



PRUDENTIAL

175 YEARS

Celebrating Life

Celebrating trust  
that's been built

*through generations*



Place your trust in us while enjoying rewards of up to S\$5,500 in vouchers and/or 10% off first-year premium discount when you sign up for selected plans.

**Start celebrating life today.**

In the past 175 years, we've helped generations lay the foundations of a better life. Despite the worldly challenges faced over the years, we remain steadfast in our goal – to help families get the most out of life. Although the times may have changed, our fundamentals remain the same, and we will always prioritize your needs and interests. You always come first, whether it's your health, wealth, or welfare.

Future-proof your goals and aspirations by taking proactive steps today with these wonderful gifts and/or discounts when you sign up for the selected plans.

Up to **S\$5,500** worth of vouchers and/or **10%** premium discount for first-year

**Promotion Period: 1 April to June 2023**

Eligible Insurance Plans			First-Year Premium Discounts <sup>1</sup>
PRUActive Term PRUActive Protect			<b>10%</b>
Eligible Insurance Plan	Premium Payment Terms	Minimum Annualised Premium <sup>2</sup> (SGD)	Voucher Rewards (SGD)
PRUActive Life III	≥ 10 years	1,500	<b>50</b>
		2,500	<b>150</b>
		5,000	<b>350</b>
	≥ 20 years	1,500	<b>100</b>
		2,500	<b>200</b>
		5,000	<b>500</b>

Exclusively for **ASCEND** and **OPUS** customers and their family

BY PRUDENTIAL

Receive an additional **10.0%<sup>3</sup> off your first-year premium** when you purchase a Protection Plan and pay premiums by annual mode.

Eligible Insurance Plan	Premium Payment Terms	Minimum Annualised Premium <sup>2</sup> (SGD)	Voucher Rewards (SGD)
PRUWealth Plus (SGD)	5 years	15,000	200
		30,000	550
	≥ 10 years	3,000	100
		8,000	350
		12,000	700
		20,000	1,400

Eligible Insurance Plan	Premium Payment Terms	Minimum Annualised Premium <sup>2</sup> (SGD)	Voucher Rewards (SGD)
PRUVantage Wealth	10 or 15 years	40,000	1,400
		80,000	5,500
	20 or 25 years	30,000	2,000
		60,000	5,500

These insurance plans are distributed by Standard Chartered Bank and underwritten by Prudential.

For more information, speak to your SCB Insurance Specialist today.

Visit [www.prudential.com.sg/celebratelife2-scb](http://www.prudential.com.sg/celebratelife2-scb)

<sup>1</sup> First-year premium discount will be applied on the premium for the basic policy and supplementary benefit(s) in the first policy year, including the additional premiums payable due to substandard loadings, if any.

<sup>2</sup> The Minimum Annualised Premium is defined as the total premium due in a year for the basic policy and supplementary benefit(s), including the additional premiums payable due to substandard loadings, where applicable. Excluding top-ups made via Investment Booster (Lump Sum), if any.

<sup>3</sup> An Ascend or Opus customer and/or their family members who purchase PRUActive Term, PRUActive Protect and/or PRUActive Life III will receive an additional 10% first-year premium discount if the premium is paid on an annual basis. This additional discount will be applied on premiums paid on the basic policy and supplementary benefit(s), including the additional premiums payable due to substandard loadings, if any. Family includes spouse, children, parents, siblings, and grandchildren.

## Important Notes:

These insurance plans are distributed by Standard Chartered Bank Singapore) Limited (“SCB”) 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 a 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.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Before replacing an existing accident and health policy with a new one, you should consider whether the switch is detrimental, as there may be potential disadvantages with switching and the new policy may cost more or have fewer benefits at the same cost.

Premiums for some of the products are not guaranteed and may be adjusted based on future claims experience. Prudential reserves the right to vary premiums at any time by giving 30 days’ written notice to the policyowner before doing so. Premium rates will be based on age next birthday (for the first premium) on the cover start date and each policy anniversary date (for renewable premium).

As **PRU**Active Term (regular pay) and **PRU**Active Protect have no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

**PRU**Vantage Wealth is an Investment-Linked Plan (ILP) which invests in ILP sub-fund(s). Investment products are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units and the income accruing to the units (if any) may fall or rise. Past performance is not necessarily indicative of future performance.

A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from your Insurance Specialist. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

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 these insurance products in the policy documents that can be obtained from your Insurance Specialist.

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.

These policies are 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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

The information presented cannot be reproduced, amended or circulated in whole or in part to any other person without our prior written consent.

Information is correct as of 31 March 2023.

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

Prudential Assurance Company Singapore (Pte) Limited.  
(Reg. No. 199002477Z)  
7 Straits View  
#06-01 Marina One East Tower  
Singapore 018936  
Tel: 1800 333 0 333 Fax: 6734 6953  
Part of Prudential plc

[www.prudential.com.sg](http://www.prudential.com.sg)