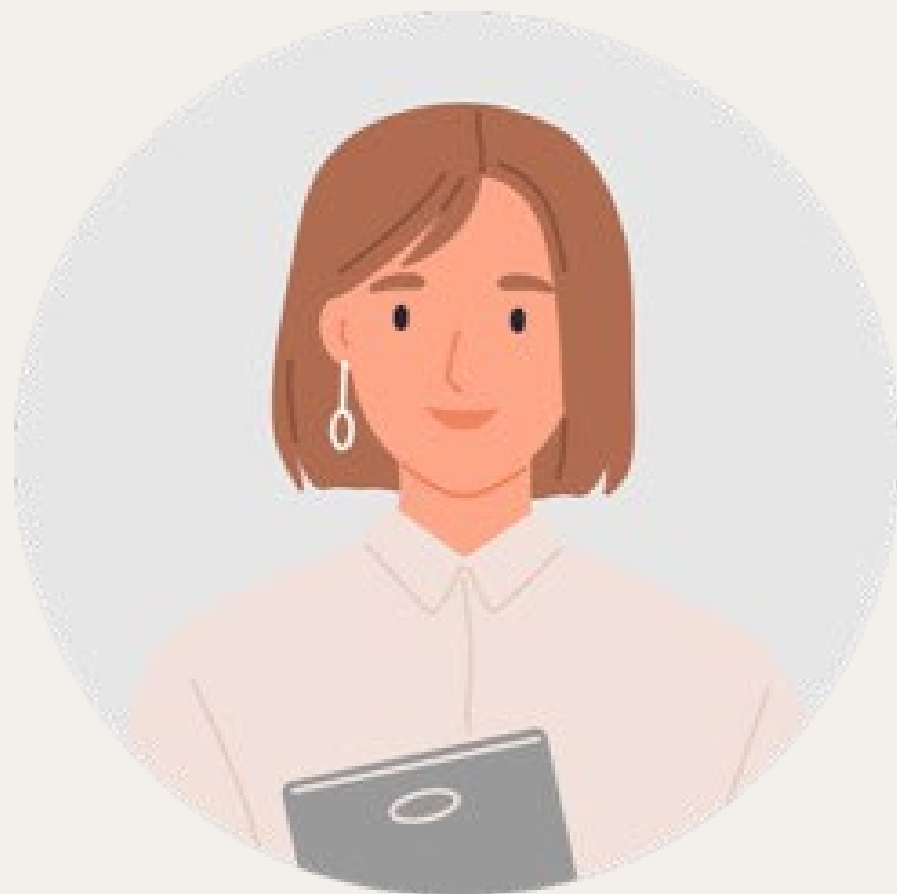


S\$531,339

2.5x of total premiums paid

¹ The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund. | ² Total Monthly Cash Benefit includes both guaranteed and non-guaranteed Monthly Cash Benefit. | ³ Participation rate of 59% based on 4.25% p.a. investment return and participation rate of 39% based on 3.00% p.a. investment return. | For illustrative purposes only and does not reflect the actual performance of your policy. At 3.00% p.a. investment return, with a participation rate of 23.0%, the non-guaranteed Cash Benefits is illustrated at 2.4% p.a., Rachel will receive a total Guaranteed Monthly Cash Benefit of S\$38,850, total Non-Guaranteed Monthly Cash Benefits of S\$181,440. The Death Benefit payout is S\$213,033, bringing the total policy return to S\$433,323—2.1x the total premiums paid.

Share your wealth and shape possibilities for your loved ones



Jasmine, age 55 (non-smoker), is a lawyer and has a son. She is now focused on securing her financial future while uplifting the next generation. She purchases **PRU**Index Lifetime Income – an income solution that not only helps provides a stream of income, but also the opportunity to build a strong foundation for her son’s future.



Regular Premium:
US\$150,000 p.a.
for 7 years



Total
Premiums paid:
US\$1,050,000



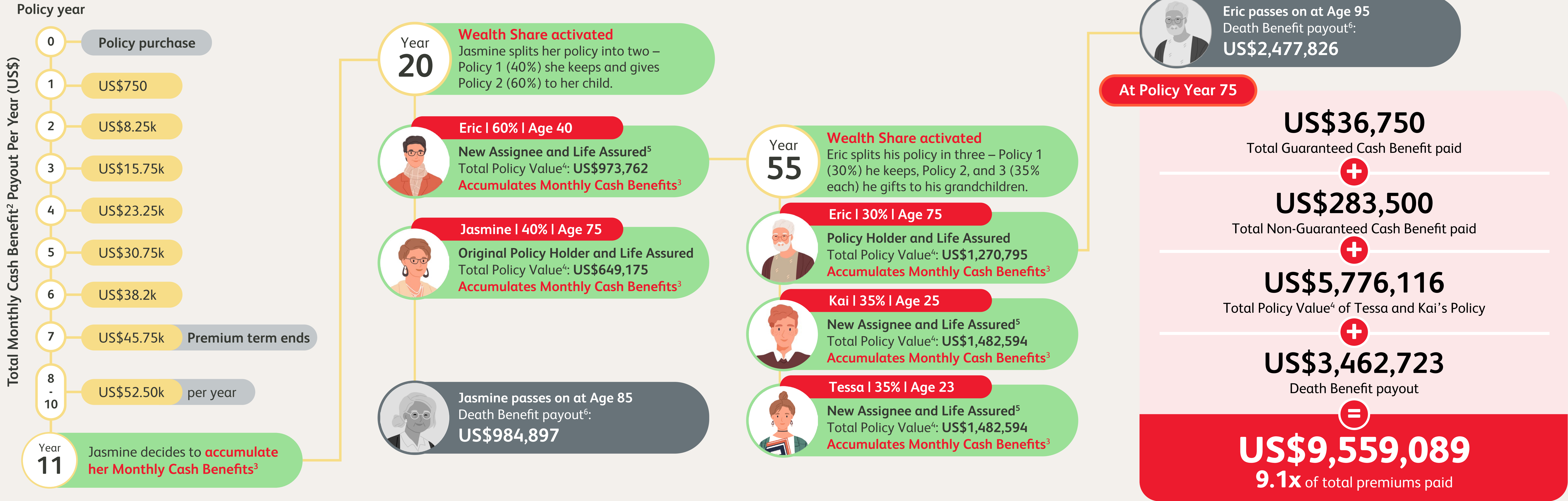
Par Fund Illustrated
Investment Rate of Return:
5.50% p.a.



Policy Illustration Assumed
Rate of Return at 72.0%
Participation Rate¹: **4.5% p.a.**



Index Choice:
Shiller Barclays CAPE® Allocator 6
Dynamic Risk Control Index



¹ The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund. | ² Total Monthly Cash Benefit includes both guaranteed and non-guaranteed Monthly Cash Benefit. | ³ Accumulated at a non-guaranteed interest rates of 1.25% p.a. and 2.75% p.a. (based on illustrated investment rate of return at 4.00% p.a. and 5.50% p.a. of the Participating Fund respectively). | ⁴ Total policy value includes both Surrender Value and Accumulated Cash Benefit. | ⁵ Eric, Tessa, and Kai changed Life Assured to themselves after policy assignment. | ⁶ Death Benefit payout includes Accumulated Cash Benefit. For illustrative purposes only and does not reflect the actual performance of your policy. At 4.00% p.a. investment return, with a participation rate of 48.0%, the non-guaranteed Cash Benefits is illustrated at 3.0% p.a., Jasmine and her family will receive a Total Guaranteed Monthly Cash Benefit of US\$36,750, Total Non-Guaranteed Monthly Cash Benefit of US\$189,000. The total policy value will be US\$2,656,523 and total Death Benefit will be US\$1,898,733 (US\$758,117 and US\$1,140,616 at policy year 30 and 75 respectively) bringing the total policy return to US\$4,781,006 — 4.6x the total premiums paid.

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.

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Information is correct as at 1 January 2026. This advertisement has not been reviewed by the Monetary Authority of Singapore.

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