

**Steer ahead to build
financial confidence
for yourself and your loved ones**



Build Your Financial Confidence Promotion

Forge a strong foundation for lasting wealth while enjoying rewards on selected insurance plans

Forge your path to financial confidence by building a solid foundation, so you and your loved ones can grow your wealth. Take that step today with our latest promotions on selected protection, investment and legacy plans, and unlock special rewards when you sign up.



Build and protect your wealth as you invest, safeguard, and secure a lasting legacy while enjoying these rewards.

Promotion Period: 1 July to 30 September 2025



Earn up to
200,000
PRUPoints

and/or



Enjoy up to
5.0%
PRUPoints on extra premiums



Protection

Be rewarded with up to **25,000** PRUPoints as you safeguard your future.

Eligible Insurance Plan	Premium Payment Term	Minimum Annualised Premium ¹	PRUPoints ²
PRUActive Life III [^]	5 - 20 years	2,500	10,000
		5,000	25,000

[^] Also applicable for purchase of PRUActive Life III bundled under PRUFirst Promise.

Exclusively for

ASCEND

and



customers and their families

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



Investments

Strengthen your financial future and earn **up to 200,000 PRUPoints**.



Eligible Insurance Plans	Premium Payment Term	Minimum Annualised Premium ⁴ (SGD/USD#)	PRUPoints ²
PRUVantage Assure II	5 years	30,000	20,000
		100,000	100,000
	10 years	10,000	25,000
		18,000	60,000
	15 years	6,000	25,000
		12,000	80,000
PRUVantage Wealth II [#] PRUVantage Prosper [#]	5 years	50,000	20,000
		100,000	100,000
	10 years	30,000	40,000
		50,000	100,000
	15 years	30,000	70,000
		50,000	200,000

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



Legacy

Start your legacy journey strong and earn **up to 5.0% PRUPoints** on your extra premium.



Eligible Insurance Plan	Premium Payment Term	Extra Premium ⁵ (Excess above the initial annual premium)	PRUPoints ⁶ (Expressed as a percentage of extra premium)
PRUVantage Legacy Index	5 years	≥ 1x of annual premium	1.0%
		2x of annual premium	2.0%
	10 years	≥ 1x of annual premium	2.0%
		2x of annual premium	5.0%

For more information, speak to your Prudential Financial Representative.

Call us at **1800 333 0 333** today or visit www.prudential.com.sg/buildyourfinancialconfidence

¹ The Minimum Annualised Premium for **PRUActive Life III** is defined as the total premium due in a year for the basic policy and supplementary benefit(s) (if any), including the additional premiums payable due to substandard loadings (where applicable).

² All **PRUPoints** have an expiry of one year from date of issuance and 100 **PRUPoints** are equivalent to one Singapore dollar (S\$1). This conversion may be subject to change without prior notice at Prudential's absolute discretion.

³ An Ascend or Opus customer and/or their family members who purchase **PRUActive Life III** will receive an additional 10.0% first-year premium discount if the premium is paid on an annual basis. This additional discount will be applied on premiums payable 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.

⁴ The Minimum Annualised Premium (applicable to investment-linked plans) 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.

⁵ Extra premium is the excess premiums received within the Promotion Period excluding the premium for the current year (initial annual premium). To qualify for the promotion, the excess premium must be at least one time of the annual premium.

⁶ The **PRUPoints** awarded to an eligible policy are calculated by multiplying the extra premium by the applicable percentage (determined based on the premium term and extra premium amount) and then multiplying the result by 100. All **PRUPoints** have an expiry of one year from date of issuance and 100 **PRUPoints** are equivalent to one Singapore dollar (S\$1). This conversion may be subject to change without prior notice at Prudential's absolute discretion.

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.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Premiums are not guaranteed and may be adjusted based on future claims experience.

PRUVantage Assure II, PRUVantage Wealth II and PRUVantage Prosper 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 or www.lia.org.sg or 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 1 July 2025.

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

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