PRUDENTIAL

PRUApex Legacy Index II

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

Legacy planning can be complex to navigate.

For many high-net-worth individuals, top priorities include executing their estate with certainty, preserving family harmony, and more.

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**.

Introducing PRUApex Legacy Index II

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]

Note: SCB customers can access four indices at the point of sale.

[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

Note: Only 5-pay and 10-pay are available to SCB customers.
[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

Note: Only S&P 500® Index, EURO STOXX 50® Index, MSCI Emerging Markets Index and S&P 500 FC Index are available to SCB customers at the point of sale.

[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.

Tailor your legacy for growth

Decide how to enjoy your Crediting Rate (CR) by selecting to allocate funds to either one or both of your policy accounts.

Gross Premium

Less: Premium Charges

Net Premium

Fixed Account
Earn a non-guaranteed **CR** set by Prudential

First Year CR[1,6]:
4.20% p.a.

Prevailing Current CR[2,6]:
4.10% p.a. (year 2 onwards)

Guaranteed Min. CR[6]:
2.00% p.a.

Loyalty CR:
0.35% p.a. (year 11 onwards)

Index Account
Enjoy a CR based on the indices of your choice

Standard market indices with capped returns[3]

CR:
Index Performance, up to the specified Cap Rate[5,7]

Guaranteed Min. CR[7]:
0.00% p.a.

Volatility-controlled indices with uncapped returns[4]

CR:
Index Performance x Participation Rate[6,7]

Guaranteed Additional CR[8]:
0.25% p.a.

Less: Monthly Charges

Account Value
One-time Bonus CR:
Up to 6.50%[9]

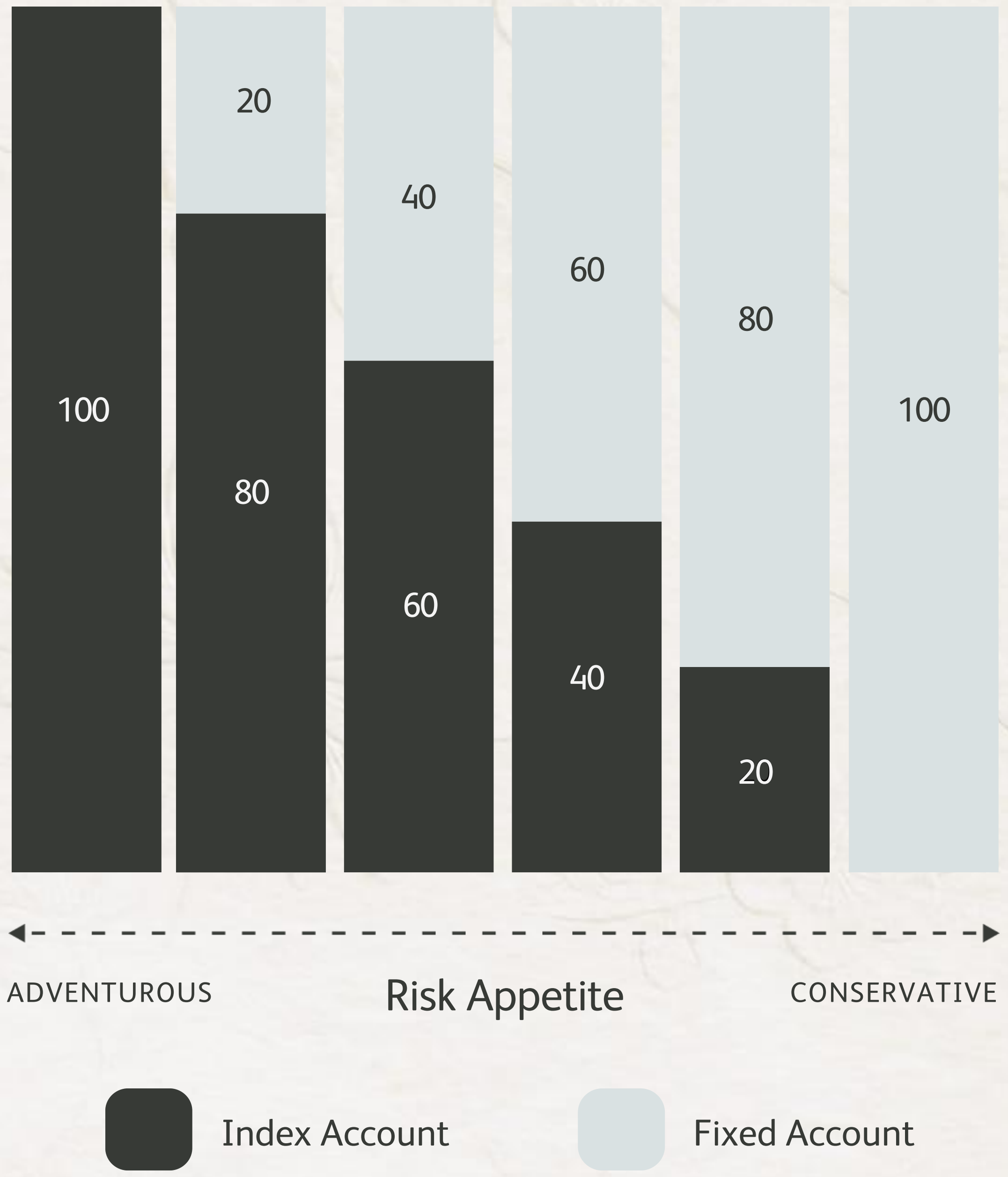
Death Benefit or Accelerated Terminal Illness Benefit

Less: Surrender Charge

Surrender Value

Premium Allocation Options (%)

Selected based on your risk appetite:



Note: Only Index Account is available to SCB customers.

[1] Refers to New Money Crediting Rate. Guaranteed for the first policy year or first year of ad-hoc top-up amount. | [2] Current Crediting Rate is non-guaranteed but subject to the Guaranteed Minimum Crediting Rate. | [3] Refers to Standard Indices. | [4] Subject to prevailing Participation Rate. Please refer to Product Summary for details. | [5] The Cap Rate is based on the index selected. A Guaranteed Minimum Cap Rate of 3.0% applies. | [6] The Participation Rate and the applicable Guaranteed Minimum Participation Rates are based on the index selected. | [7] New Money Crediting Rate, Current Crediting Rate, Cap Rate, Participation Rate, Guaranteed Minimum Cap Rate, Guaranteed Minimum Participation Rate and Guaranteed Minimum Crediting Rate are subject to change. | [8] Not applicable to additional premium and ad-hoc top-up amount. | [9] Applicable for Multipay premium term only. The one-time Bonus Crediting Rate amount is based on the policy's Multipay premium term and sum assured, and is added to the total Account Value at the end of premium term for fully paid policy.

Understanding what shapes your Index Account

How is the Crediting Rate (CR) on your Index Account determined?

Standard market indices with capped returns

Crediting Rate = Index Performance, up to the specified Cap Rate

If Index Performance is lower than the Cap Rate, your CR follows the index return, **capturing full index performance**

If Index Performance is higher than the Cap Rate, your CR will be **up to the index's specified cap rate**

If Index Performance is negative, your CR will be **protected by the 0% floor rate**

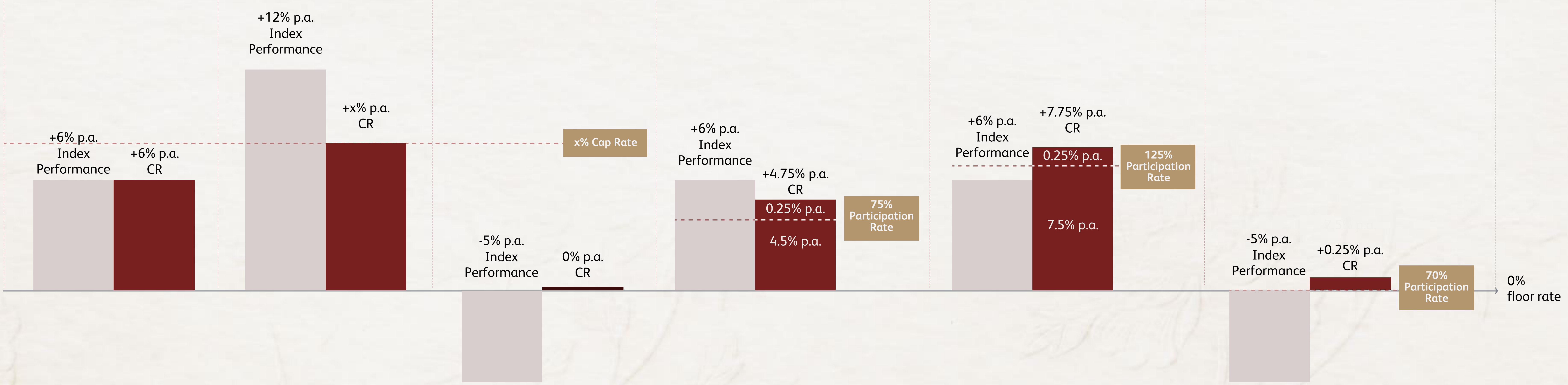
Volatility-controlled indices with uncapped returns[1]

Crediting Rate = (Index Performance **x** Participation Rate) + Additional CR of 0.25% p.a.

If Index Performance is 6% p.a. and the prevailing Participation Rate is 75%, your CR will be 4.5% p.a. plus an additional 0.25% guaranteed return

If Index Performance is 6% p.a. and the prevailing Participation Rate is 125%, your CR will be 7.5% p.a. plus an additional 0.25% guaranteed return

If Index Performance is negative and prevailing Participation Rate is 70%, your CR will be protected by the floor rate, and your CR is guaranteed at 0.25%



[1] Subject to prevailing Participation Rate. Please refer to Product Summary for details.
This is for illustration purpose only and does not reflect the actual performance of your policy.

Understanding what shapes your Index Account

When is your Crediting Rate credited?

15 July 2026
Premiums Paid

Index Account (Master Holding Account)
Index Account net premiums are first allocated to the Master Holding Account[1]

15 August 2026
Segment Creation Date

Segment Holding Account
Subsequently, premiums will be allocated into the Segment Holding Account on the 15th of next policy month

Segment A	Segment B	Segment C
Index A: 25% Index opening value: 6,600	Index B: 50% Index opening value: 5,200	Index C: 25% Index opening value: 6,000

The number of segments created corresponds with the number of indices selected

15 August 2027
Segment Maturity Date
Segment matures on the 15th of the same month one year later

Segment A	Segment B	Segment C
Index closing value: 7,000 Segment is credited with a return of: 6.06%[2,3]	Index closing value: 5,500 Segment is credited with a return of: 5.77%[2,4]	Index closing value: -1,000 Segment is credited with a return of: 0%[2,5]

Index Account will be credited only after the Segment has reached maturity, one year from creation

[1] Master Holding Account earns the Current Crediting Rate applicable to the Fixed Account. | [2] For simple illustration, Participation Rate is 100%. | [3] 6.06% is derived from (7,000/6,600-1).
| [4] 5.77% is derived from (5,500/5,200-1). | [5] 0% is the Guaranteed Minimum Crediting Rate. | This is for illustration purpose only and does not reflect the actual performance of your policy.

Reduce volatility with with Automatic Premium Spread

Benefit from steadier crediting

Automatic Premium Spread (APS) invests your premium across 12 monthly segments over the year, levelling out market fluctuations.

This staggered approach reduces the impact of short-term market volatility, creating a steadier path to long-term growth.

Preserve your account value

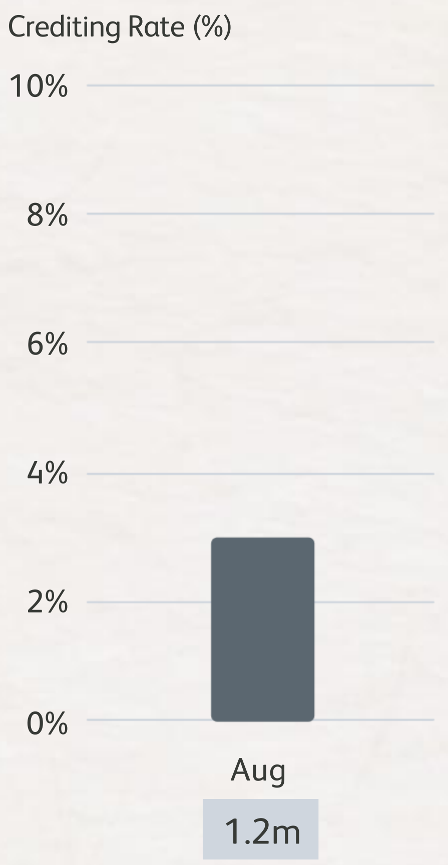
Protected by a 0% floor rate[1], your account is shielded from negative market movements.

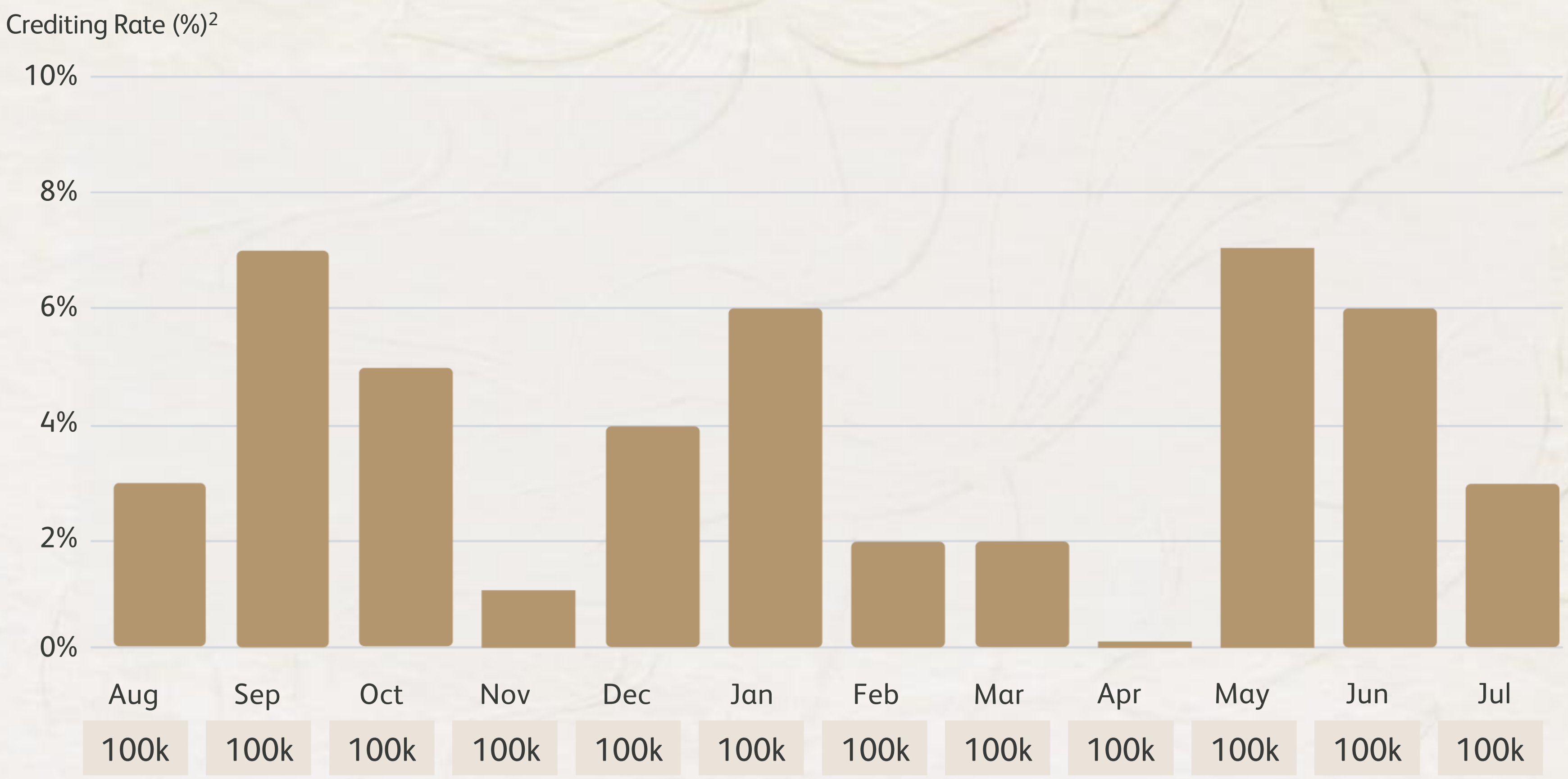
This preserves your gains, ensuring your legacy is secured and grows.

Premiums Paid: **US$1.2m**

15 Jul 2026

Without APS	With APS
1 opportunity to participate in index growth per year	**12 opportunities** to participate in index growth over a year for a **smoother crediting experience**





This is for illustration purpose only and does not reflect the actual performance of your policy. Past performance is not necessarily indicative of future returns.
[1] Refers to Guaranteed Minimum Crediting Rate. | [2] The Crediting Rate is subject to a 0.0% floor rate, prevailing Cap Rate for indices with capped returns where a Guaranteed Minimum Cap Rate of 3.0% applies, or prevailing participation rate for indices with uncapped returns where Guaranteed Minimum Participation Rates based on the index selected applies. Cap Rate, Guaranteed Minimum Cap Rate and Guaranteed Minimum Participation Rates are subject to change for future new monies.

Handpick indices that align with your investment priorities

Each index offers exposure to different regions, asset class, and returns may be capped or uncapped

What region do you prefer to invest in?	Global		U.S.			Europe	Emerging Markets
What asset class do you prefer to invest in?	Equities & Gold	Multi-asset	Equities & Bonds	Equities		Equities	Equities
Index	MSCI World Golden Compass	UBS MASTR	Barclays Shiller Allocator	S&P 500 FC	S&P 500	EURO STOXX 50	MSCI Emerging Markets
Features	**VOLATILITY-CONTROLLED** Allocation across global large-cap equities and gold	**VOLATILITY-CONTROLLED** Global diversified across U.S., Europe & Japan equities and bonds, plus commodities (excl. precious metals)	**VOLATILITY-CONTROLLED** Undervalued U.S. equity sectors (according to Shiller CAPE® methodology) and U.S. Treasuries	**VOLATILITY-CONTROLLED** Growth driven by U.S. large-cap equities	Growth driven by U.S. large-cap equities	Growth driven by Eurozone blue chip stocks	Growth driven by large and mid-cap equities across emerging markets
Volatility	Moderate 10% Volatility Target	Moderate 6% Volatility Target	Moderate 6% Volatility Target	Moderate to High 11.5% Volatility Target	High	High	High
Complexity	Medium	High	Medium	Medium	Low	Low	Low
Returns[2]	**Uncapped[3]** + 0.25% p.a. Additional Crediting Rate	**Uncapped[3]** + 0.25% p.a. Additional Crediting Rate	**Uncapped[3]** + 0.25% p.a. Additional Crediting Rate	**Uncapped[3]** + 0.25% p.a. Additional Crediting Rate	**Capped at 9.0%[4]**	**Capped at 10.5%[4]**	**Capped at 11.0%[4]**

Note: Only S&P 500® Index, EURO STOXX 50® Index, MSCI Emerging Markets Index and S&P 500 FC Index are available to SCB customers at the point of sale.

[1]As of 14 July 2026, top countries in the index include Taiwan, South Korea, China and India. | [2] Index returns are non-guaranteed with the exception of the Additional Crediting Rate of 0.25% p.a. for volatility-controlled indices. | [3] Subject to prevailing Participation Rate. Please refer to Product Summary for details. | [4] Subject to prevailing Cap Rate. Guaranteed Minimum Cap Rate of 3.0% applies. Please refer to the Product Summary for details.

MSCI World Titans Golden Compass Select Index VOLATILITY-CONTROLLED

Index Live Date
Since January 2026

Customer Risk Profile
Moderate

Index Volatility
Moderate to High (Target 10%)

Index Complexity
Medium

What is the MSCI World Titans Golden Compass Select Index[1]?

The MSCI World Titans Golden Compass Select Index is designed to implement a dynamic, Gold-Equity allocation strategy powered by a proprietary Trend Signal.

Allocates across Gold, a 50/50 Gold-Equity basket, and Global Equities based on the identification of market trends or less directional market conditions

Offers a systematic, rules-based approach that aims to help reduce drawdowns and support more consistent performance across different market environments

Allocates across 3 components, based on a Cross-Asset Trend Signal computed daily

Gold

MSCI Gold Futures Index

Position for market uncertainty and inflation protection

50/50 Gold-Equity Basket

50% MSCI Gold Futures Index + 50% MSCI World 100 Index

Offers balanced investment exposure to Gold and Equity, capturing long-term upside potential from both assets

Equity

MSCI World 100 Index

Position for the growth potential from leading global equities

Daily allocation based on a Cross-Asset Trend Signal

If "Trending" (up or down)

Allocate to the 50/50 Gold-Equity Basket, gaining exposure to both asset classes in a stable market where the returns are directional

If "Random Walk" (no clear trend)

Allocate to the asset (Gold or Equity) with lower volatility, as the other asset is expected to be going through a shock/ drawdown in a more risk-prone market

Note: Only S&P 500® Index, EURO STOXX 50® Index, MSCI Emerging Markets Index and S&P 500 FC Index are available to SCB customers at the point of sale.

[1] For more details on the MSCI World Titans Golden Compass Select Index, visit here.

MSCI World Titans Golden Compass Select Index VOLATILITY-CONTROLLED

Index Live Date
Since January 2026

Customer Risk Profile
Moderate

Index Volatility
Moderate to High (Target 10%)

Index Complexity
Medium

Backtested Index Performance

Note: Only S&P 500® Index, EURO STOXX 50® Index, MSCI Emerging Markets Index and S&P 500 FC Index are available to SCB customers at the point of sale.
The index performance from year 2006 to 2025 is based on backtested simulated annual performance data provided as an illustration of how the Index would have performed during the relevant period had the Index administrator been calculating the Index using the current Index methodology. This is for illustration purpose only and does not reflect the actual performance of your policy. Past Performance is not a guarantee of future returns. Please refer to the Index disclaimers for important information relating to the backtested performance at the end of the document.

UBS Multi Asset Strategy Tactical Rotation Index VOLATILITY-CONTROLLED

Index Live Date
Since December 2022

Customer Risk Profile
Moderate

Index Volatility
Moderate (Target 6%)

Index Complexity
High

What is the UBS MASTR Index[1]?

The UBS Multi Asset Strategy Tactical Rotation (MASTR) Index is a global, multi-asset index that provides dynamic and diversified exposure to various asset classes worldwide.

Diversify exposure
with global access to multiple asset classes, including equities, bonds, and commodities

Capture growth opportunities
via a data-driven growth momentum signal that allows the index to adjust asset allocations according to market conditions

Stabilise long-term returns
Through multi-layer risk control mechanics that adjust asset exposure to manage risk and volatility

What asset classes are included in the UBS MASTR Index?

Global Equities for Growth
through the U.S., European, and Japanese equity markets via S&P 500, EURO STOXX 50, and Topix 100 futures

Commodities for Diversification
Aimed at harvesting supply/demand imbalances across 22 commodities (excluding precious metals)

Global Bonds for Defense
through the U.S., European, and Japanese Government Bond futures via 10Y U.S. Treasuries, 10Y German Bunds, and 10Y Japanese Government Bonds futures

How does the UBS MASTR Index navigate changing markets?

Assess the economic outlook as being in 'Acceleration', 'Stability' or 'Deceleration' on a monthly basis through leading economic indicators

↓

Set allocations of equities, bonds, and commodities within the index

↓

Implement multi-layer volatility controls by adjusting the exposure of each asset class to maintain stable performance

Note: Only S&P 500® Index, EURO STOXX 50® Index, MSCI Emerging Markets Index and S&P 500 FC Index are available to SCB customers at the point of sale.
[1] For more details on UBS Multi Asset Strategy Tactical Rotation Index, visit here.

UBS Multi Asset Strategy Tactical Rotation Index VOLATILITY-CONTROLLED

Index Live Date
Since December 2022

Customer Risk Profile
Moderate

Index Volatility
Moderate (Target 6%)

Index Complexity
High

Note: Only S&P 500® Index, EURO STOXX 50® Index, MSCI Emerging Markets Index and S&P 500 FC Index are available to SCB customers at the point of sale.
The index performance from year 2006 to December 2022 is based on backtested simulated annual performance data provided as an illustration of how the Index would have performed during the relevant period had the Index administrator been calculating the Index using the current Index methodology. This is for illustration purpose only and does not reflect the actual performance of your policy. Past Performance is not a guarantee of future returns. Please refer to the Index disclaimers for important information relating to the backtested performance at the end of the document.

Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control Index

VOLATILITY-CONTROLLED

Index Live Date
Since June 2025

Customer Risk Profile
Moderate

Index Volatility
Moderate
(Target 6%)

Index Complexity
Medium

What is the Barclays Shiller Allocator Index[1]?

The Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control Index provides exposure to undervalued U.S. sectors using a modified version of the CAPE® Ratio.

What is the CAPE® Ratio?

The CAPE® Ratio is a variation of the traditional Price/Earnings ratio that aims to identify under and over-valued equities over long term economic cycles

$$\text{CAPE® Ratio} = \frac{\text{Sector Price}}{\text{10 Year Average of Adjusted Sector Earnings Inflation}}$$

What is the modified CAPE® Ratio used by the Index?

The CAPE® Ratio is a variation of the traditional Price/Earnings ratio that aims to identify under and over-valued equities over long-term economic cycles

$$\text{Modified CAPE® Ratio} = \frac{\text{Sector Price}}{\text{20 Year Rolling Average of Sector CAPE® Ratio}}$$

What asset classes are included in the Index?

U.S. Equities

Maximise growth opportunities and aim for potential outperformance by targeting 4 undervalued U.S. equity sectors identified through the proven CAPE® ratio methodology

U.S. Treasury Futures

Reduce the impact of market swings and preserve capital through turbulent periods by combining equities with U.S. Treasury futures

The Index determines whether the recent performance of the underlying Treasuries in the portfolio has been on a positive or negative trajectory

If positive:

All four Treasury tenors receive equal weight

Equity (60%)	UST2Y(10%)
	UST5Y(10%)
	UST10Y(10%)
	UST30Y(10%)

If negative:

The Index will 'turn off' exposure to Treasuries

Equity (60%)	Not invested (40%)

Note: Only S&P 500® Index, EURO STOXX 50® Index, MSCI Emerging Markets Index and S&P 500 FC Index are available to SCB customers at the point of sale.

[1] For more details on Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control Index, visit here.

Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control Index

VOLATILITY-CONTROLLED

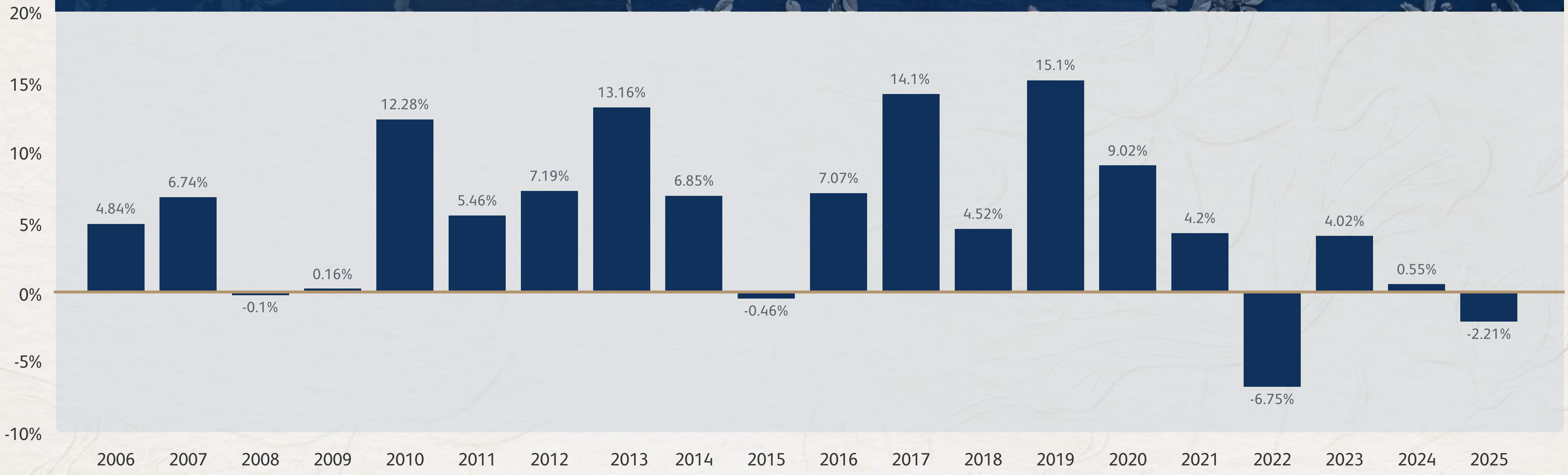
Index Live Date
Since June 2025

Customer Risk Profile
Moderate

Index Volatility
Moderate
(Target 6%)

Index Complexity
Medium

Backtested Index Performance



Note: Only S&P 500® Index, EURO STOXX 50® Index, MSCI Emerging Markets Index and S&P 500 FC Index are available to SCB customers at the point of sale.
The index performance from year 2006 to June 2025 is based on backtested simulated annual performance data provided as an illustration of how the Index would have performed during the relevant period had the Index administrator been calculating the Index using the current Index methodology. This is for illustration purpose only and does not reflect the actual performance of your policy. Past Performance is not a guarantee of future returns. Please refer to the Index disclaimers for important information relating to the backtested performance at the end of the document.

S&P 500® FC TCA 0.50% Decrement Index (USD) ER

VOLATILITY-CONTROLLED

Index Live Date
Since June 2023

Customer Risk Profile
Moderate

Index Volatility
Moderate to High (Target 11.5%)

Index Complexity
Medium

What is the S&P 500 FC Index[1]?

The S&P 500 FC Index provides optimised exposure to the S&P 500 with the aim to:

- **Provide exposure to large-cap U.S. equities**
- **Reduce the impact of market downturns**
- **Offer dynamic and automated re-balancing of exposure through the day**

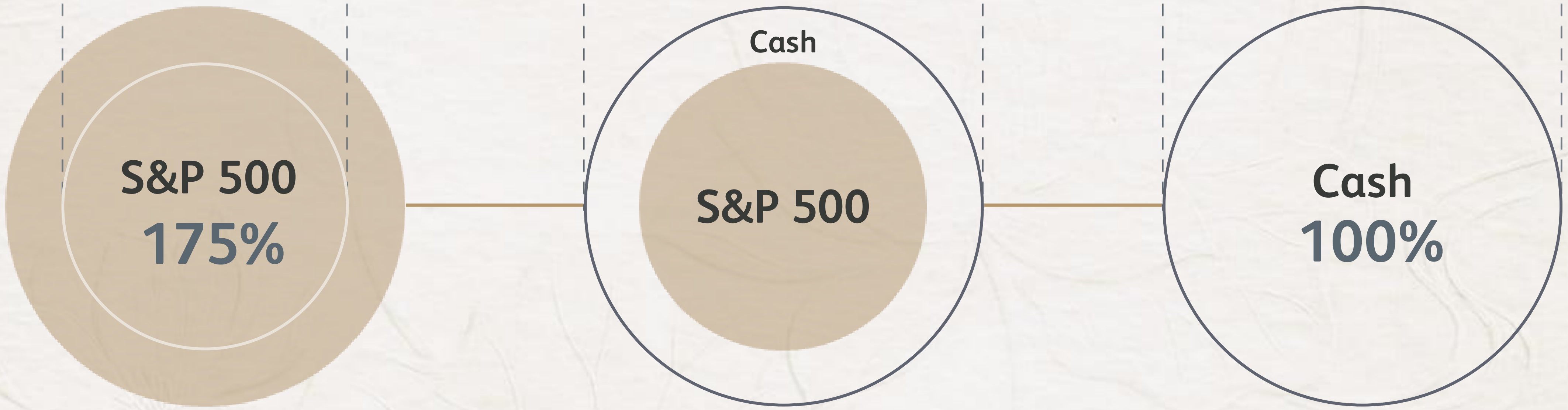
How does the Index adapt to changing market conditions?

With a target of 11.5% annualised volatility by applying BofA's Fast Convergence technology and dynamic adjustment of allocations several times a day based on volatility observations from the market, the Index aims to stabilise volatility throughout the trading day. Such intraday rebalancing is designed to provide more precise volatility control.

When realised volatility decreases below 11.5% target, **exposure to the S&P 500 increases**, up to a leverage position of 175%

11.5% Volatility Target[2]

When realised volatility increases above 11.5% target, **exposure to the S&P 500 decreases** and allocation to cash increases, up to 100%



[1] For more details on S&P 500 FC TCA 0.50% Decrement Index (USD) ER ("S&P 500® FC Index" or the "Index"), visit here.
[2] S&P Dow Jones Indices LLC. Chart is provided for illustrative purposes. Actual allocations will range between 0 and 175.0%.

S&P 500® FC TCA 0.50% Decrement Index (USD) ER

VOLATILITY-CONTROLLED

Index Live Date
Since June 2023

Customer Risk Profile
Moderate

Index Volatility
Moderate to High (Target 11.5%)

Index Complexity
Medium

The index performance from year 2006 to June 2023 is based on backtested simulated annual performance data provided as an illustration of how the Index would have performed during the relevant period had the Index administrator been calculating the Index using the current Index methodology. This is for illustration purpose only and does not reflect the actual performance of your policy. Past Performance is not a guarantee of future returns. Please refer to the Index disclaimers for important information relating to the backtested performance at the end of the document.

S&P 500® Index

Index Live Date
Since March 1957

Customer Risk Profile
Moderate

Index Volatility
High

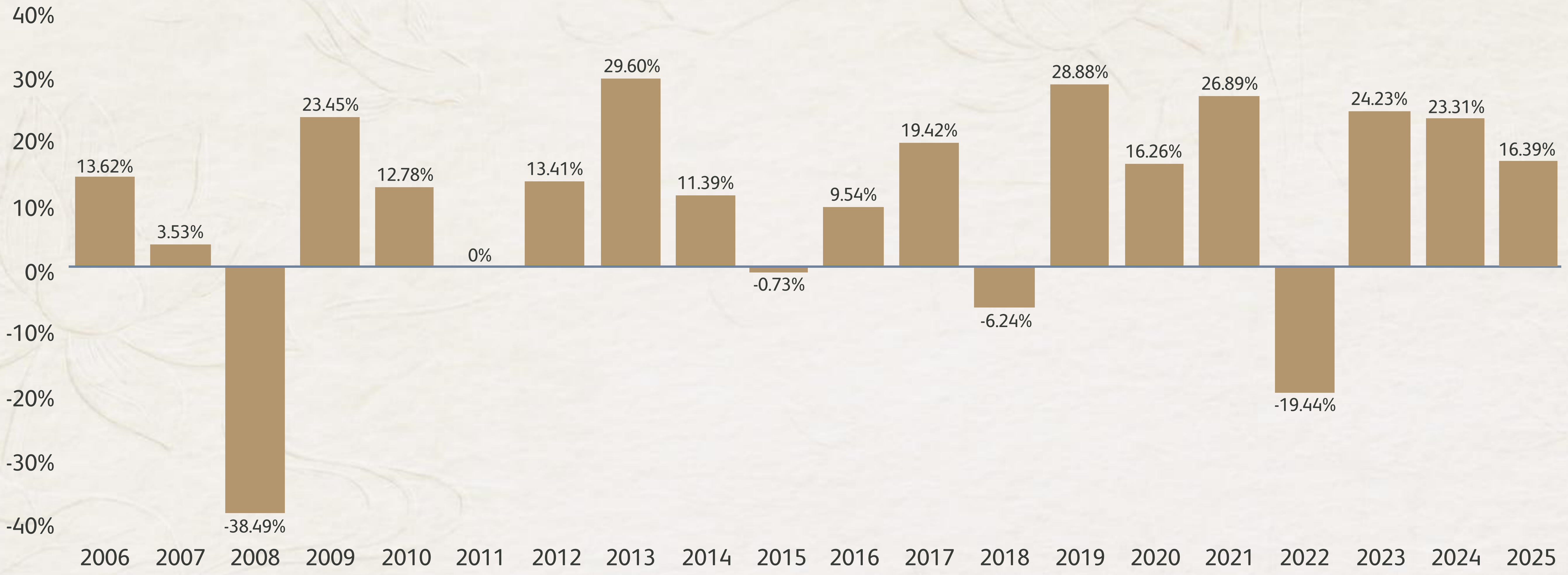
Index Complexity
Low

What is the S&P 500 Index?

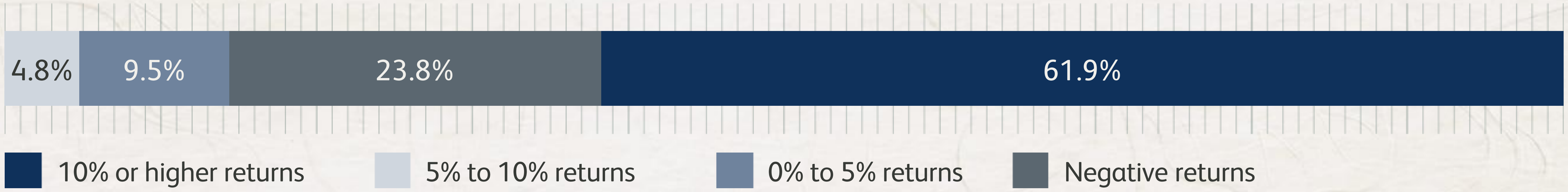
The S&P 500, launched in 1957, is widely regarded as the best single gauge of large-cap U.S. equities.

The index includes 500 leading companies and covers approximately 80% of available market capitalisation.

Historical Index Performance (by year)



Frequency of Historical Index Returns



Source: https://www.spglobal.com/spdji/en/indices/equity/sp-500/#overview
The index value should be based on "Price USD" return. Index performance shown is from 2006 to 2025. This is for illustration purpose only and does not reflect the actual performance of your policy. Past performance is not necessarily indicative of future returns. Please refer to the Index disclaimers at the end of the document.

EURO STOXX 50® Index

Index Live Date
Since February 1998

Customer Risk Profile
Moderate

Index Volatility
High

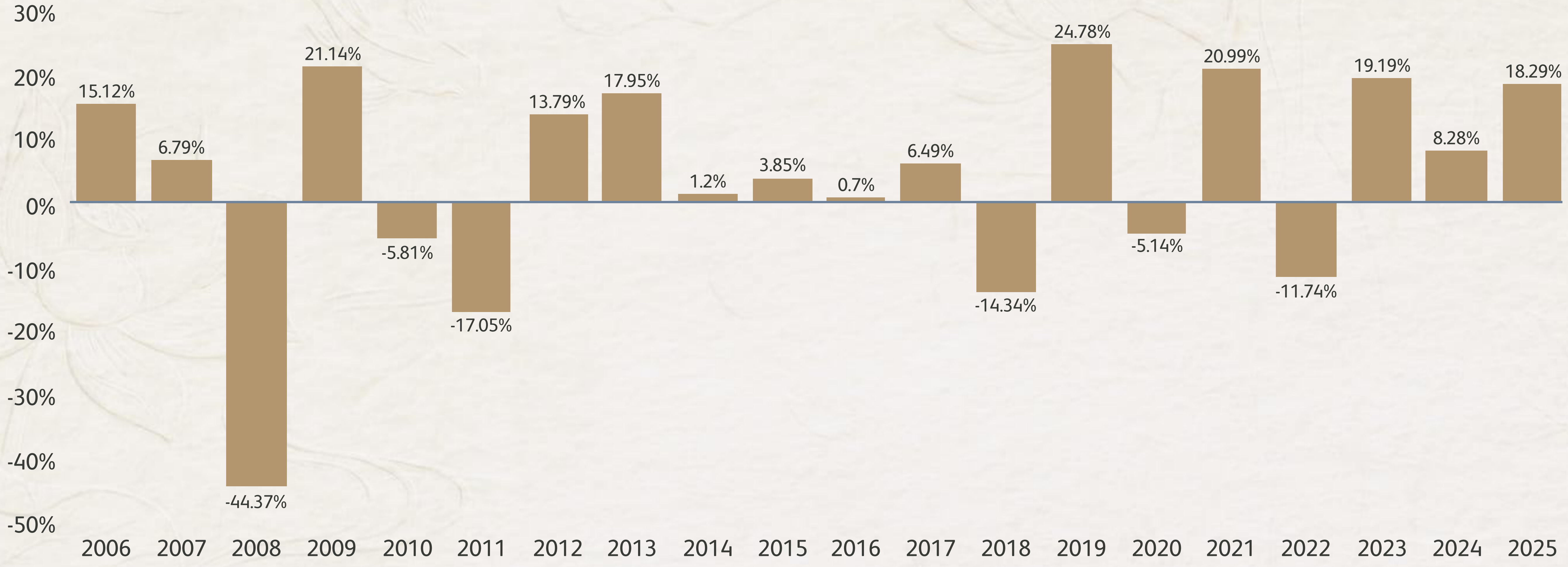
Index Complexity
Low

What is the EURO STOXX 50 Index?

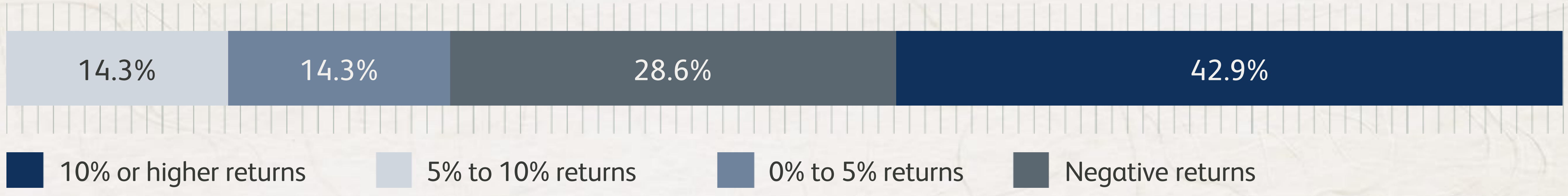
The EURO STOXX 50 Index, launched in 1998, is derived from the EURO STOXX Index.

It represents the performance of the 50 largest companies among the 20 supersectors in terms of free-float market capitalisation in the Eurozone.

Historical Index Performance (by year)



Frequency of Historical Index Returns



Source: https://stoxx.com/index/sx5e/
The index value should be based on "Price EUR" return. Index performance shown is from 2006 to 2025. This is for illustration purpose only and does not reflect the actual performance of your policy.
Past performance is not necessarily indicative of future returns. Please refer to the Index disclaimers at the end of the document.

MSCI Emerging Markets Index

Index Live Date
Since June 1988

Customer Risk Profile
Moderate

Index Volatility
High

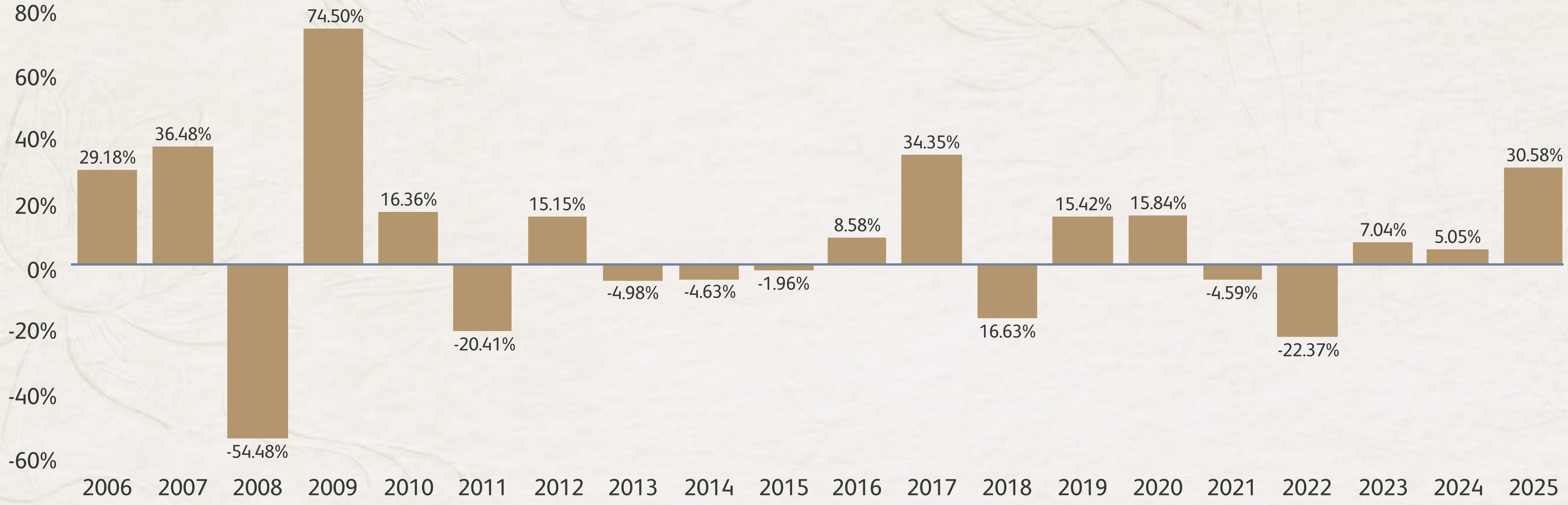
Index Complexity
Low

What is the MSCI Emerging Markets Index?

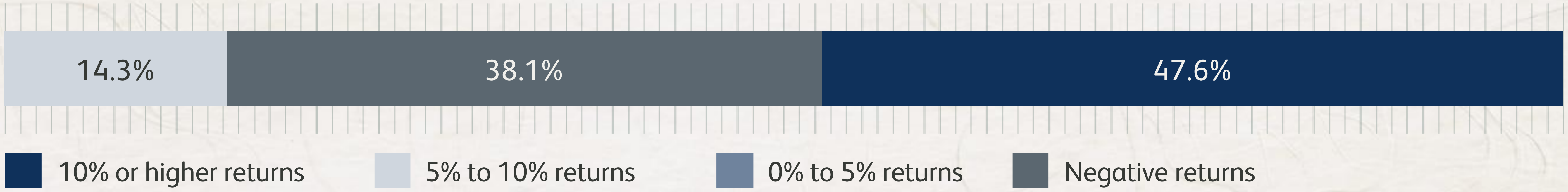
The MSCI Emerging Markets Index, launched in 1988, captures large and mid-cap representation across 24 Emerging Markets (EM) countries.

The index covers approximately 85% of the free float-adjusted market capitalisation in each country.

Historical Index Performance (by year)



Frequency of Historical Index Returns



Source: https://www.msci.com/indexes/index/891800
The index value should be based on "Price USD" return. Index performance shown is from 2006 to 2025. This is for illustration purpose only and does not reflect the actual performance of your policy. Past performance is not necessarily indicative of future returns. Please refer to the Index disclaimers at the end of the document.

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	Payout: **US$10.0m**
Business **US$10.0m**	Business **US$10.0m**
Home **US$7.0m**	Home **US$7.0m**
Investments **US$5.0m**	Investments **US$5.0m**
Cash **US$3.0m**	Cash **US$2.1m**
US$25.0m Total Net Worth	**US$34.1m** Total Net Worth

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

Note: Only S&P 500® Index, EURO STOXX 50® Index, MSCI Emerging Markets Index and S&P 500 FC Index are available to SCB customers at the point of sale. 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.

Preserve the foundation of your legacy

Ms Ng
Age 48
Non-smoker

Ms Ng is a business owner with a net worth of US$50.0m, much of it held in her business, home and overseas properties.

She wants to pass on the full value of her estate intact to her family, without them needing to sell assets to meet inheritance-related expenses.

She purchases **PRU**Apex Legacy Index II to provide her family with separate liquidity for this purpose.

Coverage: US$12.0m
Multipay Premium: US$0.2m[1] over 10 years
Index Account allocation: 100%
Index choice: 50% S&P 500 FC, 50% MSCI Emerging Markets

Keep your estate whole by providing your family with the liquidity to meet obligations without forced asset sales.

Ms Ng's estate
Largely illiquid

Business
US$30.0m

Home
US$10.0m

Overseas properties in UK & Taiwan
US$7.0m

Cash
US$3.0m

US$50.0m
Total Net Worth

Her overseas properties may give rise to foreign estate or inheritance costs, alongside probate, debts and business-succession expenses.

With **PRU**Apex Legacy Index II

+ US$12.0m

Payout gives immediate liquidity for her family on passing—**so they settle any obligation without selling the business, the home or the overseas properties.**

Legacy planning goals fulfilled

- ✓ Value of estate preserved and passed on intact
- ✓ Family shielded from sales of assets
- ✓ Cash on hand to meet obligations arising on death

Ms Ng 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 MSCI Emerging Markets 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
Without PRUApex 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 PRUApex 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

	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 40

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

Policy Year 75

Emma passes on,
Death Benefit paid out in lump sum

	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.

Craft a globally diversified **legacy**

Mr Li
Age 60
Non-smoker

Mr Li is an entrepreneur who has built substantial wealth through his tech ventures in China and has a total net worth of US$43.0m.

With regulatory constraints and economic uncertainty limiting domestic wealth solutions, he seeks a product that offers global exposure, flexibility, and efficient estate-planning benefits.

He chooses **PRU**Apex Legacy Index II because of Singapore's political and economic stability, strong financial infrastructure and robust regulatory framework for offshore clients.

Coverage: US$20.0m
Single Premium: US$5.0m[1]
(inclusive of 5% discount on admin charge)
Index Account allocation: 100%
Index Choice: 50% Barclays Shiller Allocator, 25% S&P 500®, 25% EURO STOXX 50®

Without **PRU**Apex Legacy Index II	With **PRU**Apex Legacy Index II
Payout: US$0	Payout: **US$20.0m**
Business **US$25.0m**	Business **US$25.0m**
Investments **US$10.0m**	Investments **US$10.0m**
Cash **US$8.0m**	Cash **US$3.0m**
Estate Liquidity: **Low**	Estate Liquidity: **High**
Diversification: **Assets concentrated in China**	Diversification: **Global exposure with offshore assets**
US$43.0m Total Net Worth	**US$58.0m** Total Net Worth

Upon his passing, Mr. Li's family receives **US$20.0m (4.0x of total premium paid).**

PRUApex Legacy Index II increases his legacy by **US$15.0m (34.9%)**, improving estate liquidity and creating a globally diversified legacy.

Legacy planning goals fulfilled
- ✓ Wealth diversification
- ✓ Wealth portability
- ✓ Clear estate planning

Note: Only S&P 500® Index, EURO STOXX 50® Index, MSCI Emerging Markets Index and S&P 500 FC Index are available to SCB customers at the point of sale.
Mr Li resides in China – Major Cities, 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 Barclays Shiller Allocator Index, a PIRR of 6.60% for S&P 500® Index, and a PIRR of 5.60% for EURO STOXX 50® Index.

Build continuity into your business

Company Z

As a growing organisation, it relies on key business development managers to maintain client relationships and drive business growth.

PRUApex Legacy Index II is purchased to ensure business continuity in the event that these key employees are no longer with the company.

Coverage: US$30.0m
Multipay Premium: US$0.3m[1] over 10 years
Index Account allocation: 100%
Index Choice: 50% S&P 500 FC, 25% MSCI World Golden Compass, 25% UBS MASTR

Policy Purchase

Policy Year 1

Company Z purchases **PRU**Apex Legacy Index II to insure key personnel against Death and Terminal Illness

Ms Lim
Age 45
Non-smoker

She retires at age 65 and is replaced by Mr Wong

Change in Life Assured

Policy Year 20

Company Z exercises the change of Life Assured, ensuring continuous protection even as key personnel change

Mr Wong
Age 40
Non-smoker

He passes away from a sudden heart attack at age 60

Death Benefit Payout

Policy Year 40

Company Z receives a payout of **US$30.0m** that ensures the business continues operating smoothly and assures stakeholders

PRUApex Legacy Index II provides a payout of
US$30.0m (8.8x of total premium paid)
to Company Z, reducing the impact of business disruption.

Legacy planning goals fulfilled

- ✓ Flexible options for changing needs
- ✓ Business confidence maintained
- ✓ Business continuity ensured

Note: Only S&P 500® Index, EURO STOXX 50® Index, MSCI Emerging Markets Index and S&P 500 FC Index are available to SCB customers at the point of sale.
Ms Lim and Mr Wong reside in Singapore and are of standard risk class. Minimum Premium option is opted for the policy. 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, MSCI World Golden Compass index and UBS MASTR Index respectively.

Disclaimers

Important Notes:

The information presented is issued by Prudential Assurance Company Singapore (Pte) Limited (Co. Reg. No. 199002477Z) ("Prudential"), and cannot be reproduced, amended or circulated in whole or in part to any other person without Prudential's prior written consent.

This presentation is for your information only and does not have regard to the specific investment objectives, financial situation and particular needs of any persons.

PRUApex Legacy Index II is distributed by Standard Chartered Bank (Singapore) Limited ("SCBSL") and underwritten by Prudential Assurance Company Singapore (Pte) Ltd (Reg. No. 199002477Z) ("Prudential").

You are recommended to read the product summary and seek advice from a qualified SCB Insurance Specialist 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 pitch deck 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 SCB Insurance Specialist.

This pitch deck 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.

In case of discrepancy between the English and other language versions, the English version shall prevail.

This policy is 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 web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 24 August 2026.

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

Disclaimers

S&P 500® Index Disclaimer:

The S&P 500® is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Prudential Assurance Company Singapore (Pte) Limited. S&P®, S&P 500®, SPX®, SPY®, US 500™, The 500™, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Prudential's PRUApex Legacy Index II (The "Product") is not sponsored or sold by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500®.

Euro Stoxx 50 Index Disclaimer:

The Euro Stoxx 50 Index (the "Index") and the data and trademarks comprised therein are provided by STOXX Ltd., or ISS STOXX Index GmbH, under a license. STOXX Ltd. and ISS STOXX Index GmbH have not been involved in any way in the creation of any reported information and does not give any warranty and excludes any liability whatsoever (whether in negligence or otherwise) – including without limitation for the accuracy, adequateness, correctness, completeness, timeliness, and fitness for any purpose – with respect to any reported information or in relation to any errors, omissions or interruptions in the Index or its data. Any dissemination or further distribution of any such information pertaining to STOXX Ltd. or ISS STOXX Index GmbH is prohibited.

MSCI Emerging Markets Index Disclaimer:

The MSCI indexes are the exclusive property of MSCI Inc. ("MSCI"). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by Prudential Assurance Company Singapore (Pte) Limited ("Licensee"). The financial products referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such financial products or any index on which such financial products are based. The [prospectus or similar offering document] contains a more detailed description of the limited relationship MSCI has with [Licensee] and any relevant financial products. No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI.

Disclaimers

S&P 500 FC Index Disclaimer:

The "S&P 500 FC TCA 0.50% Decrement Index (SGD) ER" (the "Index") is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and BofA Securities, Inc. ("BofAS") and its affiliates (together with BofAS, "Licensee") and has been licensed for use by Prudential Assurance Company Singapore (Pte) Limited ("Prudential"). BofAS has licensed the Fast Convergence (FC) methodology ("Methodology") to SPDJI for use in the Index. S&P®, S&P 500®, US 500™, The 500™ are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); Fast Convergence and FC are trademarks of BofAS, and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Licensee. Prudential's PRUApex Legacy Index II based on the Index are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in the PRUApex Legacy Index II nor do they or BofAS (as licensor of the Methodology) have any liability for any errors, omissions or interruptions of the Index.

S&P 500 FC Index Backtested Data Disclaimers:

All information presented prior to an index's Launch Date is hypothetical (back-tested), not actual performance, and is based on the index methodology in effect on the index launch date. However, when creating back-tested history for periods of market anomalies or other periods that do not reflect the general current market environment, index methodology rules may be relaxed to capture a large enough universe of securities to simulate the target market the index is designed to measure or strategy the index is designed to capture. For example, market capitalization and liquidity thresholds may be reduced. In addition, forks have not been factored into the back-test data with respect to the S&P Cryptocurrency Indices. For the S&P Cryptocurrency Top 5 & 10 Equal Weight Indices, the custody element of the methodology was not considered; the back-test history is based on the index constituents that meet the custody element as of the Launch Date. Complete index methodology details are available at www.spglobal.com/spdji. Back-tested performance reflects application of an index methodology and selection of index constituents with the benefit of hindsight and knowledge of factors that may have positively affected its performance, cannot account for all financial risk that may affect results and may be considered to reflect survivor/look ahead bias. Actual returns may differ significantly from, and be lower than, back-tested returns. Past performance is not an indication or guarantee of future results.

Please refer to the methodology for the Index for more details about the index, including the manner in which it is rebalanced, the timing of such rebalancing, criteria for additions and deletions, as well as all index calculations. Back-tested performance is for use with institutions only; not for use with retail investors. S&P Dow Jones Indices defines various dates to assist our clients in providing transparency. The First Value Date is the first day for which there is a calculated value (either live or back-tested) for a given index. The Base Date is the date at which the index is set to a fixed value for calculation purposes. The Launch Date designates the date when the values of an index are first considered live: index values provided for any date or time period prior to the index's Launch Date are considered back-tested. S&P Dow Jones Indices defines the Launch Date as the date by which the values of an index are known to have been released to the public, for example via the company's public website or its data feed to external parties. For Dow Jones-branded indices introduced prior to May 31, 2013, the Launch Date (which prior to May 31, 2013, was termed "Date of introduction") is set at a date upon which no further changes were permitted to be made to the index methodology, but that may have been prior to the Index's public release date.

Disclaimers

S&P 500 FC Index Backtested Data Disclaimers (cont'd):)

Typically, when S&P DJI creates back-tested index data, S&P DJI uses actual historical constituent-level data (e.g., historical price, market capitalization, and corporate action data) in its calculations. As ESG investing is still in early stages of development, certain datapoints used to calculate S&P DJI's ESG indices may not be available for the entire desired period of back-tested history. The same data availability issue could be true for other indices as well. In cases when actual data is not available for all relevant historical periods, S&P DJI may employ a process of using "Backward Data Assumption" (or pulling back) of ESG data for the calculation of back-tested historical performance. "Backward Data Assumption" is a process that applies the earliest actual live data point available for an index constituent company to all prior historical instances in the index performance. For example, Backward Data Assumption inherently assumes that companies currently not involved in a specific business activity (also known as "product involvement") were never involved historically and similarly also assumes that companies currently involved in a specific business activity were involved historically too. The Backward Data Assumption allows the hypothetical back-test to be extended over more historical years than would be feasible using only actual data. For more information on "Backward Data Assumption" please refer to the FAQ. The methodology and factsheets of any index that employs backward assumption in the back-tested history will explicitly state so. The methodology will include an Appendix with a table setting forth the specific data points and relevant time period for which backward projected data was used.

Index returns shown do not represent the results of actual trading of investable assets/securities. S&P Dow Jones Indices maintains the index and calculates the index levels and performance shown or discussed but does not manage actual assets. Index returns do not reflect payment of any sales charges or fees an investor may pay to purchase the securities underlying the Index or investment funds that are intended to track the performance of the Index. The imposition of these fees and charges would cause actual and back-tested performance of the securities/fund to be lower than the Index performance shown. As a simple example, if an index returned 10% on a US $100,000 investment for a 12-month period (or US $10,000) and an actual asset-based fee of 1.5% was imposed at the end of the period on the investment plus accrued interest (or US $1,650), the net return would be 8.35% (or US $8,350) for the year. Over a three-year period, an annual 1.5% fee taken at year end with an assumed 10% return per year would result in a cumulative gross return of 33.10%, a total fee of US $5,375, and a cumulative net return of 27.2% (or US $27,200).

UBS MASTR Index Disclaimer:

UBS AG and its affiliates ("UBS") do not sponsor, endorse, sell, or promote PRUApex Legacy Index II (the "Product"). A decision to purchase the Product should not be made in reliance on any of the statements set forth in this document. Prospective investors are advised to purchase the Product only after carefully considering the risks associated with purchasing the Product, as detailed in any product information that is prepared by or on behalf of Prudential Assurance Company Singapore (Pte) Ltd. ("Licensee"), the issuer of the Product. UBS has licensed certain UBS marks and other data to Licensee for use in connection with the Product and the branding of the Product, but UBS is not involved in the calculation of the Product, the construction of the Product's methodology or the creation of the Product, nor is UBS involved in the sale or offering of the Product, and UBS does not make any representations or warranties with respect to the Product.

Disclaimers

UBS MASTR Index Backtested Data Disclaimers:

This material contains data derived as a result of back-testing of data and is provided by UBS in good faith using UBS's standard methodology for information of this kind. That methodology relies on proprietary models, empirical data, assumptions and such other information that UBS believes to be accurate and reasonable. The current data that UBS selected for preparation of this material may be substantially different than if the data was selected from a different time period and this may have a substantial impact on the back-testing results.

UBS makes no representation as to the accuracy, completeness or appropriateness of such methodology and accept no liability for your use of the information. There is no assurance that other banks or brokers would derive the same results for the back-test period or that such results would have been achieved in practice.

Prospective investors should also note that back-testing results may project unrealistic expectations on the performance of the relevant instrument. Past performance is not necessarily indicative of future results. The back-testing results do not account for the risks involved in investing in the relevant instrument, including but not limited to the credit risk of the issuer of the instrument. These risks may lead to the loss of any investors' investment in the relevant instrument.

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

Neither Barclays Bank PLC ('BB PLC") nor any of its affiliates (collectively 'Barclays') is the issuer or producer of PRUApex Legacy Index II and Barclays has no responsibilities, obligations or duties to investors in PRUApex Legacy Index II. The Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control Index (the 'Index'), together with any Barclays indices that are components of the Index, is a trademark owned by Barclays and, together with any component indices and index data, is licensed for use by Prudential Assurance Co. Singapore (Pte) Ltd. ("Prudential") as the issuer or producer of PRUVantage Legacy Index (the 'Issuer').

Barclays' only relationship with the Issuer in respect of the Index is the licensing of the Index, which is administered, compiled and published by BB PLC in its role as the index sponsor (the 'Index Sponsor') without regard to the Issuer or the PRUApex Legacy Index II or investors in the PRUApex Legacy Index II. Additionally, Prudential as issuer or producer of PRUApex Legacy Index II may for itself execute transaction(s) with Barclays in or relating to the Index in connection with PRUApex Legacy Index II. Investors acquire PRUApex Legacy Index II from Prudential and investors neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in PRUApex Legacy Index II. The PRUApex Legacy Index II is not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the PRUApex Legacy Index II or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Index or any data included therein.

Disclaimers

Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control Index Backtested Data Disclaimers:

Neither Barclays Bank PLC ('BB PLC") nor any of its affiliates (collectively 'Barclays') is the issuer or producer of PRUApex Legacy Index II and Barclays has no responsibilities, obligations or duties to investors in PRUApex Legacy Index II. The Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control Index (the 'Index'), together with any Barclays indices that are components of the Index, is a trademark owned by Barclays and, together with any component indices and index data, is licensed for use by Prudential Assurance Co. Singapore (Pte) Ltd. ("Prudential") as the issuer or producer of PRUApex Legacy Index II (the 'Issuer').

Barclays' only relationship with the Issuer in respect of the Index is the licensing of the Index, which is administered, compiled and published by BB PLC in its role as the index sponsor (the 'Index Sponsor') without regard to the Issuer or the PRUApex Legacy Index II or investors in the PRUApex Legacy Index II. Additionally, Prudential as issuer or producer of PRUApex Legacy Index II may for itself execute transaction(s) with Barclays in or relating to the Index in connection with PRUApex Legacy Index II. Investors acquire PRUApex Legacy Index II from Prudential and investors neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in PRUApex Legacy Index II. The PRUApex Legacy Index II is not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the PRUApex Legacy Index II or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Index or any data included therein.

Barclays Index Administration ("BINDA"), a distinct function within BB PLC, is responsible for day-to-day governance of BB PLC's activities as Index Sponsor.

To protect the integrity of Barclays' indices, BB PLC has in place a control framework designed to identify and remove and/or mitigate (as appropriate) conflicts of interest. Within the control framework, BINDA has the following specific responsibilities:

- oversight of any third party index calculation agent;
- acting as approvals body for index lifecycle events (index launch, change and retirement); and
- resolving unforeseen index calculation issues where discretion or interpretation may be required (for example: upon the occurrence of market disruption events).

To promote the independence of BINDA, the function is operationally separate from BB PLC's sales, trading and structuring desks, investment managers, and other business units that have, or may be perceived to have, interests that may conflict with the independence or integrity of Barclays' indices. Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control Index Backtested Data Disclaimers:

Disclaimers

Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control Index Backtested Data Disclaimers (cont'd):

Not with standing the foregoing, potential conflicts of interest exist as a consequence of BB PLC providing indices alongside its other businesses. Please note the following in relation to Barclays' indices:

BB PLC may act in multiple capacities with respect to a particular index including, but not limited to, functioning as index sponsor, index administrator, index owner and licensor.

Sales, trading or structuring desks in BB PLC may launch products linked to the performance of a index. These products are typically hedged by BB PLC's trading desks. In hedging an index, a trading desk may purchase or sell constituents of that index. These purchases or sales may affect the prices of the index constituents which could in turn affect the level of that index.

BB PLC may establish investment funds that track an index or otherwise use an index for portfolio or asset allocation decisions.

The Index Sponsor is under no obligation to continue the administration, compilation and publication of the PRUApex Legacy Index II or the level of the PRUApex Legacy Index II. While the Index Sponsor currently employs the methodology ascribed to the PRUApex Legacy Index II (and application of such methodology shall be conclusive and binding), no assurance can be given that market, regulatory, juridical, financial, fiscal or other circumstances (including, but not limited to, any changes to or any suspension or termination of or any other events affecting any constituent within the Index) will not arise that would, in the view of the Index Sponsor, necessitate an adjustment, modification or change of such methodology. In certain circumstances, the Index Sponsor may suspend or terminate the PRUApex Legacy Index II. The Index Sponsor has appointed a third-party agent (the 'Index Calculation Agent') to calculate and maintain the PRUApex Legacy Index II. While the Index Sponsor is responsible for the operation of the PRUApex Legacy Index II, certain aspects have thus been outsourced to the Index Calculation Agent.

Barclays

1. makes no representation or warranty, express or implied, to the Issuer or any member of the public regarding the advisability of investing in transactions generally or the ability of the [Index / Indices] to track the performance of any market or underlying assets or data; and

2. has no obligation to take the needs of the Issuer into consideration in administering, compiling or publishing the PRUApex Legacy Index II.

Barclays has no obligation or liability in connection with administration, marketing or trading of the PRUApex Legacy Index II.

Disclaimers

Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control Index Backtested Data Disclaimers (cont'd):

The licensing agreement between Prudential Assurance Co. Singapore (Pte) Ltd. ("Prudential") and BB PLC is solely for the benefit of Prudential Assurance Co. Singapore (Pte) Ltd. ("Prudential") and Barclays and not for the benefit of the owners of the PRUApex Legacy Index II, investors or other third parties.

BARCLAYS DOES NOT GUARANTEE, AND SHALL HAVE NO LIABILITY TO THE PURCHASERS AND TRADERS, AS THE CASE MAY BE, OF THE TRANSACTION OR TO THIRD PARTIES FOR THE QUALITY, ACCURACY AND/OR COMPLETENESS OF THE PRUVANTAGE LEGACY INDEX OR ANY DATA INCLUDED THEREIN OR FOR INTERRUPTIONS IN THE DELIVERY OF THE PRUVANTAGE LEGACY INDEX. BARCLAYS MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND HEREBY EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE PRUVANTAGE LEGACY INDEX INCLUDING, WITHOUT LIMITATION, THE INDICES, OR ANY DATA INCLUDED THEREIN. IN NO EVENT SHALL BARCLAYS HAVE ANY LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT, OR CONSEQUENTIAL DAMAGES, OR ANY LOST PROFITS, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES SAVE TO THE EXTENT THAT SUCH EXCLUSION OF LIABILITY IS PROHIBITED BY LAW.

None of the information supplied by Barclays and used in this publication may be reproduced in any manner without the prior written permission of Barclays Bank PLC. Barclays Bank PLC is registered in England No. 1026167. Registered office 1 Churchill Place London E14 5HP.

MSCI World Titans Golden Compass Select Index Disclaimers:

THIS FINANCIAL PRODUCT IS NOT SPONSORED, ENDORSED, SOLD OR PROMOTED BY MSCI INC. ("MSCI"), ANY OF MSCI'S AFFILIATES, ANY OF MSCI'S OR MSCI'S AFFILIATES' INFORMATION PROVIDERS OR ANY OTHER THIRD PARTY INVOLVED IN, OR RELATED TO, COMPILING, COMPUTING, CALCULATING OR CREATING ANY MSCI INDEX (COLLECTIVELY, THE "MSCI PARTIES"). THE MSCI INDEXES ARE THE EXCLUSIVE PROPERTY OF MSCI. MSCI AND THE MSCI INDEX NAMES ARE SERVICE MARKS OF MSCI OR MSCI'S AFFILIATES AND HAVE BEEN LICENSED FOR USE FOR CERTAIN PURPOSES BY PRUDENTIAL ASSURANCE COMPANY SINGAPORE (PTE) LIMITED ("LICENCEE"). NONE OF THE MSCI PARTIES MAKES ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, TO THE ISSUER OR OWNERS OF THIS FINANCIAL PRODUCT OR ANY OTHER PERSON OR ENTITY REGARDING THE ADVISABILITY OF INVESTING IN FINANCIAL PRODUCTS GENERALLY OR IN THIS FINANCIAL PRODUCT PARTICULARLY OR THE ABILITY OF ANY MSCI INDEX TO TRACK CORRESPONDING STOCK MARKET PERFORMANCE. MSCI OR ITS AFFILIATES ARE THE LICENSORS OF CERTAIN TRADEMARKS, SERVICE MARKS AND TRADE NAMES AND OF THE MSCI INDEXES WHICH ARE DETERMINED, COMPOSED AND CALCULATED BY MSCI WITHOUT REGARD TO THIS FINANCIAL PRODUCT OR THE ISSUER OR OWNERS OF THIS FINANCIAL PRODUCT OR ANY OTHER PERSON OR ENTITY. NONE OF THE MSCI PARTIES HAS ANY OBLIGATION TO TAKE THE NEEDS OF THE ISSUER OR OWNERS OF THIS FINANCIAL PRODUCT OR ANY OTHER PERSON OR ENTITY INTO CONSIDERATION IN DETERMINING, COMPOSING OR CALCULATING THE MSCI INDEXES. NONE OF THE MSCI PARTIES IS RESPONSIBLE FOR OR HAS PARTICIPATED IN THE DETERMINATION OF THE TIMING OF, PRICES AT, OR QUANTITIES OF THIS FINANCIAL PRODUCT TO BE ISSUED OR IN THE DETERMINATION OR CALCULATION OF THE EQUATION BY OR THE CONSIDERATION INTO WHICH THIS FINANCIAL PRODUCT IS REDEEMABLE.

Disclaimers

MSCI World Titans Golden Compass Select Index Disclaimers (cont'd):

FURTHER, NONE OF THE MSCI PARTIES HAS ANY OBLIGATION OR LIABILITY TO THE ISSUER OR OWNERS OF THIS FINANCIAL PRODUCT OR ANY OTHER PERSON OR ENTITY IN CONNECTION WITH THE ADMINISTRATION, MARKETING OR OFFERING OF THIS FINANCIAL PRODUCT. ALTHOUGH MSCI SHALL OBTAIN INFORMATION FOR INCLUSION IN, OR FOR USE IN THE CALCULATION OF, THE MSCI INDEXES FROM SOURCES THAT MSCI CONSIDERS RELIABLE, NONE OF THE MSCI PARTIES WARRANTS OR GUARANTEES THE ORIGINALITY, ACCURACY AND/OR THE COMPLETENESS OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES MAKES ANY WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY THE ISSUER OF THE FINANCIAL PRODUCT, OWNERS OF THE FINANCIAL PRODUCT, OR ANY OTHER PERSON OR ENTITY, FROM THE USE OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES SHALL HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS OR INTERRUPTIONS OF OR IN CONNECTION WITH ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. FURTHER, NONE OF THE MSCI PARTIES MAKES ANY EXPRESS OR IMPLIED WARRANTIES OF ANY KIND, AND THE MSCI PARTIES HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO EACH MSCI INDEX AND ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL ANY OF THE MSCI PARTIES HAVE ANY LIABILITY FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL OR ANY OTHER DAMAGES (INCLUDING LOST PROFITS) EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

The MSCI indexes are the exclusive property of MSCI Inc. ("MSCI"). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by [Licensee]. The financial products referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such financial products or any index on which such financial products are based. The [prospectus or similar offering document] contains a more detailed description of the limited relationship MSCI has with [Licensee] and any relevant financial products. No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI.

Prudential Assurance Company Singapore (Pte) Limited. (Reg. No. 199002477Z)
30 Cecil Street #30-01
Prudential Tower
Singapore 049712

Tel: 1800 333 0 333 | Fax: 6734 6953
Part of Prudential plc
www.prudential.com.sg