



**PRU**With You

**Specially prepared for:**

Abc

**Prepared by: LEE ZIN MAY JESSICA**

## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the PRUWith You. Be sure to also read the general terms and conditions.)

PRUDENTIAL ASSURANCE MALAYSIA BERHAD

PRUWith You

08/09/2021

### 1. What is this product about?

This regular premium investment-linked policy (ILP) offers a combination of insurance protection and investment.

It pays a lump sum death benefit (i.e. the sum assured) if you die during the term of the policy / are totally and permanently disabled prior to the Policy Anniversary of age next birthday (ANB) 70 or expiry of the policy, whichever is earlier. The value of units in Basic Unit Account (BUA) and Investment Unit Account (IUA) (if any) is also payable at the time of death claim.

The value of units depends on the price of the underlying units, which in turn depends on the performance of your chosen fund(s).

The policy term is 40 years.

This product comes with Extension of Coverage Term to extend the term of basic plan and rider(s) (if applicable) up to the Policy Anniversary of Life Assured's ANB 100 or the rider's maximum coverage term, whichever is earlier. Unless you change the applicability of Extension of Coverage Term, your policy will be auto extended as long as it has sufficient value of units to be deducted to pay for the relevant charges, fees and taxes during the extended term. To ensure sufficient value of units, additional premium is likely required during the extended term.

### 2. What are the covers / benefits provided?

The table below summarises the benefits that you have selected. Please refer to the relevant Appendices which accompany your product illustration for more information about the benefits of the basic plan and rider(s) (if any).

Basic Benefits	
Death Benefit	(a) RM 150,000 (i.e. basic sum assured), plus (b) the value of units in BUA and IUA (if any).
Total and Permanent Disability (TPD) Benefit	RM 150,000 shall be payable upon Life Assured suffering from TPD prior to the Policy Anniversary of ANB 70 or expiry of the policy, whichever is earlier.  <i>Note: Payment of this benefit will reduce the basic sum assured.</i>
Goal Achievement Benefit	RM 500 per lifetime. (Only applicable for Life Assured with entry ANB 25 or below)
Maturity Benefit	Value of units in BUA and IUA (if any).
Longevity Benefit	RM 150,000 (i.e. basic sum assured) shall be payable on the Policy Anniversary of Life Assured's ANB 100.
Prenatal Benefit	
Infant Care Plus	Not applicable
Child Specified Illness	
Essential Child Plus	Not applicable
Critical Illness Benefit	
Crisis Guard	RM 150,000 <i>Note: Payment of this benefit will reduce the basic sum assured.</i>
Crisis Care	Not applicable
Multi Crisis Care	Not applicable
Early Crisis Care	Not applicable
Total Multi Crisis Care	Not applicable
Accidental Benefit	
Acci Guard Plus	RM 50,000 prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier.
Acci Med Plus	RM 2,000 prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier.
Acci Income Plus	Not applicable
Additional Death Benefit	
Protect Booster	Not applicable
Payor Benefit	
Payor Basic	RM 3,600 p.a.
Payor Saver	Not applicable
Spouse Payor Basic	Not applicable
Spouse Payor Saver	Not applicable
Parent Payor Basic	Not applicable
Parent Payor Saver	Not applicable

2Parent Payor Basic	Not applicable
2Parent Payor Saver	Not applicable
<b>Medical Benefit</b>	
<b>PRU</b> Value Med	Not applicable
<b>PRU</b> Million Med	Plan 200 Med Saver: 300
<b>PRU</b> Health	Not applicable
<b>PRU</b> Medic Overseas	Not applicable
<b>Optional Investment Premium Riders</b>	
<b>PRU</b> Saver	Not applicable
<b>PRU</b> Saver Kid	Not applicable

**Ratio of Fund(s) chosen:**

<b>PRULink Funds</b>					
<b>PRU</b> Link Equity Income Fund (PI)	0%	<b>PRU</b> Link Equity Focus Fund (FF)	0%	<b>PRU</b> Link Managed Fund II (PM2)	100%
<b>PRU</b> Link Bond Fund (PF)	0%	<b>PRU</b> Link Dana Unggul (HE)	0%	<b>PRU</b> Link Dana Urus II (HM2)	0%
<b>PRU</b> Link Dana Aman (HF)	0%				
<b>PRULink Global Funds</b>					
<b>PRU</b> Link Global Strategic Fund (with Hedging) (PGS)	0%	<b>PRU</b> Link Asia Managed Fund (AMF)	0%	<b>PRU</b> Link Asia Local Bond Fund (ALB)	0%
<b>PRU</b> Link Asia Equity Fund (ASF)	0%	<b>PRU</b> Link Global Market Navigator Fund (GMN)	0%	<b>PRU</b> Link Dragon Peacock Fund (DPF)	0%
<b>PRU</b> Link Asia Property Securities Fund (APS)	0%				
<b>PRULink Local and Global Funds</b>					
<b>PRU</b> Link Equity Plus Fund (PEP)	0%	<b>PRU</b> Link Managed Plus Fund (PMP)	0%		

**Reminder:** Please read the sales literature which includes product benefits and objectives of the investment-linked fund(s). It is important to select a plan or a combination of funds that suit your financial goals and risk profile.

**3. How much premium do I have to pay?**

The total premium that you have to pay and the policy terms may vary depending on the underwriting requirements of the insurance company:

- The estimated total premium that you have to pay: RM 300.00 monthly.

Insurance company allocates a portion of the premium to purchase units in the investment-linked fund(s) that you have chosen. Any unallocated amount will be used to pay commissions to agents and other expenses of the insurance company. You are advised to refer to the allocation rates given in the product illustration.

**4. What are the fees and charges I have to pay?**

The insurance coverage charges are deducted monthly from the value of units. The insurance charges will increase as you grow older. Details of the insurance charges and other charges for the ILP are given in the product illustration.

**5. What are some of the key terms and conditions that I should be aware of?**

- Importance of disclosure** - you must disclose all material facts such as medical condition and state your age correctly when answering any question asked by us. If the insurance policy is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your duty of disclosure continues until the policy is issued.
- Free-look period** - you may cancel your ILP by returning the policy within 15 days after the policy has been delivered to you. The insurance company will refund to you the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date, any insurance charge, taxes (if any) and other charges that have been deducted, less any medical fee incurred.
- Cash value** - the cash value of the ILP depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be absorbed to pay for the insurance charges and the fewer units will remain to accumulate cash values under your policy.
- Policy lapse** - the ILP will lapse when the value of units is insufficient to pay for the insurance and other charges after the No-Lapse Provision is revoked or has expired.
- Grace period** - you have a one-month grace period from each premium due date to pay the premium for this policy. The policy will remain in force during the grace period.
- Nomination** - you are advised to name a nominee(s) for your insurance application to ensure a smooth settlement of claims. You should also ensure that the nominee(s) is aware of the policy that you have purchased.

- **No-Lapse Provision** - the policy will not lapse even when the value of units falls to zero within the first 72 months of the policy. Any unpaid charges during the period when No-Lapse Provision is in effect are regarded as monies owing to us, which shall be deducted when there is payment of premium, payment of any benefits or value of units payable under the policy upon surrender.

The No-Lapse Provision will be revoked if:

- (a) you do not pay your premium due within the grace period; or
- (b) you make a withdrawal from BUA.

Subsequently, the policy shall lapse if there are insufficient units to cover for the charges.

- **Claims** - please refer to the policy contract to understand further on the claims requirements.
- **Waiting period** - the eligibility for the benefits under the policy will only start after the waiting periods below from the effective date of the policy or the date of policy revival, whichever is later.

Benefit	Conditions	Waiting Period
Critical Illness & Payor Benefit	Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Angioplasty And Other Invasive Treatments For Coronary Artery Disease and Cancer	60 days
	All other covered illnesses	30 days
Medical Benefit	Specified covered illnesses	120 days
	All other covered illnesses	30 days
	Hospitalisation due to accidents	Immediately
Accidental Benefit	All covered conditions	Immediately
Goal Achievement Benefit	All covered events	3 years

Please note that if you switch your current plan with another or from one provider to another, you may be subject to new underwriting requirements and waiting periods for the new plan.

- **Deductible / Med Saver / Coinsurance for medical benefits (if applicable)**

Benefit	Deductible / Med Saver / Coinsurance
PRUMillion Med	Med Saver RM300 per disability

Please refer to the relevant Appendices for further descriptions on any waiting periods or deductible / Med Saver / coinsurance (if applicable) on your basic plan and riders.

**Note:** This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

## 6. What are the major exclusions under this policy?

- Suicide - if death was due to suicide within one year from the effective date of policy or the date of policy revival, whichever is later, the value of units at the valuation date after the date of notification shall be payable.
- Total and Permanent Disability (TPD) benefit is not payable if the disability is directly or indirectly caused by:
  - (a) any pre-existing conditions;
  - (b) any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
  - (c) any traveling in an aircraft other than as a pilot or a member of a crew or a fare paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only; or
  - (d) any participation in any aerial sporting activities such as hang-gliding, ballooning, parachuting, sky-diving, bungee jumping and other such similar activities.

**Note:** This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

## 7. Can I cancel my policy?

Buying a regular premium ILP is a long-term financial commitment. It is not advisable to hold this policy for a short period of time in view of the high initial costs. If you find that the fund(s) that you have chosen is no longer appropriate, you have the flexibility to switch fund. You are allowed four switches per policy year without any fee. For additional switches, you may be charged a fund switching fee.

However, the fee is currently waived until electronic transactions are made available. Thereafter, manual requests for additional switches will be subjected to the fees mentioned.

## 8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

## 9. Where can I get further information?

Should you require additional information about investment-linked insurance, personal accident insurance and medical & health insurance, please refer to the *insuranceinfo* booklet on 'Investment-Linked Insurance', 'Personal Accident Insurance' and 'Medical & Health Insurance', available at all our branches or you can obtain a copy from your insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**Prudential Assurance Malaysia Berhad 198301012262 (107655-U)**  
**Level 20, Menara Prudential,**  
**Persiaran TRX Barat,**  
**55188 Tun Razak Exchange,**  
**Kuala Lumpur, Malaysia.**  
**P.O. Box 10025, 50700 Kuala Lumpur.**  
**Tel: 03-2778 3888**  
**E-mail: [customer.mys@prudential.com.my](mailto:customer.mys@prudential.com.my)**

**10. Other similar types of plan available**

*Please ask your insurer / intermediary for other similar types of plans offered by the insurer.*

**IMPORTANT NOTE:**

**THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.**

The information provided in this disclosure sheet is valid as at or until 08/10/2021.



**PRUDENTIAL ASSURANCE MALAYSIA BERHAD**  
**Quotation Details for PRUWith You**

**Details**      **Life Assured's Details**

**Name** : Abc  
**Sex** : Male  
**Smoker** : No  
**Occupation** : Class 1  
**Age** : ANB 30  
**Date of birth** : 09/09/1992

**Plan Type** : Regular Premium Investment-Linked Insurance  
**Monthly Total Premium** : RM 300.00  
**Total Annual Premium** : RM 3,600.00  
**Payment Mode** : Credit Card  
**Policy Term** : 40 years (i.e. until the Policy Anniversary of the Life Assured's ANB 70)

This product comes with Extension of Coverage Term to extend the term of basic plan and rider(s) (if applicable) up to the Policy Anniversary of Life Assured's ANB 100 or the rider's maximum coverage term, whichever is earlier. Unless you change the applicability of Extension of Coverage Term, your policy will be auto extended as long as it has sufficient value of units to be deducted to pay for the relevant charges, fees and taxes during the extended term. To ensure sufficient value of units, additional premium is likely required during the extended term.

**Ratio of Fund(s) chosen:**

**PRULink Funds**

<b>PRULink Equity Income Fund (PI)</b>	0%	<b>PRULink Equity Focus Fund (FF)</b>	0%	<b>PRULink Managed Fund II (PM2)</b>	100%
<b>PRULink Bond Fund (PF)</b>	0%	<b>PRULink Dana Unggul (HE)</b>	0%	<b>PRULink Dana Urus II (HM2)</b>	0%
<b>PRULink Dana Aman (HF)</b>	0%				

**PRULink Global Funds**

<b>PRULink Global Strategic Fund (with Hedging) (PGS)</b>	0%	<b>PRULink Asia Managed Fund (AMF)</b>	0%	<b>PRULink Asia Local Bond Fund (ALB)</b>	0%
<b>PRULink Asia Equity Fund (ASF)</b>	0%	<b>PRULink Global Market Navigator Fund (GMN)</b>	0%	<b>PRULink Dragon Peacock Fund (DPF)</b>	0%
<b>PRULink Asia Property Securities Fund (APS)</b>	0%				

**PRULink Local and Global Funds**

<b>PRULink Equity Plus Fund (PEP)</b>	0%	<b>PRULink Managed Plus Fund (PMP)</b>	0%
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**Benefits:**

Accounts	Plan	Term (Years)	Sum Assured (RM)	Premium (RM)
<b>Basic Unit Account:</b>	<b>PRUWith You (Basic)</b>	40	150,000	300.00
	Crisis Guard	40	150,000	
	Acci Guard Plus	40	50,000	
	Acci Med Plus	40	2,000	
	<b>PRUMillion Med</b>	40	Plan 200	
			Med Saver: 300	
	Payor Basic	40	3,600 p.a.	
<b>Insurance Premium</b>				300.00 (A)
<b>Investment Premium</b>				0.00 (B)
<b>Total Premium</b>				300.00 (A+B)

Please refer to product illustration for projections up to the end of policy term and "Projected Investment Rate of Return" for Projected Investment Return X% and Y%. Where applicable, the numbers illustrated in the product illustration are rounded to the nearest Ringgit / percent. You may consider topping up your premiums to improve the sustainability of your policy.

Provided your policy remains in force and you continue paying the above Monthly Total Premium for the selected coverage, your policy is projected to sustain for 35 years to your ANB 65 under Projected Investment Return (X%); and 38 years to your ANB 68 under Projected Investment Return (Y%). This assumes that your policy will be auto extended after the selected policy term.

According to the benefits that you have purchased as well as the premiums chosen, the total insurance charges are projected to be more than the premium paid for that year at the ANB 53 at the Projected Investment Return (X%) scenario.

NOTES:

1. Actual sustainability of the policy may be before or after the projected age / years, depending on the actual investment return, premium payment, policy benefits and charges. Please refer to the relevant Appendices for more information about the benefits of the basic plan and rider(s) (if any).
2. You should satisfy yourself that the plan serves your needs and that you can afford the premium. If you need clarification, please contact us or your agent / broker / financial adviser.
3. If the policy is terminated early, you may get less than the amount of premiums paid.
4. **PRU**With You is not a Shariah-compliant product. Please refer to policy contract for more details on the product.
5. Taxes at the prevailing rate may be charged on any of the premiums, or any other payments due (where applicable) under this policy.
6. For the breakdown of the benefit of basic plan and rider(s) (if any), including the guaranteed or non-guaranteed feature of the insurance charges, please refer to respective Appendices for details.

# Product Illustration

**READ**

**Is investment-linked policy right for you? Are you aware of the costs, benefits and risks?**

Name of insurer: Prudential Assurance Malaysia Berhad  
 Product name: **PRUWith You**  
 Type of policy: Regular Premium Investment-linked Insurance  
 Ratio of fund(s) chosen: 100% in **PRULink Managed Fund II (PM2)**

Client's name: Abc  
 Gender: Male  
 Smoker: No  
 Age: ANB 30

**Do you know that ...**

**Have you been advised of ...**

**Have you been told ...**

## **It is flexible but you bear the investment risk?**

It is an insurance product that is tied to the performance of the investment fund(s) which you selected

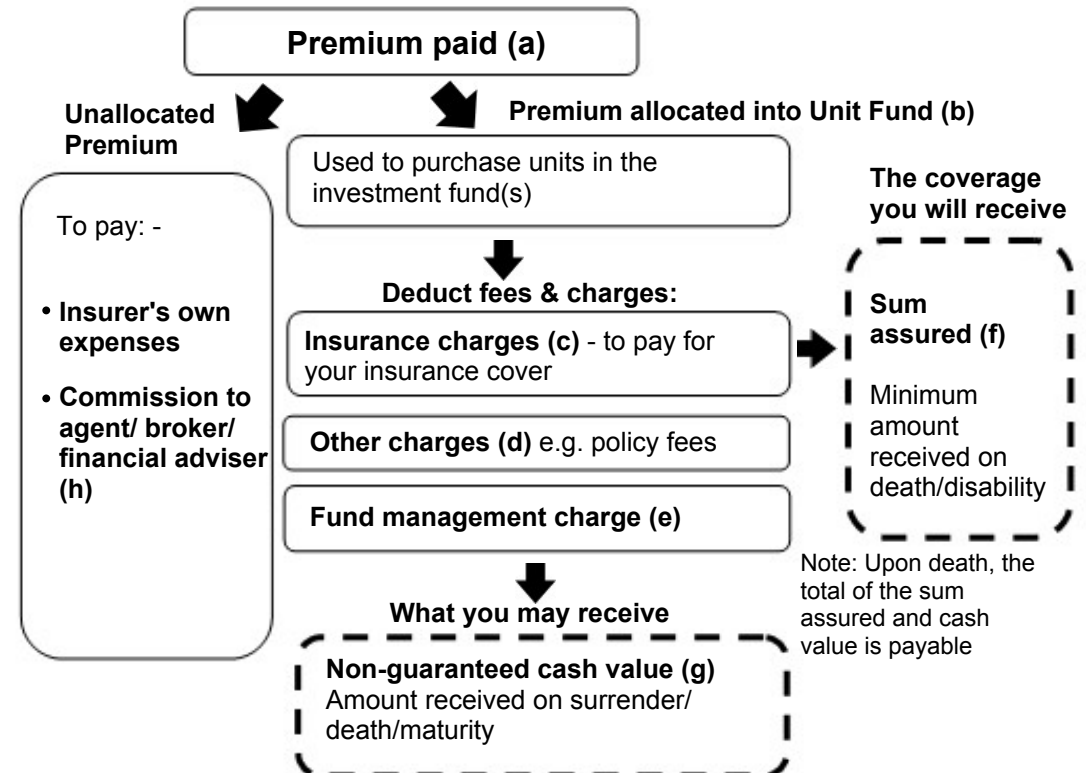
### **Benefits**

- **Flexibility** to vary your premium amount or coverage if your financial needs change.
- **Choice of funds** depending on the level of risk you are comfortable with.

### **Risks**

- You bear the **investment risk entirely** including poor returns.
- If your fund performs poorly or your insurer increases your charges -
  - o You may lose your insurance cover; or
  - o Your cash value may be adversely affected.
- You may need to increase your premiums or reduce the level of insurance protection to avoid losing your insurance cover.

## **How your premiums will be used?**







### Other products that could better meet your needs?


- **Non-participating products:** The benefits and coverage period are guaranteed as long as you pay premiums.
- **Participating products:** In addition to receiving guaranteed benefits and having a guaranteed coverage period, you can share in the profits (non-guaranteed) of the participating life fund.

**Fees and charges** taken out of your investment fund(s) which reduce the amount available for investment:-

- Insurance Charge (c)
- Service Charge (d)
- Fund Switching Fee
- Partial Withdrawal Charge
- Fund Management Charge (e)

**Table 1: PRUWith You (For illustration purposes only. This may not be the benefits that you will receive)**

- The numbers in the table below illustrate the possible movements of cash flows of the policy, including how fees and charges could impact cash values. In order to show the impact of different investment returns on the cash flows, two rates of return have been chosen, 2.00% (Scenario X) and 5.00% (Scenario Y). **The actual return rates may be higher or lower than the chosen rates, or even be negative.**
- Actual returns of the fund will fluctuate (i.e. rise or fall) each year based on the performance of the assets the fund(s) invested in.

 Please see the attached fund fact sheet(s) for the past actual annual investment returns.

The amount you need to pay

You should only purchase the riders you need as the cost of the riders will be borne by you. Riders are optional

At maturity or upon early cancellation, you may receive this amount (amount is not guaranteed)

End of Policy Year	Premium Paid (RM) (a)	Allocated Premium (b)		Insurance Charges <sup>1</sup> (RM) (c)				Other Charges <sup>1</sup> (RM) (d)		Fund Management Charge (RM) (e)		Sum Assured (RM) (f)	Non-Guaranteed Cash Value (RM) (g)		Non-Guaranteed Death Benefits <sup>2</sup> (RM)		Commission (h)	
		RM	%	Basic Policy		Unit-deducting rider(s)		Scenario X	Scenario Y	Scenario X	Scenario Y		Scenario X	Scenario Y	Scenario X	Scenario Y	RM	%
				Scenario X	Scenario Y	Scenario X	Scenario Y											
1	3,600	2,160	60.00	192	192	909	909	60	60	7	7	150,000	1,003	1,018	151,003	151,018	1,440	40.00
2	3,600	2,160	60.00	194	194	1,012	1,012	60	60	19	20	150,000	1,905	1,961	151,905	151,961	1,440	40.00
3	3,600	2,160	60.00	197	197	1,043	1,043	60	60	31	32	150,000	2,777	2,901	152,777	152,901	900	25.00
4	3,600	2,880	80.00	200	200	1,054	1,054	60	60	47	49	150,000	4,363	4,590	154,363	154,590	900	25.00
5	3,600	2,880	80.00	202	202	1,067	1,067	60	60	68	72	150,000	5,941	6,320	155,941	156,320	540	15.00
6	3,600	2,880	80.00	205	205	1,082	1,082	60	60	88	94	150,000	7,511	8,088	157,511	158,088	540	15.00
7	3,600	3,420	95.00	208	208	1,169	1,169	60	60	112	121	150,000	9,540	10,374	159,540	160,374	0	0.00
8	3,600	3,420	95.00	211	211	1,186	1,186	60	60	138	151	150,000	11,561	12,714	161,561	162,714	0	0.00
9	3,600	3,600	100.00	213	213	1,209	1,209	60	60	166	183	150,000	13,747	15,289	163,747	165,289	0	0.00
10	3,600	3,600	100.00	215	215	1,239	1,239	60	60	194	217	150,000	15,914	17,917	165,914	167,917	0	0.00
15	3,600	3,600	100.00	279	279	1,620	1,620	60	60	322	386	150,000	25,562	30,985	175,562	180,985	0	0.00
20	3,600	3,600	100.00	498	498	2,273	2,273	60	60	407	537	150,000	31,747	42,383	181,747	192,383	0	0.00
30	3,600	3,600	100.00	1,549	1,549	4,574	4,574	60	60	330	640	150,000	24,244	48,913	174,244	198,913	0	0.00
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

<sup>1</sup> The illustrated insurance charges for basic policy and Protect Booster (if applicable) are guaranteed, whereas other charges and insurance charges for the unit-deducting riders are not guaranteed and may be varied from time to time by giving 3 month notice to policy owners (except for medical and critical illness benefits, if any, where 30 days notice will be provided), for example, charges for medical riders may increase due to rising medical costs.

<sup>2</sup> The death benefit payable is the total of the sum assured and cash value.



Where the non-guaranteed portion becomes zero/negative, it means that your unit fund is no longer able to pay for your insurance cover.

End of Policy Year	Insurance Charges <sup>1</sup> (RM) (c)					
	Basic Policy	Unit-deducting rider(s)				
		Crisis Guard	Acci Guard Plus	Acci Med Plus	PRUMillion Med	Payor Basic
1	192	41	74	35	711	47
2	194	65	74	35	786	51
3	197	93	74	35	786	55
4	200	99	74	35	786	60
5	202	106	74	35	786	66
6	205	115	74	35	786	72
7	208	126	74	35	858	76
8	211	139	74	35	858	79
9	213	154	74	35	858	87
10	215	172	74	35	858	99
15	279	318	74	35	1,029	164
20	498	577	74	35	1,310	277
30	1,549	1,565	74	35	2,370	529
40	-	-	-	-	-	-

<sup>1</sup> The illustrated insurance charges for basic policy and Protect Booster (if applicable) are guaranteed, whereas other charges and insurance charges for the unit-deducting riders are not guaranteed and may be varied from time to time by giving 3 month notice to policy owners (except for medical and critical illness benefits, if any, where 30 days notice will be provided), for example, charges for medical riders may increase due to rising medical costs.

**Table 2: Rider(s) (Optional)**

1. A rider can provide additional protection or enhance existing benefits payable under your basic policy.
2. Riders can be in the form of:
  - i. Unit-deducting, where the cost of the rider has been incorporated into the premiums for your basic policy. The rider is therefore funded by deducting charges from your unit fund; and
  - ii. Premium-paying, where the cost of the rider has not been incorporated into the premiums for your basic policy. Separate premiums to fund the cost of the rider will be required.

Riders	Type	Premium Paid (RM)	Sum Assured (RM)	Coverage Period (years)
Crisis Guard	Unit deducting rider	Not applicable	150,000	40
Acci Guard Plus	Unit deducting rider	Not applicable	50,000	40
Acci Med Plus	Unit deducting rider	Not applicable	2,000	40
<b>PRU</b> Million Med	Unit deducting rider	Not applicable	Plan 200 Med Saver: 300	40
Payor Basic	Unit deducting rider	Not applicable	3,600 p.a.	40

**Appendix: Projection by Accounts**

End of Policy Year	Basic Unit Account, BUA (RM)							Investment Unit Account, IUA (RM)							Commission (RM)
	Unallocated Premium	Allocated Premium	Bonus Credited <sup>1</sup> (If applicable)	Projected Investment Return (X%)		Projected Investment Return (Y%)		Unallocated Premium	Allocated Premium	Bonus Credited <sup>2</sup> (if applicable)	Projected Investment Return (X%)		Projected Investment Return (Y%)		
				Fund Management Charge	Cash Value	Fund Management Charge	Cash Value				Fund Management Charge	Cash Value	Fund Management Charge	Cash Value	
1	1,440	2,160	0	7	1,003	7	1,018	0	0	0	0	0	0	0	1,440
2	1,440	2,160	0	19	1,905	20	1,961	0	0	0	0	0	0	0	1,440
3	1,440	2,160	0	31	2,777	32	2,901	0	0	0	0	0	0	0	900
4	720	2,880	0	47	4,363	49	4,590	0	0	0	0	0	0	0	900
5	720	2,880	0	68	5,941	72	6,320	0	0	0	0	0	0	0	540
6	720	2,880	0	88	7,511	94	8,088	0	0	0	0	0	0	0	540
7	180	3,420	0	112	9,540	121	10,374	0	0	0	0	0	0	0	0
8	180	3,420	0	138	11,561	151	12,714	0	0	0	0	0	0	0	0
9	0	3,600	0	166	13,747	183	15,289	0	0	0	0	0	0	0	0
10	0	3,600	0	194	15,914	217	17,917	0	0	0	0	0	0	0	0
15	0	3,600	0	322	25,562	386	30,985	0	0	0	0	0	0	0	0
20	0	3,600	0	407	31,747	537	42,383	0	0	0	0	0	0	0	0
30	0	3,600	0	330	24,244	640	48,913	0	0	0	0	0	0	0	0
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

- Where applicable, the numbers illustrated in this Appendix are rounded to the nearest Ringgit / percent.
- The cash value of BUA is the value of all past allocated Insurance Premium and Bonus Credited<sup>1</sup> (if applicable), taking into account of the assumed projection return less any charges.
- Bonus Credited<sup>1</sup> is referring to the amount credited into BUA which may include Campaign Entitlement granted to eligible policy that fully satisfies the respective terms and conditions of the campaign, for any campaign offered by Prudential. We recommend that you speak to your agent / broker / financial adviser and ask for campaign flyer / brochure for more details regarding the campaign.
- The cash value of IUA is the value of all past allocated **PRUSaver** or **PRUSaver Kid** (if applicable) premium (if any) and Bonus Credited<sup>2</sup> (if applicable), taking into account of the assumed projection return less any charges.
- Bonus Credited<sup>2</sup> consist of:

Bonus Type	Terms and Conditions
No Claims Bonus (only applicable if <b>PRUHealth</b> is attached)	The projected cash value assumes no medical claims are made from <b>PRUHealth</b> . Note that if you make a claim from <b>PRUHealth</b> , the projected cash value may be lower than illustrated.
Campaign Entitlement (if applicable)	Amount credited into IUA to eligible policy that fully satisfies the respective terms and conditions of the campaign, for any campaign offered by Prudential. We recommend that you speak to your agent / broker / financial adviser and ask for campaign flyer / brochure for more details regarding the campaign.

- Where "-" is shown in the above illustration, this indicates that the policy has ceased to be in force under the respective projected investment returns. You may consider topping-up your premiums to improve sustainability of your policy.

- The allocation rates for the allocated premium under respective accounts are:

Policy Year	1	2	3	4	5	6	7	8	9	10	11 & above
Allocation rate of Insurance Premium (% of premium)	60.00%	60.00%	60.00%	80.00%	80.00%	80.00%	95.00%	95.00%	100.00%	100.00%	100.00%

- The Commission is a cost directly attributed to the distribution channel for the sale / marketing of this policy, i.e. payments to agent / broker / financial adviser. This cost is paid from the charges that are imposed on your policy for services that the agent / broker / financial adviser will provide to you for the duration of your policy.
- The Commission illustrated above includes commission and bonuses payable to the agent / broker / financial adviser. This amount also includes the amount that the agent / broker / financial adviser may be entitled to for the duration of your policy provided that the agent / broker / financial adviser meets the performance criteria set by the insurer.
- Under Projected Investment Return X%, the policy is projected to lapse during policy year 36. Charges illustrated are based on the projected number of in force months in the particular year. You may consider topping up your premiums to improve the sustainability of your policy.
- Under Projected Investment Return Y%, the policy is projected to lapse during policy year 39. Charges illustrated are based on the projected number of in force months in the particular year. You may consider topping up your premiums to improve the sustainability of your policy.

**Note:** This table is to further illustrate the premiums, cash value and the fund management charges under respective accounts. This illustration assumes that you pay all your premiums up to date and you do not perform any withdrawals from BUA or IUA. Cross subsidisation shall take effect after year 6 when there's insufficient value in BUA.

## Appendix: Investment-linked Funds

The investment-linked funds below are either managed by the investment team of Prudential Assurance Malaysia Berhad, Eastspring Investments Berhad, Eastspring Al-Wara' Investments Berhad or any other third-party fund managers and the information provided in this Appendix was updated as at 10/07/2021. For further details, please refer to the most recent fund fact sheets of the respective funds available at [www.prudential.com.my](http://www.prudential.com.my).

### Projected Investment Return

- The projected investment returns used below are for **illustrative purposes** in illustrated Table 1 and Appendix: Projection by Accounts. They are not meant to show possible returns of your chosen investment fund(s). They are **not guaranteed and not based on the past performance**.

Type of Funds	Projected Investment Rate of Return (p.a.)		
	X %	Y %	
	All Years	First 20 years	After 20 years
Bond	2.00%	5.00%	5.00%
Managed	2.00%	5.00%	5.00%
Equity	2.00%	5.00%	5.00%

### Investment Objective

#### **PRULink Equity Income Fund (PI)** (Equity fund):

This fund aims to maximise returns over medium to long term. This is achieved by investing in a diversified portfolio of high quality shares and dividend yielding stocks which have or can potentially have attractive dividend yields.

#### **PRULink Equity Focus Fund (FF)** (Equity fund):

This fund aims to maximise returns over medium to long term. This is achieved by investing into approximately 30 quality Malaysian companies listed in Bursa Malaysia that are expected to provide medium to long-term capital appreciation and income potential.

#### **PRULink Managed Fund II (PM2)** (Managed fund):

This fund aims to maximise returns over medium to long term by investing in shares and fixed interest securities through **PRULink Equity Fund** and **PRULink Bond Fund** and in any other **PRULink Funds** that may become available in the future. The neutral asset allocation ratio is 80% and 20% with allowable movement from the benchmark of +/- 10%.

#### **PRULink Bond Fund (PF)** (Bond fund):

This fund aims to provide medium to long term accumulation of capital by investing in selected fixed interest securities, corporate bonds and fixed deposits.

#### **PRULink Dana Unggul (HE)** (Equity fund):

This fund aims to maximise returns over medium to long term by investing in high quality Shariah-approved shares listed on the Bursa Malaysia.

#### **PRULink Dana Urus II (HM2)** (Managed fund):

This fund aims to maximise returns over medium to long term by investing in Shariah-approved shares and Islamic debt securities through **PRULink Dana Unggul** and **PRULink Dana Aman** and in any other such **PRULink Funds** that may become available in the future. The neutral asset allocation ratio is 80% and 20% with allowable movement from the benchmark of +/- 10%.

#### **PRULink Dana Aman (HF)** (Bond fund):

This fund aims to provide medium to long term accumulation of the capital by investing in selected Islamic debt securities.

#### **PRULink Asia Property Securities Fund (APS)** (Equity fund):

**PRULink Asia Property Securities Fund** is an actively managed fund that seeks to maximise income and long-term returns. This is achieved by investing in listed Real Estate Investment Trusts (REITs) and property related securities of companies, which are incorporated, listed or have their area of primary activity in the Asia Pacific region including Japan, Australia and New Zealand. The fund may also invest in depository receipts, debt securities convertible into common shares, preference shares and warrants and through any other **PRULink Global Funds** that may become available in the future or indirectly via sub funds managed by Eastspring Investments (Singapore) Limited or any other fund manager to be determined from time to time.

#### **PRULink Asia Managed Fund (AMF)** (Managed fund):

**PRULink Asia Managed Fund** is an actively managed fund that seeks to maximise returns over medium to long term. This is achieved by investing directly in shares, fixed interest securities and money market instruments in the Asia Pacific ex Japan region and through any other **PRULink Global Funds** that may become available in the future or indirectly via sub-funds managed by Eastspring Investments (Singapore) Limited or any other fund manager to be determined from time to time.

#### **PRULink Asia Local Bond Fund (ALB)** (Bond fund):

**PRULink Asia Local Bond Fund** is an actively managed fund that aims to maximise total returns through investing in fixed income or debt securities that are rated as well as unrated. At inception, **PRULink Asia Local Bond Fund** will invest in a sub-fund called Eastspring Investments - Asian Local Bond Fund managed by Eastspring Investments (Singapore) Limited. This sub-fund invests in a diversified portfolio consisting primarily of fixed income / debt securities issued by Asian entities or their subsidiaries. This sub-fund's portfolio primarily consists of securities denominated in the various Asian currencies. The fund may also invest in any other **PRULink bond funds** that may become available in the future or indirectly via other bond funds.

#### **PRULink Global Market Navigator Fund (GMN)** (Managed fund):

**PRULink Global Market Navigator Fund** is an actively managed fund that aims to achieve positive absolute returns over the medium-term through the implementation of an actively managed asset allocation strategy in a diversified range of global assets including cash, equities, bonds and currencies. Exposure to each asset classes will be primarily through exchange traded funds, index futures, direct equity and bonds, swaps, options and foreign exchange forwards, each of which may be traded through recognised exchanges or via the over-the-counter markets. The use of derivatives is for efficient portfolio management to gain access to the markets efficiently in a cost-effective manner. At inception, **PRULink Global Market Navigator Fund** will invest in a sub-fund called Eastspring Investments - Global Market Navigator Fund managed by Eastspring Investments (Singapore) Limited. The fund may then invest in any other **PRULink absolute return funds** that may become available in the future or indirectly via other absolute return funds.

**PRULink Dragon Peacock Fund (DPF) (Equity fund):**

PRULink Dragon Peacock Fund is a fund that aims to maximise long-term total return by investing primarily in equity and equity related instruments of corporations, which are incorporated in, or listed in, or operating principally from, or carrying on significant business in, or derive substantial revenue from, or whose subsidiaries, related or associated corporations derive substantial revenue from the People's Republic of China (PRC) and India. At inception, PRULink Dragon Peacock Fund will invest in a sub-fund called Eastspring Investments - Dragon Peacock Fund managed by Eastspring Investments (Singapore) Limited. The investments of the Sub-Fund include, but are not limited to, listed securities in the Recognised Markets, depository receipts including American Depository Receipts (ADRs) and Global Depository Receipts (GDRs), debt securities convertible into common shares, preference shares and warrants. The fund may invest in any other funds or sub-funds managed by Eastspring Investments (Singapore) Limited or any other fund managers to be determined from time to time.

**PRULink Asia Equity Fund (ASF) (Equity fund):**

PRULink Asia Equity Fund is a fund that aims to maximise long-term total return by investing in equity and equity-related securities of companies, which are incorporated, or have their area of primary activity in Asia Pacific ex-Japan. The Asia Pacific ex-Japan region includes but is not limited to the following countries: Korea, Taiwan, Hong Kong, Philippines, Thailand, Malaysia, Singapore, Indonesia, People's Republic of China, India, Pakistan, Australia and New Zealand. The fund may also invest in depository receipts [including American Depository Receipts (ADRs) and Global Depository Receipts (GDRs)], debt securities convertible into common shares, preference shares and warrants.

**PRULink Global Strategic Fund (with Hedging) (PGS) (Equity fund):**

This fund aims to generate long-term returns through investing into a portfolio of foreign assets including equities, equity-related securities, deposits, currencies, derivatives or any other financial instruments directly, and/or indirectly through the use of any funds such as investment-linked funds set up by us, collective investment schemes and/or exchange traded funds.

**PRULink Equity Plus Fund (PEP) (Equity fund):**

This fund aims to maximise long-term returns through investing into a portfolio of domestic and foreign assets including equities, equity-related securities, deposits, currencies, derivatives or any other financial instruments directly, and/or indirectly through the use of any funds such as investment-linked funds set up by us, collective investment schemes and/or exchange traded funds.

**PRULink Managed Plus Fund (PMP) (Managed fund):**

This fund aims to maximise long-term returns through investing into a portfolio of domestic and foreign assets including equities, equity-related securities, fixed income securities, deposits, currencies, derivatives or any other financial instruments directly, and/or indirectly through the use of any funds such as investment-linked funds set up by us, collective investment schemes and/or exchange traded funds.

**Fund Management Charge (FMC)**

PRULink Funds	FMC (p.a.)	PRULink Global Funds	FMC (p.a.)
PRULink Equity Income Fund (PI)	1.50%	PRULink Asia Property Securities Fund (APS)	1.50%
PRULink Equity Focus Fund (FF)	1.50%	PRULink Asia Managed Fund (AMF)	1.35%
PRULink Managed Fund II (PM2)	1.30%	PRULink Asia Local Bond Fund (ALB)	1.00%
PRULink Bond Fund (PF)	0.50%	PRULink Global Market Navigator Fund (GMN)	1.15% <sup>i</sup>
PRULink Dana Unggul (HE)	1.50%	PRULink Dragon Peacock Fund (DPF)	1.50%
PRULink Dana Urus II (HM2)	1.30%	PRULink Asia Equity Fund (ASF)	1.50%
PRULink Dana Aman (HF)	0.50%	PRULink Global Strategic Fund (with Hedging) (PGS)	1.50%

PRULink Local and Global Funds	FMC (p.a.)
PRULink Equity Plus Fund (PEP)	1.50%
PRULink Managed Plus Fund (PMP)	1.30%

<sup>i</sup> The actual investment charge charged for PRULink Global Market Navigator Fund will depend on the asset allocation of the fund, which will range from 1.00% for allocation to money market instruments or fixed income securities, to 1.50% for allocation to other assets. The actual investment charge will be determined on a monthly basis and will be revised whenever the proportion of fund allocated to money market instruments or fixed income securities shift by more than 10% since the investment charge was last determined. The current fund management charge used for the purpose of this product illustration is 1.15% p.a. based on the allocation of 70% bonds and 30% equities.

The investment charge will be deducted at each valuation date. We may change the Fund Management Charge from time to time.

**Historical Actual Annual Returns of the Funds compared with the selected benchmarks**

	2016	2017	2018	2019	2020
PRULink Equity Income Fund (PI)	2.86%	14.24%	-4.68%	2.44%	3.34%
Benchmark	-2.45%	12.74%	-9.28%	-2.88%	3.48%
PRULink Equity Focus Fund (FF)	-3.08%	18.49%	-5.41%	2.99%	15.00%
Benchmark	-2.45%	12.74%	-9.28%	-2.88%	3.48%
PRULink Managed Fund II (PM2)	0.06%	10.85%	-4.37%	0.18%	6.30%
Benchmark	-1.31%	10.77%	-6.78%	-1.65%	3.58%
PRULink Bond Fund (PF)	4.46%	4.47%	4.45%	8.24%	4.73%
Benchmark	3.21%	3.10%	3.34%	3.18%	2.22%
PRULink Dana Unggul (HE)	-4.24%	10.98%	-9.46%	4.47%	13.10%
Benchmark	-6.14%	10.72%	-13.52%	3.84%	10.13%
PRULink Dana Urus II (HM2)	-2.52%	9.71%	-7.02%	5.50%	10.80%
Benchmark	-4.30%	9.18%	-10.26%	3.79%	8.85%
PRULink Dana Aman (HF)	4.27%	4.34%	4.35%	8.84%	5.40%
Benchmark	3.21%	3.10%	3.34%	3.18%	2.22%
PRULink Asia Property Securities Fund (APS)	5.03%	16.45%	-7.13%	14.86%	-12.12%
Benchmark	8.92%	28.44%	-7.33%	17.59%	-6.51%



<b>PRULink Asia Managed Fund (AMF)</b>	8.20%	15.58%	-9.64%	12.59%	9.44%
<b>Benchmark</b>	10.79%	17.40%	-8.16%	15.10%	17.71%
<b>PRULink Asia Local Bond Fund (ALB)</b>	7.29%	-0.75%	-0.37%	8.48%	6.28%
<b>Benchmark</b> <sup>iii</sup>	6.81%	0.40%	0.97%	8.47%	7.29%
<b>PRULink Global Market Navigator Fund (GMN)</b>	10.41%	1.46%	-7.79%	13.19%	6.95%
<b>Benchmark</b>	3.21%	3.10%	3.34%	3.18%	2.22%
<b>PRULink Dragon Peacock Fund (DPF)</b>	8.36%	27.31%	-9.78%	12.11%	14.99%
<b>Benchmark</b>	4.60%	32.16%	-10.96%	14.59%	21.56%
<b>PRULink Asia Equity Fund (ASF)</b>	8.69%	22.81%	-13.79%	13.58%	11.79%
<b>Benchmark</b>	10.56%	28.12%	-12.29%	16.97%	22.96%
<b>PRULink Global Strategic Fund (with Hedging) (PGS)</b>	-	-	-	-	2.08% <sup>ii</sup>
<b>Benchmark</b>	-	-	-	-	3.98% <sup>ii</sup>
<b>PRULink Equity Plus Fund (PEP)</b>	-	-	-	-	1.01% <sup>ii</sup>
<b>Benchmark</b>	-	-	-	-	4.00% <sup>ii</sup>
<b>PRULink Managed Plus Fund (PMP)</b>	-	-	-	-	1.05% <sup>ii</sup>
<b>Benchmark</b>	-	-	-	-	2.77% <sup>ii</sup>

<sup>ii</sup> Fund Performance is from fund launch date until year end of the same year (non-annualised return).

The benchmarks used for each fund are:

<b>PI</b>	FTSE Bursa Malaysia Top 100
<b>FF</b>	FTSE Bursa Malaysia Top 100
<b>PM2</b>	80% FBM100 + 20% Maybank 12 month Fixed Deposit Rate
<b>PF</b>	Maybank 12 month Fixed Deposit Rate
<b>HE</b>	FTSE Bursa Malaysia Emas Shariah Index
<b>HM2</b>	80% FTSE Bursa Malaysia Emas Shariah Index + 20% Maybank 12 month Fixed Deposit Rate
<b>HF</b>	Maybank 12 month Fixed Deposit Rate
<b>APS</b>	GPR - Customized Asia Pac (Ex-Japan) Property Index
<b>AMF</b>	70% MSCI Asia ex Japan Index + 30% JP Morgan Asia Credit Index
<b>ALB</b>	Markit iBoxx ALBI ex-China Onshore ex-China Offshore ex-Taiwan Net of Tax Custom Index <sup>iii</sup>
<b>GMN</b>	Maybank 12 month Fixed Deposit Rate
<b>DPF</b>	50% MSCI China Index + 50% MSCI India Index
<b>ASF</b>	MSCI Asia ex Japan Index
<b>PGS</b>	MSCI ACWI
<b>PEP</b>	80% FTSE-Bursa Malaysia Top 100 Index + 20% MSCI ACWI
<b>PMP</b>	40% FTSE-Bursa Malaysia Top 100 Index + 20% MSCI ACWI + 40% Maybank 12 Month Fixed Deposit Rate

<sup>iii</sup> The benchmark of **PRULink Asia Local Bond Fund** is changed from "HSBC Customised Index Composite" to "Markit iBoxx ALBI ex-China Onshore ex-China Offshore ex-Taiwan Net of Tax Custom Index" effective from 11 August 2016. The performance of new benchmark will be tracked thereafter.

**Note:** The benchmark of respective funds will vary based on the fund's investment strategies and approach. Past performances of the funds are not indicative of future performance and the performance of the funds are not guaranteed.

#### Unit Pricing

- Unit pricing is done daily. Please visit [www.prudential.com.my](http://www.prudential.com.my) for the unit pricing.
- Unit price is calculated based on the market value of the underlying assets of the fund, divided by the number of units issued.
- The investment-linked funds do not pay any dividend. All investment incomes and capital gains are automatically rolled up in its unit price.
- Unit price is the single price at which units are created and cancelled.

#### Forward Pricing

Units are created and/or cancelled at the next pricing date upon policy issuance and following receipt of premium thereafter (if any) or notification of claim / withdrawal.

#### Plan Description & Benefits

PRUWith You is a regular premium investment-linked policy (ILP) that offers a combination of insurance protection and investment.

In the event of Life Assured's death, a lump sum benefit of the following will be payable:

- (a) RM 150,000 (i.e. basic sum assured), plus
- (b) the value of units in BUA and IUA (if any).

In the event of Life Assured suffering from TPD prior to the Policy Anniversary of ANB 70 or expiry of the policy, whichever is earlier, RM 150,000 will be payable.

(Payment of TPD benefit will reduce basic sum assured by the sum assured paid while value of units remain in the plan if there is still other benefits remained in the policy).

The policy is guaranteed to be in force in the first 72 months as long as all premiums are paid up to date and no withdrawal from BUA is performed during this period.

Please refer to **Conditions** and **Exclusions** for Death and TPD terms and exclusions.

#### Conditions:

##### Total and Permanent Disability (TPD)

In the event of Total and Permanent Disability (TPD) prior to the Policy Anniversary of insured life's ANB 70 or expiry of the policy, whichever is earlier, one lump sum payable under all policies with us on any one life is up to RM 1 million. Any excess will be paid on the anniversary of the disability subject to proof of continued disability. Upon earlier death, the balance shall be payable.

Total and Permanent Disability (TPD) shall mean:

- while below the age of 16 years, the insured life suffers an accident, or illness or sickness and as a direct result of such accident or illness or sickness, he/she:
  - (a) requires constant care and attention; and
  - (b) is confined to his/her home under medical supervision or in a hospital or similar institution.
- while aged above and including 16 years but below the age of 61 years, the insured life:
  - (a) becomes permanently and completely unable to engage in any occupation and is permanently and completely unable to perform any work for remuneration or profit;
  - (b) totally and irrecoverably loses sight in both eyes;
  - (c) totally and irrecoverably loses by severance one limb each at or above his/her wrist and ankle, or two limbs at or above his/her wrist or ankle; or
  - (d) totally and irrecoverably loses sight in one eye and totally and irrecoverably loses by severance one limb at or above his/her wrist or ankle.
- while aged above and including 61 years but below the Policy Anniversary of insured life's ANB 70 or expiry of the policy, whichever is earlier, the insured life shall receive confirmation by a Consultant Physician of the loss of independent existence lasting for a minimum period of 6 months and resulting in a permanent inability to perform at least 3 of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.

Activities of Daily Living are:

- (a) Transfer
- (b) Dressing
- (c) Mobility
- (d) Bathing/Washing
- (e) Eating
- (f) Continence

In all cases above, such disability must be permanent and must last for a minimum period of six (6) consecutive months.

For the purpose of this benefit, the word "permanent" shall mean beyond the hope of recovery with current medical knowledge and technology.

#### Exclusions

##### Death

If death was due to suicide within one year from the effective date of policy or the date of policy revival, whichever is later, the value of units at the valuation date after the date of notification shall be payable.

##### Total and Permanent Disability (TPD)

TPD benefit is not payable if the disability is directly or indirectly caused by

- (a) any pre-existing conditions;
- (b) any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (c) any traveling in an aircraft other than as a pilot or a member of a crew or a fare paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only; or
- (d) any participation in any aerial sporting activities such as hang-gliding, ballooning, parachuting, sky-diving, bungee jumping and other such similar activities.

**Note:** This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

(i) **Juvenile Lien (only applicable for child policy):**

In the event of a claim arising from death or TPD on life of the child before ANB 5, the amount (excluding value of units) payable as a percentage of sum assured will be as shown in the table below:

Child's ANB	Percentage Sum Assured for Death / TPD (%)
1	20
2	40
3	60
4	80

The value of units payable is not subjected to juvenile lien.

(ii) **Guaranteed Insurance Charge:**

The insurance charges for death and TPD benefits are guaranteed.

## Appendix: Critical Illness and Payor Benefit

Crisis Guard, Payor Basic

### Plan Description & Benefits

Crisis Guard pays the sum assured<sup>iv</sup> upon diagnosis of a covered critical illness prior to the expiry of the policy. Benefit paid will reduce the basic sum assured accordingly.

Payor Basic pays the Insurance Premium upon Life Assured suffering from TPD<sup>vii</sup> or diagnosis of a covered critical illness. Provided the policy is in force, this benefit will be payable until the Policy Anniversary of Life Assured's ANB 100.

<sup>iv</sup> 10% of the sum assured subject to a maximum of RM 25,000 is payable on Angioplasty And Other Invasive Treatments For Coronary Artery Disease; and for Full-Blown AIDS, 50% of the sum assured is payable. The sum assured will be reduced after partial claim is made.

<sup>vii</sup> Refer to TPD event prior to the Policy Anniversary of insured life's ANB 70 or expiry of the rider, whichever is earlier.

Conditions:

#### Critical Illnesses

The 43 illnesses listed below are covered under Crisis Care, Crisis Guard and payor riders, except for Angioplasty And Other Invasive Treatments For Coronary Artery Disease is not covered under payor riders.

1) Stroke	11) Benign Brain Tumor	24) Chronic Aplastic Anemia	34) Muscular Dystrophy
2) Heart Attack	12) Paralysis Of Limbs	25) Motor Neuron Disease	35) Poliomyelitis
3) Cancer	13) Blindness	26) Parkinson's Disease	36) Chronic Relapsing Pancreatitis
4) Kidney Failure	14) Deafness	27) Alzheimer's Disease / Severe Dementia	37) Progressive Scleroderma
5) Serious Coronary Artery Disease	15) Third Degree Burns	28) Surgery To Aorta	38) HIV Infection Due To Blood Transfusion
6) Coronary Artery By-Pass Surgery	16) End-Stage Lung Disease	29) Multiple Sclerosis	39) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
7) Angioplasty And Other Invasive Treatments For Coronary Artery Disease	17) Encephalitis	30) Primary Pulmonary Arterial Hypertension	40) Full-Blown AIDS
8) End-Stage Liver Failure	18) Major Organ / Bone Marrow Transplant	31) Medullary Cystic Disease	41) Apallic Syndrome
9) Fulminant Viral Hepatitis	19) Loss Of Speech	32) Cardiomyopathy	42) Loss Of Independent Existence
10) Coma	20) Brain Surgery	33) Systemic Lupus Erythematosus With Severe Kidney Complications	43) Terminal Illness
	21) Heart Valve Surgery		
	22) Bacterial Meningitis		
	23) Major Head Trauma		

For conditions of Death & Total and Permanent Disability (TPD) for payor rider(s), please refer to **Appendix for Death & Total and Permanent Disability (TPD) Benefit**.

### Exclusions

#### Critical Illness

Critical illness and payor benefits are not paid for:

- (a) symptoms of illness that occur prior to or within 30 days after the rider has commenced or the date it is revived, except for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty And Other Invasive Treatments For Coronary Artery Disease in which a 60-day waiting period applies;
- (b) illness that is directly or indirectly caused by the existence of AIDS or the presence of any HIV infection, except for "HIV Infection Due To Blood Transfusion", "Full-Blown AIDS", "Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection" and any other conditions covered under this Critical Illness Category;
- (c) illness arises directly or indirectly from pre-existing illnesses; or
- (d) illness that is a congenital condition or is caused directly or indirectly from a congenital condition which happens, or which the Life Assured start to get symptoms of, within the first 2 years from the date of birth of the Life Assured.

**Note:** This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

For exclusion of Death & Total and Permanent Disability (TPD) for payor rider(s), please refer to **Appendix for Death & Total and Permanent Disability (TPD) Benefit**.

### Other Policy Conditions

#### (i) Juvenile Lien (only applicable for child policy):

In the event of a claim arising from diagnosis of a critical illness (except for Essential Child Plus, Total Multi Crisis Care, Multi Crisis Care, Early Crisis Care) of the child before ANB 5, the amount (excluding value of unit) payable as a percentage of sum assured will be as shown in the table below:

Child's ANB	Percentage of Sum Assured for Critical Illness (%)
1	20
2	40
3	60
4	80

The value of units payable is not subjected to juvenile lien.

(ii) **Waiting Period:**

Critical illness and payor benefits under the policy will only start 60 days after the effective date of the rider or the date it is revived for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty And Other Invasive Treatments For Coronary Artery Disease.

Coverage on all other illnesses will start 30 days after the effective date of the rider or the date it is revived.

(iii) **Non-guaranteed Insurance Charge:**

We reserve the right to revise the insurance charges for critical illness and payor benefits at Policy Anniversary by giving 30 days written notice and 3 months written notice respectively to you.

## Appendix: Accidental Benefit

Acci Guard Plus, Acci Med Plus

### Plan Description

Acci Guard Plus pays the sum assured on death or TPD due to accident or a percentage of the sum assured on disablement due to accident prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier. In addition, the rider also pays compassionate benefit upon death.

Acci Med Plus reimburses the actual expenses incurred for medical treatment, hospital confinement or nursing services due to accident prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier, up to the rider sum assured within 104 weeks from the date of accident. It also reimburses the actual expenses for traditional & complementary treatment, up to RM300 per accident, incurred within 90 days from the date of accident, subject to RM1,500 per lifetime. In addition, it also pays overseas companion allowance and prosthesis / wheelchair allowance.

Benefits	
Benefit	Amount / % of Sum Assured
<b>(a) Compassionate Benefit</b> (i) Non-accidental causes (ii) Accidental death (iii) Accidental death in overseas	RM 2,000 RM 4,000 RM 6,000
<b>(b) Accidental Death, TPD or Disablement Benefit<sup>ix</sup></b>	Up to 100%
<b>(c) Double Indemnity</b> 2 times the amount under (ii) will be payable for accidents occurring: (i) while the Life Assured was traveling in any mechanically propelled public conveyance; (ii) while the Life Assured was in an elevator car (excluding elevator in mines and construction sites); or (iii) in consequence of the burning of the theatre, hotel or other public building in which the Life Assured shall be at the commencement of the fire.	Up to 200%
<b>(d) Reimbursement of Medical Expenses</b> Reimburse the actual expenses incurred for medical treatment, hospital confinement or nursing services due to accident	Up to RM2,000 per accident
Traditional & Complementary Treatment (Max RM 300 per accident, subject to RM 1,500 per lifetime)	Up to RM30 per day
<b>(e) Overseas Companion Allowance</b> Reimburse return economy airfare ticket incurred for one of the immediate family member to visit the Life Assured who is hospitalized overseas due to accident for at least 10 days. One-way economy airfare for the Life Assured to return Malaysia immediately following such hospitalisation due to accident.	Up to RM1,000
<b>(f) Prosthesis / Wheelchair Allowance</b> Reimburse reasonable costs of purchasing wheelchair and/or artificial limb(s) in the event that the bodily injury due to accident, resulting in the Life Assured depending on artificial limb(s) and/or wheelchair permanently.	Up to RM1,000
<b>(g) Accidental Income</b>	N/A
(a) <b>Temporary Total Disability</b>	N/A
(b) <b>Temporary Partial Disability</b>	N/A
(c) <b>Confinement in Malaysian Government Hospital</b>	N/A

#### <sup>ix</sup> Accidental Death & Disablement Benefit Table

	% of Sum Assured
Death of Life Assured	100%
Total and Permanent Disability	100%
Total, Permanent and Irreversible:-	
Loss of two limbs	100%
Loss of both hands or of all fingers and both thumbs	100%
Loss of all sight in both eyes	100%
Loss of hand at or above wrist	100%
Loss of leg at or above ankle	100%
Loss of all sight in one eye	100%
Loss of all sight in one eye except perception of light	50%
Loss of lens of one eye	50%
Loss of speech	50%
Loss of four fingers and thumb	70%
Loss of four fingers	40%
Loss of thumb	30%
	15%
Loss of finger	10%
	7.5%
	5%
Loss of metacarpals	3%
	2%
Loss of all toes on one foot	15%
Loss of great toe	5%
	2%

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Loss of other toe, each		2%
Fractured leg or patella with established non-union		10%
Shortening of leg by at least 2.5 cm		7.5%
Loss of hearing	- Both ears	75%
	- One ear	15%
Loss of whole ear	- Both ears	6%
	- One ear	3%

## Exclusions

Accident benefits are not paid as a consequence of:

- (a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, taking part in riot, strike or civil commotion;
- (b) breaking or trying to break any law or to resist arrest;
- (c) attempted suicide or self-inflicted injuries while sane or insane;
- (d) pregnancy, childbirth, miscarriage or any related complications;
- (e) pre-existing physical or mental defect or infirmity;
- (f) engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member of or as a fare-paying passenger on a licensed passenger- carrying commercial aircraft operating on a regular scheduled route or any hazardous activities or sports, unless agreed to by special endorsement;
- (g) narcotic or drug unless taken as prescribed by a qualified registered medical practitioner; or
- (h) alcohol intoxication.

**Note:** This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

## Other Policy Conditions

### (i) Juvenile Lien (only applicable for child policy):

In the event of a claim arising from accidental death, TPD or disablement on life of the child before ANB 5, the amount (excluding value of units) payable as a percentage of sum assured will be as shown in the table below:

Child's ANB	Percentage of Sum Assured for Accidental Death, TPD or Disablement (%)
1	20
2	40
3	60
4	80

### (ii) Change in Occupation, Avocation & Sports:

You must inform us if there is any change of occupation, avocation or sporting activity because it may affect the premiums, terms, conditions and benefits of the products.

### (iii) Non-guaranteed Insurance Charge:

We reserve the right to revise the insurance charges at Policy Anniversary by giving 3 months written notice to you.

**Plan Description**

PRUMillion Med reimburses medical expenses according to the selected plan in the event of hospitalisation or outpatient treatment due to illness or injury.

**Benefits**

Plan	PRUMillion Med
Benefit	Benefit Amount
<b>(a) Hospital Daily Room &amp; Board Benefit</b> (120 days per year)	Reimburse up to RM200 per day
<b>Hospital &amp; Surgical Benefits</b>	
<b>(b) Intensive Care Unit / Cardiac Care Unit Benefit</b> (120 days per year)	As Charged
<b>(c) In-Hospital &amp; Related Services Benefit</b>	
- Surgical Fees	
- Hospital Supplies and Services	
- Operating Theatre Fees	
- Anaesthetist Fees	
- In-Hospital Specialist's Visit (limit to 2 visits per day)	
<b>(d) Organ / Bone Marrow Transplant Benefit</b>	
<b>Outpatient Treatment Benefits</b>	
<b>(e) Pre-hospitalisation Treatment Benefit</b> (within 60 days before hospitalisation)	As Charged
<b>(f) Post-hospitalisation Treatment Benefit</b> (within 90 days after hospital discharge)	
<b>(g) Day Surgery / Day Care Procedure Benefit</b>	
<b>(h) Outpatient Cancer Treatment Benefit</b>	
<b>(i) Outpatient Kidney Dialysis Benefit</b>	
<b>(j) Outpatient Physiotherapy Treatment Benefit</b> (within 90 days after hospital discharge)	Up to RM6,000 per year
<b>(k) Home Nursing Care Benefit</b> (180 days per lifetime)	Up to RM4,000 per confinement
<b>(l) Outpatient Dengue Fever Treatment Benefit</b>	Up to RM2,000 per diagnosis
<b>Other Benefits</b>	
<b>(m) Intraocular Lens Benefit</b>	Up to RM6,000 per lifetime
<b>(n) Emergency Treatment For Accidental Injury Benefit</b>	Up to RM4,000 per accident
<b>Med Saver</b>	RM300
<b>Overall Annual Limit</b>	RM1,380,000
<b>Lifetime Limit</b>	Not Applicable
<b>Emergency Medical Assistance</b>	Yes
<b>Expert Medical Opinion</b>	Yes

**(a) Hospital Daily Room & Board Benefit**

Reimburse reasonable and customary room & board or high dependency unit charges (subject to daily limit of the chosen plan for PRUMillion Med) made by a hospital during a hospital confinement, for up to the maximum number of days stated in the Table of Benefits above. If the actual daily room and board charge is less than the chosen daily room & board amount of PRUMillion Med, any remaining amount of room & board will NOT be paid to the policyholder.

**(b) Intensive Care Unit / Cardiac Care Unit Benefit**

Reimburse reasonable and customary charges made by a hospital for confinement in intensive care unit or cardiac care unit, for up to the maximum number of days stated in the Table of Benefits above.

**(c) In-Hospital & Related Services Benefit**

Reimburse reasonable and customary charges incurred for the following medically necessary in-hospital & related services:

- **Surgical Fees**  
Reimburse reasonable and customary charges incurred for any medically necessary surgical procedure performed at a hospital. These include pre and post surgical care.
- **Hospital Supplies and Services**
  - Prescribed drugs and medicine for in-hospital use.
  - Dressings, splints, plaster casts and Life Assured's needs as an in-patient.
  - Diagnostic and/or investigation tests such as electrocardiogram, scans, laboratory tests, etc.
  - Food, beverages and lodging charged by the hospital for an adult accompanying an insured child aged 15 or below, subject to a maximum of 120 days per year.
  - Ambulance service to/from a hospital.
  - Intravenous infusions, administration of blood and by-products of blood.
  - Other ancillary medical services and supplies, excluding private in-hospital nursing care.



- **Operating Theatre Fees**  
For the use of operating room and equipment incidental to the medically necessary surgical procedure.
  - **Anaesthetist Fees**  
For medically necessary administration of anaesthesia by anaesthetist.
  - **In-Hospital Specialist's Visit**  
For medically necessary specialist's visit, up to maximum 2 visits per day.
- (d) **Organ / Bone Marrow Transplant Benefit**  
Reimburse reasonable and customary charges incurred for medically necessary transplant of a kidney, heart, lungs, liver or bone marrow on the Life Assured as a recipient of the organ / bone marrow (whichever applies). Payment for this Benefit is applicable only once per lifetime.
- (e) **Pre-hospitalisation Treatment Benefit**  
Reimburse reasonable and customary charges incurred for medically necessary treatment, consultation, investigation and/or diagnostic tests performed within 60 days prior to hospital admission date, for a medical condition for which hospitalisation was required.
- (f) **Post-hospitalisation Treatment Benefit**  
Reimburse reasonable and customary charges incurred for medically necessary follow-up treatment performed within 90 days after hospital discharge, for the medical condition for which hospitalisation was required. This shall include the medicines prescribed during follow up treatment but shall not exceed the supply needed for 90 days.
- (g) **Day Surgery / Day Care Procedure Benefit**  
Reimburse reasonable and customary charges incurred for medically necessary surgical procedure performed at a hospital or day surgery / day care specialist centre where the Life Assured both arrives and returns home on the day of procedure.
- (h) **Outpatient Cancer Treatment Benefit**  
Reimburse reasonable and customary charges incurred for medically necessary outpatient treatment of cancer performed at a registered cancer treatment centre or a hospital.
- (i) **Outpatient Kidney Dialysis Benefit**  
Reimburse reasonable and customary charges incurred for medically necessary outpatient kidney dialysis treatment performed at a registered dialysis centre or a hospital.
- (j) **Outpatient Physiotherapy Treatment Benefit**  
Reimburse reasonable and customary charges incurred for medically necessary follow-up physiotherapy treatment performed within 90 days after hospital discharge, for the medical condition for which hospitalisation was required. This shall exclude the medicines prescribed during follow up physiotherapy treatment.
- (k) **Home Nursing Care Benefit**  
Reimburse reasonable and customary charges incurred for continued nursing care by a registered nurse in a home (on recommendation of the attending doctor) within 14 days immediately after discharge from the hospital for continued treatment of the medical condition. The amount of benefits we pay shall not be more than, for any one confinement, the amount stated in the Table of Benefits above. The total amount payable for this benefit shall not be more than the maximum number of days stated in the Table of Benefits above.
- (l) **Outpatient Dengue Fever Treatment Benefit**  
Reimburse reasonable and customary charges incurred for medically necessary outpatient treatment of dengue fever performed at a registered clinic or hospital. The amount of benefits we pay shall not be more than, for any one event, the amount stated in the Table of Benefits above.
- (m) **Intraocular Lens Benefit**  
Reimburse reasonable and customary charges incurred for medically necessary intraocular lenses for cataract or eye injury up to RM 6,000 per lifetime.
- (n) **Emergency Treatment for Accidental Injury Benefit**  
Reimburse reasonable and customary charges incurred for emergency outpatient treatment of an accidental injury up to RM4,000 per accident at any registered clinic or hospital within 48 hours and its follow-up treatment, for up to 30 days from the actual date of accident.  
Treatment shall include, but not limited, to the following:
- closed manipulation / reduction of bone fracture or joint dislocation
  - application of Plaster of Paris
  - removal of foreign body from eye / ear / nose / throat
  - toilet and Suture of laceration wound
  - dressing of injury wound
- We shall also reimburse reasonable and customary charges incurred for the medically necessary dental treatment of an accidental injury provided the treatment is received within 48 hours of the accident by a dentist at any registered dental clinic or hospital.  
Dental treatments necessary for restoration of function shall include:
- replacement of sound natural teeth
  - placement of denture
  - prosthetic services such as bridges and crowns or their replacement
  - dental implants
- However, we shall not be liable to the expenses for the following conditions:
- dental appliances
  - charges for routine check-up
  - charges for dentures which include for replacement of congenitally missing teeth or teeth which were lost before the date of the accident, the effective date of the rider or the date it is revived, whichever is later
  - treatment by someone other than a dentist

We may reimburse any reasonable and customary charges incurred for medically necessary treatment for injuries from accident performed during hospital confinement under this benefit.

## Exclusions

Medical benefits are not paid as a consequence of:

- (a) pre-existing conditions;
- (b) Specified Illnesses occurring during the first 120 days from the effective date of the rider or the date it is revived, whichever is later:
  - (1) hypertension, diabetes mellitus and cardiovascular disease;
  - (2) growths of any kind including tumours, cancers, cysts, nodules, polyps;
  - (3) stones of the urinary system and biliary system;
  - (4) any disease of the ear, nose (including sinuses) or throat;
  - (5) hernias, haemorrhoids, fistulae, hydrocele or varicocele;
  - (6) any disease of the reproductive system including endometriosis; or
  - (7) any disorders of the spine (including a slipped disc) and knee conditions.
- (c) any medical or physical conditions and its signs or symptoms occurring within the first 30 days from the effective date of the rider or the date it is revived, whichever is later, except for traumatic bodily injury caused by an accident;
- (d) any neonatal medical or physical conditions including birth trauma (a physical injury sustained by an infant during birth) occurring within the first 30 days from the effective date of the rider, the date it is revived or the date of birth of the Life Assured, whichever is the latest;
- (e) elective cosmetic or plastic surgery (except re-constructive surgery necessary to restore function), hyperhidrosis, circumcision, eye examination for nearsightedness, farsightedness or astigmatism, visual aids and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as but not limited to artificial limbs, hearing aids, cochlear apparatus, external or temporary pacemakers and prescriptions thereof;
- (f) dental conditions including dental treatment or oral surgery except as necessitated by accident to restore function of sound natural teeth occurring while the policy and the rider are in force;
- (g) private nursing (except for Home Nursing Care Benefit), rest cures or sanatoria care;
- (h) drug abuse, addictive disorders from any kind of substance or alcohol use or misuse, under influence of alcohol, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases requiring quarantine by law;
- (i) any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;
- (j) pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility and its complications. Erectile dysfunction and tests or treatment related to impotence or sterilization;
- (k) primarily for investigatory purposes, diagnosis, X-ray examination, stem cell therapy, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not medically necessary and any preventive treatments, preventive medicines or examinations carried out by a physician, and treatments specifically for weight reduction or gain or bariatric surgery;
- (l) suicide, attempted suicide or intentionally self-inflicted injury while sane or insane;
- (m) war or any act of war, declared or undeclared, criminal or terrorist activities, act of foreign enemies, active duty in any armed forces, direct participation in strikes, riots, civil commotion, insurrection, revolution or any war-like operations;
- (n) ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
- (o) expenses incurred for donation of any body parts or organ by the Life Assured and acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;
- (p) investigation and treatment of sleep apnoea and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, hyperbaric oxygen therapy, herbalist treatment, massage or aroma therapy or other alternative treatment;
- (q) care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Life Assured, and disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract;
- (r) psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);
- (s) costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items;
- (t) sickness or injury arising from violation of any law, participating in racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
- (u) private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;
- (v) expenses incurred for sex changes;
- (w) experimental treatment, including medication and/or unconventional medical technology / procedure, which has not been proven to be effective, based on established medical practice, or which has not been approved by a recognised body in Malaysia; or
- (x) care or treatment that does not lead to a recovery, conservation of the Life Assured's condition or restoration to the Life Assured's previous state of health.

**Note:** This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

## Other Policy Conditions

### (i) Med Saver:

- You must first pay RM300 selected out of the eligible benefits except for Hospital Daily Room & Board and Intraocular Lens per disability.

### (ii) Waiting Period:

Cover begins immediately on acceptance for hospitalisation caused by accidents, but it only begins:-

- 120 days after the effective date of the rider or the date it is revived for Specified Illnesses,
- 30 days after the effective date of the rider or the date it is revived for any other causes.

(iii) **Medically Necessary:**

A medical service which is consistent with the diagnosis and customary medical treatment for a disability, and is in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits. Please refer to the policy contract for the full definition.

Please refer to [www.prudential.com.my](http://www.prudential.com.my) for the "Non-Medically Necessary Services" list for examples of medical services that do not satisfy the definition of "Medically Necessary". The list is not exhaustive and is subject to review from time to time.

(iv) **Reasonable and Customary Charges:**

We shall reimburse the charges for medical care and services for the medically necessary treatment of a disability that do not exceed the general level of charges being made by others of similar standing within Malaysia. Such charges when incurred, taking into consideration similar or comparable treatment, services or supplies to individual of the same gender and of comparable age of similar sickness, disease or injury and in accordance with accepted medical standards and practice and could not have been omitted without adversely affecting the Life Assured's medical condition.

(v) **Overseas Treatment:**

If you choose to have or if you have been referred to be treated outside Malaysia, the benefits for the treatment are limited to the reasonable and customary medically necessary charges for equivalent local treatment in Malaysia and subject to 90 days residence limit.

(vi) **Change in Occupation, Avocation & Sports:**

You must inform us if there is any change of occupation, avocation or sporting activity because it may affect the premiums, terms, conditions and benefits of the products.

(vii) **Non-guaranteed Insurance Charge:**

We reserve the right to revise the insurance charges at Policy Anniversary by giving 30 days notice to you.

(viii) **Other terms and conditions:**

- The coverage will cease on expiry date and we shall strictly not be liable for any expenses that take place after the expiry date.
- Emergency Medical Assistance and Expert Medical Opinion are services provided from third party providers which are non-contractual in nature and do not form part of the policy. We have the right to terminate this service by giving a 90 day written notice.
- Please refer to [www.prudential.com.my](http://www.prudential.com.my) for the full insurance charges for PRUMillion Med.

## Charges

- **Service Charge:**  
It is RM 5.00/month to cover for the policy fees.

## Benefits

- **Goal Achievement Benefit**  
After your policy has inception, you will be rewarded with RM500 subject to the applicable waiting period if you are able to achieve any one of the following events while your policy is in force, subject to terms and conditions stipulated in policy contract.
  - Travelling to 10 different countries
  - Doubling of salary
  - Owning a house
  - Marriage
  - Child BirthGoal Achievement Benefit is only applicable for Life Assured with entry ANB 25 or below. Benefits is only claimable once in a lifetime when the Life Assured age is between ANB 19 and 50.
- **Maturity Benefit**  
At maturity, the value of units in BUA and IUA (if any) is payable.
- **Longevity Benefit**  
On the Policy Anniversary of Life Assured's ANB 100, the sum of basic sum assured is payable.
- **Surrender Benefit**  
Upon surrendering, this policy will pay the value of units in BUA and IUA (if any).

## Options

- **Premium Holiday:**  
You may stop paying the recommended premium but the policy may lapse, unless there are available units in the plan to pay insurance charges and other charge. The charges will be deducted from the accounts through cancellation of units. However, if you do not wish to continue with the cancellation of units for rider's coverage, please provide us a written notice and the rider(s) attached in the policy will be cancelled.  
  
During premium holiday, the policy will no longer be guaranteed to be in force for the first 72 months of the policy.
- **Fund Switching:**  
If you find that the fund(s) that you have chosen is no longer appropriate, you have the flexibility to switch fund. You are allowed four switches per policy year without any fee. For additional switches, you may be charged a fund switching fee. Fund switching fee is set at 1.00% of the switched amount subject to a maximum of RM 50.00 per switch. However, the fee is currently waived until electronic transactions are available. Thereafter, manual request for additional switches will be subjected to the fees mentioned.
- **Premium Re-Direction:**  
You have the flexibility to revise the proportion of your regular premium invested in different funds in multiple of 5.00% or revise your choice of investment-linked fund for future allocated premium.
- **Single Premium Top-Ups:**  
Single-premium top-ups can be made at any time. The minimum amount required for each single-premium top-up is RM 100.00. 95.00% of top-ups are used to purchase units, you can maximise your value of units by maximising your top-ups.
- **Withdrawals:**  
Withdrawals can be made at any time in terms of number of units or fixed monetary amount through cancellation of units. Each partial withdrawal incurs a partial withdrawal charge of RM 25.00. This charge will be waived until electronic transaction is available. Thereafter, manual request for partial withdrawal will be subjected to the charge mentioned.  
  
If you make a withdrawal from BUA, the policy will no longer be guaranteed to be in force for the first 72 months of the policy.
- **Option to Vary Sum Assured, Premium and Policy Term:**  
You may vary the sum assured, the premium and policy term subject to our requirement. If you reduce the premium, your policy benefits may be reduced accordingly.
- **Extension of Coverage Term:**  
This product comes with Extension of Coverage Term to extend the term of basic plan and rider(s) (if applicable) up to the Policy Anniversary of Life Assured's ANB 100 or the rider's maximum coverage term, whichever is earlier. Unless you change the applicability of Extension of Coverage Term, your policy will be auto extended as long as it has sufficient value of units to be deducted to pay for the relevant charges, fees and taxes during the extended term. To ensure sufficient value of units, additional premium is likely required during the extended term.  
  
While your policy is still in force during the extended term, the benefits of the basic plan and rider(s), if any, provided under your policy shall continue, subject to terms and conditions stipulated in policy contract.

## Notes:

1. **Taxes at the prevailing rate may be charged on any of the premiums, or any other payments due (where applicable) under this policy.**
2. **Company reserves the right to review all the fees and charges mentioned above from time to time.**