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

PRUIndex Lifetime Income

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

Singaporeans are living longer –
It is time to plan for your income to last as long

Long-term inflation and **increasing market uncertainty** makes financial planning and decision-making difficult.

Top 5 Worries[1]:

- Set aside money for savings
- Parent's financial and healthcare needs
- Essentials affordability
- Maintain current lifestyle
- Retirement Planning

More Singaporeans are investing, but **only 44% are** on **track with their investment goals and taking a low-risk approach**[2].

88% of Singaporeans have investment +9% vs 2023

44% on track with investment goals +4% vs 2023

Average rate of return:

2023	2024
0.4%	0.1% (-0.3%)

Seize every market growth opportunity today to build greater lifelong income stream — empowering you and your loved ones to thrive for the long haul.

1 ASEAN Consumer Sentiment Study 2024, Singapore Report, UOB, accessed on 13 June 2025. I 2 OCBC Financial Wellness Index 2024 Report, OCBC, 14 November 2024

Introducing **PRU**Index Lifetime Income

PRUIndex Lifetime Income is a **first-in-market**, **index-linked** whole life participating plan designed to help your savings go further and last longer by:

- **Capturing every Index growth** to potentially enhance your lifetime monthly income[1]
- Providing **guaranteed lifetime income payout** every month
- **Safeguards your savings** from market downsides

Open doors to lifelong possibilities.
Because you and your family's future deserve more.

[1] Only applicable to the non-guaranteed Monthly Cash Benefits from the 13th month onwards. Subject to participation rate. The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund.

Key Benefits

Grow your income

Turn your wealth into dependable and dynamic income – for life

- From 1st month, start **receiving guaranteed Monthly Cash Benefits** of 0.50% p.a.[1] for lifetime.
- From the 13th month onwards, unlock greater income opportunities. Your Monthly Cash Benefits **rides on Index growth[2] to deliver potential additional monthly payouts**.
- Choose your preferred Index in SGD or USD[3]:
  - S&P 500 FC Index[4]
  - Barclays Shiller Allocator Index[5]
  - UBS MASTR Index[6]

Protect your savings

Stay confident in market downturns

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

Tailor to your needs and beyond

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

- **Choose a currency** that suits you – Singapore Dollar or United States Dollar.
- **Choose a premium term** that suits you – from 5, 7, 10, or 15 years.
- **Switch Index** from 4th policy year[3,7] to suit your growth strategy.
- Accumulate income[8] for an interest rate during payout period.
- **Support your family across generations – with income that lasts up to 380 years** with options like Wealth Share, appoint Secondary Life Assured[9], and Change of Life Assured[10].
- **Protect your family** with death and accidental death benefit.

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

How are the lifetime Monthly Cash Benefits determined?

Guaranteed Monthly Cash Benefits

0.5% p.a. X % of Face Value[2] / 12 months

+

Non-guaranteed Monthly Cash Benefits[1]

Rate of Return X % of Face Value[2] / 12 months

=

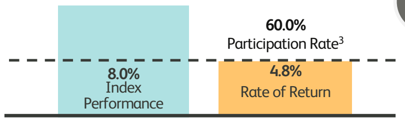
Total Monthly Cash Benefits

Monthly Payout

Positive Index Performance Rate of Return =

Index Performance X Participation Rate[3]

If Index Performance is **8.0% p.a.** and Participation Rate[3] is **60.0%,** your Rate of Return is **4.8% p.a.**



OR

Negative Index Performance Rate of Return =

Floor Rate of 0.0%

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

Let's break it down with a hypothetical example: You commit to a **Regular Premium of $60,000 p.a. for 5 years**. This gives you a face value[4] of $300,000.

Year	Rate of Return	Face Value[4]	% of Face Value[2]	Monthly Payout
1	0.50%	300,000	20.0%	**25**
2	0.50%	300,000	40.0%	**50**
3	0.50%	300,000	60.0%	**75**
4	0.50%	300,000	80.0%	**100**
5	0.50%	300,000	100.0%	**125**
6 onwards	0.50%	300,000	100.0%	**125**

+

Index Performance	Participation Rate[3]	Rate of Return	Face Value[4]	% of Face Value[2]	Monthly Payout
–	–	–	–	–	**–**
8.00%	60.0%	4.80%	300,000	20.0%	**240**
5.70%	60.0%	3.42%	300,000	40.0%	**342**
-3.00%	55.0%	0.00%	300,000	60.0%	**0**
5.70%	60.0%	3.42%	300,000	80.0%	**684**
5.00%	60.0%	3.00%	300,000	100.0%	**750**

=

Monthly Payout
25
290
417
100
809
875

For illustrative purposes only and does not reflect the actual performance of your policy.

[1] Subjected to Index Performance and Participation Rate, both may vary monthly and are based on segment performance. | [2] The percentage for different premium terms will differ, please refer to Product Summary for more information. | [3] Applicable participation rate is determined at the start of each segment. The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Participating Fund. | [4] The Face Value is a notional value used to determine the guaranteed Monthly Cash Benefit, non-guaranteed Monthly Cash Benefit and the performance bonus.

How are the lifetime Monthly Cash Benefits determined?

Guaranteed Monthly Cash Benefits

0.5% p.a. X % of Face Value[2] / 12 months

+

Non-guaranteed Monthly Cash Benefits[1]

Rate of Return X % of Face Value[2] / 12 months

Positive Index Performance Rate of Return =
Index Performance X Participation Rate[3]

OR

Negative Index Performance Rate of Return =
Floor Rate of 0.0%

=

Total Monthly Cash Benefits

Monthly Payout

Let's break it down with a hypothetical example: You commit to a **Regular Premium of $50,000 p.a. for 10 years**. This gives you a face value[4] of $500,000.

Year	Rate of Return	Face Value[4]	% of Face Value[2]	Monthly Payout
1	0.5%	500,000	10%	**21**
2	0.5%	500,000	20%	**42**
3	0.5%	500,000	30%	**63**
4	0.5%	500,000	40%	**83**
5	0.5%	500,000	50%	**104**
6	0.5%	500,000	60%	**125**
7	0.5%	500,000	70%	**146**
8	0.5%	500,000	80%	**167**
9	0.5%	500,000	90%	**188**
10	0.5%	500,000	100%	**208**
11 onwards	0.5%	500,000	100%	**208**

+

Index Performance	Participation Rate[3]	Rate of Return	Face Value[4]	% of Face Value[2]	Monthly Payout
–	–	–	–	–	–
8.00%	60.0%	4.80%	500,000	10.0%	200
5.70%	60.0%	3.42%	500,000	20.0%	285
-3.00%	55.0%	0.00%	500,000	30.0%	0
5.70%	60.0%	3.42%	500,000	40.0%	570
5.00%	60.0%	3.00%	500,000	50.0%	625
7.10%	65.0%	4.62%	500,000	60.0%	1,154
-12.00%	60.0%	0.00%	500,000	70.0%	0
8.60%	60.0%	5.16%	500,000	80.0%	1,720
4.30%	60.0%	2.58%	500,000	90.0%	968
6.00%	60.0%	3.60%	500,000	100.0%	1,500

=

Monthly Payout
21
242
348
83
674
750
1,300
167
1,908
1,176
1,708

For illustrative purposes only and does not reflect the actual performance of your policy.

[1] Subjected to Index Performance and Participation Rate, both may vary monthly and are based on segment performance. | [2] The percentage for different premium terms will differ, please refer to Product Summary for more information. | [3] Applicable participation rate is determined at the start of each segment. The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Participating Fund. | [4] The Face Value is a notional value used to determine the guaranteed Monthly Cash Benefit, non-guaranteed Monthly Cash Benefit and the performance bonus.

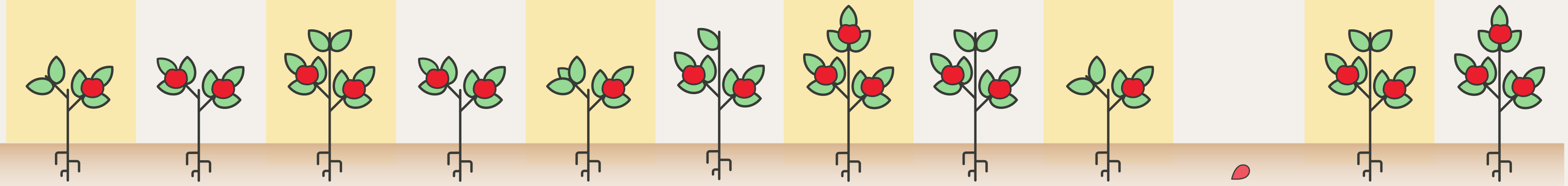
Tap market opportunities with **monthly** segments creation

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	Aug Y1	Sep Y1	Oct Y1	Nov Y1	Dec Y1	Jan Y1	Feb Y1	Mar Y1	Apr Y1	May Y1	Jun Y1	Jul Y1
	To	Aug Y2	Sep Y2	Oct Y2	Nov Y2	Dec Y2	Jan Y2	Feb Y2	Mar Y2	Apr Y2	May Y2	Jun Y2	Jul Y2
Segment 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.

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

	S&P 500 FC Index[2]	Barclays Shiller Allocator Index[2]	UBS MASTR Index[2]
About	Provides dynamic exposure to US large-cap equities with advanced intraday volatility control to increase index stability and performance.	Provide exposure to undervalued US sectors using a modified version of the CAPE® Ratio, and US Treasuries.	A diversified multi-asset Index across global (US, EU, Japan) equities, bonds, and up to 22 commodities (excluding precious metals).
Index Features			
Focus	US large-cap equities	Undervalued US sectors and US Treasuries	Global equities, bonds, and commodities
Volatility	Moderate-High	Moderate	Moderate
Risk Control (volatility target)	11.5%	6.0%	Each equity, bond, commodity leg: 5.0% Overall Index target: 6.0%
Customer Suitability			
Objectives	▪ Seeking broad US equity market exposure ▪ Seeking growth-oriented investment strategy ▪ Willing to accept higher volatility in returns	▪ Seeking exposure and diversification within US ▪ Seeking a balanced investment strategy ▪ Seeking more consistent returns and moderate risk	▪ Seeking global exposure and diversification ▪ Seeking a balanced investment strategy ▪ Seeking more consistent returns and moderate risk

[1] Customer can only select one Index at any point, with 100% allocation to it.
[2] Available in SGD or USD. Indexes in SGD are for the SGD plan and Indexes in USD are for the USD plan

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

Gain optimised exposure to S&P 500®

The S&P 500 FC Index 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:
SGD - Since June 2025
USD - Since June 2023

Customer Risk Profile:
Low to Medium

Index Risk Classification:
Low to Medium

Key Highlights

- Provide exposure to large-cap US equities
- Manage exposure to large drawdowns
- Systematically stabilize volatility throughout the trading day

To find out more, visit here for the SGD Index and here for the USD Index.

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%.

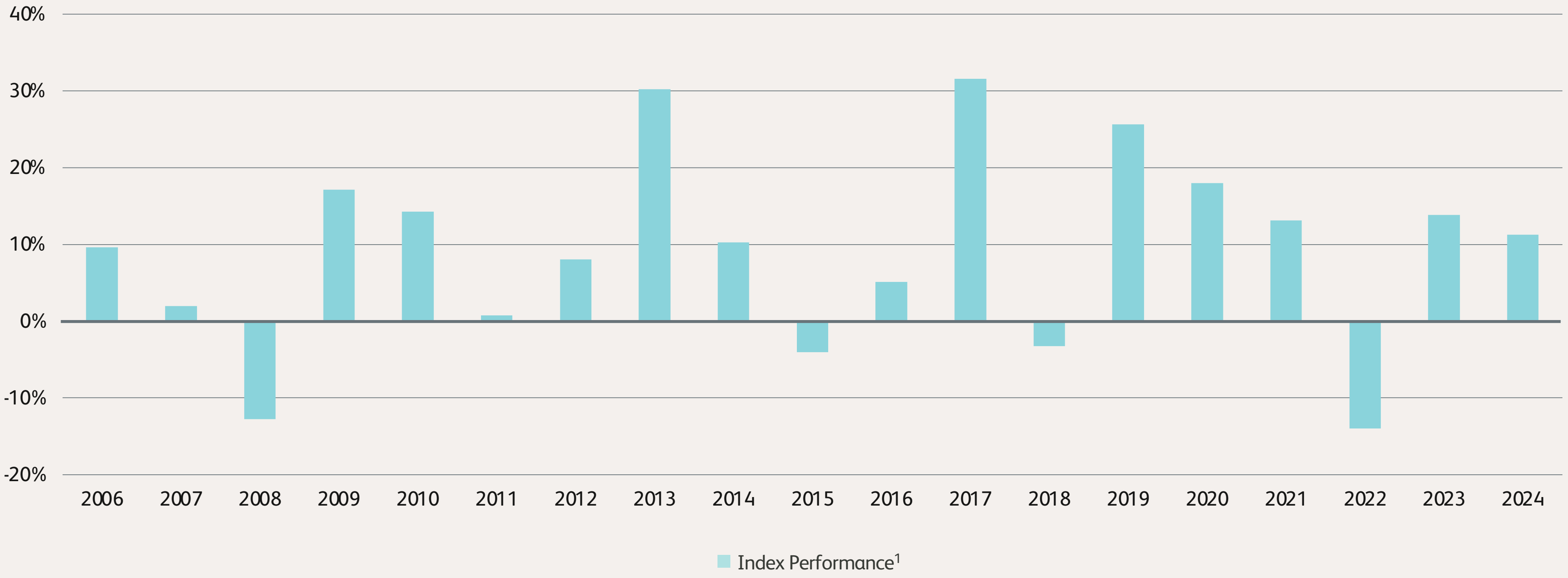
Capitalise on growth and upside potential

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

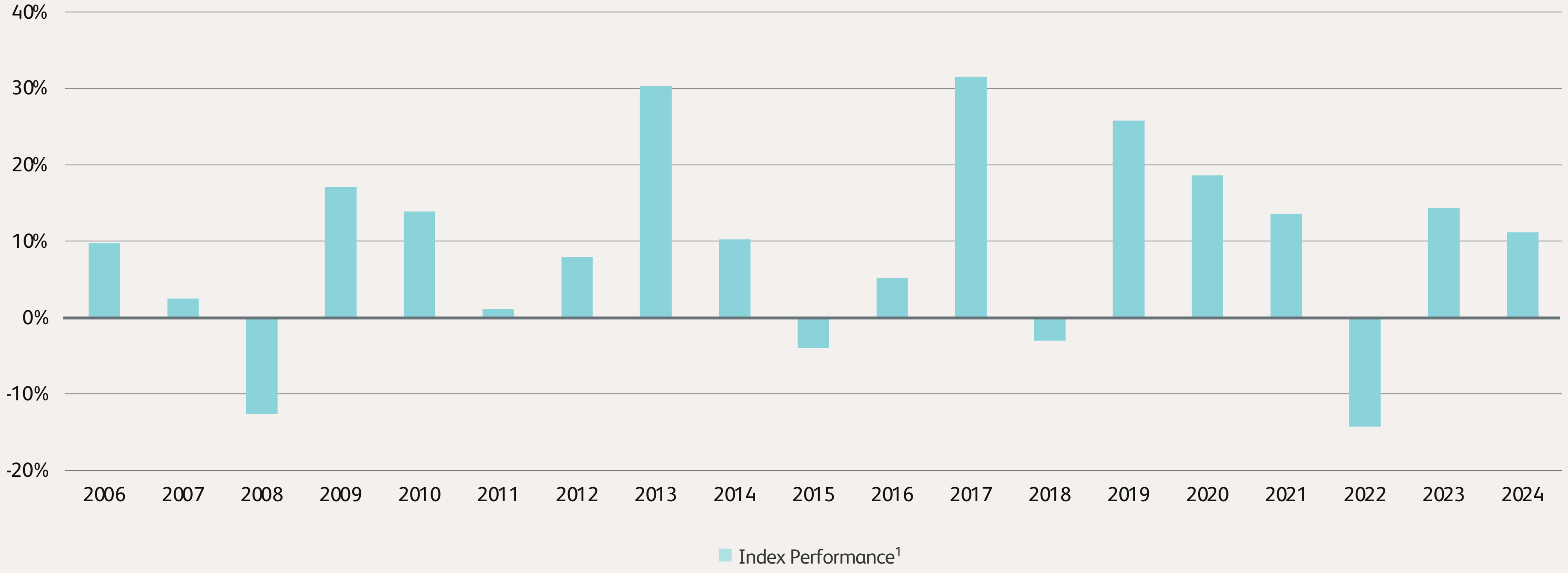
[1] S&P Dow Jones Indices LLC. Chart is provided for illustrative purposes. Actual allocations will range between 0 and 175.0%.

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



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.

Backtested Index Performance (USD) –
S&P 500 FC TCA 0.50% Decrement Index (USD) ER



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Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control Index

Unlock Smarter US Equities Exposure, Hedged with US Treasuries

The Barclays Shiller Allocator Index 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:
SGD - Since July 2025
USD - Since June 2025

Customer Risk Profile:
Low to Medium

Index Risk Classification:
Low to Medium

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, visit here for the SGD Index and here for the USD Index.

[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 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

✓ ✓ ✓ ✓

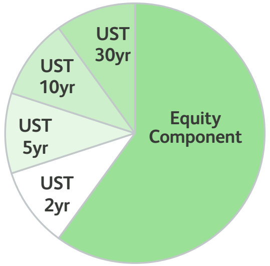
2 Dynamic Asset Allocation
Across Equity and US Treasuries based on Modern Portfolio Theory

3 Apply trend signal to US Treasuries

Bond prices are rising (positive trend)

▼

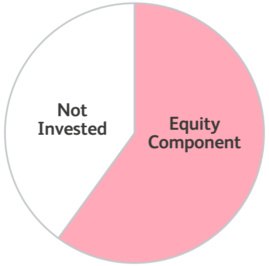
Equal allocation to Treasures



Bond prices are faling (negative trend)

▼

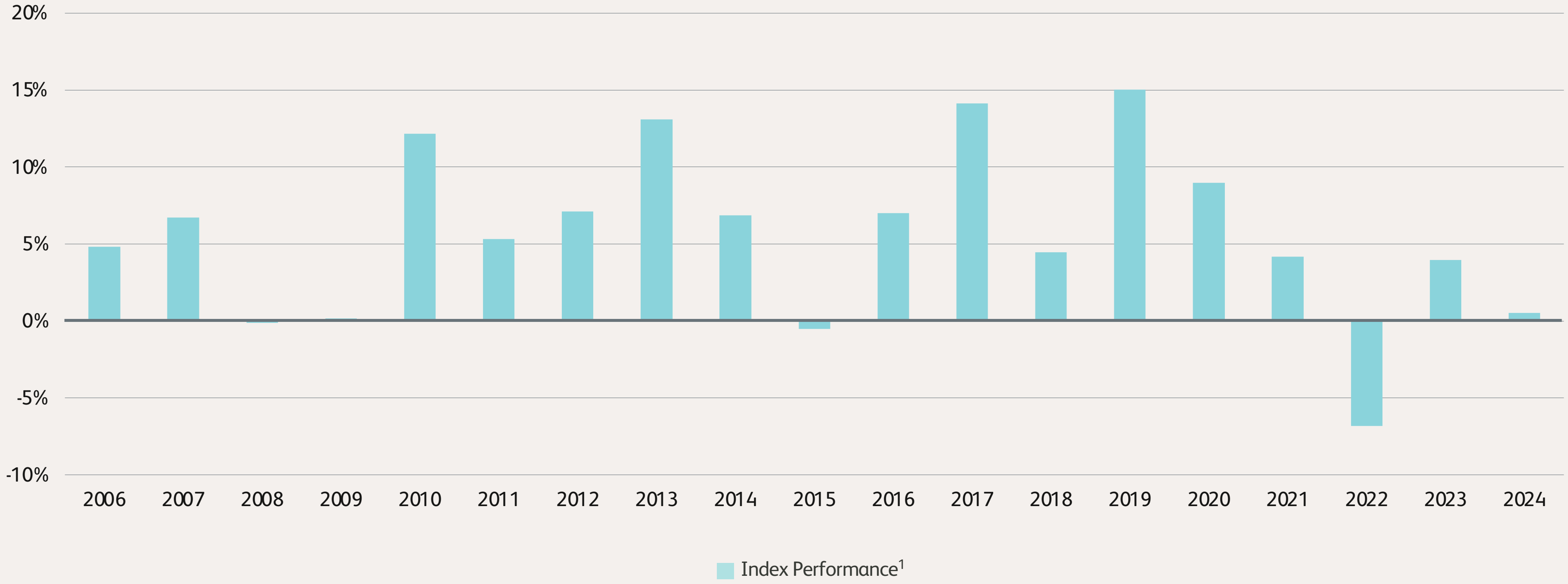
No allocation to Treasures



4 Apply volatility control
Targeting 6.0% volatility

* The 11 Equity Sectors are Communication Services, Communication Discretionary, Communication Staples, Energy, Financials, Real Estate, Healthcare, Industrials, Technology, Materials, Utilities

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



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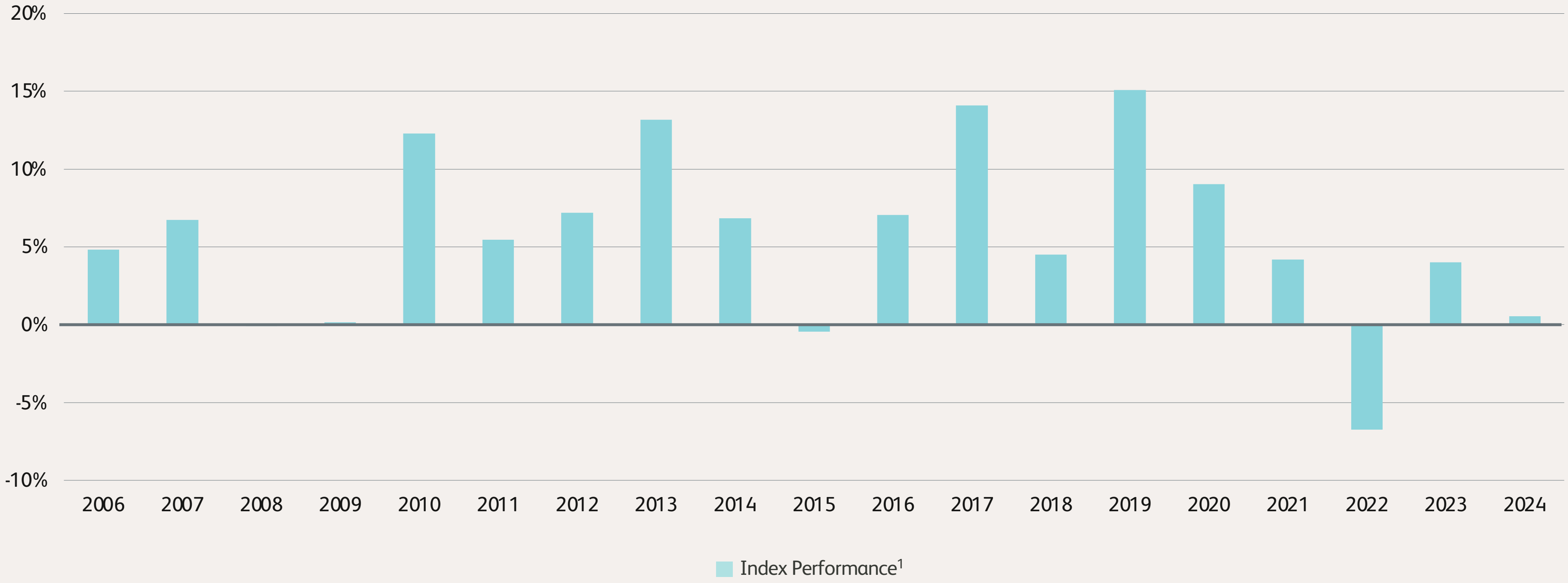
Backtested Index Performance (USD) –
Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control Index



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An innovative, dynamic global index

The UBS MASTR Index 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:
SGD - Since February 2025
USD - Since December 2022

Customer Risk Profile:
Low to Medium

Index Risk Classification:
Low to Medium

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 here.

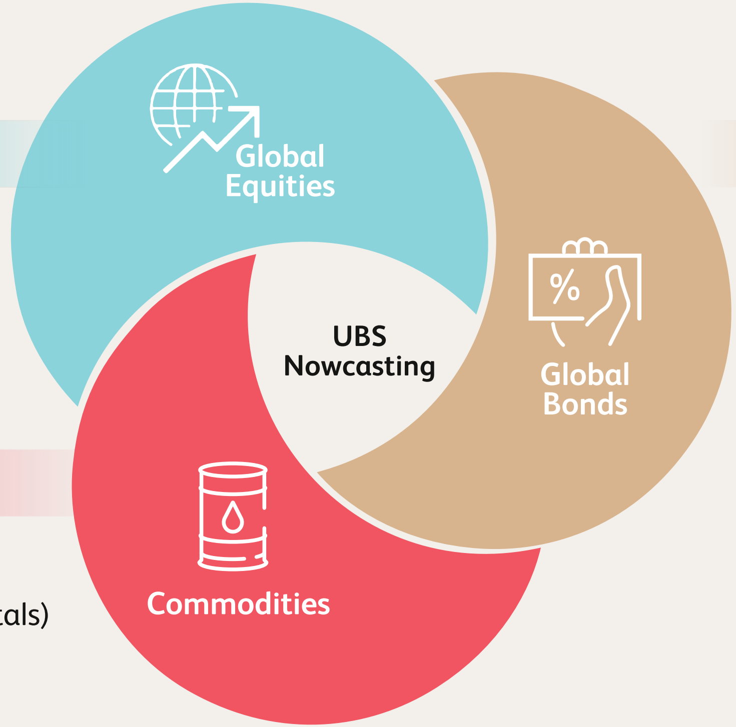
Source: UBS

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)

Source: UBS. For illustrative purposes only.

UBS Multi Asset Strategy Tactical Rotation Index

How does the Index work?

Determine the economy outlook

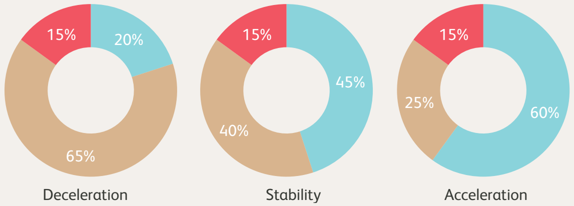
Every month, the UBS Evidence Lab (part of the UBS research) publishes early forecast of key monthly US economic indicators[1] ahead of official government data release cycles, and risk budgets are set for Acceleration, Stability and Deceleration states.

Key monthly US economic indicators

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

Growth momentum Nowcast

Target risk budget

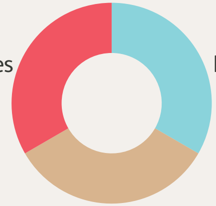


Equity Bonds Commodities

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:

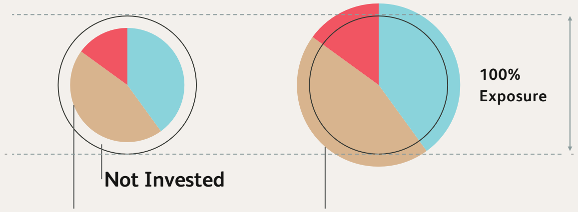
1. Index sub-components:
Maintain the volatility of equity indices and commodity Index at 5% target level.

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%

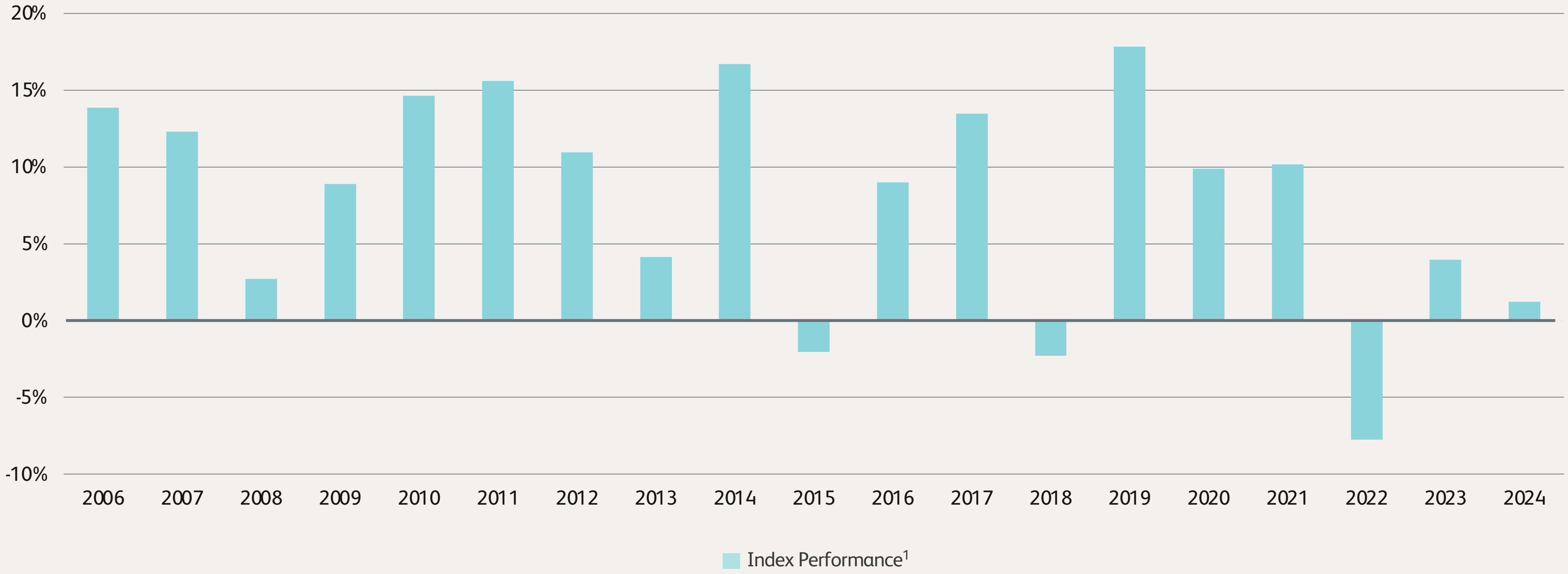
Capitalise on growth and upside potential

Source: UBS. To find out more about the Index, visit www.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.

Backtested Index Performance (SGD) – UBS Multi Asset Strategy Tactical Rotation (SGD) Index



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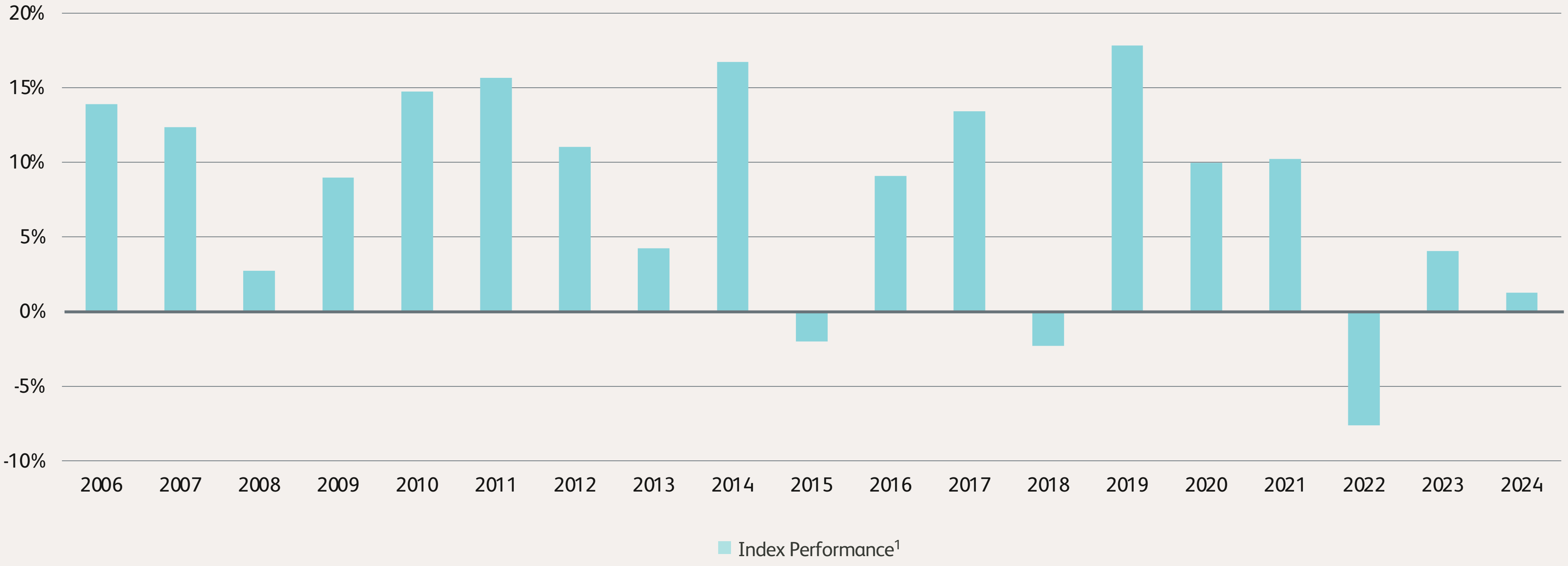
[1] All Index data is based on backtested simulated annual performance data provided as an illustration of how the Index would have performed during the relevant period had the Index administrator been calculating the Index using the current Index methodology. Past performance is not necessarily indicative 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.

Backtested Index Performance (USD) –
UBS Multi Asset Strategy Tactical Rotation Index



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Charles

Age 40, Non-Smoker

Charles is a data analyst, married with a child. As he approaches his prime years, he intends to take a slower pace in his career to spend more time with his family.

He purchases **PRU**Index Lifetime Income to help supplement his income so that he can continue supporting his family.

Yearly Premium:
$50,000 p.a.
for 15 years

Illustrated based on Investment Rate of Return at:
4.25% p.a. for SGD
5.50% p.a. for USD

Supporting your family's financial well-being with a new income solution

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

Total Premiums Paid: **S$750,000**

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

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

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

Age | Total Monthly Cash Benefit[2] Payout Per Year (S$)

Age 40 – Policy purchase

Age	Total Monthly Cash Benefit Payout Per Year (S$)
41	S$250
42	S$2.30k
43	S$4.35k
44	S$6.40k
45	S$8.45k
46	S$10.50k
47	S$12.55k
48	S$14.60k
49	S$16.65k
50	S$18.70k
51	S$20.75k
52	S$22.80k
53	S$24.85k
54	S$26.90k
55	S$28.95k

Age 55 – Premium term ends

Cumulative Monthly Income received: **S$219,000**

Age 56 onwards

S$30.75k p.a.*

* Actual payout may vary, based on Index Performance and participation rate.

Age 70

Cumulative Monthly Income received: **S$680,250**

At age 85, Charles passes on, and his family **receives death benefit**

Charles and his family receive total benefits of:

At Policy Year 45

S$142,500
Total Guaranteed Cash Benefit Paid

+

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

+

S$757,500
Death Benefit Payout

=

S$1,899,000

2.5x of total premiums paid

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

Supporting your family's financial well-being with a new income solution

Regular Premium: **US$50,000 p.a. for 15 years**

Total Premiums Paid: **US$750,000**

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

Policy Illustration Assumed Rate of Return (54.0% Participation Rate[1]): **4.5% p.a.**

Index Choice: **UBS Multi Asset Strategy Tactical Rotation Index**

Age | Total Monthly Cash Benefit[2] Payout Per Year (US$)

Age	Total Monthly Cash Benefit Payout Per Year (US$)
40 Policy purchase	
41	US$250
42	US$2.75k
43	US$5.25k
44	US$7.75k
45	US$10.25k
46	US$12.75k
47	US$15.25k
48	US$17.75k
49	US$20.25k
50	US$22.75k
51	US$25.25k
52	US$27.75k
53	US$30.25k
54	US$32.75k
55	US$35.25k

Age 55 – Premium term ends

Cumulative Monthly Income received: **US$266,250**

Age 56 onwards – **US$37.50k p.a.***

* Actual payout may vary, based on Index Performance and participation rate.

Age 70 – Cumulative Monthly Income received: **US$828,750**

At age 85, Charles passes on, and his family **receives death benefit.**

Charles and his family receive total benefits of:

At Policy Year 45

US$142,500
Total Guaranteed Cash Benefit Paid

+

US$1,248,750
Total Non-Guaranteed Cash Benefit Paid

+

US$757,500
Death Benefit Payout

=

US$2,148,750

2.9x of total premiums paid

[1] The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund. | [2] Total Monthly Cash Benefit includes both guaranteed and non-guaranteed Monthly Cash Benefit. | For illustrative purposes only and does not reflect the actual performance of your policy. At 4.00% p.a. investment return, with a participation rate of 36.0%, the non-guaranteed Cash Benefits is illustrated at 3.0% p.a., Charles will receive a total Guaranteed Monthly Cash Benefit of US$142,500, total Non-Guaranteed Monthly Cash Benefits of US$832,500. The Death Benefit payout is US$757,500, bringing the total policy return to US$1,732,500—2.31x the total premiums paid.

Kevin and Emily

Age 45, Non-Smokers

Kevin and Emily are bank managers and married without children. They enjoy seeking out new experiences together, such as eating at new restaurants or travelling to countries they have never visited.

They purchase **PRU**Index Lifetime Income, with Kevin as the primary life assured, and Emily as the secondary life assured. The additional monthly income enables them to lead their ideal lifestyle, while safeguarding their savings for the future.

Yearly Premium:
$80,000 p.a.
for 5 years

Illustrated based on
Investment Rate of Return at:
4.25% p.a. for SGD
5.50% p.a. for USD

Pursuing ideal lifestyle with supplemental income

Regular Premium: **S$80,000 p.a. for 5 years**

Total Premiums Paid: **S$400,000**

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 Multi Asset Strategy Tactical Rotation (SGD) Index**

Age | Total Monthly Cash Benefit[2] Payout Per Year (S$)

Age 45 – Policy purchase

46 – S$400

47 – S$3,680

48 – S$6,960

49 – S$10,240

Age 50 – S$13,520

Premium term ends

Cumulative Monthly Income received: **S$34,800**

Age 51 onwards – **S$16,400 p.a.***

* Actual payout may vary, based on Index Performance and participation rate.

At age 61, Kevin and Emily decide to **accumulate their Monthly Cash Benefits**[3].

At age 65, they withdraw **S$50,000** for a 6-month retirement trip and **revert to receiving Monthly Cash Benefits.**

At age 75, Kevin passes away from an accident and **Emily becomes the primary life assured.**

Cumulative Monthly Income received: **S$347,000**

At age 80, Emily passes on, and her **death benefits are given to a charitable trust.**

Kevin and Emily receive total benefits of:

At Policy Year 35

S$57,000
Total Guaranteed Cash Benefit paid

\+

S$396,000
Total Non-Guaranteed Cash Benefit paid

\+

S$50,000
Total Withdrawals made

\+

S$468,496
Total Death Benefit (including accumulated cash benefits)

=

S$971,496

2.4x of total premiums paid

[1] The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund. | [2] Total Monthly Cash Benefit includes both guaranteed and non-guaranteed Monthly Cash Benefit. | [3]Accumulated at a non-guaranteed interest rates of 1.50% p.a. and 3.00% p.a. (based on illustrated investment rate of return at 3.00% p.a. and 4.25% p.a. of the Participating Fund respectively). | For illustrative purposes only and does not reflect the actual performance of your policy. At 3.00% p.a. investment return, with a participation rate of 29.0%, the non-guaranteed Cash Benefits is illustrated at 2.4% p.a., Kevin will receive a total Guaranteed Monthly Cash Benefit of S$57,000, total Non-Guaranteed Monthly Cash Benefits of S$264,000. Withdraws S$50,000 at age 65. The Death Benefit payout is S$415,863, bringing the total policy return to S$786,863—2.0x the total premiums paid.

Pursuing ideal lifestyle with supplemental income

Regular Premium: **US$80,000 p.a. for 5 years**

Total Premiums Paid: **US$400,000**

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

Policy Illustration Assumed Rate of Return (54.0% Participation Rate[1]): **4.5% p.a.**

Index Choice: **UBS Multi Asset Strategy Tactical Rotation Index**

Age | Total Monthly Cash Benefit[2] Payout Per Year (US$)

Age	Total Monthly Cash Benefit Payout Per Year (US$)
Age 45 – Policy purchase	
46	US$400
47	US$4,400
48	US$8,400
49	US$12,400
Age 50	US$16,400

Premium term ends

Cumulative Monthly Income received: **US$42,000**

Age 51 onwards: **US$20,000 p.a.***

* Actual payout may vary, based on Index Performance and participation rate.

At age 61, Kevin and Emily decide to **accumulate their Monthly Cash Benefits[3]**.

At age 65, they withdraw **US$50,000** for a 6-month retirement trip and **revert to receiving Monthly Cash Benefits.**

At age 75, Kevin passes away from an accident and **Emily becomes the primary life assured.**

Cumulative Monthly Income received: **US$452,000**

At age 80, Emily passes on, and her **death benefits are given to a charitable trust.**

Kevin and Emily receive total benefits of:

At Policy Year 35

US$57,000
Total Guaranteed Cash Benefit paid

+

US$495,000
Total Non-Guaranteed Cash Benefit paid

+

US$50,000
Total Withdrawals made

+

US$499,636
Total Death Benefit (including accumulated cash benefits)

=

US$1,101,636
2.8x of total premiums paid

[1] The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund. | [2] Total Monthly Cash Benefit includes both guaranteed and non-guaranteed Monthly Cash Benefit. | [3] Accumulated at a non-guaranteed interest rates of 1.75% p.a. and 3.25% p.a. (based on illustrated investment rate of return at 4.00% p.a. and 5.50% p.a. of the Participating Fund respectively). | For illustrative purposes only and does not reflect the actual performance of your policy. At 4.00% p.a. investment return, with a participation rate of 36.0%, the non-guaranteed Cash Benefits is illustrated at 3.00% p.a., Kevin will receive a total Guaranteed Monthly Cash Benefit of US$57,000, total Non-Guaranteed Monthly Cash Benefits of US$330,000. Withdraws US$50,000 at age 65. The Death Benefit payout is US$431,173, bringing the total policy return to US$868,173—2.2x the total premiums paid.

Rachel

Age 50, Non-Smoker

Rachel works as an accountant and is single. As her siblings have children to provide for, she is the primary caregiver for her sole surviving elderly parent.

She purchases **PRU**Index Lifetime Income so she can generate additional income without worries to care for her parent, as well as to prepare for her retirement in future.

Yearly Premium:
$30,000 p.a.
for 7 years

Illustrated based on
Investment Rate of Return at:
4.25% p.a. for SGD
5.50% p.a. for USD

Aiding caregiving and retirement with additional income

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

Total Premiums Paid: **S$210,000**

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

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

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

Income for caregiving needs | **Income for retirement needs**

Age 50 – Policy purchase

Age 57 – Premium term ends

Cumulative Monthly Income received: **S$26,800**

Age 58 – onwards

Monthly Cash Benefit[2] Payout Per Year: **S$8,610 p.a.***

*Actual payout may vary, based on Index Performance and participation rate.

Age 60

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

She **switches to Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control (SGD) Index[3]**, potentially providing more consistent returns and moderate risk in her retirement.

Age 90

Rachel passes on. **Her siblings receive the death benefit.**

At Policy Year 40

Rachel and her siblings receive total benefits of:

S$38,850 Total Guaranteed Cash Benefit Paid + **S$272,160** Total Non-Guaranteed Cash Benefit Paid + **S$220,329** Death Benefit Payout = **S$531,339**

2.5x of total premiums paid

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

Aiding caregiving and retirement with additional income

Regular Premium: **US$30,000 p.a. for 7 years**

Total Premiums Paid: **US$210,000**

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

Policy Illustration Assumed Rate of Return (41.0% Participation Rate[1]): **4.5% p.a.**

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

Income for caregiving needs

Age 50 – Policy purchase

Age 57 – Premium term ends

Cumulative Monthly Income received: **US$32,550**

Age 58 onwards

Monthly Cash Benefit[2] Payout Per Year: **US$10,500 p.a.***

*Actual payout may vary, based on Index Performance and participation rate.

Income for retirement needs

Age 60

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

She **switches to Shiller Barclays CAPE® Allocator 6 Dynamic Risk Control Index[3]**, potentially providing more consistent returns and moderate risk in her retirement.

Age 90

Rachel passes on. **Her siblings receive the death benefit.**

At Policy Year 40

Rachel and her siblings receive total benefits of:

US$38,850 Total Guaranteed Cash Benefit Paid	+	**US$340,200** Total Non-Guaranteed Cash Benefit Paid	+	**US$220,329** Death Benefit Payout	=	**US$599,379** **2.9x** of total premiums paid

[1] The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund. | [2] Total Monthly Cash Benefit includes both guaranteed and non-guaranteed Monthly Cash Benefit. | [3] Participation rate of 72% based on 5.50% p.a. investment return and participation rate of 48% based on 4.00% p.a. investment return. | For illustrative purposes only and does not reflect the actual performance of your policy. At 4.00% p.a. investment return, with a participation rate of 28.0%, the non-guaranteed Cash Benefits is illustrated at 3.0% p.a., Rachel will receive a total Guaranteed Monthly Cash Benefit of US$38,850, total Non-Guaranteed Monthly Cash Benefits of US$226,800. The Death Benefit payout is US$213,033, bringing the total policy return to US$478,683—2.3x the total premiums paid.

Jasmine

Age 55, Non-Smoker

Jasmine is a lawyer and has a son. She is now focused on securing her financial future while uplifting the next generation.

She purchases **PRU**Index Lifetime Income – an income solution that not only helps provides a stream of income, but also the opportunity to build a strong foundation for her son's future.

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

Illustrated based on
Investment Rate of Return at:
4.25% p.a. for SGD
5.50% p.a. for USD

Sharing wealth, shaping possibilities with lifetime income

Regular Premium: **S$150,000 p.a. for 7 years**

Total Premiums Paid: **S$1,050,000**

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

Policy Illustration Assumed Rate of Return (59.0% Participation Rate[1]): **3.6% p.a.**

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

Policy Year

Year 0 — **Policy purchase**

Total Monthly Cash Benefit[2] Payout Per Year (S$)

Policy Year	Total Monthly Cash Benefit Payout Per Year (S$)	
1	S$750	
2	S$6.90k	
3	S$13.05k	
4	S$19.20k	
5	S$25.35k	
6	S$31.50k	
7	S$37.65k	Premium term ends
8 - 10	S$43.05k	per year

Year 11 — Jasmine decides to **accumulate her Monthly Cash Benefits[3]**.

Year 20 — **Wealth Share activated**

Jasmine splits her policy into two – Policy 1 (40%) she keeps and gives Policy 2 (60%) to her child.

Eric | 60% | Age 40

New Assignee and Life Assured[5]

Total Policy Value[4]: **S$912,386**

Accumulates Monthly Cash Benefits[3]

Jasmine | 40% | Age 75

Original Policy Holder and Life Assured

Total Policy Value[4]: **S$608,258**

Accumulates Monthly Cash Benefits[3]

Jasmine passes on at Age 85

Death Benefit payout[6]:

S$896,783

Year 55 — **Wealth Share activated**

Eric splits his policy in three – Policy 1 (30%) he keeps, Policy 2, and 3 (35% each) he gifts to his grandchildren.

Eric | 30% | Age 75

Policy Holder and Life Assured

Total Policy Value[4]: **S$1,133,274**

Accumulates Monthly Cash Benefits[3]

Kai | 35% | Age 25

New Assignee and Life Assured[5]

Total Policy Value[4]: **S$1,322,153**

Accumulates Monthly Cash Benefits[3]

Tessa | 35% | Age 23

New Assignee and Life Assured[5]

Total policy value[4]: **S$1,322,153**

Accumulates Monthly Cash Benefits[3]

Eric passes on at Age 95

Death Benefit payout[6]:

S$2,254,103

At Policy Year 75

S$36,750

Total Guaranteed Cash Benefit paid

\+

S$226,800

Total Non-Guaranteed Cash Benefit paid

\+

S$5,254,095

Total Policy Value[4] of Tessa and Kai's Policy

\+

S$3,150,886

Total Death Benefit (including accumulated cash benefits)

=

S$8,668,531

8.3x of total premiums paid

[1] The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund. | [2] Total Monthly Cash Benefit includes both guaranteed and non-guaranteed Monthly Cash Benefit. | [3] Accumulated at a non-guaranteed interest rates of 1.50% p.a. and 3.00% p.a. (based on illustrated investment rate of return at 3.00% p.a. and 4.25% p.a. of the Participating Fund respectively). | [4] Total policy value includes both Surrender Value and Accumulated Cash Benefit. | [5] Eric, Tessa, and Kai changed Life Assured to themselves after policy assignment. | [6] Death Benefit payout includes Accumulated Cash Benefit. For illustrative purposes only and does not reflect the actual performance of your policy. At 3.00% p.a. investment return, with a participation rate of 39.0%, the non-guaranteed Cash Benefits is illustrated at 2.4% p.a., Jasmine and her family will receive a Total Guaranteed Monthly Cash Benefit of S$36,750, Total Non-Guaranteed Monthly Cash Benefit of S$151,200. The total policy value will be S$2,441,102 and total Death Benefit will be S$1,756,422 (S$708,129 and S$1,048,293 at policy year 30 and 75 respectively) bringing the total policy return to S$4,385,474 — 4.2x the total premiums paid.

Sharing wealth, shaping possibilities with lifetime income

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

Total Premiums Paid: **US$1,050,000**

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

Policy Illustration Assumed Rate of Return (72.0% Participation Rate[1]): **4.5% p.a.**

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

Policy Year

Year 0 — Policy purchase

Total Monthly Cash Benefit[2] Payout Per Year (US$)

Policy Year	Payout	
1	US$750	
2	US$8.25k	
3	US$15.75k	
4	US$23.25k	
5	US$30.75k	
6	US$38.25k	
7	US$45.75k	Premium term ends
8 - 10	US$52.50k	per year

Year 11 — Jasmine decides to **accumulate her Monthly Cash Benefits[3]**.

Year 20 — **Wealth Share activated**

Jasmine splits her policy into two – Policy 1 (40%) she keeps and gives Policy 2 (60%) to her child.

Eric | 60% | Age 40

New Assignee and Life Assured[5]

Total Policy Value[4]: **US$983,182**

Accumulates Monthly Cash Benefits[3]

Jasmine | 40% | Age 75

Original Policy Holder and Life Assured

Total Policy Value[4]: **US$655,454**

Accumulates Monthly Cash Benefits[3]

Jasmine passes on at Age 85

Death Benefit payout[6]:

US$1,015,580

Year 55 — **Wealth Share activated**

Eric splits his policy in three – Policy 1 (30%) he keeps, Policy 2, and 3 (35% each) he gifts to his grandchildren.

Eric | 30% | Age 75

Policy Holder and Life Assured

Total Policy Value[4]: **US$1,405,244**

Accumulates Monthly Cash Benefits[3]

Kai | 35% | Age 25

New Assignee and Life Assured[5]

Total Policy Value[4]: **US$1,639,451**

Accumulates Monthly Cash Benefits[3]

Tessa | 35% | Age 23

New Assignee and Life Assured[5]

Total policy value[4]: **US$1,639,451**

Accumulates Monthly Cash Benefits[3]

Eric passes on at Age 95

Death Benefit payout[6]:

US$2,941,495

At Policy Year 75

US$36,750

Total Guaranteed Cash Benefit paid

\+

US$283,500

Total Non-Guaranteed Cash Benefit paid

\+

US$6,858,010

Total Policy Value[4] of Tessa and Kai's Policy

\+

US$3,957,075

Total Death Benefit (including accumulated cash benefits)

=

US$11,135,335

11x of total premiums paid

[1] The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund. | [2] Total Monthly Cash Benefit includes both guaranteed and non-guaranteed Monthly Cash Benefit. | [3] Accumulated at a non-guaranteed interest rates of 1.75% p.a. and 3.25% p.a. (based on illustrated investment rate of return at 4.00% p.a. and 5.50% p.a. of the Participating Fund respectively). | [4] Total policy value includes both Surrender Value and Accumulated Cash Benefit. | [5] Eric, Tessa, and Kai changed Life Assured to themselves after policy assignment. | [6] Death Benefit payout includes Accumulated Cash Benefit. For illustrative purposes only and does not reflect the actual performance of your policy. At 4.00% p.a. investment return, with a participation rate of 48.0%, the non-guaranteed Cash Benefits is illustrated at 3.0% p.a., Jasmine and her family will receive a Total Guaranteed Monthly Cash Benefit of US$36,750, Total Non-Guaranteed Monthly Cash Benefit of US$189,000. The total policy value will be US$3,053,143 and total Death Benefit will be US$2,086,505 (US$775,908 and US$1,310,597 at policy year 30 and 75 respectively) bringing the total policy return to US$5,365,398 — 5x the total premiums paid.

Daniel

Age 60, Non-Smoker

Daniel is a successful entrepreneur and a father of one. With a sharp eye for opportunity and a heart rooted in family values, he's always thinking ahead – not just for his own success, but for the long-term security of his loved ones.

To support his vision, Daniel purchases **PRU**Index Lifetime Income – a solution that provides him with monthly income and the flexibility to pass the policy on to his child and eventually his grandchildren.

Regular Premium:
$150,000 p.a.
for 10 years

Illustrated based on
Investment Rate of Return at:
4.25% p.a. for SGD
5.50% p.a. for USD

Funding dreams, one generation at a time

Regular Premium: **S$150,000 p.a. for 10 years**

Total Premiums paid: **S$1,500,000**

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 TCA 0.50% Decrement Index (SGD) ER**

Policy Year

Year 0 — Daniel, Age 60, **1st Generation**

Daniel **purchases policy** and decides to **accumulate monthly cash benefits[3].**

Year 30 — Ming, Age at transfer: 40, **2nd Generation**

Daniel **assigns policy** to his son Ming as his 40th birthday present. Life Assured: Ming[4]

Withdraws[5] **S$500,000** for property purchase at year 30

Policy Value: **S$3,198,114**

Year 60 — Lisa, Age at transfer: 35, **3rd Generation**

Ming **assigns policy** to his daughter, Lisa who is getting married. Life Assured: Lisa[4]

Withdraws[5] **S$200,000** to seed her business venture at year 60

Policy Value: **S$8,549,047**

Year 100 — Fiona, Age at transfer: 33, **4th Generation**

Lisa **assigns policy** to her daughter-in-law, celebrating the birth of her grandchild. Life Assured: Fiona[4]

Policy Value: **S$29,364,267**

Daniel's legacy grows and supports his family across generations:

At Policy Year 320

S$700,000
Total Withdrawals made

\+

S$19,789,185,732
Total Policy Value[6] at term end

=

S$19,789,885,732
13193x of total premiums paid

All Monthly Cash Benefits[3] due are accumulated[2]

[1] The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund. | [2] Accumulated at a non-guaranteed interest rates of 1.50% p.a. and 3.00% p.a. (based on illustrated investment rate of return at 3.00% p.a. and 4.25% p.a. of the Participating Fund respectively). | [3] Total Monthly Cash Benefit includes guaranteed and non-guaranteed Monthly Cash Benefit. | [4] Change of life assured is subject to insurable interest with current policy owner. You can choose to change the life assured to another life assured only after the premium payment term of the policy.| [5] Withdrawals made from accumulated cash benefits. | [6] Total policy value includes both Surrender Value and accumulated Cash Benefit. For illustrative purposes only and does not reflect the actual performance of your policy. At 3.00% p.a. investment return, with a participation rate of 23.0%, the non-guaranteed Cash Benefits is illustrated at 2.4% p.a., Daniel and his family will receive a total withdrawal of S$700,000, and Total Policy Value (including accumulated cash benefits) of S$268,746,156, bringing the total policy return to S$269,446,156 —180x the total premiums paid.

Funding dreams, one generation at a time

Regular Premium: **US$150,000 p.a. for 10 years**

Total Premiums paid: **US$1,500,000**

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

Policy Illustration Assumed Rate of Return (41.0% Participation Rate[1]): **4.5% p.a.**

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

Policy Year

Year 0 — Daniel, Age 60, **1st Generation**

Daniel **purchases policy** and decides to **accumulate monthly cash benefits**[3].

30 — Ming, Age at transfer: 40, **2nd Generation**

Daniel **assigns policy** to his son Ming as his 40th birthday present. Life Assured: Ming[4]

Withdraws[5] **US$500,000** for property purchase at year 30

Policy Value: **US$3,783,429**

60 — Lisa, Age at transfer: 35, **3rd Generation**

Ming **assigns policy** to his daughter, Lisa who is getting married. Life Assured: Lisa[4]

Withdraws[5] **US$200,000** to seed her business venture at year 60

Policy Value: **US$11,204,721**

100 — Fiona, Age at transfer: 33, **4th Generation**

Lisa **assigns policy** to her daughter-in-law, celebrating the birth of her grandchild. Life Assured: Fiona[4]

Policy Value: **US$42,617,319**

Daniel's legacy grows and supports his family across generations:

At Policy Year 320

US$700,000
Total Withdrawals made

+

US$49,104,396,073
Total Policy Value[6] at term end

=

US$49,105,096,073
32737x of total premiums paid

All Monthly Cash Benefits[3] due are accumulated[2]

[1] The participation rate is not guaranteed, varies across different Indices, and is subject to the performance of the Par Fund. | [2] Accumulated at a non-guaranteed interest rates of 1.75% p.a. and 3.25% p.a. (based on illustrated investment rate of return at 4.00% p.a. and 5.50% p.a. of the Participating Fund respectively). | [3] Total Monthly Cash Benefit includes guaranteed and non-guaranteed Monthly Cash Benefit. | [4] Change of life assured is subject to insurable interest with current policy owner. You can choose to change the life assured to another life assured only after the premium payment term of the policy.| [5] Withdrawals made from accumulated cash benefits. | [6] Total policy value includes both Surrender Value and accumulated Cash Benefit. For illustrative purposes only and does not reflect the actual performance of your policy. At 4.00% p.a. investment return, with a participation rate of 28.0%, the non-guaranteed Cash Benefits is illustrated at 3.0% p.a., Daniel and his family will receive a total withdrawal of US$700,000, and Total Policy Value (including accumulated cash benefits) of US$615,926,606, bringing the total policy return to US$616,626,606 —411x the total premiums paid.

Other Product Features and Benefits

	Premium Term (years)			
	5	7	10	15
Entry Age (age next birthday)	1 – 70	1 – 68	1 – 65	1 – 60
Minimum Premium (p.a.)	$20,000	$13,000	$8,000	$5,000

Index Options	S&P 500 FC Index[1]		Barclays Shiller Allocator Index[1]		UBS MASTR Index[1]	
	SGD	USD	SGD	USD	SGD	USD
Average Participation Rate (shown in PI)	34%	41%	59%	72%	43%	54%
Guaranteed Minimum Participation Rate	5%	7%	9%	13%	10%	14%
Guaranteed Minimum Rate of Return	0%		0%		0%	

[1] Available in SGD or USD. Indexes in SGD are for the SGD plan and Indexes in USD are for the USD plan.

FAQs

Q:

Why does my risk profile need to be C3 moderate and above to purchase the policy for a participating plan?

For **PRU**Index Lifetime Income, your investment is exposed to the Index's risk and performance which affects your Index-linked Monthly Cash Benefit payout and potentially receiving no Index-linked payout at all from the 13th month onwards.

Therefore, given the underlying Index's risk profile is C3 moderate risk, your risk profile also must be C3 moderate or above to purchase this policy.

Q:

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 Lifetime Income 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.

Q:

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 Index-linked Monthly Cash Benefit from the 13th month may be lower or potentially zero. However, **PRU**Index Lifetime Income ensures your policy is protected with a floor rate of 0% providing protection against negative Index performance.

FAQs

Q:

What is Participation Rate?

The participation rate tells you how much of the index growth is passed on to your policy.

Your policies non-guaranteed monthly cash benefits is linked to a market index, and Prudential uses financial tools called “options” to give you the potential upside from index growth, while protecting your capital.

For example, if the index grows 8.0% p.a. and your participation rate is 60%, your policy will receive a Rate of Return of 4.8% p.a.. This approach gives you access to growth while managing downside risk.

Q:

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.

FAQs

Q:

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.

Q:

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.

Q:

Why is the participation rate for the same Index different from another Index-linked participating plan from Prudential?

Product structures differ across each offering. Each product has its own tailored budget to buy the index exposure. For the same index, the higher the budget, the higher the participation rate, and vice versa.

[1] Subject to current prevailing rate.

Disclaimer

You are recommended to read the product summary and seek advice from a qualified Prudential Financial Representative for a financial analysis before purchasing an insurance policy suitable to meet your needs. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

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Information is correct as at 1 January 2026.

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

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- acting as approvals body for index lifecycle events (index launch, change and retirement); and
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