Terms and Conditions for Q4 2026 PRUActive Term Promotion ("Promotion")

A. Promotion Details

1. Definitions:

a. **"Prudential"** means Prudential Assurance Company Singapore (Pte) Limited.

b. **"Promotion Period"** means the period between 1 October 2026 and 31 December 2026 (both dates inclusive).

c. **"Eligible Customer"** means the policyholder whose proposal for any Eligible Insurance Plan is submitted to Prudential, and whose policy start date is, during the Promotion Period, having satisfied the eligibility criteria below.

d. **"Eligible Insurance Plan"** means **PRU**Active Term base plan only (excluding supplementary benefit(s)).

e. **"Discount"** means the percentage perpetual premium discount given to the Eligible Customer, as stated in the Promotion Table below.

f. **"Promotion Table"** means the Promotion Table below.

Promotion Table

Eligible Insurance Plan	Perpetual Premium Discount[1]
Protection	
PRUActive Term (Base plan only)	10%

[1] The Discount will be applied to the premium payable for the base plan, including any applicable substandard loading, up to the Last Premium Due Date. It does not apply to premiums payable for any supplementary benefit(s) and/or any additional premium arising from an increase in Sum Assured, including the Incremental Sum Assured Benefit.

2. Eligibility

To be eligible for the Promotion, the Eligible Customer has to satisfy the following requirements in order to receive the Discount (as defined in the Promotion Table):

a. The Eligible Customer's proposal for an Eligible Insurance Plan is submitted to Prudential, and whose policy start date is, during the Promotion Period.

b. This Promotion is valid for all premium payment modes (monthly, quarterly, half-yearly, and annually) as applicable to the Eligible Insurance Plan.

c. The Discount is not applicable should the Eligible Insurance Plan be Not Taken Up and subsequently reopened, or the Eligible Insurance Plan has lapsed and subsequently been reinstated.

d. If the Eligible Customer's proposal for any Eligible Insurance Plan fulfils the criteria of other promotions carried out by Prudential, the promotion with the higher value will be granted to the Eligible Customer (unless otherwise stated).

3. **Discount**

a. An Eligible Customer is entitled to receive the Discount in accordance with the Promotion Table.

b. For the avoidance of doubt, Eligible Customers who are Ascend and Opus by Prudential customers (including eligible family members) will not be entitled to any additional premium discount under this Promotion.

c. The Discount will be applied to the premium payable for the base plan, including any applicable substandard loading, up to the Last Premium Due Date. The Discount does not apply to premiums payable for any supplementary benefit(s) and/or any additional premium arising from an increase in Sum Assured, including the Incremental Sum Assured Benefit.

d. The Discount in this Promotion shall be on a 'per-policy' basis subject to the Terms and Conditions of this Promotion.

e. The Discount on this Promotion is not applicable should the Eligible Insurance Plan be cancelled within the fourteen (14) day free-look period. The premium amount refunded will be based on the premium amount paid by the Eligible Customer.

f. The Discount will be applied automatically at policy issuance upon meeting the eligibility criteria.

B. General Terms and Conditions

1. By participating in the Promotion, each Eligible Customer is deemed to have accepted and agreed to be bound by these Terms and Conditions contained herein and any other instructions, terms and conditions that Prudential may issue from time to time.

2. Prudential assumes no responsibility for incomplete, lost, late, damaged, illegible or misdirected forms or email communication, for technical hardware or software failures of any kind, lost or unavailable network connections, or failed incomplete, garbled or delayed electronic transmission which may limit an Eligible Customer's ability to participate in the Promotion.

3. Prudential has the sole and absolute discretion to exclude any Eligible Customer from participating in the Promotion without any obligation to furnish notice and/or reason.

4. Prudential reserves the right to disqualify or disregard any Eligible Customer who does not comply with the Terms and Conditions.

5. Prudential may at its discretion forfeit the Discount, or, if already awarded, reclaim the Discount at the expense of the Eligible Customer without payment, compensation, or having to give any reason whatsoever in the event Prudential subsequently discovers that the Eligible Customer is not eligible to participate in the Promotion and/or to receive the Discount.

6. Prudential reserves the right to replace any Discount with items of similar value at any time without prior notice.

7. Prudential reserves the right to request for the Eligible Customers' proof of eligibility, identity and/or otherwise for the purposes of verifying the Eligible Customer's claim to the Discount. Prudential is under no obligation whatsoever to disclose the identity of the Eligible Customers or to publish the same for any reason at any point of time.

8. The Discount is not exchangeable for cash, credit or any other items of equivalent value. The validity period of the Discount is non-extendable.

9. The Promotion is not valid in conjunction with other promotions carried out by Prudential.

10. By participating in this Promotion, each Eligible Customer agrees and consents under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of any and all personal data of the Eligible Customer by/to Prudential, advertising and promotional agencies of the Promotion and such other third party, in Prudential's absolute discretion, consider appropriate or necessary in connection with the Promotion and the Discount.

11. If an Eligible Customer provides Prudential with personal data of any third party, that Eligible Customer hereby:

    a. Agrees on behalf of that third party to be bound by the Terms and Conditions contained herein; and
    b. Consents on behalf of that third party, to Prudential's collection, use, disclosure and processing of his/her personal data in accordance with the Terms and Conditions contained herein.

    The Eligible Customer warrants that he/she has obtained the said third party's prior consent to such collection, use, disclosure and processing of his/her personal data by Prudential and that the personal data that the Eligible Customer provides to Prudential is true, accurate and complete.

12. Prudential shall not be liable for any third party's misuse of the Eligible Customer's submitted information and photograph as a result of the Eligible Customer taking part in the Promotion.

13. Unless prohibited by law, participation in the Promotion constitutes permission for Prudential, its advertising and promotional agencies to use any of the Eligible Customer's names, and/or likeness for advertising and promotional purposes. Each Eligible Customer further agrees and acknowledges that the copyright and all other intellectual property rights in and to all photographs or audio-video or other recordings of the Eligible Customer taken or made in connection with the Promotion shall vest solely and absolutely in Prudential without any compensation to the Eligible Customer.

14. Prudential may at any time at its absolute discretion, without prior notice or assigning any reason thereof or being liable to any person, (i) suspend, cancel or terminate the Promotion, or (ii) delete, vary, supplement, amend, modify any one or more of the terms and conditions of the Promotion. Prudential's determination of all matters in connection with the Promotion and the Discount shall be final, binding and conclusive. Prudential is not obliged to give any reason or prior notice on any matter concerning the Promotion or the Discount. No appeal, correspondence or claims will be entertained. Prudential has the right and discretion to determine whether a party has met the requirements of the Promotion and/or to receive the Discount. Eligible Customers shall not be entitled to any damages or compensation whatsoever or howsoever arising as a result of such amendment, suspension or termination.

15. By participating in the Promotion, all Eligible Customers agree and undertake to, at all times, indemnify, keep indemnified, and hold Prudential, its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries (other than personal injury caused by Prudential's negligence), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and client or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, their participation in the Promotion, acceptance or usage of any Discount, and/or any breach or purported breach of these terms and conditions and/or any applicable law.

16. In the event of any inconsistency or discrepancy between the Terms and Conditions and the contents of any brochure, marketing and/or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.

17. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion, in particular the Discount, are the property of their respective owners. Prudential is not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.

18. Failure by Prudential to exercise any of its right or remedy under these Terms and Conditions does not constitute a waiver of that right or remedy.

19. The Terms and Conditions shall be governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the courts of Singapore.

20. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Right of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

Important Notes

The listed products are distributed by Prudential Financial Representatives and/or appointed representatives from Prudential 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 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.

Premiums for some supplementary benefits are not guaranteed and may be adjusted based on future claims experience.

Please note that this product may or may not have cash value, depending on the premium payment term selected. If you are considering purchasing this product, it is important to carefully review the premium payment term of your policy as there may be no cash value if the policy ends.

The information contained herein 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 appointed representative.

The information contained herein 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 websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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Information is correct as of 9 October 2026.

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