

Build **lasting success**
for generations to come



PRUDENTIAL

Listening. Understanding. Delivering

PRULife Vantage Achiever Prime II (SGD)
PRULife Vantage Achiever Prime (USD)
PRULife Vantage Achiever Prime II (USD)

Legacy preservation, creation and distribution



A lasting legacy starts with the right planning

When you have spent a lifetime building your wealth, you would want to enjoy the fruits of your labour. At the same time, you want to leave a legacy for your loved ones to secure their future. It's possible to plan for both.

PRULife Vantage Achiever Prime Series* empowers you to create a rich legacy for your loved ones with high coverage for life, while enjoying the life you desire. It also provides a choice of premium payment terms to help you plan better.

If you are looking for continuity for your business interests, **PRU**Life Vantage Achiever Prime Series offers an excellent solution for keyman insurance with the flexibility of changing your assured keyman throughout the policy term.

* **PRU**Life Vantage Achiever Prime Series includes **PRU**Life Vantage Achiever Prime II (SGD), **PRU**Life Vantage Achiever Prime (USD) and **PRU**Life Vantage Achiever Prime II (USD). **PRU**Life Vantage Achiever Prime II (USD) is a single premium plan while **PRU**Life Vantage Achiever Prime (USD) is a regular premium plan. **PRU**Life Vantage Achiever Prime II (SGD) is both a single and regular premium plan.

How PRULife Vantage Achiever Prime Series helps you achieve your goals



Higher coverage with Multiplier Benefit*

With higher protection against death and terminal illness through Multiplier Benefit* up to age 85 or 100, you can actively provide a legacy for your loved ones and continuity for your business.



Pay at your own pace

Tailor the premium payments to your needs, whether one-time or regular payments across 3 to 30 years[^]. Once fully paid, you have lifelong coverage and your legacy is set[§].



Pursue a healthy lifestyle

With the quit smoking benefit, 8% of the premium paid for a single premium policy will be refunded while future premiums for a regular premium policy will be reduced to non-smoker rates when the life assured quits smoking.



Grow your legacy

Accumulation of non-guaranteed bonuses over the years will potentially grow your legacy.



Extend your legacy personally and professionally

You have the option of changing the life assured once for individual-owned policies and unlimited times for corporate-owned policies throughout the policy term.

* Multiplier Benefit is the minimum sum of benefit payout for death and terminal illness before the multiplier expiry age of 85 or 100. Multiplier expiry age of 100 is not applicable for regular premium plans.

[^] Regular premium payment of 3 to 30 years apply to USD denominated policies. For SGD denominated policies, only a premium paying term of 5 years is applicable.

[§] You have the option to terminate early but your coverage would cease and any surrender value payable may be zero or less than the total premiums paid.

Terms and conditions apply. Please refer to Product Summary for more information.



Legacy Preservation

With the rising cost of living and uncertainties in market conditions, having a good plan is essential in preserving your legacy.

PRULife Vantage Achiever Prime Series offers guaranteed death benefit and surrender value* throughout the policy term, giving you peace of mind as your legacy will last for generations.

* Surrender value for regular premium policy is only available at the end of year 3 from the policy start date.

Legacy Creation and Distribution

You've spent decades building up your wealth. With proper planning, you can achieve your ideal life goals and also leave a legacy that can comfortably support future generations.

PRULife Vantage Achiever Prime Series can enhance your portfolio with its Multiplier Benefit till age 85 or 100*, empowering you to lay a strong foundation for your loved ones today.

Should life take an unexpected turn, **PRULife Vantage Achiever Prime Series** can ensure your estate is passed on to your loved ones according to your wishes.

Without PRULife Vantage Achiever Prime Series



Mr Lim has **\$10m** worth of assets and he wishes to leave behind **\$3m** each for his children.



\$3m for his son



\$4m for himself



\$3m for his daughter

With PRULife Vantage Achiever Prime Series



If he uses the **\$6m** as insurance premium to purchase a product from **PRULife Vantage Achiever Prime Series** instead, the total payout from his insurance is **\$18m**, and each of his children receives **\$9m** should he pass on before the Multiplier Benefit expiry age of 85 or 100*.

(Total of **\$9m** for his son)



\$3m for his son



additional **\$6m**



Mr Lim passes on

Additional **\$12m** estate created

(Total of **\$9m** for his daughter)



additional **\$6m**



\$3m for his daughter

Figures and diagrams are for illustrative purposes only.

* Multiplier expiry age of 100 is not applicable for regular premium plans.

Business Continuity

If you are a business owner who is concerned about financial instability due to the loss of a key executive in an unfortunate event, **PRULife Vantage Achiever Prime Series** can help with its corporate-owned keyman insurance coverage. The benefit payout can support business continuity by covering any financial loss so that you will enjoy a smoother transition and get your business back on track.

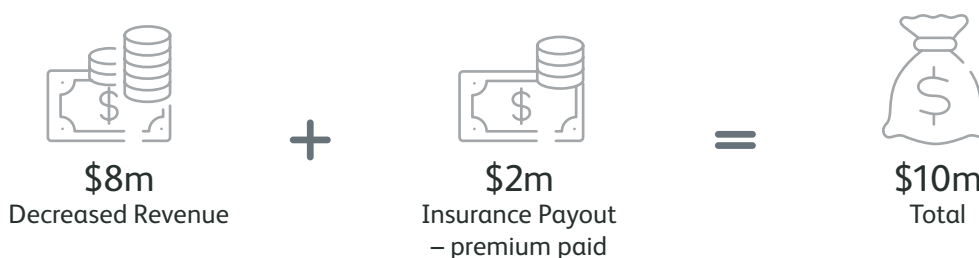
In the event that your key executive member decides to leave the position, you have the option to transfer the coverage to your newly-appointed keyman. Transfer of coverage can be performed for unlimited number of times throughout the policy term.

How business continuity works:

Mr Tan has a successful business with an annual revenue of **\$10m**. In the event of an unfortunate death of a keyman, there might be a potential drop in revenue by up to 20%.



To protect his business, Mr Tan can use **\$1m** to purchase a product under **PRULife Vantage Achiever Prime Series** with a **\$3m** death benefit payout for the keyman. This payout can offset the potential drop in revenue, while Mr Tan looks for a suitable replacement to get his business back on track.



At a glance



Applicable currency

Single pay : Singapore dollars or US dollars
Regular pay : Singapore dollars or US dollars



Entry age (dependent on country of residence)

Single pay : 1 to 75 years old next birthday
Regular pay : 1 to 75 years old next birthday (minus premium term)



Multiplier Benefit expiry age

85 or 100 years old*



Minimum policy size

Single pay : Entry age 1 to 16 years old next birthday
- \$35,000 single premium
Entry age 17 to 75 years old next birthday
- \$100,000 single premium
Regular pay : Minimum Multiplier Benefit of \$250,000

* Multiplier expiry age of 100 is not applicable for regular premium plans.

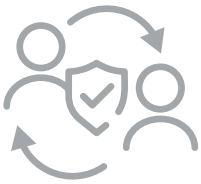


Benefit payout

If death or terminal illness occurs before Multiplier Benefit expiry age, we pay the higher of:

- a) The sum assured plus non-guaranteed bonuses, or
- b) The Multiplier Benefit, less any amount owed to us.

On or after the Multiplier Benefit expiry age, we pay the sum assured and non-guaranteed bonuses, less any amount owed to us.



Option to change life assured

You can choose to change the life assured to another person after 2 years for a single pay policy and after the premium paying term for a regular pay policy.

Individual-owned policy: Once throughout the policy term

Corporate-owned policy: Whenever the insured keyman changes



Surrender value

Single pay : Day 1

Regular pay : End of Year 3

**For more information, speak to your Prudential Financial Representative.
Call us at 1800 333 0 333 today.**

Important Notes:

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.

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 this insurance product in the policy documents that can be obtained from your Prudential Financial Representative.

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

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.

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 7 May 2024.

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

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