

*Pass on your
advantage to those
most important to you*



PRULIFE VANTAGE PREMIER

*Leave those you love
a legacy of advantage.*

You've worked hard to reach a position of prestige and privilege. Having experienced success across both your personal and professional lives, you want to ensure that your loved ones always have an advantage in life. Most importantly, providing for them means leaving behind a legacy that will endure for future generations.

PRULIFE VANTAGE PREMIER

For those that have reached the pinnacle, *PRULife Vantage Premier* is a single premium whole-of-life plan that gives those closest to you greater financial security. Not only does *PRULife Vantage Premier* give your loved ones an advantage, it also helps reassure that your legacy will be passed on to those you hold dear.

Your Legacy.

Your Love.

Your Gift.

Give them protection with greater assurance

With high protection coverage that provides the assurance of greater financial security for those you cherish, *PRULife Vantage Premier* is a comprehensive whole-of-life insurance plan. It gives you peace of mind with lifelong financial protection against death and Terminal Illness¹, with the option to add an Accelerated Disability² supplementary benefit to protect against Total and Permanent Disability².

A minimum single premium of \$100,000³ will let you enjoy the Multiplier Benefit⁴ of *PRULife Vantage Premier*, which gives a high payout of up to 275 per cent⁵ of your sum assured upon death or Terminal Illness¹ before the age of 100 years or Total and Permanent Disability² before the policy anniversary on which the life assured attains age 65 years, respectively. With this Multiplier Benefit⁴, you will be able to gain reassurance that your loved ones are provided for.

Preserve your heritage with a plan for the future

PRULife Vantage Premier gives you the opportunity to ensure your legacy is preserved for generations to come. It provides greater coverage as the accumulated bonuses⁶ earned grow over time and also allows you to acquire an immediate cash value⁷ from your plan. Now is the time to leave your advantage.

To find out more about *PRULife Vantage Premier*, call your Prudential Financial Consultant or our PruCustomer Line at 1800 333 0 333. Alternatively, email us at customer.service@prudential.com.sg or visit www.prudential.com.sg

Footnotes:

1. Policyholder can claim for Death Benefit or Accelerated Terminal Illness Benefit but not both.
2. The Accelerated Disability Benefit is an optional supplementary benefit that provides coverage against Total and Permanent Disability ("TPD") during the term of the policy, and before the anniversary of the policy on which the life assured attains age 65. Accelerated Disability Benefit can only be applied at policy application. The minimum and maximum entry age for Accelerated Disability Benefit is age 1 to 64 next birthday respectively. The Accelerated Disability Benefit accelerates from the basic plan. Policyholder can claim for Death Benefit or Accelerated Terminal Illness Benefit or Accelerated Disability Benefit but not all.
3. This plan is available in Singapore Dollar (SGD) and United States Dollar (USD). For a life assured of age 17 to 75 next birthday at entry, the minimum single premium is \$100,000. Where the life assured is aged 1 to 16 next birthday at entry, the minimum single premium is \$35,000, subject to a maximum Multiplier Benefit limit of S\$1 million or US\$800,000 per life and financial underwriting. For PRULife Vantage Premier (USD), different benefit limits may apply.
4. The Multiplier Benefit ("MB") is determined based on age next birthday of the life assured at entry. The Multiplier Benefit is derived by multiplying the MB to the basic sum assured.
5. The illustrated Multiplier Benefit of 275% is based on a life assured age 30 next birthday and below at entry.
6. Bonuses are not guaranteed and will vary according to the future performance of the participating fund.
7. The policy only acquires a guaranteed Day 1 Surrender Value provided Prudential Assurance Company Singapore (Pte) Limited has accepted the policy application and received the single premium.

Note:

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable (if any) may be less than the total premiums paid. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

You are recommended to seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

This brochure 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 these insurance products in the policy documents that can be obtained from your Prudential Financial Consultant.

This brochure is for distribution in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore. In case of discrepancy between the English and Mandarin versions of this brochure, the English version shall prevail.

Information is correct as at 27 May 2016.

At a glance

Premium	Single Premium
Currency	Available in Singapore Dollar (SGD) and United States Dollar (USD)
Types of Coverage	<ul style="list-style-type: none"> • Death Benefit Before age 100 years, we pay the higher of: a) The sum assured for Death Benefit plus bonuses⁶ or; b) The Multiplier Benefit⁴ less any amounts owing to us. From age 100 years or above, we pay the sum assured for Death Benefit and all the bonuses⁶ less any amounts owing to us. • Accelerated Terminal Illness Benefit¹ Before age 100 years, we pay the higher of: a) The sum assured for Accelerated Terminal Illness Benefit plus bonuses⁶ or; b) The Multiplier Benefit⁴ less any amounts owing to us. From age 100 years or above, we pay the sum assured for Accelerated Terminal Illness Benefit¹ and all the bonuses⁶ less any amounts owing to us.
Supplementary Benefit (Optional)	<ul style="list-style-type: none"> • Accelerated Disability Benefit² Before policy anniversary on which the life assured attains age 65 years, we pay the higher of: a) The sum assured for Accelerated Disability Benefit plus bonuses⁶ or; b) The Multiplier Benefit⁴ less any amounts owing to us.
Types of Bonuses⁶ (Non-Guaranteed)	<ul style="list-style-type: none"> • Reversionary Bonus This is an annual bonus that we add to the policy benefits. Once declared, it will form part of the guaranteed benefits of the plan. • Performance Bonus This is a one-off bonus which is a percentage of the accumulated Reversionary Bonuses, upon surrender or claim on the policy.
Minimum Single Premium Size	<ul style="list-style-type: none"> • For entry age next birthday 1 – 16: \$35,000³ • For entry age next birthday 17 – 75: \$100,000³
Surrender Value⁷	Acquires an immediate cash value



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