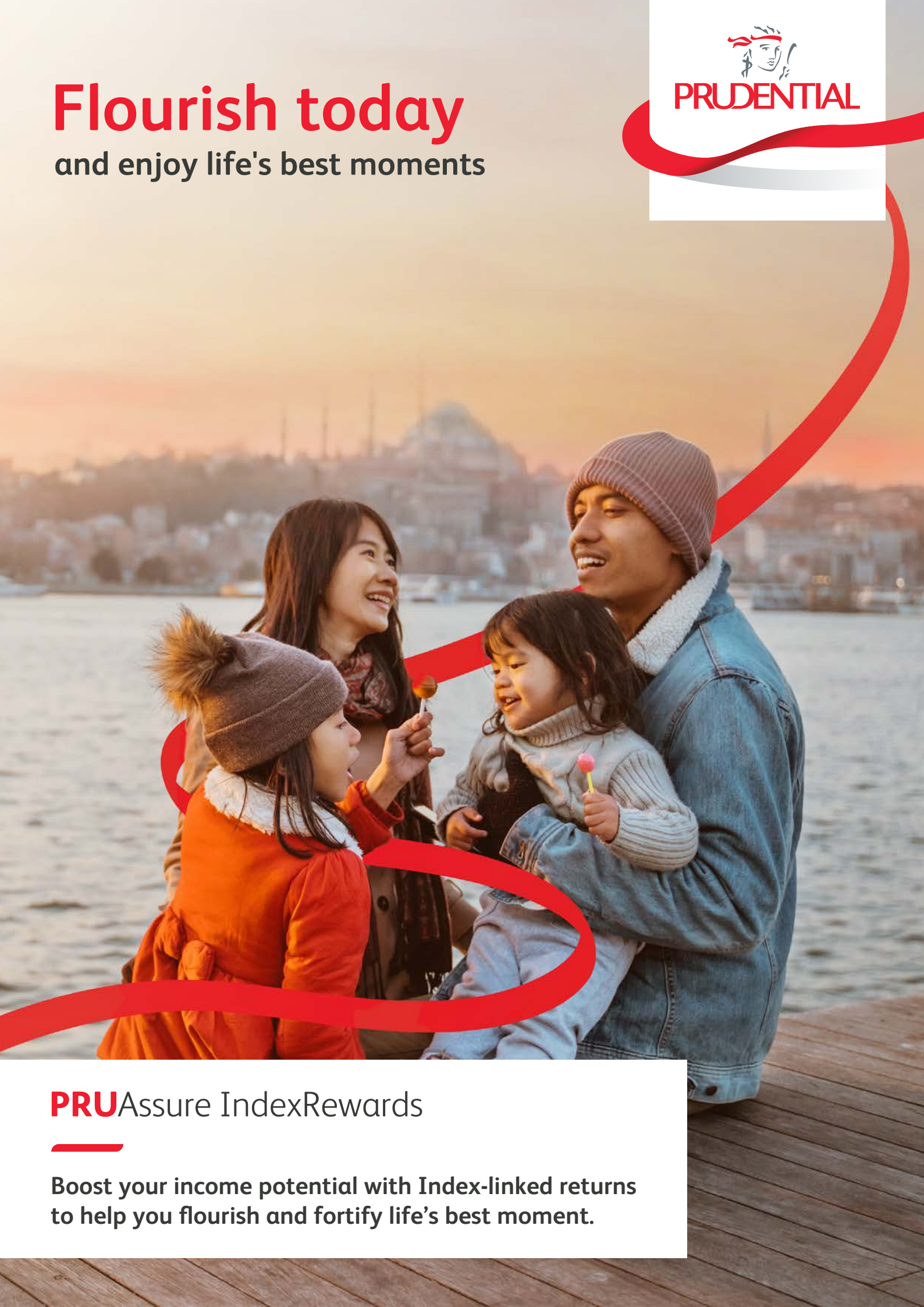


Flourish today
and enjoy life's best moments



PRUAssure IndexRewards

Boost your income potential with Index-linked returns to help you flourish and fortify life's best moment.

A new gateway to boost and diversify your income growth potential

Life is full of special moments – whether it is achieving personal milestones, spending time with loved ones, or planning for the future. Balancing financial responsibilities with the lifestyle you deserve can be tough, especially in today's uncertain times. It is essential to diversify your income streams by capitalising on market growth while protecting your wealth.

Unlock a new income gateway with **PRU**Assure IndexRewards, a **first-in-market** Single Premium non-participating endowment plan with returns linked to an Index¹.

Designed to help you enjoy life without worries, it **boosts and diversifies your income potential** by providing Yearly Cash Benefits² in US dollar (USD) from uncapped Index-linked returns¹, and your capital is guaranteed upon maturity³.

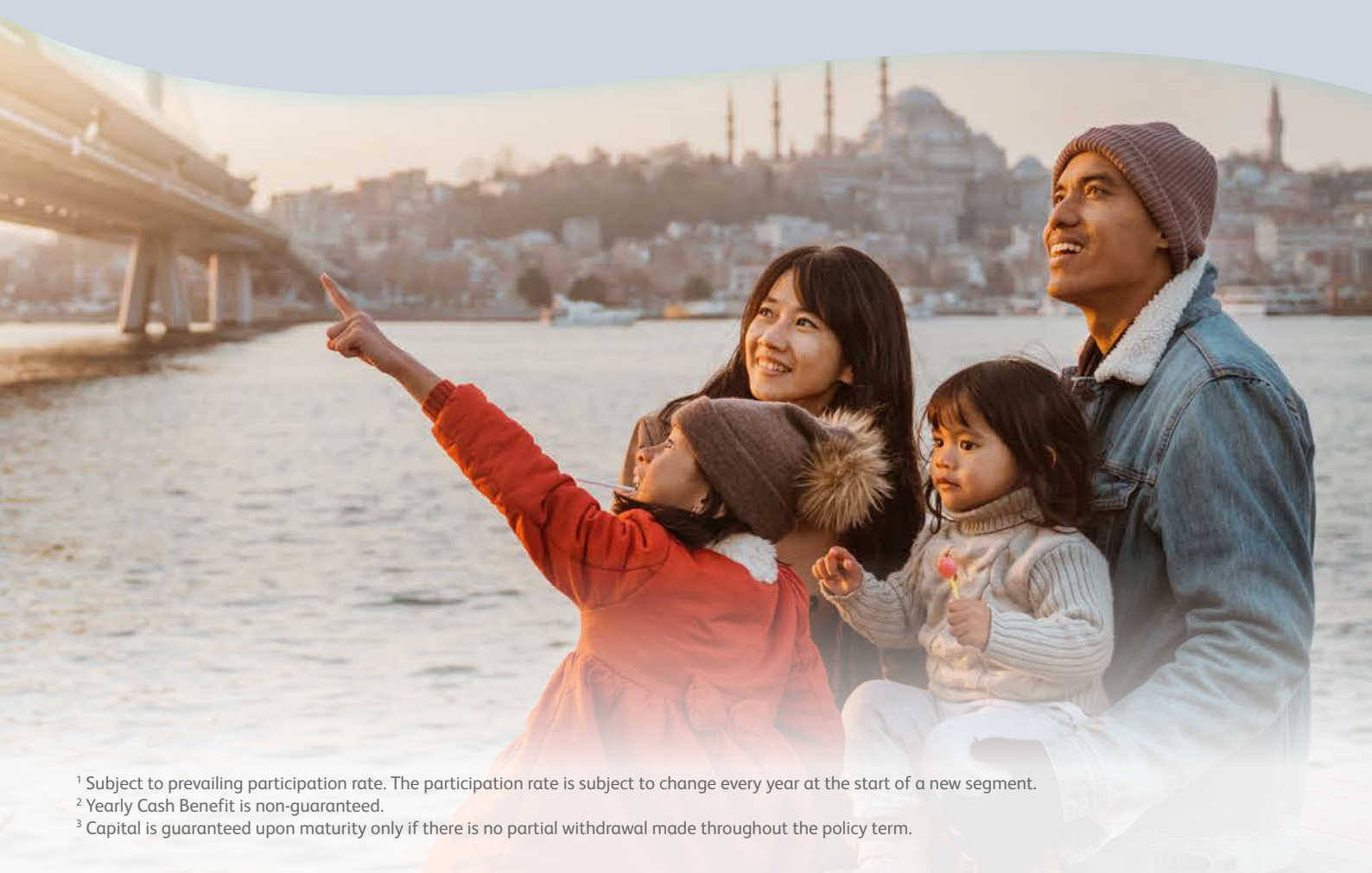
Embrace life's best moments with confidence today!



Flourish in life as you enjoy potential income growth linked to uncapped Index returns¹ to support your unique lifestyle.



Fortify your life savings against market downturns with the assurance that your capital is guaranteed at maturity³ while ensuring your loved ones are covered when unexpected events happen.



¹ Subject to prevailing participation rate. The participation rate is subject to change every year at the start of a new segment.

² Yearly Cash Benefit is non-guaranteed.

³ Capital is guaranteed upon maturity only if there is no partial withdrawal made throughout the policy term.

Key Benefits

Flourish in life with additional potential income



Boost your income growth potential

Enjoy the opportunity to receive Yearly Cash Benefits¹ linked to uncapped Index-linked returns² to meet your lifestyle needs.

Even if the Index performs poorly, your policy is protected from losses, and you may benefit from potential growth² if the Index rebounds subsequently.



Stay ahead and gain access to an innovative, dynamic global Index

Enjoy returns linked to the **UBS Multi Asset Strategy Tactical Rotation Index**, a dynamic, rules-based Index that aims to generate returns by using an economic growth momentum signal to adjust its asset allocation across a global mix of equities, bonds and commodities, and to adapt to market conditions with agility.



Fortify your life savings from market downside



Be assured with a safe haven for your wealth

Have confidence and be at ease knowing that your capital is guaranteed at maturity in nine years³.

A Guaranteed Minimum Annual Rate of Return of 0% safeguards your policy from losses due to market downturns.



Protect your family's future

Ensure your loved ones' future are taken care of in the unforeseen event of death or accidental death⁴.

¹ Yearly Cash Benefit is non-guaranteed.

² Subject to prevailing participation rate. The participation rate is subject to change every year at the start of a new segment.

³ Capital is guaranteed upon maturity only if there is no partial withdrawal made throughout the policy term.

⁴ Upon accidental death of the life assured, we will pay 105% of the Single Premium, less any outstanding amount payable. If the death occurs from non-accidental causes, we will pay 101% of the Single Premium, less any outstanding amount payable. Should there be any partial withdrawal made during the policy term, the Single Premium and death benefit will be reduced accordingly.

Generate potential income to meet lifestyle needs



Susan, Age 56, non-smoker Semi-retired consultant

Susan is looking to retire by 65 years old and is looking for an income solution offering potential income for her travels and hobbies, while preserving her retirement nest egg. Let's look at how PRUAssure IndexRewards can help Susan boost her income.



Single Premium:
US\$250,000



Participation Rate¹:
75.0%

X



Index Return:
8.0% p.a.

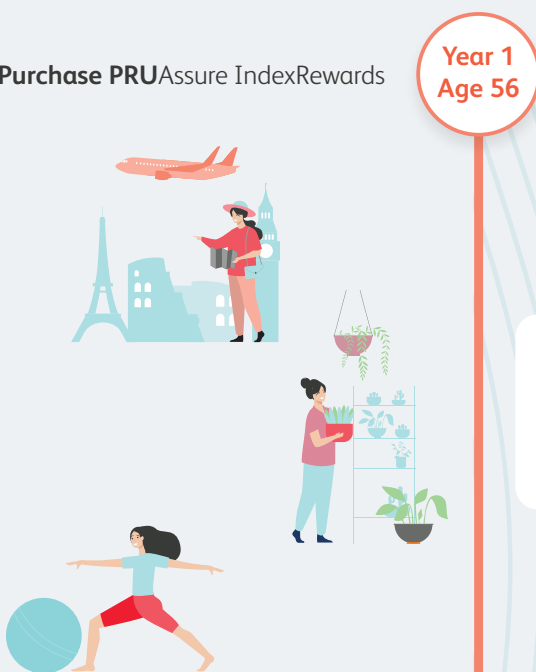
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Annual Rate of Return¹:
6.0% p.a.

Note: There will be no Cash Benefit payout if Index performance is negative.

Purchase PRUAssure IndexRewards



Receive Cash Benefit of:

$$\text{US\$250,000 Single Premium} \times \text{6.0\% Annual Rate of Return}^1 = \text{US\$15,000 each year}$$

Year 8



Policy matures

Year 9
Age 65

US\$15,000 Final Year Cash Benefit

+

US\$250,000 Capital

=

US\$265,000

Total Maturity Benefit Payout²

Susan receives a total of
US\$135,000 in Cash Benefits
by age 65 with her capital guaranteed at maturity.

For illustrative purposes only.

¹ The yearly participation rate is not guaranteed; the actual Yearly Cash Benefit payable will vary according to the year-on-year Index return and the participation rate.

² The values are based on an illustrated Annual Rate of Return of 6% p.a. At 4% p.a. illustrated Annual Rate of Return, Susan will receive a Yearly Cash Benefit of US\$10,000. In Year 9, the Policy Maturity Benefit is US\$260,000 consisting of her capital and Final Year Cash Benefit payout.

**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 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.

This brochure is for reference only and is not an insurance contract. 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.

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Information is correct as at 14 November 2024.

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

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