



Envision life's  
boundless opportunities,  
**where your picture perfect  
future awaits**



Build your confidence to live your greatest goals with our suite of plans  
and be rewarded.

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Compose your picture perfect future today.

Just like composing the perfect photograph, crafting a picture perfect future requires a foundation of careful planning and meticulous attention to detail.

With our selected plans in place, you can nurture your wealth and fortify your well-being to navigate life's unforeseen obstacles with unwavering resilience. Picture a future filled with joy, peace, and confidence for you and your loved ones.

From **now to 30 September 2024**, seize our exclusive promotions and rewards on selected plans as you capture the future you've envisioned.

## Investments

Eligible Insurance Plans	Premium Payment Term	Minimum Annualised Premium <sup>1</sup> (SGD/USD#)	Promotion Bonus Units <sup>2</sup> (Expressed as a percentage of premium received)
PRUVantage Assure II	5 years	40,000	<b>1.0%</b>
		80,000	<b>1.8%</b>
	10 years	7,000	<b>3.0%</b>
		14,000	<b>4.5%</b>
		18,000	<b>6.0%</b>
		5,000	<b>3.5%</b>
	15 years	8,000	<b>4.5%</b>
		15,000	<b>6.5%</b>
		4,000	<b>5.0%</b>
	20 or 25 years	7,000	<b>7.0%</b>
		12,000	<b>9.0%</b>
		50,000	<b>0.5%</b>
100,000		<b>1.0%</b>	
PRUVantage Wealth II	5 years	200,000	<b>1.5%</b>
		30,000	<b>2.0%</b>
		50,000	<b>3.5%</b>
	10 or 15 years	100,000	<b>5.5%</b>
		20,000	<b>3.5%</b>
		40,000	<b>5.0%</b>
	20 or 25 years	65,000	<b>7.0%</b>

#PRUVantage Wealth II is available in both SGD and USD currency. If it is a USD plan, the minimum annualised premium is in USD.

## Supplementary Benefits

Eligible Supplementary Benefits	Minimum Aggregate Supplementary Benefits Annualised Premium <sup>3</sup> Per Policy (SGD)	Voucher Rewards <sup>4</sup> (SGD) (Expressed as a percentage of aggregate annualised premiums)
<ul style="list-style-type: none"> <li>Accident Assist</li> <li>Crisis Care III (PRUActive Term)</li> <li>Crisis Waiver III</li> <li>Early Payer Security</li> <li>Early Protect Plus</li> <li>Early Protect</li> <li>Early Stage Crisis Waiver</li> <li>Fracture Care PA</li> <li>Payer Security III</li> <li>Payer Security Plus</li> <li>Protect Plus</li> <li>Recovery Aid Benefit</li> <li>Severe Infections Protect</li> <li>Vital Crisis Care</li> <li>Vital Crisis Waiver</li> </ul>	<b>400</b>	<b>10.0%</b>

Applicable to both new and existing policies, the Eligible Supplementary Benefits must be attached to the following Eligible Basic Plans (Regular Premium) to enjoy the rewards: **PRUActive Term**, **PRUActive Protect**, **PRUWealth Plus (SGD)**, **PRUActive Cash**, **PRUActive Saver III**, **PRUActive Retirement II**, **PRULifetime Income Plus** and **PRUVital Cover**.

For more information, speak to your Prudential Financial Representative.

Call us at **1800 333 0 333** today or visit [www.prudential.com.sg/pictureperfectfuture](http://www.prudential.com.sg/pictureperfectfuture)

<sup>1</sup> The Minimum Annualised Premium is defined as the total premium due in a year for the basic policy, excluding any premiums paid for supplementary benefits or top-ups made via Investment Booster (Lump Sum), if any.

<sup>2</sup> Promotion Bonus Units are in the form of additional units added to the Growth and/or Flex Account as per the account allocation determined at policy inception and are calculated as a percentage of the premium received for the basic policy in the first policy year, excluding any premiums paid for supplementary benefits or top-ups via the Investment Booster (Lump Sum), if any.

<sup>3</sup> The Minimum Aggregate Supplementary Benefits Annualised Premium is defined as the sum of all the Eligible Supplementary Benefits' premiums due in the first year per Eligible Basic Plan. It includes the additional premiums payable due to substandard loadings, where applicable.

<sup>4</sup> The Voucher Reward is expressed as a percentage of the aggregate first-year premium for the Eligible Supplementary Benefits, rounded to the nearest SGD10.

## 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.

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

**PRUVantage Assure II** and **PRUVantage Wealth II** are Investment-Linked Plans (ILP) which invest 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 Prudential Financial Representative. 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 Prudential Financial 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.

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)).

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Information is correct as of 8 July 2024.

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

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