

Terms and Conditions for Promotion Bonus Units Promotion (“Promotion”)

A. Promotion Details

1. Definitions:

- a. **“Prudential”** means Prudential Assurance Company Singapore (Pte) Limited.
- b. **“Promotion Period”** means the period as specified in the Terms and Conditions for the Promotion applicable to you that offer Promotion Bonus Units to investment-linked plans. Please refer to the list of Promotions in Appendix A.
- c. **“Eligible Customer”** means policyholder whose proposal for any Eligible Insurance Plan is submitted to and incepted by Prudential during the Promotion Period and meets the eligibility criteria as indicated under Section 2 below.
- d. **“Eligible Insurance Plan”** means **PRUVantage Assure**, **PRUVantage Assure II**, **PRUVantage Wealth (SGD/USD)**, **PRUVantage Wealth II (SGD/USD)**, **PRUVantage Wealth III**, **PRUVantage Prosper (SGD/USD)** and **PRUUnited Wealth**.
- e. **“Promotion Bonus Units”** means a percentage of premium received for the basic policy that will be utilised to purchase additional units to be added to the Initial Investment Account or Growth and/or Flex Account (as applicable) of the Eligible Insurance Plan during the Campaign Period.
Where the applicable Promotion terms state that Promotion Bonus Units apply only to specified fund(s), only the portion of premium allocated at policy inception to such fund(s), provided such fund(s) are available for selection at policy inception, will qualify for Promotion Bonus Units.
For the avoidance of doubt, “Promotion Bonus Units” shall bear the same meaning as described under Section 3 below.
- f. **“Campaign Period”** means the duration of the Promotion Bonus Units allocation as stated in the respective Promotion. Please refer to the list of Promotions in Appendix A.

2. Eligibility

To be eligible for the Promotion, the Eligible Customer has to satisfy the following requirements in order to receive the Promotion Bonus Units:

- a. The Eligible Customer’s proposal for an Eligible Insurance Plan is submitted to and incepted by Prudential during the Promotion Period.
- b. These Promotions are valid for all premium payment modes (monthly, quarterly, half-yearly, and annually) as applicable to the Eligible Insurance Plan.
- c. The Promotion Bonus Units are not applicable should the Eligible Insurance Plan be Not Taken Up and subsequently reopened, or the Eligible Insurance Plan has lapsed and subsequently been reinstated.
- d. If the Eligible Customer's proposal for any Eligible Insurance Plan fulfils the criteria of other promotions carried out by Prudential, the promotion with the higher value will be granted to the Eligible Customer (unless otherwise stated).

3. Promotion Bonus Units Allocation

- a. An Eligible Customer is entitled to receive the Promotion Bonus Units in accordance with the terms and conditions applicable to the specific Promotion as communicated by Prudential.
- b. The Promotion Bonus Units shall be on a 'per-policy' basis subject to the Terms and Conditions of these Promotions.
- c. The Promotion Bonus Units will not be applicable if:
 - i. the Eligible Insurance Plan is cancelled within the fourteen (14) day free-look period;
 - ii. the Eligible Insurance Plan is surrendered or partially withdrawn during the Campaign Period;
 - iii. a death claim is made under the Eligible Insurance Plan due to suicide or pre-existing conditions within twelve (12) months from the cover start date; or
 - iv. premium payments are not maintained throughout the full premium term.

In such cases, the Promotion Bonus Units shall be withheld and shall not be paid to the Eligible Customer.

Computation of Promotion Bonus Units

- d. The Promotion Bonus Unit value refers to the dollar value used to compute the Promotion Bonus Units. It is expressed as a percentage of the premium received by Prudential for the basic policy during the Campaign Period, excluding any premiums paid for supplementary benefits or top-ups via the Investment Booster (Lump Sum), rounded to two decimal points.
- e. The Promotion Bonus Unit value is used to compute the number of Promotion Bonus Units based on the fund selection(s) / premium direction and the next working day's fund unit price(s) (T + 1) from the policy inception date (T) or subsequent instalment premium (applicable to non-yearly premium mode) (T).
- f. Where the applicable Promotion terms specify that Promotion Bonus Units apply only to specified fund(s), the Promotion Bonus Units shall be computed only on the portion of premium allocated at policy inception to such fund(s), provided such fund(s) are available for selection at policy inception.

Crediting of Promotion Bonus Units

- g. The allocation of Promotion Bonus Units will be automatically credited to:
 - the Initial Investment Account for **PRUVantage Assure** and **PRUVantage Wealth** (SGD/USD); or
 - the Growth and/or Flex Account as per the account allocation chosen by the Eligible Customer for **PRUVantage Assure II**, **PRUVantage Wealth II** (SGD/USD), **PRUVantage Wealth III**, **PRUVantage Prosper** (SGD/USD) and **PRUUnited Wealth**.

The allocation of Promotion Bonus Units will be at policy issuance and upon receipt of premium received by Prudential during the Campaign Period. For non-yearly premium mode, the Promotion Bonus Units will be allocated upon receipt of subsequent instalment premium during the Campaign Period.

- h. Once credited, the Promotion Bonus Units under these Promotions will be added into:
- the Initial Investment Account for **PRUVantage** Assure and **PRUVantage** Wealth (SGD/USD); or
 - the Growth and/or Flex Account for **PRUVantage** Assure II, **PRUVantage** Wealth II (SGD/USD), **PRUVantage** Wealth III, **PRUVantage** Prosper (SGD/USD) and **PRU**United Wealth.
- Thereafter, the Promotion Bonus Units will be part of the policy and will be subject to the same terms in the policy contract, in addition to the terms and conditions of the Promotion Bonus Units as set out herein.
- i. Eligible Customers will be notified via the Statement of Account on the successful crediting of the Promotion Bonus Units to their fund holdings.

Fund Switch

- j. If there is a subsequent request for fund switch/premium re-direction, the Promotion Bonus Units will be computed based on the next working day's fund unit price (T + 1) following the fund switch (T) or upon receipt of premium following premium re-direction (T).
- k. Where the applicable Promotion terms provide for a clawback of Promotion Bonus Units upon a fund switch, Prudential reserves the right to claw back such Promotion Bonus Units in accordance with the applicable Promotion terms.
- l. For the avoidance of doubt, any clawback shall be limited to the extent attributable to the Promotion Bonus Units utilised as a result of the relevant fund switch, as reasonably determined by Prudential.
- m. Prudential shall not be liable to give effect to any clawback where operational, administrative or system limitations prevent such clawback from being implemented, and the absence or delay of any such clawback shall not constitute a waiver of Prudential's rights under these Terms and Conditions.
- n. Where applicable, supplementary fund switch terms for a specific Promotion are set out in the relevant appendix to these Terms and Conditions (including Appendix B, where applicable).
- o. Prudential's determination in relation to whether, and to the extent that, any Promotion Bonus Units have been utilised for the purpose of any clawback, and the extent of any such clawback, shall be final and binding on the Eligible Customer, in the absence of manifest error.

Partial Withdrawal or Full Surrender

- p. In the event of partial withdrawal or full surrender during the Campaign Period before the allocation of Promotion Bonus Units is completed, the Promotion Bonus Units will not be payable to the Eligible Customer. For partial withdrawal, the Promotion Bonus Units will be allocated to the remaining funds in the same account (where applicable).

Death Claims

- q. The Promotion Bonus Units will be paid out in the event of death claims. However, there are some circumstances where the Promotion Bonus Units will not be payable to Eligible Customer:
- Suicide within twelve (12) months from the cover start date or date of reinstatement (if any).
 - Death claims due to pre-existing conditions within twelve (12) months from the cover start date.

B. General Terms and Conditions

1. By participating in the Promotion, each Eligible Customer is deemed to have accepted and agreed to be bound by these Terms and Conditions contained herein and any other instructions, terms and conditions that Prudential may issue from time to time.
2. Prudential assumes no responsibility for incomplete, lost, late, damaged, illegible or misdirected forms or email communication, for technical hardware or software failures of any kind, lost or unavailable network connections, or failed incomplete, garbled or delayed electronic transmission which may limit an Eligible Customer's ability to participate in the Promotion.
3. Prudential has the sole and absolute discretion to exclude any Eligible Customer from participating in the Promotion without any obligation to furnish notice and/or reason.
4. Prudential reserves the right to disqualify or disregard any Eligible Customer who does not comply with the Terms and Conditions.
5. Prudential may at its discretion forfeit the Promotion Bonus Units, or, if already awarded, reclaim the Promotion Bonus Units at the expense of the Eligible Customer without payment, compensation, or having to give any reason whatsoever in the event Prudential subsequently discovers that the Eligible Customer is not eligible to participate in the Promotion and/or to receive the Promotion Bonus Units.
6. Prudential reserves the right to replace any Promotion Bonus Units with items of similar value at any time without prior notice.
7. Prudential shall not be liable for any loss of, damage to, defects, delay, mis-delivery or non-delivery of the Promotion Bonus Units.
8. Prudential reserves the right to deal with any unclaimed Promotion Bonus Units in any manner it deems fit. Prudential reserves the right to request for the Eligible Customers' proof of eligibility, identity and/or otherwise for the purposes of verifying the Eligible Customer's claim to the Promotion Bonus Units at the time of Promotion Bonus Units allocation. Prudential is under no obligation whatsoever to disclose the identity of the Eligible Customers or to publish the same for any reason at any point of time.

9. The Promotion Bonus Units are not exchangeable for cash, credit or any other items of equivalent value. The validity period of the Promotion Bonus Units is non-extendable. Prudential will be under no obligation to replace or pay to Eligible Customers the value of any Promotion Bonus Units that that are not utilised by the Eligible Customers before the end of the validity period of the Promotion Bonus Units as may be stipulated by Prudential and/or relevant merchants.
10. The Promotion is not valid in conjunction with other promotions carried out by Prudential.
11. By participating in these Promotions, each Eligible Customer agrees and consents under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of any and all personal data of the Eligible Customer by/to Prudential, advertising and promotional agencies of the Promotion and such other third party, in Prudential's absolute discretion, consider appropriate or necessary in connection with the Promotion and redemption of Promotion Bonus Units.
12. If an Eligible Customer provides Prudential with personal data of any third party, that Eligible Customer hereby:
 - a. Agrees on behalf of that third party to be bound by the Terms and Conditions contained herein; and
 - b. Consents on behalf of that third party, to Prudential's collection, use, disclosure and processing of his/her personal data in accordance with the Terms and Conditions contained herein.

The Eligible Customer warrants that he/she has obtained the said third party's prior consent to such collection, use, disclosure and processing of his/her personal data by Prudential and that the personal data that the Eligible Customer provides to Prudential is true, accurate and complete.
13. Prudential shall not be liable for any third party's misuse of the Eligible Customer's submitted information and photograph as a result of the Eligible Customer taking part in the Promotion.
14. Unless prohibited by law, participation in the Promotion constitutes permission for Prudential, its advertising and promotional agencies to use any of the Eligible Customer's names, and/or likeness for advertising and promotional purposes. Each Eligible Customer further agrees and acknowledges that the copyright and all other intellectual property rights in and to all photographs or audio-video or other recordings of the Eligible Customer taken or made in connection with the Promotion shall vest solely and absolutely in Prudential without any compensation to the Eligible Customer.

15. Prudential may at any time at its absolute discretion, without prior notice or assigning any reason thereof or being liable to any person, (i) suspend, cancel or terminate the Promotion, or (ii) delete, vary, supplement, amend, modify any one or more of the terms and conditions of the Promotion. Prudential's determination of all matters in connection with the Promotion and the Promotion Bonus Units shall be final, binding and conclusive. Prudential is not obliged to give any reason or prior notice on any matter concerning the Promotion or the Promotion Bonus Units. No appeal, correspondence or claims will be entertained. Prudential has the right and discretion to determine whether a party has met the requirements of the Promotion and/or to receive the Promotion Bonus Units. Eligible Customers shall not be entitled to any damages or compensation whatsoever or howsoever arising as a result of such amendment, suspension or termination.
16. By participating in the Promotion, all Eligible Customers agree and undertake to, at all times, indemnify, keep indemnified, and hold Prudential, its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries (other than personal injury caused by Prudential's negligence), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and client or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, their participation in the Promotion, acceptance or usage of any Promotion Bonus Units, and/or any breach or purported breach of these terms and conditions and/or any applicable law.
17. In the event of any inconsistency or discrepancy between the Terms and Conditions and the contents of any brochure, marketing and/or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.
18. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with these Promotions, in particular the Promotion Bonus Units, are the property of their respective owners. Prudential is not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.
19. Failure by Prudential to exercise any of its right or remedy under these Terms and Conditions does not constitute a waiver of that right or remedy.
20. The Terms and Conditions shall be governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the courts of Singapore.
21. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Right of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

Footnotes

The Minimum Annualised Premium refers to the total premium payable for the basic policy over a one-year period in the first policy year, excluding any premiums for supplementary benefits or top-ups made via Investment Booster (Lump Sum), if applicable.

Promotion Bonus Units are additional units credited to the Initial Investment Account or Growth and/or Flex Account as per the account allocation set at policy inception. They are calculated as a percentage of the premium received for the basic policy during the Campaign Period, excluding any premiums paid for supplementary benefits or top-ups via the Investment Booster (Lump Sum), if any.

Where the applicable Promotion terms specify that Promotion Bonus Units apply only to specified fund(s), the Promotion Bonus Units shall be computed only on the portion of premium allocated at policy inception to such fund(s), provided such fund(s) are available for selection at policy inception.

Important Notes

The listed products are distributed by Prudential Financial Representatives and/or appointed representatives from Prudential 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 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.

PRUVantage Assure, PRUVantage Assure II, PRUVantage Wealth (SGD/USD), PRUVantage Wealth II (SGD/USD), PRUVantage Wealth III, PRUVantage Prosper (SGD/USD) and PRUUnited Wealth 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 appointed 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).



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

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 appointed 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 2 June 2026.

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

APPENDIX A

Certain Promotions listed in Appendix A may be subject to supplementary promotion-specific terms as set out in the relevant appendix to these Terms and Conditions.

Promotion	Promotion Period	Campaign Period
We Do Family II	7 July to 30 September 2022	Promotion Bonus Units will be allocated for one (1) year (Policy Year 1)
Shape A Better Future	1 October to 31 October 2022	
Shape A Better Future II	1 November to 30 November 2022	
Gift Yourself a Merry Future	1 December to 31 December 2022	
For Every Tomorrow	1 October to 31 October 2023	
Get Ready to Win	1 January to 31 March 2024	
Picture Perfect Future	1 July to 30 September 2024	
Glow with Confidence	1 October to 31 December 2024	Promotion Bonus Units will be allocated for two (2) years (Policy Year 1 and Policy Year 2).
Spring into New Beginnings	1 January to 28 February 2025	
Turbocharge Your Wealth	1 March to 31 March 2025	Promotion Bonus Units will be allocated for one (1) year (Policy Year 1)
Empower Your Future	1 April to 30 June 2025	
Savour Life, Secure its Joy	1 October to 31 December 2025	
PRUVantage Wealth II	1 December to 31 December 2025	
A Promise of Radiance	1 January to 28 February 2026	
Invest with Smart Moves	1 April to 31 May 2026	
Invest with Smart Moves II	1 June to 30 June 2026	
PRUUnited Wealth	5 June to 30 June 2026	

APPENDIX B – Supplementary Fund Switch Terms Applicable to Invest with Smart Moves II Promotion (PRUVantage Wealth III)

This Appendix B sets out the supplementary fund switch terms applicable only to **PRUVantage Wealth III** under the Invest with Smart Moves II Promotion (the “Applicable Promotion”).

1. Definitions

For the purposes of this Appendix B only, “Qualifying Funds” means the **PRU**Prime CIO Conservative Fund (Accumulation), **PRU**Prime CIO Balanced Fund (Accumulation), and **PRU**Prime CIO Growth Fund (Accumulation), to the extent such funds are available for selection for the relevant Growth Account and/or Flex Account, as applicable, and the relevant policy term at policy inception, and “Other Funds” means any investment fund available under the Applicable Promotion other than the Qualifying Funds.

3. Clawback Trigger

Prudential reserves the right to claw back Promotion Bonus Units where a fund switch from any of the Qualifying Funds to any of the Other Funds is made on or before Day 180 from policy inception, but only to the extent that such fund switch results in the utilisation of Promotion Bonus Units credited under the Applicable Promotion, as reasonably determined by Prudential.

2. Clawback Mechanics

Any such clawback shall be determined by reference to the extent to which the relevant fund switch value is attributable to the Promotion Bonus Units credited under the Applicable Promotion and utilised as a result of such fund switch.

Such clawback may be effected by deducting such number of units from the relevant fund holdings as Prudential may reasonably determine.

Prudential may determine the manner, timing and method of effecting such clawback.

4. No-Clawback Scenarios

For the avoidance of doubt, no clawback shall apply:

- where the fund switch does not result in the utilisation of any Promotion Bonus Units credited under the Applicable Promotion.
- where a fund switch from any of the Qualifying Funds to any of the Other Funds is made after Day 180 from policy inception.
- where, at any time, the fund switch is between the Other Funds or from any of the Other Funds to any of the Qualifying Funds.