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

PRUIndex Income Boost

Harness Index growth to generate potentially higher income while safeguarding your savings.

Turn uncertain markets into new income opportunities

MORNINGSTAR

This Is What Real Market Uncertainty Looks Like

Tom Lauricella — Apr 7, 2025

CNBC

Why uncertainty makes the stock market go haywire

Greg Iacurci — MAR 19, 2025

REUTERS

Trading Day: Tariff uncertainty still runs deep

Jamie McGeever — May 6, 2025

Build a confident future with an **innovative income solution that grows with the market** – **while protecting you from downsides**, so you are always one step ahead.

Source:
This Is What Real Market Uncertainty Looks Like, Morningstar, 7 April 2025
Why uncertainty makes the stock market go haywire, CNBC, 19 March 2025
Trading Day: Tariff uncertainty still runs deep, Reuters, 6 May 2025

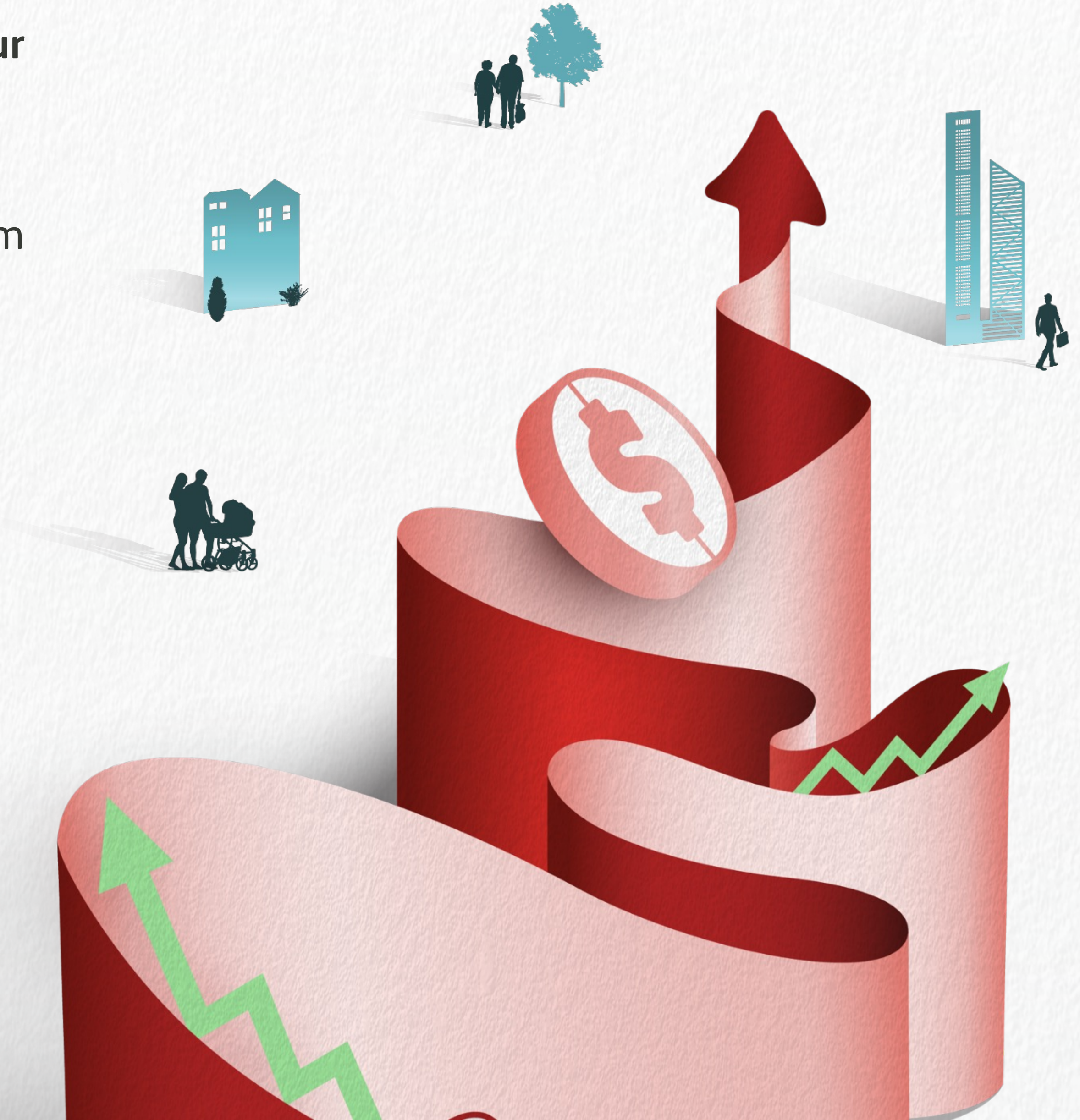
Introducing **PRU**Index Income Boost

PRUIndex Income Boost offers a **new way to increase your income potential with assurance**, so you can confidently keep pace with your life.

A **first-in-market**, Singapore dollars (SGD) regular premium participating endowment plan designed to help you:

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

Safeguard your savings
from market downturns



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

Key Benefits

Boost your monthly income potential

Receive **Monthly Cash Benefits linked to the uncapped Index growth**[1] from the 13th month onwards.

Choose your preferred index[2]:

- S&P 500 FC Index (SGD)[3]
- UBS MASTR Index (SGD)[4]
- Barclays Shiller Allocator Index (SGD)[5]

Note: Only the UBS MASTR Index (SGD) is available to SCB customers at the point of sale.

A safe haven for your savings

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

Enjoy income from 1st month and a potential maturity bonus

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

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

Customise to fit your lifestyle

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

Have the flexibility to accumulate your Monthly Cash Benefit at an interest rate[8] and switch Indices from the 4th policy year[2,9] onwards.

Coverage for life's uncertainties

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

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

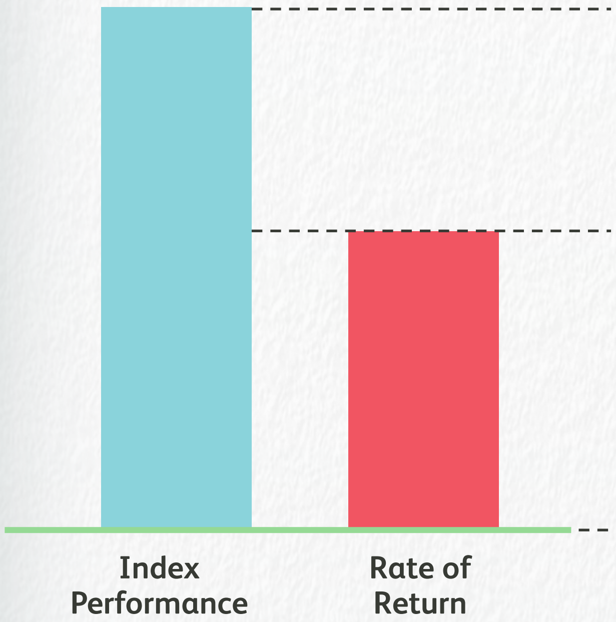
How is the Monthly Cash Benefit determined?

First year – 1st to 12th month

Receive guaranteed Monthly Cash Benefits at 2.3% p.a.[1,5].

Second year onwards[2]

The Monthly Cash Benefit is dependent on the following:



Index Performance

Participation Rate[3]
The percentage of Index gains you will receive.

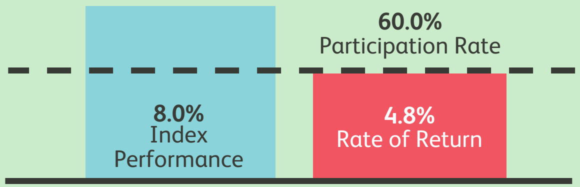
0% Floor Rate
Applicable when Index Performance is negative.

Positive Index Performance[4]

Rate of Return =

Index Performance x **Participation Rate**

For example: If Index Performance is **8.0% p.a.** and Participation Rate is **60.0%**, your Rate of Return is **4.8% p.a.**.

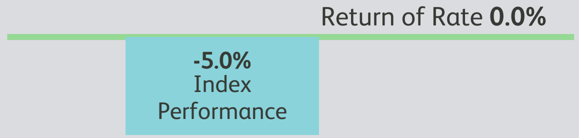


Negative Index Performance[4]

Rate of Return = Floor Rate

0.0%

For example: If Index Performance is **-5.0% p.a., the floor rate of 0.0% will protect** your policy from negative performance.



Example: **Regular Premium of S$100,000 p.a. for 5 years, with a face value of S$500,000**

Monthly Cash Benefit =

Rate of Return x **% of Face Value[5]** **/12**

With Rate of Return at 4.8% p.a. and 20.0% face value applied for year 1, you will receive **a cash benefit payout of S$400 on 13th month**.

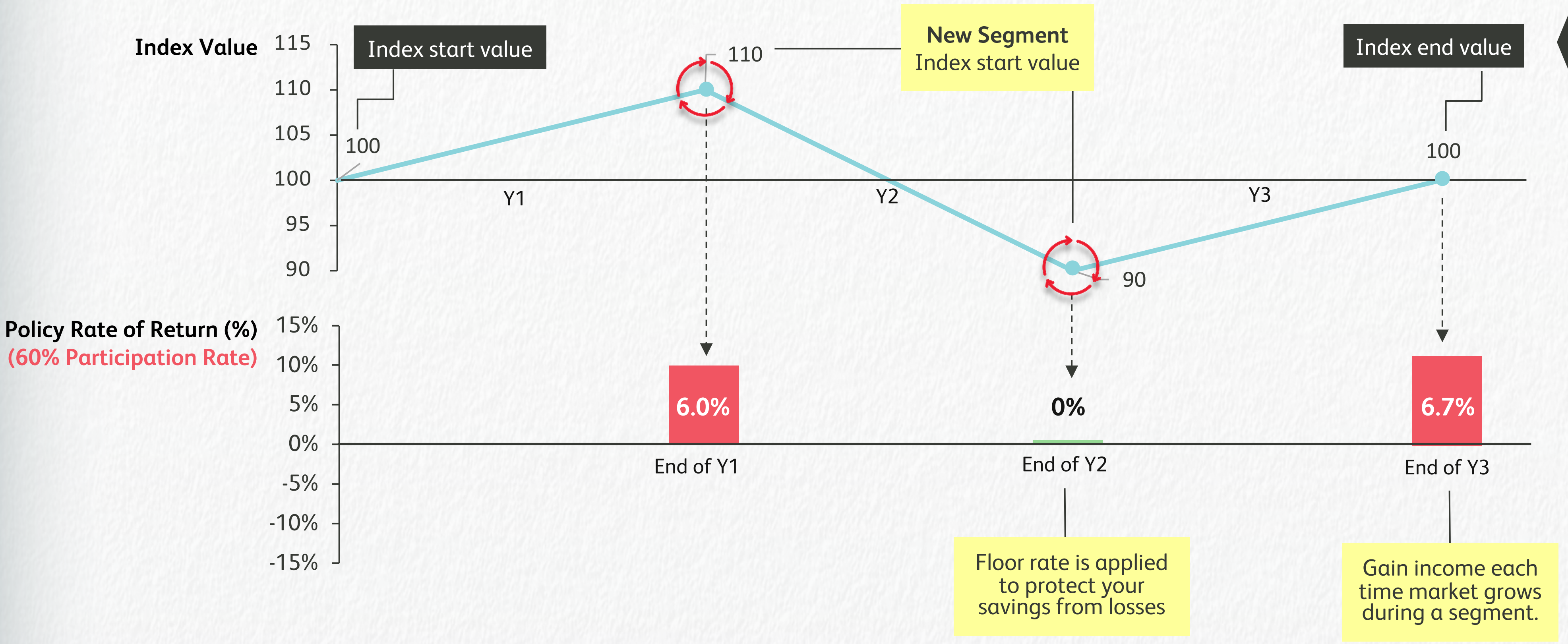
No cash benefit payout – but your savings stay secure even when market falls.

[1] The 2.3% p.a. will need to apply the face value and the applicable factor to derive the actual guaranteed Monthly Cash Benefit amount. I [2] The Monthly Cash Benefit from the 13th month is not guaranteed. I [3] Applicable participation rate is determined at the start of each segment. I [4] For illustrative purposes only. I [5] The Face Value is a notional value used to determine the guaranteed Monthly Cash Benefit, non-guaranteed Cash Benefit and the Maturity Benefit. The percentage for 5 years and 10 years premium term will differ, please refer to Product Summary for more information.

How does Index tracking works?

Each segment begins with a new starting value at the current Index value and tracks the Index's performance over a one-year period, after which a new segment is created.

Using a hypothetical illustration, lets understand how the segment structure works versus without segments:



Without the segment structure:

The Index performance will be tracked from Year 1 to 3, **resulting in 0% Index return**.

For illustrative purposes only and does not reflect the actual performance of your policy. The illustration above uses a hypothetical Index performance to explain what happens when a new segment is created. The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund.

Index tracking with monthly segments creation

A structured way to grow your income while cushioning your savings from market downturns.

- Avoid timing the market
- Smooth out your income
- Capture market upside, shielding you from downturns

It's like planting 12 seeds a year – one every month, watch them grow over the next 12 months and harvest the fruits at the end of period.

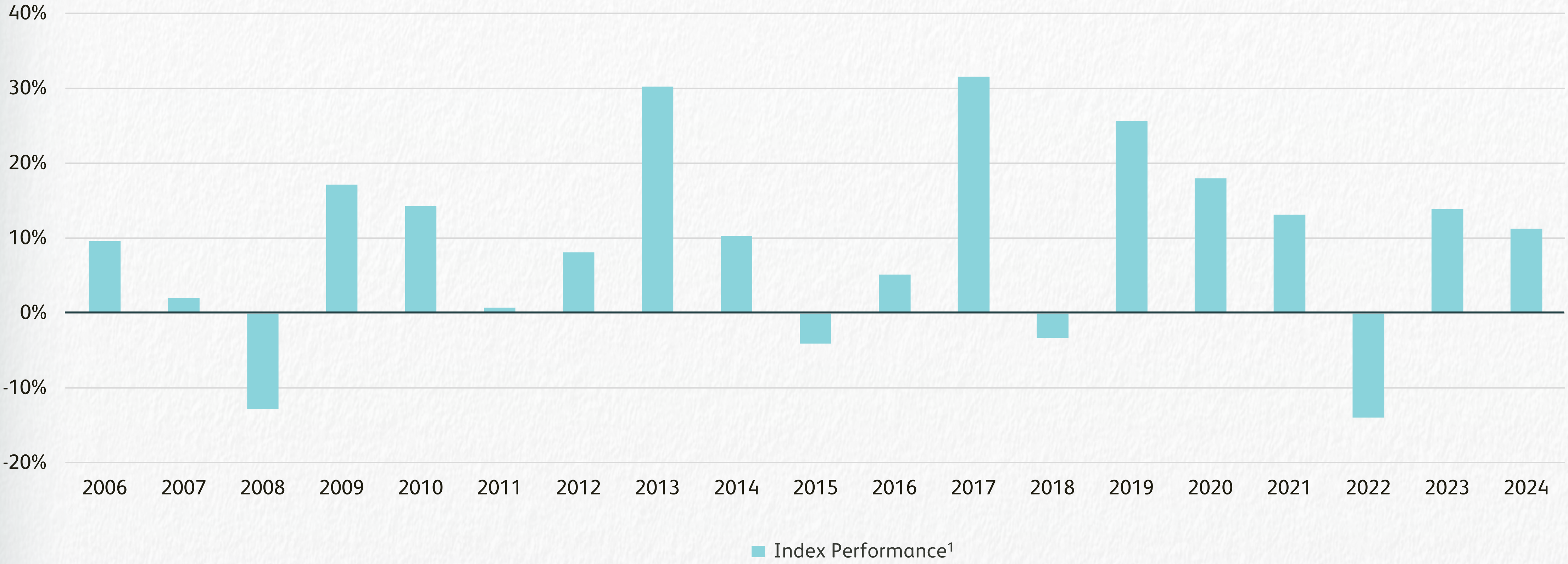
Seeds												
From	Jul Y1	Aug Y1	Sep Y1	Oct Y1	Nov Y1	Dec Y1	Jan Y1	Feb Y1	Mar Y1	Apr Y1	May Y1	Jun Y1
To	Jul Y2	Aug Y2	Sep Y2	Oct Y2	Nov Y2	Dec Y2	Jan Y2	Feb Y2	Mar Y2	Apr Y2	May Y2	Jun Y2
1-Year Index Performance	**4.3%**	**5.7%**	**8.6%**	**5.7%**	**5.0%**	**7.1%**	**10.0%**	**8.6%**	**4.3%**	**-3.0%**	**8.6%**	**10.0%**
Policy Rate of Return (60% Participation Rate)	2.6%	3.4%	5.2%	3.4%	3.0%	4.3%	6.0%	5.2%	2.6%	0.0%	5.2%	6.0%

Monthly segments and floor rate ensures that you enjoy resilient income and a shield from negative market performance.

For illustrative purposes only and does not reflect the actual performance of your policy. The illustration above uses a hypothetical Index performance to explain what happens when a new segment is created every month over a period of one year. The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund.

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

Backtested Index Performance

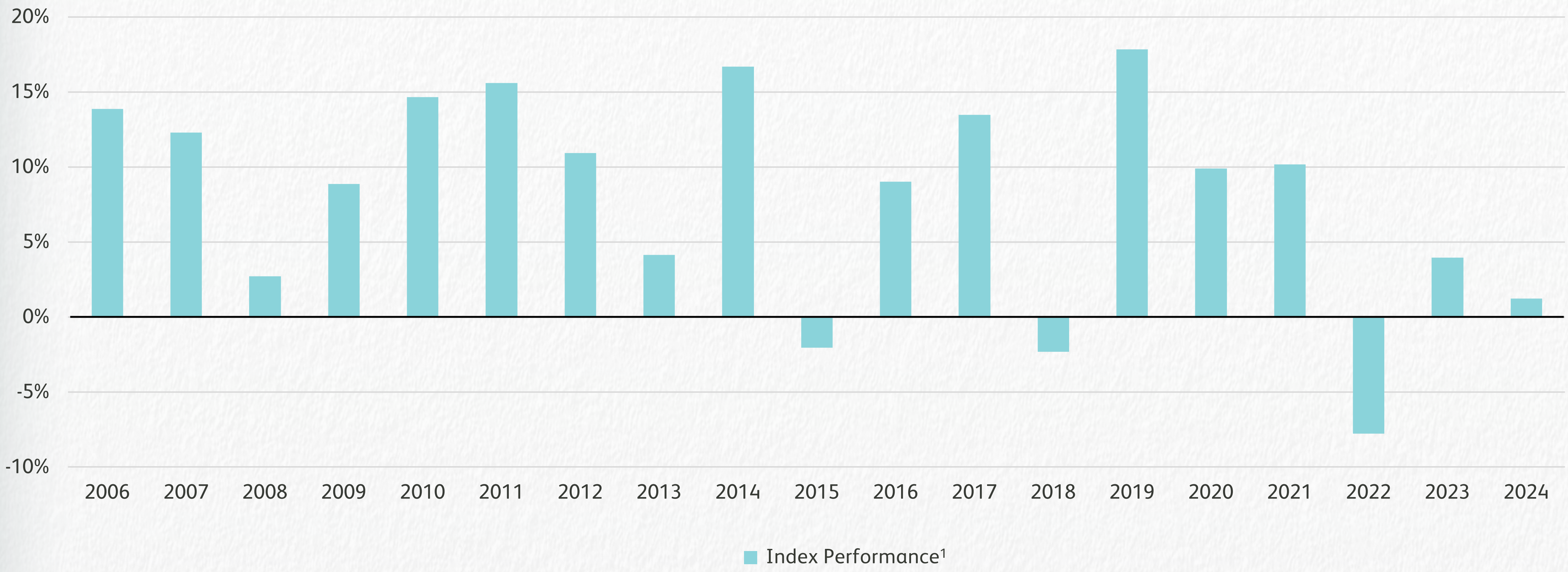


Note: Only the UBS MASTR Index (SGD) is available to SCB customers at the point of sale.
This is for illustration purpose only and does not reflect the actual performance of your policy.

[1] All Index data 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. Past performance is not necessarily indicative 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 (SGD) Index

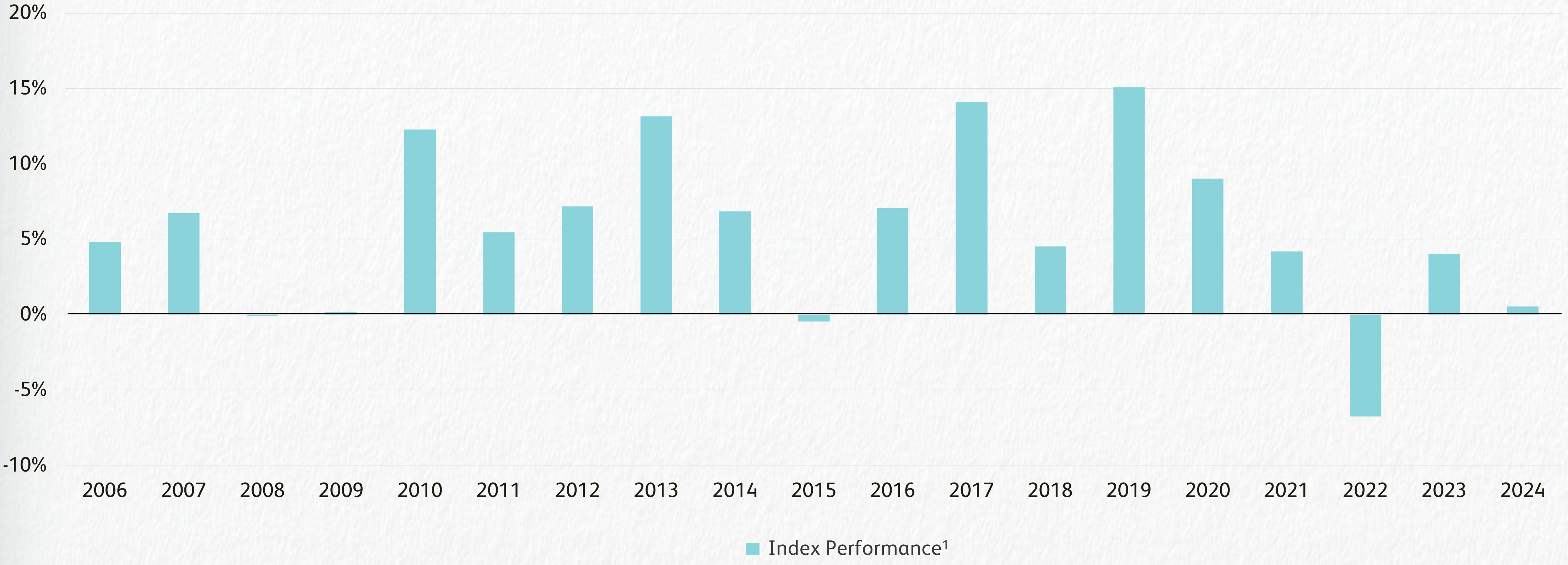
Backtested Index Performance



Note: Only the UBS MASTR Index (SGD) is available to SCB customers at the point of sale.
This is for illustration purpose only and does not reflect the actual performance of your policy.
[1] All Index data 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. Past performance is not necessarily indicative of future returns. The Index is constructed to be excess return exposure and is net of transaction costs and Index fees. As the Index tracks the performance of equity Index futures, government bond futures and commodity futures, there will be impact from interest rate changes as reflected in the futures prices in respective markets. 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 (SGD) Index

Backtested Index Performance



Note: Only the UBS MASTR Index (SGD) is available to SCB customers at the point of sale.
This is for illustration purpose only and does not reflect the actual performance of your policy.

[1] All Index data 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. Past performance is not necessarily indicative of future returns. Please refer to the Index disclaimers for important information relating to the backtested performance at the end of the document.

David

Age 50, Non-Smoker

David is married with 2 kids and supports his elderly parents. With rising costs, he is looking for ways to continue supporting his parents, while juggling other responsibilities, like his children's university expenses.

Let's see how **PRU**Index Income Boost helps him grow his income while safeguarding his capital.

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

Illustrated based on
Investment Rate of Return at:
4.25% p.a.

Fulfil today's needs with a new income solution

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

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

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

Index Choice:
UBS MASTR Index (SGD)

	Purchase policy				End of premium term										Policy matures
Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Total income payout per year (S$'000):	2.3	3.6	7.2	10.8	14.4	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0
Premiums paid till date (S$'000):	100	200	300	400	500										

Total Cash Benefits Paid
S$218,300

+

Total Maturity Payout Received
S$510,000[2]
Guaranteed Payout

+

S$32,500
Non-guaranteed Maturity Bonus

David enjoys a total policy return of:
S$760,800
1.5x
Total premiums paid

Note: Only the UBS MASTR Index (SGD) is available to SCB customers at the point of sale.
[1] The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund. | [2] Guaranteed Maturity Payout is equivalent to 102% of the face value. | This is for illustration purpose only and does not reflect the actual performance of your policy. At 3.00% p.a. investment return, with a participation rate of 31.0%, the non-guaranteed cash benefits is illustrated at 2.6% p.a., David will receive a total Monthly Cash Benefit (guaranteed and non-guaranteed) of S$158,300. The Maturity Payout is S$527,500, bringing the total policy return to S$685,800—1.4x the total premiums paid.

Martha

Age 35, Non-Smoker

Martha has plans to marry and start a family soon.
She is worried about increase in her expenses and rising cost.

She purchases **PRU**Index Income Boost so that she could do more with her savings and generate additional potential income.

Regular Premium:
S$50,000 p.a.
for 10 years

Illustrated based on
Investment Rate of Return at:
4.25% p.a.

A flexible income solution for every lifestyle

Regular Premium:
S$50,000 p.a. for 10 years

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

Policy Illustration Assumed Rate of Return (34.0% Participation Rate[1]):
3.6% p.a.

Index Choice:
S&P 500 FC Index (SGD)

Year	1	2	3	4	5	6	7	8	9	10	11				15
	Purchase policy and opt to accumulate income		Starts family planning, chooses to receive income							End of Premium term	Gets promoted and opt to accumulate income				Policy matures
Total income payout per year (S$'000):	-	-	3.6	5.4	7.2	9.0	10.8	12.6	14.4	16.2	-	-	-	-	-
Premiums paid till date (S$'000):	50	100	150	200	250	300	350	400	450	500					

Total Cash Benefits Paid
S$79,200

+

Total Accumulated Cash Benefits
S$101,564[2]

+

Total Maturity Payout Received
S$510,000[3]
Guaranteed Payout

+

S$27,500
Non-guaranteed Maturity Bonus

Martha enjoys a total policy return of:
S$718,264
1.4x
Total premiums paid

Note: Only the UBS MASTR Index (SGD) is available to SCB customers at the point of sale.
[1] The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund. I [2] Accumulated at 3.0% p.a.. I [3] Guaranteed Maturity Payout is equivalent to 102% of the face value. I This is for illustration purpose only and does not reflect the actual performance of your policy. At 3.00% p.a. investment return, with a participation rate of 25.0%, the non-guaranteed cash benefits is illustrated at 2.6% p.a., Martha will receive a total Monthly Cash Benefit (guaranteed and non-guaranteed) of S$57,200. The Accumulated Cash Benefits is S$70,541, Maturity Payout is S$522,500, bringing the total policy return to S$650,241—1.3× the total premiums paid.

Start increasing your income with 3 simple steps

1 Select your premium term:

5-year

or

10-year

2 Select your preferred Index[1]:

S&P 500 FC Index (SGD)

or

UBS MASTR Index (SGD)

or

Barclays Shiller Allocator Index (SGD)

3 Select income option:

Receive monthly payout

or

Accumulate with an interest[2]

Note: Only the UBS MASTR Index (SGD) is available to SCB customers at the point of sale.

[1] Customer can only select one Index at any point, with 100% allocation. | [2] Interest rate is not guaranteed for accumulated cash benefit and is subject to change at Prudential's discretion.

Choose an Index that aligns with your investment preference[1]

	S&P 500 FC Index (SGD)	UBS MASTR Index (SGD)	Barclays Shiller Allocator Index (SGD)
About	Provides dynamic exposure to US large-cap equities with advanced intraday volatility control.	A diversified multi-asset Index across global (US, EU, Japan) equities, bonds, and up to 22 commodities (excluding precious metals).	Provide exposure to undervalued US sectors using a modified version of the CAPE® Ratio, and US Treasuries.
Index Features			
Focus	US large-cap equities	Global equities, bonds, and commodities	Undervalued US sectors and US Treasuries
Volatility	Moderate-High	Moderate	Moderate
Risk Control (volatility target)	11.5%	Each equity bond, commodity leg: 5.0% Overall Index target: 6.0%	6.0%
Customer Suitability			
Objectives	✓ Seeking broad US equity market exposure ✓ Seeking growth-oriented investment strategy ✓ Willing to accept higher volatility in returns	✓ Seeking global exposure and diversification ✓ Seeking a balanced investment strategy ✓ Seeking more consistent returns and moderate risk	✓ Seeking exposure and diversification within US ✓ Seeking a balanced investment strategy ✓ Seeking more consistent returns and moderate risk

Note: Only the UBS MASTR Index (SGD) is available to SCB customers at the point of sale.

[1] Customer can only select one Index at any point, with 100% allocation to it.

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

Gain optimised exposure to S&P 500

The S&P 500 FC Index (SGD) aims to **provide optimised exposure to the S&P 500** which is widely regarded as the best single gauge of large-cap U.S. equities, including 500 leading companies and covers approximately 80% of available market capitalisation.

Index Live Date:
Since June 2025

Customer Risk Profile:
Moderate

Index Risk Classification:
Moderate

Key Highlights

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

How does the Index improve stability and performance?
Dynamically adjusts exposure to the S&P 500 throughout the day depending on its volatility.

Targeted Annualised Volatility[1]:

The Index may increase exposure to the S&P 500 up to 175.0%.

Capitalise on growth and upside potential

The Index may reduce exposure to the S&P 500 down to 0.0%.

Protect account values from large drawdowns and improve long-term growth potential

To find out more about the Index, visit spglobal.com/spdji/en/indices/multi-asset/sp-500-fc-tca-050-decrement-index-sgd

Note: Only the UBS MASTR Index (SGD) is available to SCB customers at the point of sale.

[1] S&P Dow Jones Indices LLC. Chart is provided for illustrative purposes. Actual allocations will range between 0 and 175.0%.

UBS Multi Asset Strategy Tactical Rotation (SGD) Index

An innovative, dynamic global Index

The UBS MASTR Index (SGD) aims to provide a **diversified and global exposure to equities, bonds and commodities** to **generate returns by adjusting its asset allocation using an economic growth momentum signal** to adapt to market conditions with agility.

Index Live Date:
Since February 2025

Customer Risk Profile:
Moderate

Index Risk Classification:
Moderate

Key Highlights

Diversified global asset classes

By investing in a broad mix of asset classes worldwide, the Index's diversification approach aims to reduce risk and improve potential returns.

Aims to capture growth opportunities

The Index uses economic growth momentum signal to adjust its asset allocation according to changing market conditions with agility.

Built in risk management

The Index employs a multi-layer risk control mechanics to dynamically adjust exposure within each asset class and the Index for stable performance.

To find out more about the Index, visit ubs.com/ubsmastr

Note: Only the UBS MASTR Index (SGD) is available to SCB customers at the point of sale.
Source: UBS

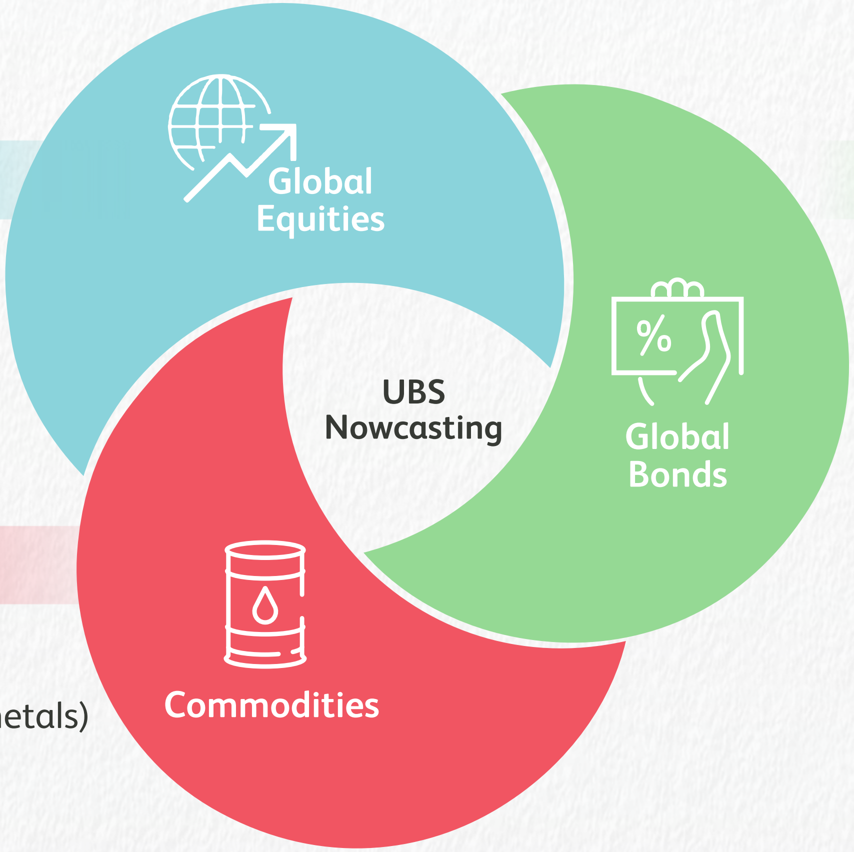
UBS Multi Asset Strategy Tactical Rotation (SGD) Index

Index components provide diversified exposure

Diversified exposure to **Global Equities**, **Global Bonds** and **Commodities** while frequently **adapting to changes in the economy** through **early estimates of key macro economic indicators**

Growth Asset

S&P 500 futures
Euro Stoxx 50 futures
Topix 100 futures



Defensive Asset

10Y US Treasury futures
10Y German Bund futures
10Y Japanese Government Bond futures

Diversifying Asset

Exposure across
22 Commodities
(excluding precious metals)

Note: Only the UBS MASTR Index (SGD) is available to SCB customers at the point of sale.
Source: UBS. For illustrative purposes only.

UBS Multi Asset Strategy Tactical Rotation (SGD) Index

How does the Index work?

Determine the economy outlook

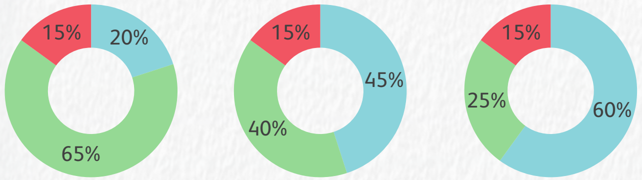
Every month, the UBS Evidence Lab (part of the UBS research) publishes early forecast of key monthly US economic indicators[1] ahead of official government data release cycles, and risk budgets are set for Acceleration, Stability and Deceleration states.

Key monthly US economic indicators

Retail Sales (ex Auto, Gas) | Manufacturing ISM | Nonfarm Payrolls | Auto Sales

Growth momentum Nowcast

Target risk budget



Deceleration | Stability | Acceleration

Equity ● Bonds ● Commodities

Set Target Allocations

Target Allocations within equities, bonds and commodities are calculated based on their target risk budgets.

The sum of the Target Allocations is equal to 100% and constitute the Index Portfolio.

Volatility control for stable performance

A multi-layer volatility control is applied at 2 levels:

1. Index sub-components:
Maintain the volatility of equity indices and commodity Index at 5% target level.

Within Bonds, each of its sub components exposure is determined by the respective country's rates environment through the Index's risk budgeting. Bond exposure is reduced in a rising rates environment while allowing for bond allocation in a declining rates environment.

2. Top-level Index:
Maintain the overall Index volatility at 6% target level.

If volatility is above 6%[2]: | If volatility is below 6%[2]:

Exposure to Index Portfolio less than 100%

Protect Index from large drawdowns and improve long-term growth potential

Exposure to Index Portfolio greater than 100%

Capitalise on growth and upside potential

Note: Only the UBS MASTR Index (SGD) is available to SCB customers at the point of sale.
Source: UBS. To find out more about the Index, visit ubs.com/ubsmastr.
[1] Nowcast of economic indicators are produced by UBS Evidence Lab, leveraging non-traditional data.
[2] The chart is for illustrative purposes only. The allocation to each asset class that constitute the Index Portfolio may change when it is rebalanced on a monthly basis.

Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control (SGD) Index

Unlock Smarter US Equities Exposure, Hedged with US Treasuries

The **Barclays Shiller Allocator Index (SGD)** aims to provide **exposure to a dynamic combination of US equities and US Treasuries. The equity component uses the award-winning Shiller CAPE® Ratio to select undervalued sectors with attractive potential.**

Index Live Date:
Since July 2025

Customer Risk Profile:
Moderate

Index Risk Classification:
Moderate

Key Highlights

- From the award-winning Professor Robert Shiller
- Diversification
- Responsive Dynamic Volatility Control technology

$$\text{CAPE}^{®} = \frac{\text{Real Price}}{\text{10-year average of inflation adjusted earnings}}$$

To find out more about the Index, visit indices.cib.barclays/IM/12/en/indices/details.app;ticker=BXIISC6S

Note: Only the UBS MASTR Index (SGD) is available to SCB customers at the point of sale.

[1] S&P Dow Jones Indices LLC. Chart is provided for illustrative purposes. Actual allocations will range between 0 and 175.0%.

Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control (SGD) Index

How does the Index work?

The index applies a 4-step approach for index construction and management.

1 Determine Equity component
(with Shiller CAPE Methodology)

11 Equity Sectors*

CAPE® Ratio + Price Trend

Selects 4 undervalued sectors with attractive potential

✓ ✓ ✓ ✓

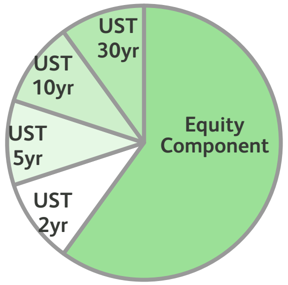
2 Dynamic Asset Allocation
Across Equity and US Treasuries based on Modern Portfolio Theory

3 Apply trend signal to US Treasuries

Bond prices are rising (positive trend)

▼

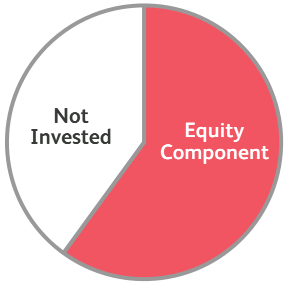
Equal allocation to Treasures



Bond prices are faling (negative trend)

▼

No allocation to Treasures



4 Apply volatility control
Targeting 6.0% volatility

Note: Only the UBS MASTR Index (SGD) is available to SCB customers at the point of sale.
* The 11 Equity Sectors are Communication Services, Communication Discretionary, Communication Staples, Energy, Financials, Real Estate, Healthcare, Industrials, Technology, Materials, Utilities

FAQs

How can I be assured that my capital will be guaranteed upon maturity?

PRUIndex Income Boost offers capital guaranteed at maturity, regardless of the Index performance. Your capital is payable and assured by Prudential Singapore.

If I choose to accumulate my Monthly Cash Benefit, can the amount be reinvested and participate in the Index performance?

No, the amount cannot be reinvested. All Cash Benefit will be accumulated in the policy with a non-guaranteed interest rate[1] that will be accrued daily and compounded yearly.

How is the maturity bonus derived?

The non-guaranteed maturity bonus is a one-off bonus paid at maturity. It is a percentage of Face Value, where the illustrated rates differ by premium payment term.

Is my premium invested directly into the Index?

No, your premiums are not directly invested in the Index. Instead, premiums are placed in our participating funds that invest in bonds and derivatives. Index exposure is obtained via derivatives.

[1] Subject to current prevailing rate.

FAQs

Why does my risk profile need to be moderate and above to purchase the policy when it is capital guaranteed?

Capital guarantee is only upon maturity. Though the policy is capital guaranteed upon maturity, but your investment is still exposed to the Index's risk and performance which affects your non-guaranteed Monthly Cash Benefit payout and potentially receiving no payout at all from the 13th month onwards.

Therefore, given the underlying Index's risk profile is moderate risk, your risk profile also must be moderate or above to purchase this policy.

Why do the Indices need to be in SGD and will currency conversion compromise on the Index performance?

The non-SGD returns of the underlying Indices are converted into SGD returns by the Index provider daily with currency exposure limited to the 1-day exchange rate movement. Returns of the Index can therefore be impacted positively or negatively by daily foreign exchange rate movements. For clarity, the daily intraday exchange rate movement is unhedged. It is appropriate for the Index to provide SGD returns given that **PRU**Index Income Boost is a SGD-denominated policy with non-guaranteed Monthly Cash Benefit payout paid out in SGD. This also means that you do not have to worry about converting currencies on your own.

What happens if the Index underperforms during my policy term?

While the Indices are designed to adapt to market conditions, its performance can vary. If an Index underperforms, the non-guaranteed Monthly Cash Benefit from the 13th month may be lower or potentially zero. However, **PRU**Index Income Boost ensures your capital is guaranteed upon maturity, with a floor rate of 0% providing protection against negative Index performance.

FAQs

How is Participation Rate calculated and why is it not 100%?

Participation Rate is non-guaranteed and may differ for different segments. It is influenced by two key factors:

(a) Returns from the Participating Fund:
Your premiums are invested in a participating fund that earns returns over time. From these returns, Prudential declare a budget that is used to purchase "options" to provide your policy index linked returns. Returns of the Participating Fund depend on financial markets. When financial markets are strong, the fund may generate higher returns – allowing for higher participation rate, and vice versa.

(b) Option price of the market Index:
Option price refers to how much it costs the insurer to buy options for your chosen index. Option price may vary due to market volatility and other financial market movements.

Prudential uses the budget from the Participating Fund to buy options that provide upside exposure to the chosen index. If option prices are low, more of the index return can be passed to you — resulting in a higher participation rate. If option prices are high (due to market volatility or other factors), more of the budget goes toward securing that upside protection — leading to a lower participation rate.

How they work together:
– Higher Participating Fund Returns and/or Lower Option Prices = Higher Participation Rate
– Lower Par Fund Returns and/or Higher Option Prices = Lower Participation Rate

Different products will have different benefits, illustrations, option budgets as well as illustrated participation rates. For more information on the individual product, do refer to the product summary.

Disclaimer

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.

PRUIndex Income Boost 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 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 Insurance Specialist.

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

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 1 January 2026.

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

UBS Disclaimer

UBS AG AND ITS AFFILIATES (“UBS”) DO NOT SPONSOR, ENDORSE, SELL, OR PROMOTE PRUINDEX INCOME BOOST (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.

UBS 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 INVESTRS 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.

S&P 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 **PRU**Index Income Boost 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 **PRU**Index Income Boost nor do they or BofAS (as licensor of the Methodology) have any liability for any errors, omissions or interruptions of the Index.”

S&P Disclaimer

S&P 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.

S&P Disclaimer

S&P 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).

Barclays Disclaimer

Neither Barclays Bank PLC ('BB PLC") nor any of its affiliates (collectively 'Barclays') is the issuer or producer of **PRU**Index Income Boost and Barclays has no responsibilities, obligations or duties to investors in **PRU**Index Income Boost. The Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control (SGD) 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 Company Singapore (Pte) Ltd. ("Prudential") as the issuer or producer of **PRU**Index Income Boost(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 **PRU**Index Income Boost or investors in the **PRU**Index Income Boost. Additionally, Prudential as issuer or producer of **PRU**Index Income Boost may for itself execute transaction(s) with Barclays in or relating to the Index in connection **PRU**Index Income Boost. Investors acquire **PRU**Index Income Boost 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 **PRU**Index Income Boost. The **PRU**Index Income Boost is not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the **PRU**Index Income Boost 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 Backtested Data Disclaimers

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.