

## **PRU**Apex 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.**





An enduring legacy is one that's thoughtfully shaped over time. Every detail layered with intention contributes to what will one day be carried forward.

## Introducing **PRU** Apex 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**<sup>1</sup> 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<sup>2</sup>

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<sup>3</sup> to enjoy greater potential gains and guaranteed Additional Crediting Rate of **0.25% p.a.** **UNIQUE TO THE MARKET**



### Be safeguarded against market downturns and volatility for Index Account

- Ensure no negative crediting rate with a guaranteed **0.00% floor rate**<sup>6</sup>
- 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%**<sup>7</sup> on total account value at the end of premium term, for fully paid Multipay policies **\***

#### Secure steady growth with Fixed Account

- First Year Crediting Rate<sup>4</sup> of **4.20% p.a.** & Guaranteed Minimum Crediting Rate<sup>5</sup> of **2.00% p.a.**
- Loyalty Crediting Rate of **0.35% p.a.** from Year 11

### **\*FOR HIGHER COVERAGE<sup>8</sup>**

Enjoy a one-time Bonus Crediting Rate of up to **6.50%**<sup>7</sup>

**Note:** UOB customers can access five indices at the point of sale.

<sup>1</sup> 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. | <sup>2</sup> 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. | <sup>3</sup> Subject to prevailing Participation Rate. Please refer to Product Summary for details. | <sup>4</sup> 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. | <sup>5</sup> Guaranteed Minimum Crediting Rate is subject to change for future new monies. | <sup>6</sup> Refers to Guaranteed Minimum Crediting Rate. | <sup>7</sup> The one-time Bonus Crediting Rate amount is based on the policy's Multipay premium term. | <sup>8</sup> 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<sup>1</sup> to boost your investment value

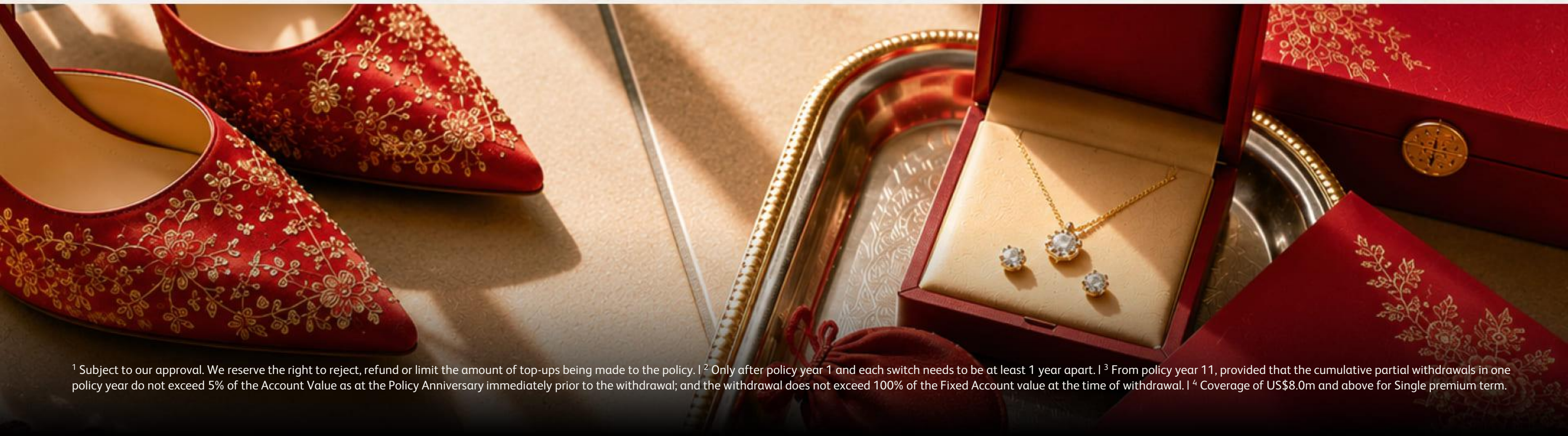
#### \*FOR HIGHER COVERAGE<sup>4</sup>

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**<sup>2</sup> should your investment preferences change
- **Make free partial withdrawal**<sup>3</sup> should you need to address unexpected expenses without disrupting your long-term goals



<sup>1</sup> Subject to our approval. We reserve the right to reject, refund or limit the amount of top-ups being made to the policy. | <sup>2</sup> Only after policy year 1 and each switch needs to be at least 1 year apart. | <sup>3</sup> 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. | <sup>4</sup> Coverage of US\$8.0m and above for Single premium term.

# A legacy curated to last

1

Define your desired coverage



Enjoy high coverage<sup>1</sup> for death and terminal illness

2

Choose your premium term



Single



Multipay

3

Allocate your premiums<sup>2</sup>



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

- S&P 500<sup>3,9</sup>
- EURO STOXX 50<sup>3,9</sup>
- MSCI Emerging Markets<sup>3,9</sup>

Volatility-controlled indices with uncapped returns<sup>5</sup>

- S&P 500 FC<sup>5,9</sup>
- UBS MASTR<sup>6,9</sup>
- Barclays Shiller Allocator<sup>7,9</sup>
- MSCI World Golden Compass<sup>8,9</sup>

5

Structure your Death Benefit Payout



Lump sum



Instalments of 2 to 10 years

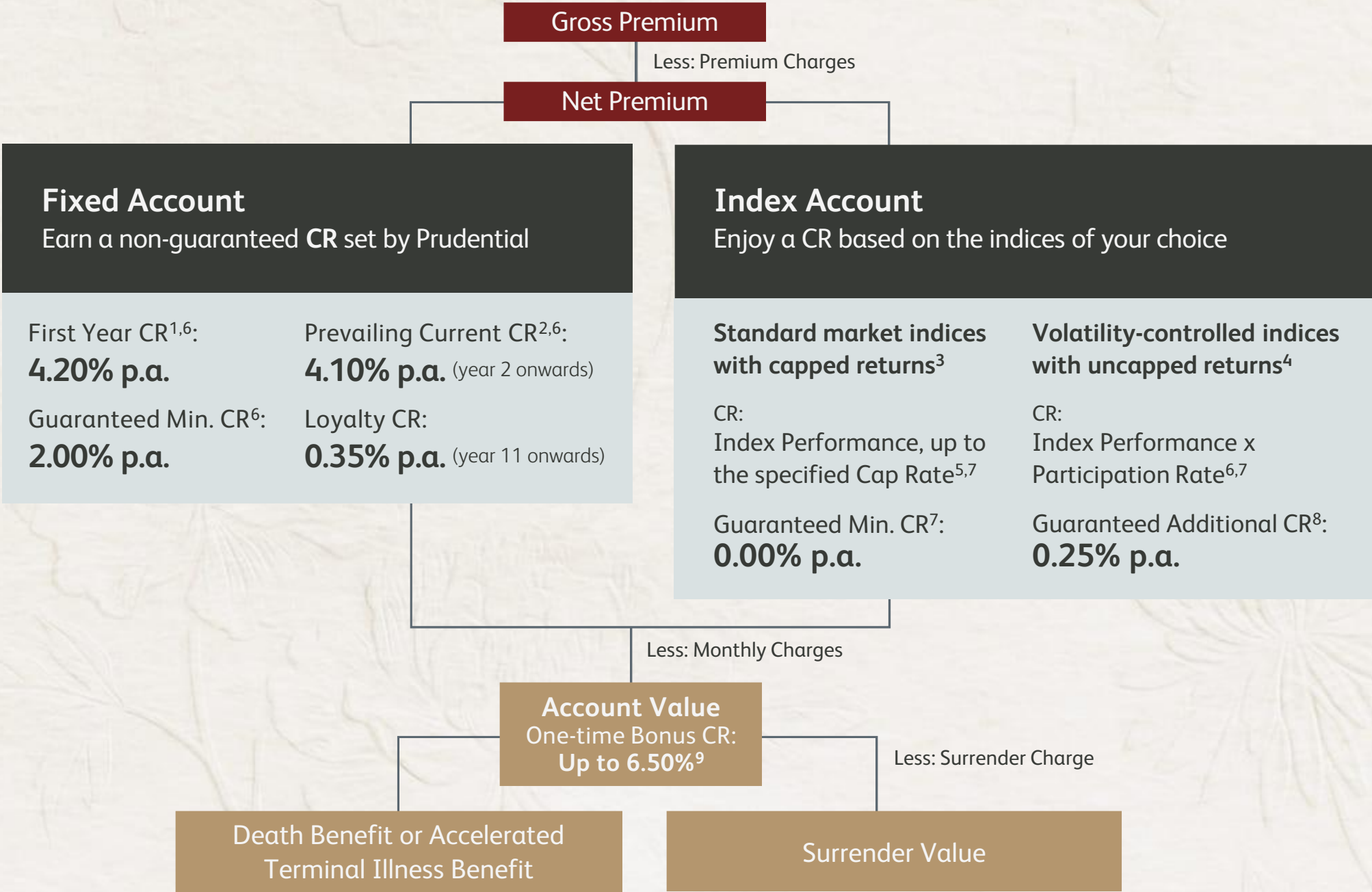


<sup>1</sup> 9.8x of total premium paid based on ANB 40 Male, Non-smoker, Standard Life who resides in Singapore, opted for Single Premium with Minimum Premium option, allocated 100% of premium to Index Account and selected S&P 500 Index with returns illustrated at 6.60% p.a. | <sup>2</sup> Premium charge 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"). | <sup>3</sup> 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. | <sup>4</sup> Subject to prevailing Participation Rate. Please refer to Product Summary for details. | <sup>5</sup> Refers to the S&P 500 FC TCA 0.50% Decrement Index (USD) ER. Guaranteed Minimum Participation Rate of 40% applies. | <sup>6</sup> Refers to the UBS Multi Asset Strategy Tactical Rotation Index. Guaranteed Minimum Participation Rate of 70% applies. | <sup>7</sup> Refers to the Shiller Barclays CAPE<sup>®</sup> Allocator 6 Dynamic Risk Control Index Guaranteed Minimum Participation Rate of 65% applies. | <sup>8</sup> Refers to the MSCI World Titans Golden Compass Select Index. Guaranteed Minimum Participation Rate of 35% applies. | <sup>9</sup> Cap Rate, Participation Rate, Guaranteed Minimum Cap Rate and Guaranteed Minimum Participation Rate are subject to change.

**Note:** Only S&P 500<sup>®</sup> Index, EURO STOXX 50<sup>®</sup> Index, MSCI Emerging Markets Index, S&P 500 FC Index and MSCI World Golden Compass Index are available to UOB customers at the point of sale.

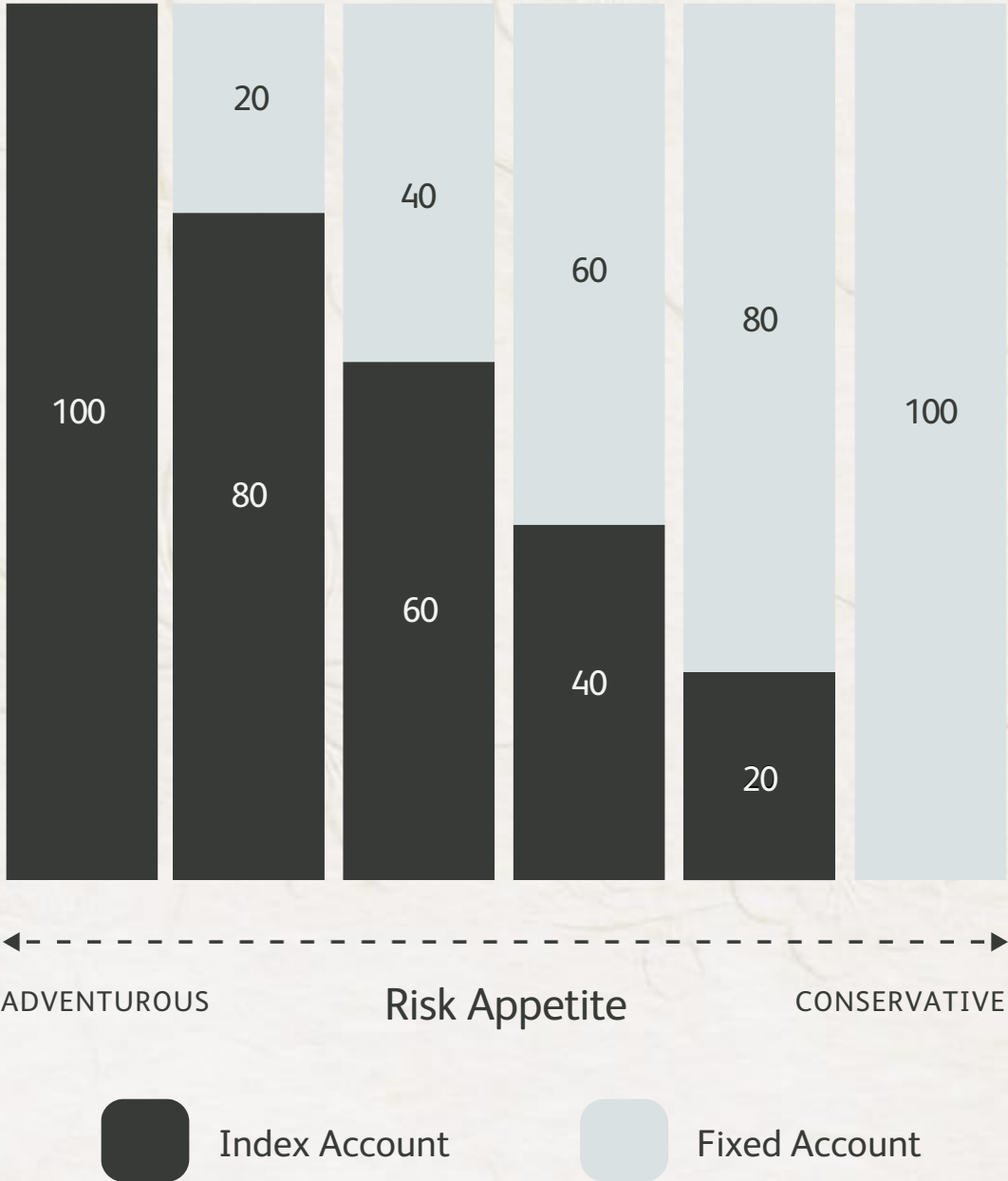
# Tailor your legacy for growth

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



## Premium Allocation Options (%)

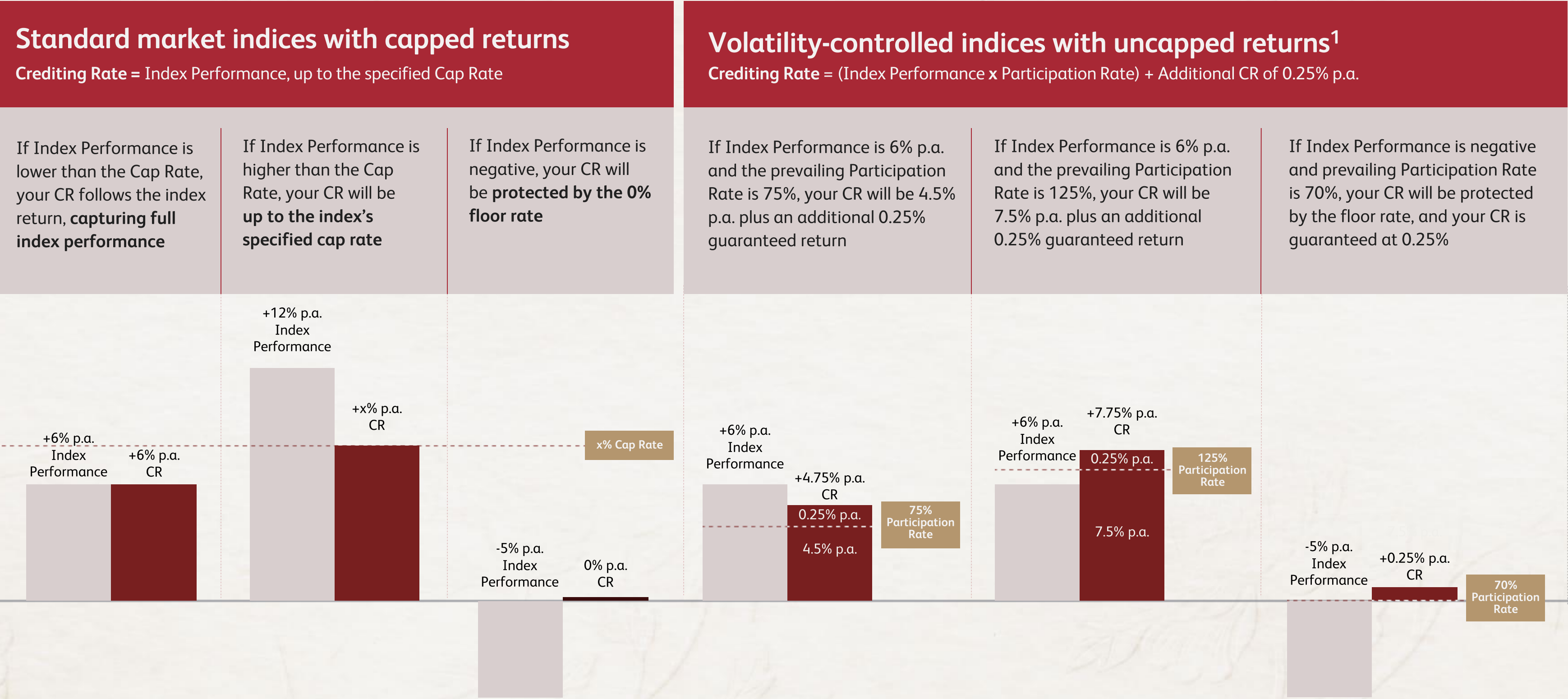
Selected based on your risk appetite:



<sup>1</sup> Refers to New Money Crediting Rate. Guaranteed for the first policy year or first year of ad-hoc top-up amount. | <sup>2</sup> Current Crediting Rate is non-guaranteed but subject to the Guaranteed Minimum Crediting Rate. | <sup>3</sup> Refers to Standard Indices. | <sup>4</sup> Subject to prevailing Participation Rate. Please refer to Product Summary for details. | <sup>5</sup> The Cap Rate is based on the index selected. A Guaranteed Minimum Cap Rate of 3.0% applies. | <sup>6</sup> The Participation Rate and the applicable Guaranteed Minimum Participation Rates are based on the index selected. | <sup>7</sup> 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. | <sup>8</sup> Not applicable to additional premium and ad-hoc top-up amount. | <sup>9</sup> 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

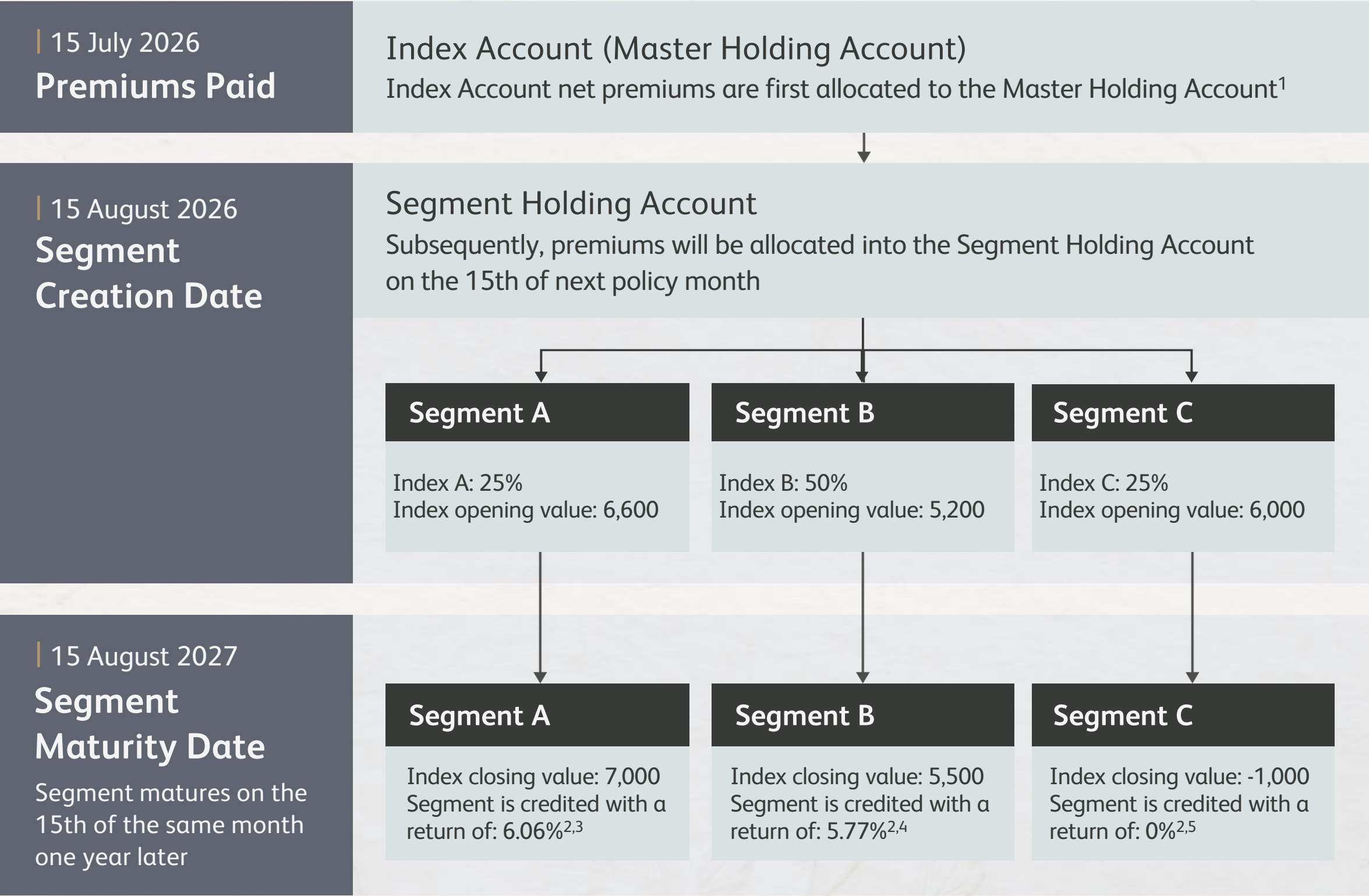
How is the Crediting Rate (CR) on your Index Account determined?



<sup>1</sup> 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?



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

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

<sup>1</sup> Master Holding Account earns the Current Crediting Rate applicable to the Fixed Account. | <sup>2</sup> For simple illustration, Participation Rate is 100%. | <sup>3</sup> 6.06% is derived from (7,000/6,600-1). | <sup>4</sup> 5.77% is derived from (5,500/5,200-1). | <sup>5</sup> 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 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<sup>1</sup>, 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



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.

<sup>1</sup> Refers to Guaranteed Minimum Crediting Rate. | <sup>2</sup> 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                                   |
| Index                                        | <a href="#">MSCI World Golden Compass</a>                                | <a href="#">UBS MASTR</a>                                                                                   | <a href="#">Barclays Shiller Allocator</a>                                                   | <a href="#">S&amp;P 500 FC</a>                                           | <a href="#">S&amp;P 500</a>              | <a href="#">EURO STOXX 50</a>              |
| Features                                     | <b>VOLATILITY-CONTROLLED</b>                                             | <b>VOLATILITY-CONTROLLED</b>                                                                                | <b>VOLATILITY-CONTROLLED</b>                                                                 | <b>VOLATILITY-CONTROLLED</b>                                             |                                          |                                            |
|                                              | Allocation across global large-cap equities and gold                     | Global diversified across U.S., Europe & Japan equities and bonds, plus commodities (excl. precious metals) | Undervalued U.S. equity sectors (according to Shiller CAPE® methodology) and U.S. Treasuries | Growth driven by U.S. large-cap equities                                 | Growth driven by U.S. large-cap equities | Growth driven by Eurozone blue chip stocks |
| Volatility                                   | Moderate<br>10% Volatility Target                                        | Moderate<br>6% Volatility Target                                                                            | Moderate<br>6% Volatility Target                                                             | Moderate to High<br>11.5% Volatility Target                              | High                                     | High                                       |
| Complexity                                   | Medium                                                                   | High                                                                                                        | Medium                                                                                       | Medium                                                                   | Low                                      | Low                                        |
| Returns <sup>2</sup>                         | <b>Uncapped<sup>3</sup></b><br>+ 0.25% p.a.<br>Additional Crediting Rate | <b>Uncapped<sup>3</sup></b><br>+ 0.25% p.a.<br>Additional Crediting Rate                                    | <b>Uncapped<sup>3</sup></b><br>+ 0.25% p.a.<br>Additional Crediting Rate                     | <b>Uncapped<sup>3</sup></b><br>+ 0.25% p.a.<br>Additional Crediting Rate | <b>Capped at 9.0%<sup>4</sup></b>        | <b>Capped at 10.5%<sup>4</sup></b>         |
|                                              |                                                                          |                                                                                                             |                                                                                              |                                                                          | <b>Capped at 11.0%<sup>4</sup></b>       |                                            |

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

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

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



<sup>1</sup> 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**



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<sup>1</sup>?

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

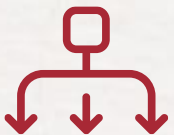
**Commodities for Diversification**  
Aimed at harvesting supply/demand imbalances across 22 commodities (excluding precious metals)

**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

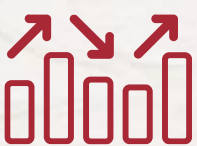
## How does the UBS MASTR Index navigate changing markets?



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, S&P 500 FC Index and MSCI World Golden Compass Index are available to UOB customers at the point of sale.

<sup>1</sup> 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, S&P 500 FC Index and MSCI World Golden Compass Index are available to UOB 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

## What is the Barclays Shiller Allocator Index<sup>1</sup>?

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

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

## 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

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



Index Live Date  
Since June 2025



Customer Risk Profile  
**Moderate**

Index Volatility  
**Moderate**  
(Target 6%)

Index Complexity  
**Medium**

## 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<br>(60%) | UST2Y(10%)  |
|                 | UST5Y(10%)  |
|                 | UST10Y(10%) |
|                 | UST30Y(10%) |

#### If negative:

The Index will 'turn off' exposure to Treasuries

|                 |                       |
|-----------------|-----------------------|
| Equity<br>(60%) | Not invested<br>(40%) |
|-----------------|-----------------------|

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

<sup>1</sup> 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



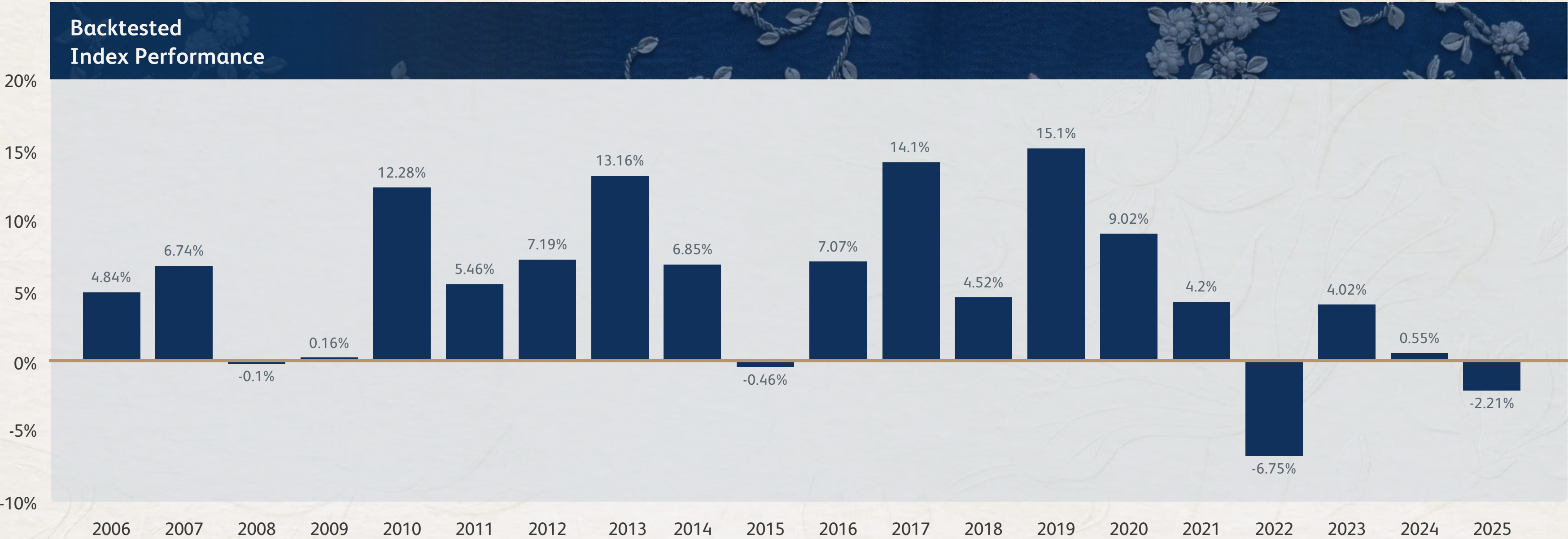
Index Live Date  
Since June 2025



Customer Risk Profile  
**Moderate**

Index Volatility  
**Moderate**  
(Target 6%)

Index Complexity  
**Medium**



**Note:** Only S&P 500® Index, EURO STOXX 50® Index, MSCI Emerging Markets Index, S&P 500 FC Index and MSCI World Golden Compass Index are available to UOB 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<sup>®</sup> FC TCA 0.50% Decrement Index (USD) ER

VOLATILITY-CONTROLLED



Index Live Date  
Since June 2023



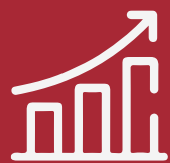
Customer Risk Profile  
**Moderate**

Index Volatility  
**Moderate to High**  
(Target 11.5%)

Index Complexity  
**Medium**

## What is the S&P 500 FC Index<sup>1</sup>?

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



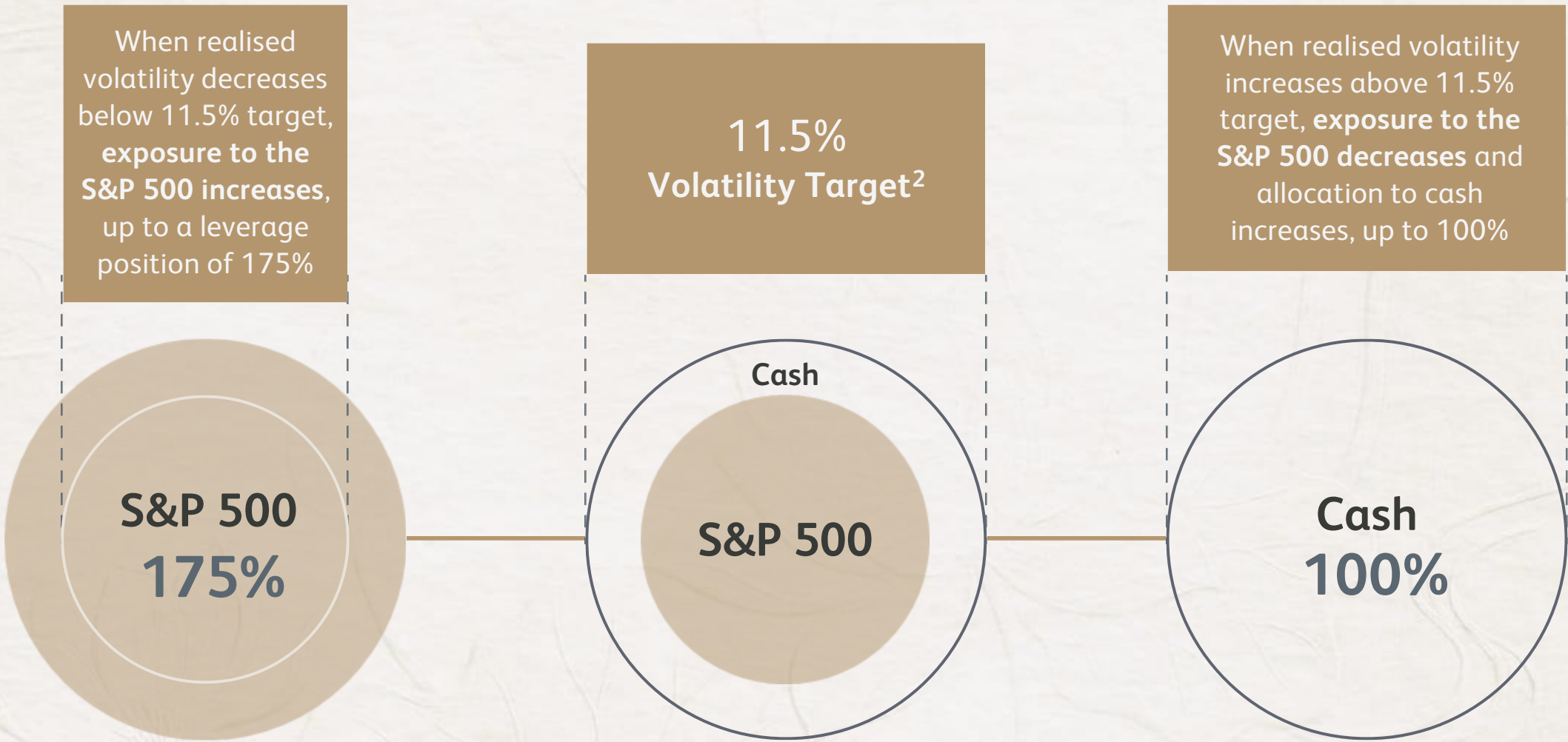
Reduce the impact of market downturns



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.



<sup>1</sup> For more details on S&P 500 FC TCA 0.50% Decrement Index (USD) ER ("S&P 500<sup>®</sup> FC Index" or the "Index"), visit [here](#).

<sup>2</sup> S&P Dow Jones Indices LLC. Chart is provided for illustrative purposes. Actual allocations will range between 0 and 175.0%.

# S&P 500<sup>®</sup> 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**



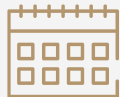
The index performance from year 2006 to June 2023 is based on backtested simulated annual performance data provided as an illustration of how the Index would have performed during the relevant period had the Index administrator been calculating the Index using the current Index methodology. This is for 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<sup>®</sup> Index

## 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.



Index Live Date  
Since March 1957

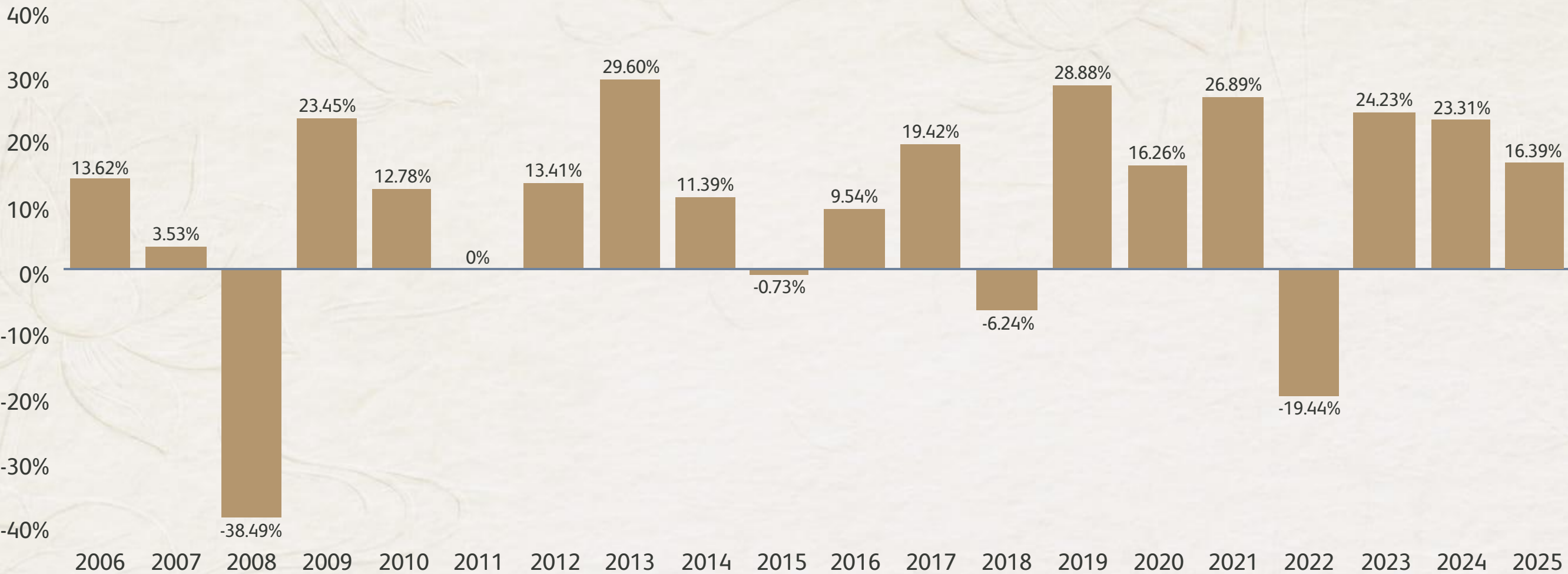


Customer Risk Profile  
**Moderate**

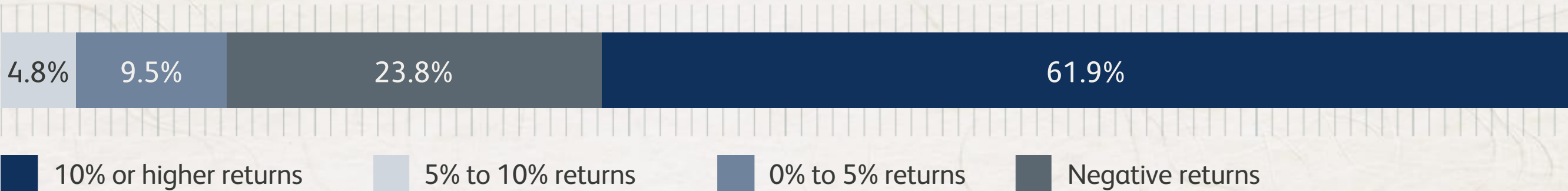
Index Volatility  
**High**

Index Complexity  
**Low**

### Historical Index Performance (by year)



### Frequency of Historical Index Returns



Source: <https://www.spglobal.com/spdji/en/indices/equity/sp-500/#overview>

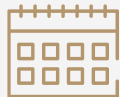
The index value should be based on "Price USD" return. Index performance shown is from 2006 to 2025. This is for illustration purpose only and does not reflect the actual performance of your policy. Past performance is not necessarily indicative of future returns. Please refer to the Index disclaimers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

# EURO STOXX 50<sup>®</sup> Index

## 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.



Index Live Date  
Since February 1998

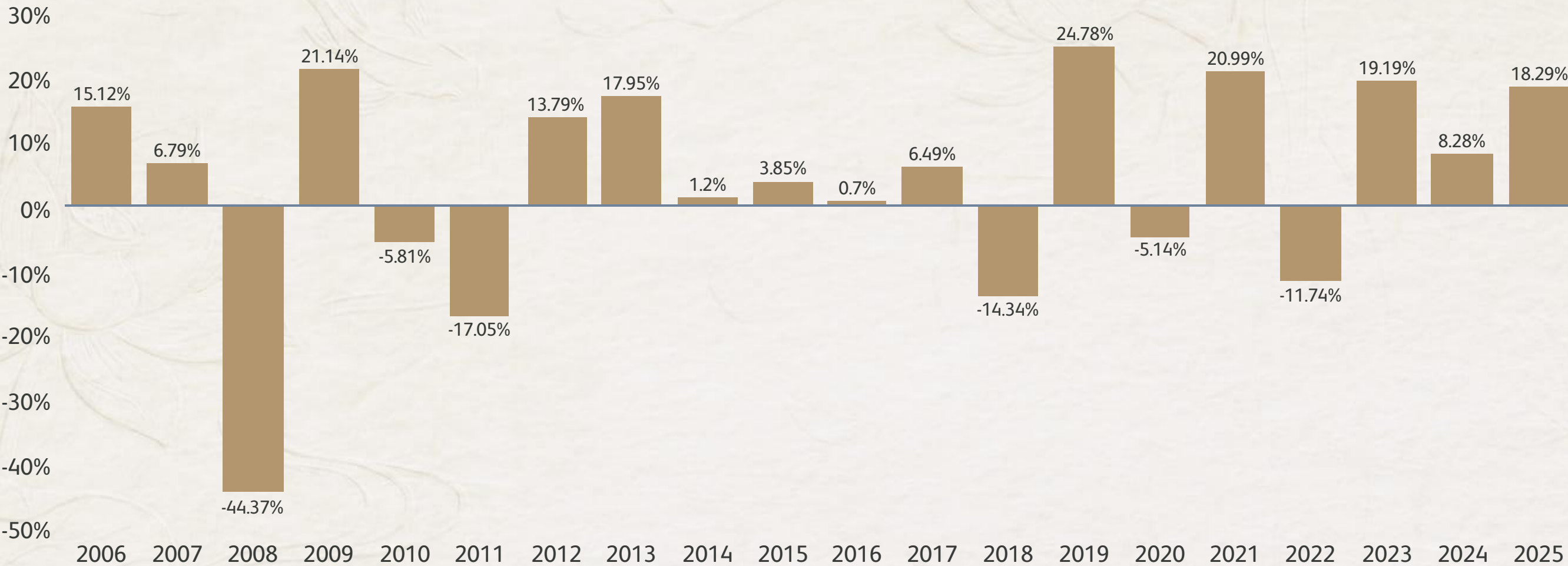


Customer Risk Profile  
**Moderate**

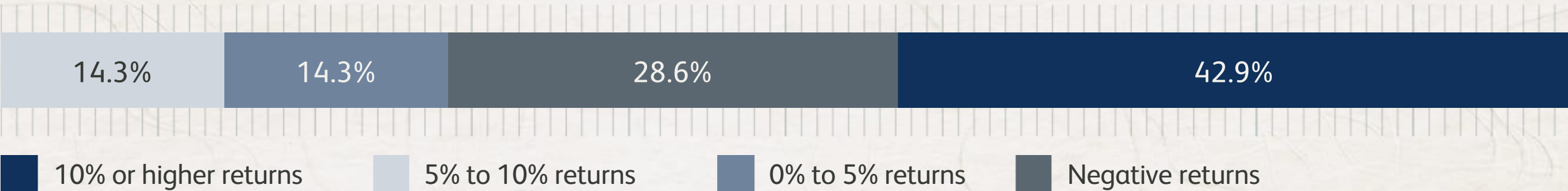
Index Volatility  
**High**

Index Complexity  
**Low**

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

## 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.



Index Live Date  
Since June 1988

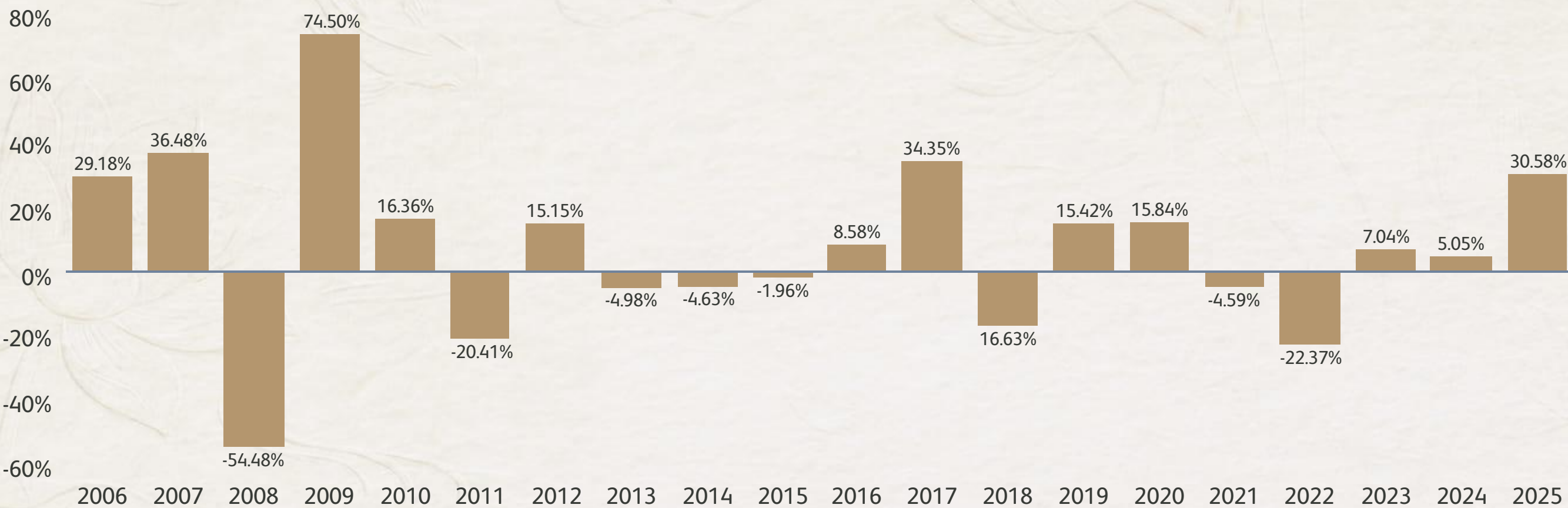


Customer Risk Profile  
**Moderate**

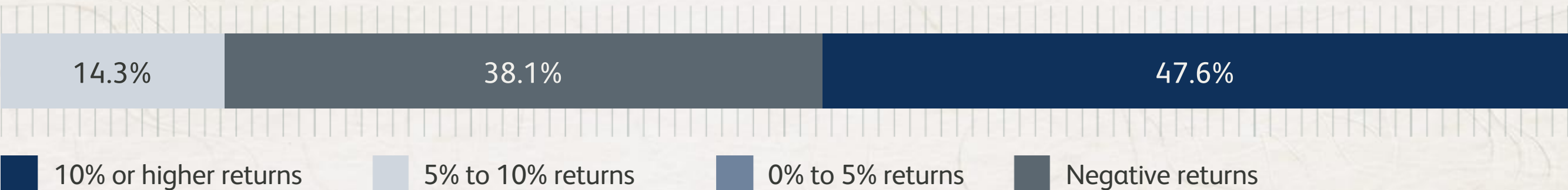
Index Volatility  
**High**

Index Complexity  
**Low**

### 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



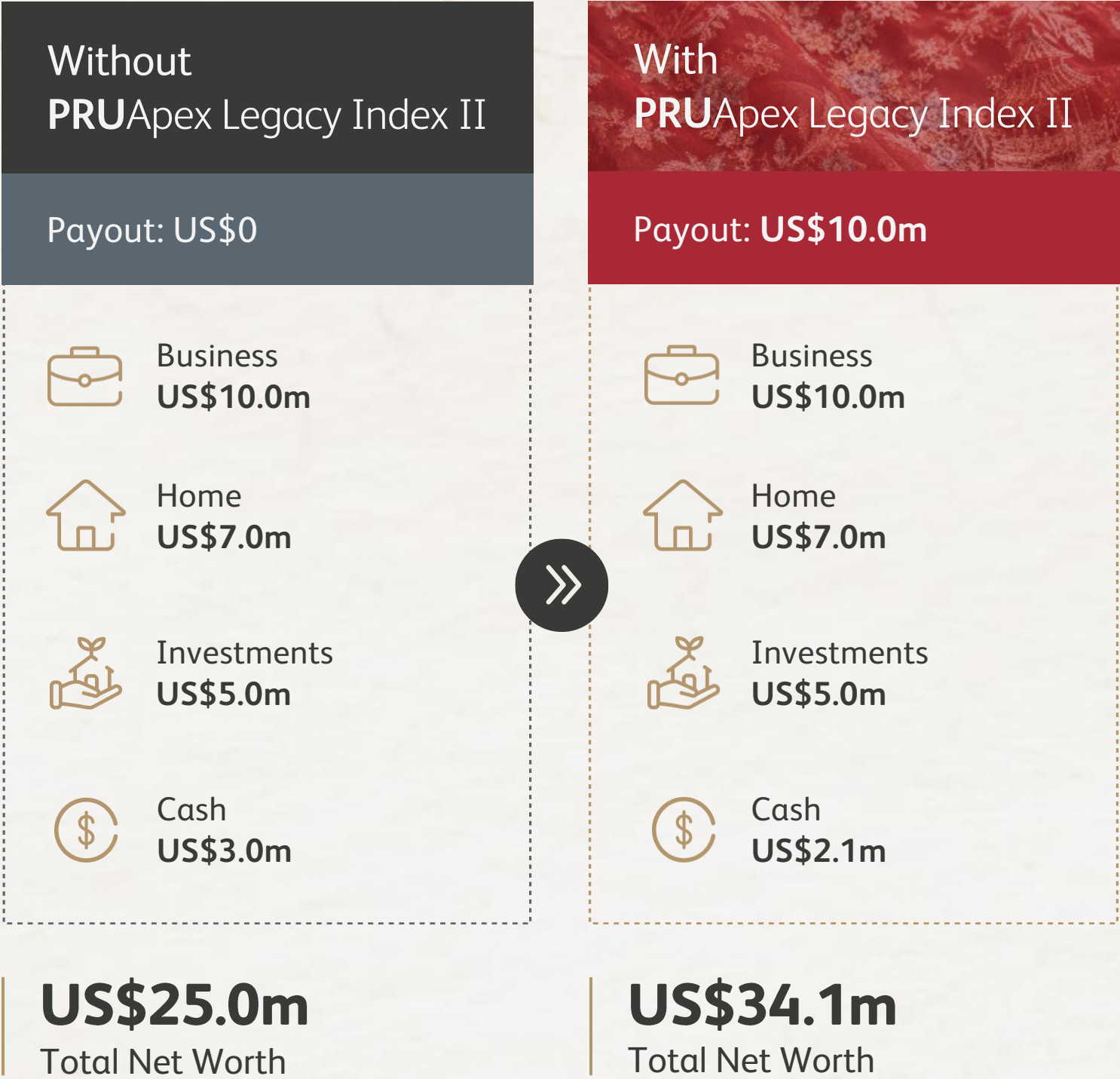
**Ms Chong**  
Age 42  
Non-smoker

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 PRUApex Legacy Index II to meet these goals while maintaining flexibility in how premiums are paid.

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



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<sup>®</sup> Index, EURO STOXX 50<sup>®</sup> Index, MSCI Emerging Markets Index, S&P 500 FC Index and MSCI World Golden Compass Index are available to UOB 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. <sup>1</sup> 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<sup>®</sup> 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 PRUApex Legacy Index II to provide her family with separate liquidity for this purpose.

**Coverage:** US\$12.0m

**Multipay Premium:** US\$0.2m<sup>1</sup> 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 PRUApex 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. <sup>1</sup> 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 **PRUApex Legacy Index II** to distribute his estate fairly and strengthen his retirement fund.

**Coverage:** US\$15.0m  
**Single Premium:** US\$3.0m<sup>1</sup>  
(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

|                                                                                             |                                                                                                                                    |                                                                                                                                 |                                                                                                                                           |
|---------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| <div>Without<br/><b>PRUApex Legacy Index II</b></div> <div>Total Net Worth: US\$35.0m</div> | <div> Family business<br/>US\$15.0m</div> <div> Cash<br/>US\$3.0m</div> <div>Total: US\$18.0m</div>                                | <div> Family home<br/>US\$10.0m</div> <div> Cash<br/>US\$3.0m</div> <div>Total: US\$13.0m</div>                                 | <div> Cash to support retirement<br/>US\$4.0m</div> <div>Value: US\$4.0m</div>                                                            |
| <div>With<br/><b>PRUApex Legacy Index II</b></div> <div>Total Net Worth: US\$47.0m</div>    | <div> Family business<br/>US\$15.0m</div> <div> Payout<br/>US\$5.0m</div> <div>Total: US\$20.0m</div> <div>↗ Increase of 11%</div> | <div> Family home<br/>US\$10.0m</div> <div> Payout<br/>US\$10.0m</div> <div>Total: US\$20.0m</div> <div>↗ Increase of 54%</div> | <div> Cash to support retirement<br/>US\$10.0m<br/>less insurance premium</div> <div>Value: US\$7.0m</div> <div>↗ Increase of 74.8%</div> |

**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. <sup>1</sup> 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 PRUApex 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

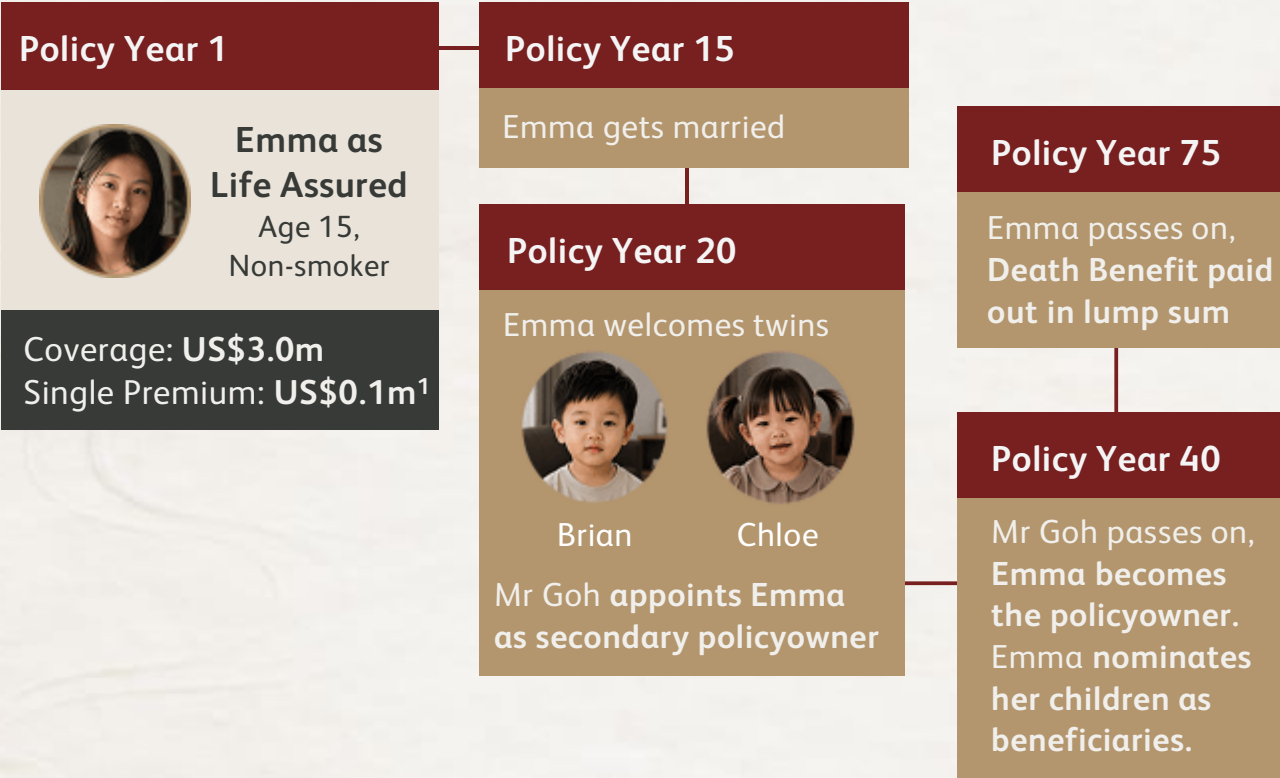
## POLICY PURCHASE FOR HIMSELF



|         |            |            |            |            |            |            |
|---------|------------|------------|------------|------------|------------|------------|
|         | 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



Total  
US\$ 1.5m

Total  
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.

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. <sup>1</sup> 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.

### Legacy planning goals fulfilled

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

# 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 PRUApex 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<sup>1</sup>  
(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<br>PRUApex Legacy Index II                                                                                                                                                                                                                                                                                                                                                                                             | With<br>PRUApex Legacy Index II                                                                                                                                                                                                                                                                                                                                                                                                |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Payout: US\$0                                                                                                                                                                                                                                                                                                                                                                                                                  | Payout: <b>US\$20.0m</b>                                                                                                                                                                                                                                                                                                                                                                                                       |
| <div><div></div><div>Business<br/>US\$25.0m</div></div> <div><div></div><div>Investments<br/>US\$10.0m</div></div> <div><div></div><div>Cash<br/>US\$8.0m</div></div> | <div><div></div><div>Business<br/>US\$25.0m</div></div> <div><div></div><div>Investments<br/>US\$10.0m</div></div> <div><div></div><div>Cash<br/>US\$3.0m</div></div> |
| Estate Liquidity:<br><b>Low</b>                                                                                                                                                                                                                                                                                                                                                                                                | Estate Liquidity:<br><b>High</b>                                                                                                                                                                                                                                                                                                                                                                                               |
| Diversification:<br><b>Assets concentrated in China</b>                                                                                                                                                                                                                                                                                                                                                                        | Diversification:<br><b>Global exposure with offshore assets</b>                                                                                                                                                                                                                                                                                                                                                                |

**US\$43.0m**  
Total Net Worth

**US\$58.0m**  
Total Net Worth

**Note:** Only S&P 500® Index, EURO STOXX 50® Index, MSCI Emerging Markets Index, S&P 500 FC Index and MSCI World Golden Compass Index are available to UOB 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. <sup>1</sup> 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.

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



# 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<sup>1</sup> 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 PRUApex 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



**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

### Change in Life Assured

#### Policy Year 20

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

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, S&P 500 FC Index and MSCI World Golden Compass Index are available to UOB 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. <sup>1</sup> 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.

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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.

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