



Your next financial  
masterpiece begins with

one stroke  
of genius.

**PRU**Vantage Wealth II

A resolute plan made to grow, gain and give.

# Discover the Art of Investing

## and create a wealth of opportunities for generations

Behind every masterpiece is years of mindful decisions, careful selection, calculated risks and the perseverance to see it through. You are no stranger to the finesse, dedication and determination needed to succeed and build your wealth. Your accomplishments are worth upholding with the utmost care and laying the foundation to scale greater heights for you and your loved ones.

At Prudential, we believe each portfolio is a work of art. A true testament to your handiwork over the years, with the potential to **grow** in ways that provides assurance for today, allows you to **gain** certainty over the future and **give** your family a wealth of opportunities, regardless of market conditions.

### Create your next masterpiece with **PRU**Vantage Wealth II

A uniquely crafted investment-linked plan that empowers you to build wealth in more ways than one, for yourself and your loved ones.

Build your wealth with a resolute plan made to help you:



**Grow**  
your  
wealth



**Gain**  
regular  
monthly income<sup>1</sup>



**Give**  
your family  
a solid foundation

<sup>1</sup> Any dividends distributed in the Growth Account will automatically be reinvested in the first 10 years. Not guaranteed and is based on distribution rate and frequency of the chosen PRULink Funds. Please refer to the Important Notes section at the end for important information relating to PRULink Fund dividend distributions.

# Key Benefits

## Grow and Gain wealth for today and tomorrow



### Tailor a unique wealth portfolio that grows wealth and gains regular income<sup>1</sup>

Our innovative Dual Accounts structure offers a customisable approach to build wealth:

- with the Growth Account, focus on accelerating wealth growth with a higher Welcome Bonus and the option to enable dividend payouts<sup>1</sup> from year 11<sup>2</sup>
- with the Flex Account, gain flexibility to enjoy dividend payouts<sup>1</sup> from day 1



### Maximise your wealth with attractive bonuses

- Receive up to 95%<sup>3</sup> additional units for the first three years as Welcome Bonus and Loyalty Bonus of 0.5%<sup>4</sup> yearly after premium term ends
- Choose to invest with Singapore Dollar (S\$) or United States Dollar (US\$)



### Relish in the power of choice

- Take a premium break when needed with Premium Pass that enables you to pause premium payment for a year without incurring premium holiday charge and defers administration charge for same period year during premium term
- Flexibility to make premium top ups<sup>5</sup>, free partial withdrawals<sup>6</sup> and free fund switches to capitalise on market opportunities



### Ease into investing with low fees and simplified charges

- Benefit from a singular and transparent administration charge, starting from 2.5% p.a.<sup>4,7</sup> payable for a limited number of years, for as short as 8 years<sup>7</sup>
- Maximise your investments with 100%<sup>8</sup> of your premiums invested on day 1

## Give future generations a solid foundation



### Peace of mind with guaranteed protection at no additional cost

- Rest assured that your loved ones will be cared for. Should the unforeseen happen, they will receive a payout of up to 105%<sup>9</sup> of total regular premiums paid or account value<sup>10</sup> whichever is higher



### Lay a firm foundation for wealth transfer

- Seamless wealth transfer to your loved ones while accumulating wealth with the Wealth Share<sup>11</sup> feature as you can divide your policy into multiple new policies during your lifetime and assign to them
- Have peace of mind in legacy planning by exercising options such as purchasing policy with a joint owner, appointing a secondary life assured<sup>12</sup> and flexibility to change the life assured<sup>13</sup>

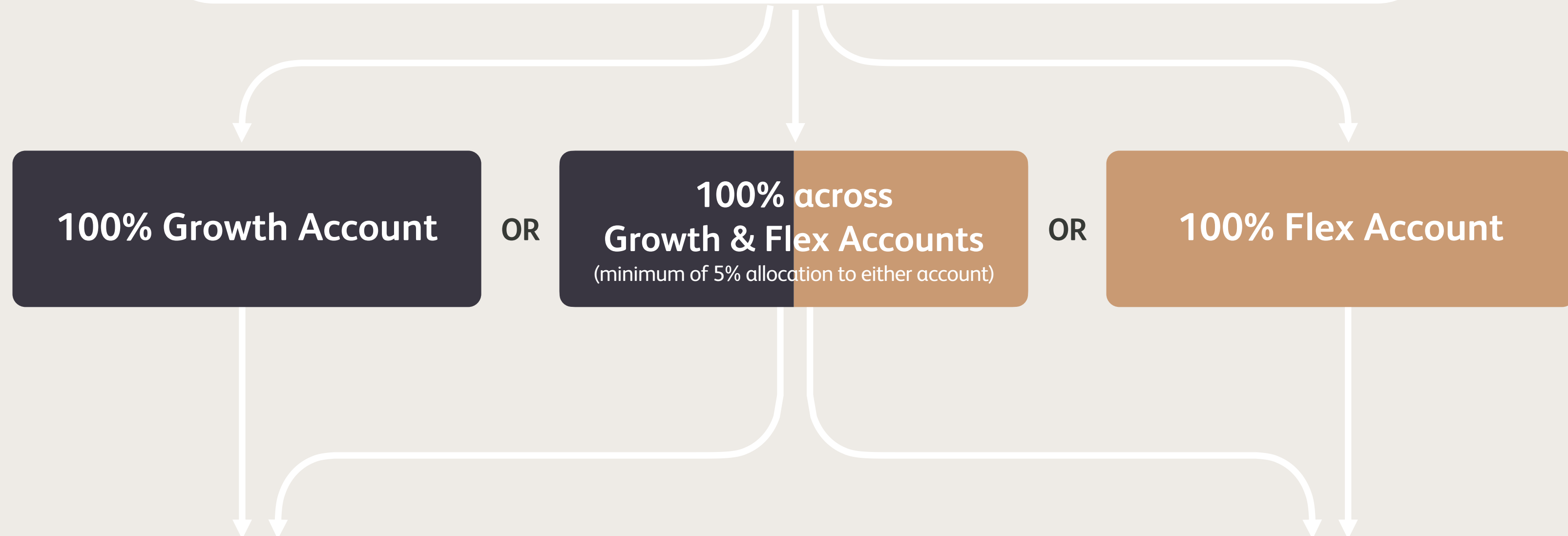
<sup>1</sup>Any dividends distributed in the Growth Account will automatically be reinvested in the first 10 years. Not guaranteed and is based on distribution rate and frequency of the chosen PRULink Funds. | <sup>2</sup> 5 years of paid premiums need to be received for 5 years premium term and 10 years of paid premiums need to be received for all other premium terms. | <sup>3</sup> Varies based on chosen premium term and account allocation. | <sup>4</sup> Applied on the latest Growth and/or Flex Account Value | <sup>5</sup> A one-time 3% premium charge applies | <sup>6</sup> Only allowed if first partial withdrawal is made after 10 years from policy inception and premiums are fully paid for 10 years. Withdrawal amount is subject to a maximum of 10% of Growth and Flex Account Value. Not applicable for 5 years and 10 years premium term. | <sup>7</sup> Varies based on chosen premium term | <sup>8</sup> Excluding premium allocation to Additional Investment Account, which is 97%. | <sup>9</sup> Lump sum payout of 105% in case of accidental death and 101% in case of death. Total regular premiums paid excludes premiums paid for supplementary benefits (if any), and deducting any withdrawals made and dividend payments. | <sup>10</sup> Refers to Growth and/or Flex Account Value. | <sup>11</sup> Only applicable for 130 years from first premium due date of original policy. | <sup>12</sup> Applies only to immediate family members with insurable interest. | <sup>13</sup> Only allowed after two years from policy inception.

Terms and Conditions apply. Please refer to Product Summary for more information and Important Notes section at the end for important information relating to PRULink Fund dividend distributions.

# Dual Accounts

offer unique benefits to help tailor to your financial goals

Choose your ideal allocation<sup>1</sup> for your Regular Premium



## Life Aspirations and Goals

For medium to long term wealth accumulation (e.g. retirement, education, legacy)

For short to long-term needs with regular income<sup>3</sup> (e.g. income supplement, lifestyle, travel)

## Welcome Bonus<sup>2</sup>

Up to **95%** for first 3 years

Up to **42%** for first 3 years

## Dividend Payout<sup>3</sup>

Flexibility to receive or reinvest dividends distributed from **year 11**<sup>4</sup>

Flexibility to receive or reinvest dividends distributed from **day 1**

## Choice of Funds<sup>5</sup>

All **PRU**Link Funds

Dividend Paying **PRU**Link Funds only

<sup>1</sup>Premium allocation is fixed throughout the premium term. | <sup>2</sup>Varies based on the chosen premium term. | <sup>3</sup>Dividends are not guaranteed and is based on distribution rate and frequency of the chosen **PRU**Link Funds. | <sup>4</sup>5 years of paid premiums need to be received for 5 years premium term and 10 years of paid premiums need to be received for all other premium terms. | <sup>5</sup>This is referring to the choice of funds at the start of the policy and for change in regular premium distribution. For fund switch, all **PRU**Link Funds are available in both accounts.

Terms and Conditions apply. Please refer to Product Summary for more information and Important Notes section at the end for important information relating to **PRU**Link Fund dividend distributions.

# PRUVantage Wealth II helps you **grow your wealth**



**Sara.**

Age 45, Non-Smoker

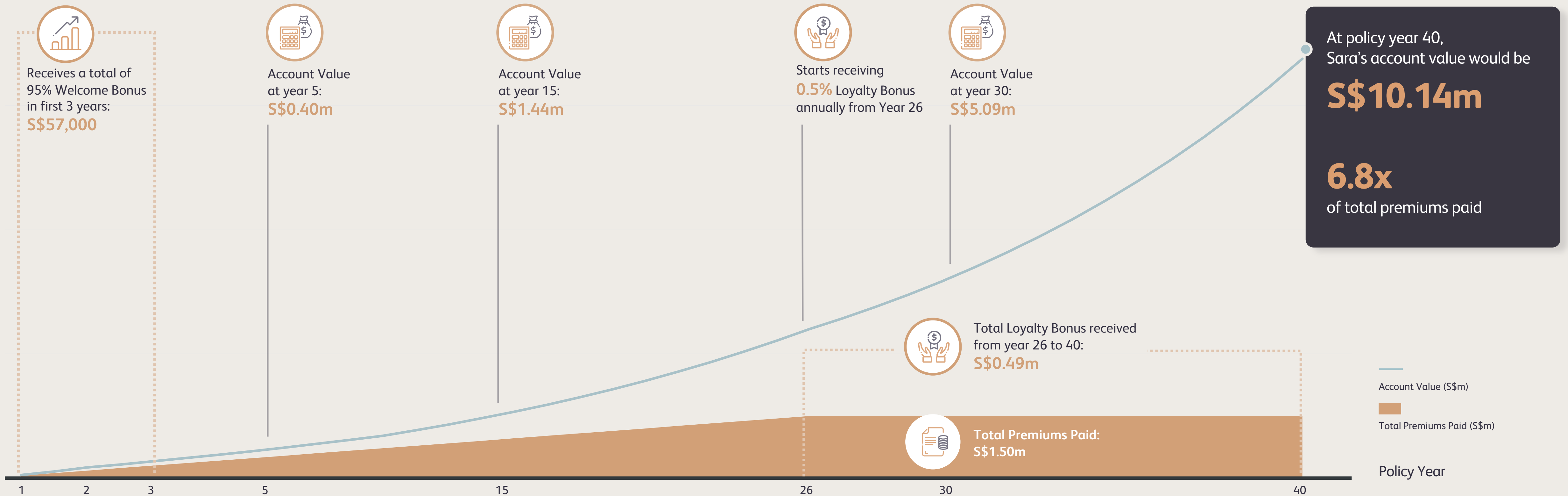
Sara is a successful entrepreneur. She purchases PRUVantage Wealth II to continue growing the wealth generated from her businesses and to ensure brighter years ahead for herself and her family.



Annual Premium:  
**S\$60,000, paid over 25 years**



100% Growth Account:  
**Non-Dividend Paying Fund**



This graph is not drawn to scale and used for illustrative purposes only. The values in the illustration are based on Illustrated Investment Rate of Return (IRR) of 8% p.a., Continuing Investment Charge (CIC) of 1.3% p.a. and it takes into account all charges and fees payable, including 2.5% p.a. administration charge for first 12 years only. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The actual CIC will depend on the funds chosen and may vary each year. At IRR of 4% p.a. and CIC of 1.3% p.a., the projected account values at the end of year 5, 15, 30 and 40 are S\$0.36m, S\$1.04m, S\$2.39m and S\$3.26m respectively, and pays a total Loyalty Bonus of S\$0.20m between policy year 26 to 40.

# PRUVantage Wealth II (USD) helps you **gain income from your wealth**



**Jonathan**

Age 45, Non-Smoker

Jonathan runs a successful business together with his wife. An avid art lover, he recently started an art studio with his wife as a passion project. He purchases a PRUVantage Wealth II (USD) policy, which provides regular dividends to cover the costs of running the studio, while growing his wealth for the long-term.



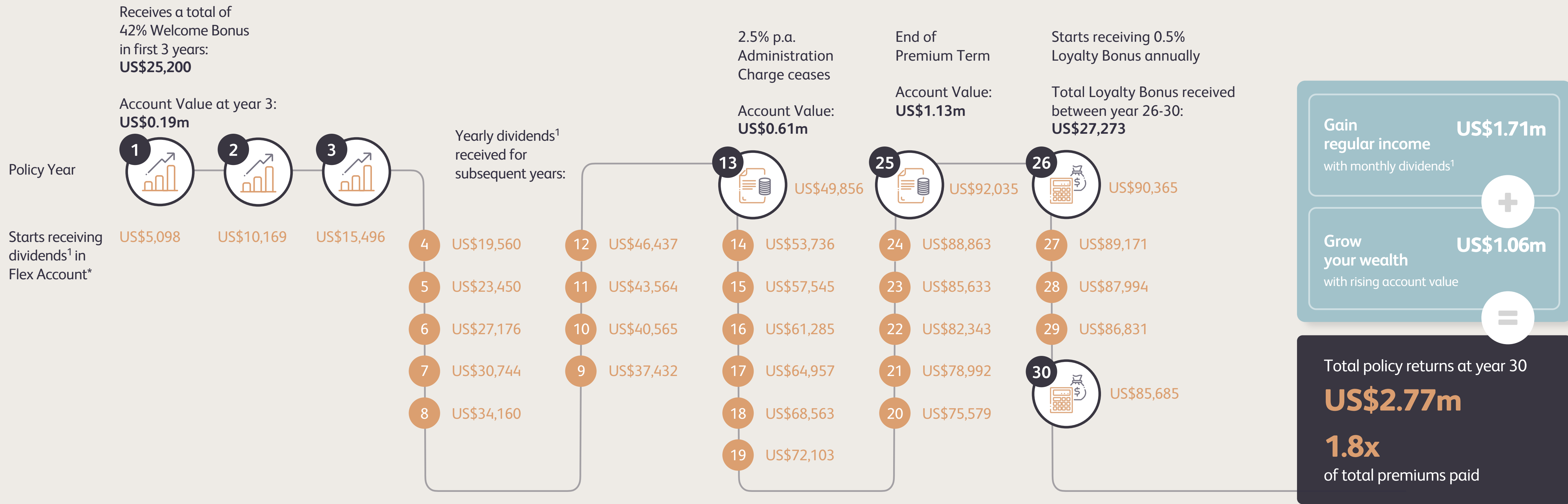
Annual Premium:  
**US\$60,000, paid over 25 years**



100% Flex Account:  
**Dividend Paying Fund**



Dividend Payout Rate<sup>1</sup>:  
**8% p.a.**



\*Annual dividends illustrated here are sums of the monthly dividends paid out to policyholders over one year.

For illustrative purposes only. The values in the illustration are based on Illustrated Investment Rate of Return (IRR) of return of 8% p.a., Continuing Investment Charge (CIC) of 1.5% p.a. and it takes into account all charges and fees payable including 2.5% p.a. administration charge for first 12 years only. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The actual CIC will depend on the funds chosen and may vary each year. At IRR of 4% p.a. and CIC of 1.5% p.a., the projected account values at the end of year 3, 13, 25 and 30 are US\$0.18m, US\$0.48m, US\$0.76m and US\$0.59m respectively, pays a Loyalty Bonus of US\$16,305 between year 26 to 30 and total dividend payments of US\$1.24m. Total policy returns at year 30 is US\$1.83m, which is 1.2x premiums paid.

<sup>1</sup> Dividends are not guaranteed and is based on distribution rate and frequency of the chosen PRULink USD Fund. Please refer to the Important Notes section at the end for important information relating to PRULink Fund dividend distributions.

# Other Product **Features and Benefits**

	Premium Term (years)				
	5	10	15	20	25
<b>Entry Age</b> (age next birthday)	1 to 75	1 to 70	1 to 65	1 to 60	1 to 55
<b>Minimum Premium (p.a.)</b>	S\$/US\$ 36,000	S\$/US\$ 24,000	S\$/US\$ 18,000	S\$/US\$ 15,000	S\$/US\$ 12,000
<b>Administration Charge</b>	Applied on a monthly basis on the the latest Growth and/or Flex Account Value.				
	3.3% p.a.	2.7% p.a.		2.5% p.a.	
	Charged for 8 years	Charged for 10 years		Charged for 12 years	
<b>Welcome Bonus</b>	Total Welcome Bonus awarded in the form of additional units added into the Growth and/or Flex Account in the first 3 years of the policy.				
• Growth Account	10%	45%	60%	75%	95%
• Flex Account	5%	13%	23%	32%	42%
<b>Loyalty Bonus</b>	Receive 0.5% of the latest Growth and/or Flex Account Value yearly after premium term. Awarded in the form of additional units.				
<b>Top up via Investment Booster</b>	Option to increase your investment through the Investment Booster with minimum premium of S\$/US\$ 10,000 to the Additional Investment Account. A 3% premium charge will apply. Top ups are not subjected to Administration Charge.				
<b>Continuing Investment Charge</b>	Applicable based on PRULink Fund(s) selected.				
<b>Partial Withdrawal</b>	Option to make partial withdrawals when needed to keep up with your changing needs. No withdrawal charge applies if you: (1) make first withdrawal up to 10% of the total Growth and/or Flex Account Value from the 11th year of your policy <sup>1</sup> , or (2) make withdrawals from the Growth and/or Flex Account after the premium term <sup>2</sup> , or (3) make withdrawals from the Additional Investment Account.				

<sup>1</sup> Provided premiums are fully paid for 10 years. Not applicable for 5 years and 10 years premium term. | <sup>2</sup> For 5 years premium term, no charges will apply after policy year 8. Terms and Conditions apply. Please refer to the Important Notes section at the end for important information relating to PRULink Fund dividend distributions.

# 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.

**PRU**Vantage Wealth II 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.

If you choose an ILP sub-fund that aims to distribute dividends on a regular basis, please note that the distribution of dividends are at the discretion of the underlying fund's Board of Directors, Manager and/or Prudential Singapore, and is not guaranteed. The distribution of dividends may be effectively paid out of capital, which will reduce the net asset value of the fund which is used to calculate the fund's unit price and the surrender value of the policy.

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).

This brochure 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 this insurance product in the policy documents that can be obtained from your Prudential Financial Representative.

This brochure 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. In case of discrepancy between the English and Mandarin versions of this brochure, the English version shall prevail.

This policy is 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 web-sites ([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)).

Information is correct as of 8 July 2024. 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 108936

Tel: 1800 333 0 333 Fax: 6734 6953

Part of Prudential plc

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