



PRUWealth Plus

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 PRUWealth Plus. Be sure to also read the general terms and conditions.)

PRUDENTIAL ASSURANCE MALAYSIA BERHAD

PRUWealth Plus

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 / Total and Permanent Disability (TPD) benefit 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 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 500,000 (i.e. basic sum assured) or value of units in Basic Unit Account (BUA), whichever is higher (hereafter referred to as (a)), plus (b) value of units in Investment Unit Account (IUA) (if any).
Total and Permanent Disability (TPD) Benefit	RM 500,000 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. Note: Payment of this benefit will reduce the basic sum assured, Crisis Guard sum assured (if applicable), and value of units in BUA accordingly as per stipulated in policy contract.
Accidental Death (AD) Benefit	Death Benefit and one of the below shall be payable if the following event happens prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier: (i) an additional 100% of (a) if death is due to accident; (ii) an additional 200% of (a) if death is due to accident from commuting in public conveyance, elevator car, burning of theatre, hotel or other public building; or (iii) an additional 300% of (a) if death is due to accident occurring while Life Assured is residing or travelling outside of Malaysia (except Singapore and Brunei) for not more than 90 consecutive days, or in Singapore or Brunei for any number of days.
Infectious Disease Benefit	RM 5,000 shall be payable for each diagnosis of infectious disease in Category A as stipulated in Appendix: Infectious Disease Benefit that happens prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier, subject to each infectious disease only being payable once during the policy term. RM 10,000 shall be payable for each hospitalisation of infectious disease in Category B as stipulated in Appendix: Infectious Disease Benefit that happens prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier, subject to each infectious disease only being payable once during the policy term.
Loyalty Bonus	RM 1 per RM 1,000 basic sum assured shall be credited into IUA once every 2 years, with the first bonus being credited upon completion of 9 policy years, provided the policy is still in force, subject to terms and conditions stipulated in policy contract.
Loyalty Booster	RM 80 per RM 1,000 basic sum assured shall be credited into IUA by the Policy Anniversary of Life Assured's ANB 70, provided the policy is still in force, subject to terms and conditions stipulated in policy contract.
Maturity Benefit	Value of units in BUA and IUA (if any).

Note: AD Benefit, Infectious Disease Benefit, Loyalty Bonus and Loyalty Booster shall not be payable if basic sum assured is reduced to zero by accelerating benefit such as TPD Benefit and/or Crisis Guard.

Critical Illness Benefit

Crisis Guard	RM 200,000 Note: Payment of this benefit will reduce the basic sum assured, TPD sum assured and value of units in BUA accordingly as per stipulated in policy contract.
Crisis Care	Not applicable

Additional Death Benefit

Level SA Rider	Not applicable
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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
Optional Investment Premium Riders	
PRUSaver	Not applicable
PRUSaver Kid	Not applicable

Ratio of Fund(s) chosen:

PRULink Funds

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

PRULink Global Funds

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

PRULink Local and Global Funds

PRULink Equity Plus Fund (PEP)	0%	PRULink Managed Plus Fund (PMP)	0%		
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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:

- you do not pay your premium due within the grace period; or
- 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
Accidental Death (AD) Benefit	All covered conditions	Immediately
Infectious Disease Benefit	All covered infectious diseases	90 days

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.

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.

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

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 PRUWealth Plus

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
Premium Payment Period : 40 years (Full Pay option is selected)
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					
PRULink Equity Income Fund (PI)	0%	PRULink Equity Focus Fund (FF)	0%	PRULink Managed Fund II (PM2)	100%
PRULink Bond Fund (PF)	0%	PRULink Dana Unggul (HE)	0%	PRULink Dana Urus II (HM2)	0%
PRULink Dana Aman (HF)	0%				
PRULink Global Funds					
PRULink Global Strategic Fund (with Hedging) (PGS)	0%	PRULink Asia Managed Fund (AMF)	0%	PRULink Asia Local Bond Fund (ALB)	0%
PRULink Asia Equity Fund (ASF)	0%	PRULink Global Market Navigator Fund (GMN)	0%	PRULink Dragon Peacock Fund (DPF)	0%
PRULink Asia Property Securities Fund (APS)	0%				
PRULink Local and Global Funds					
PRULink Equity Plus Fund (PEP)	0%	PRULink Managed Plus Fund (PMP)	0%		

Benefits:

Accounts	Plan	Term (Years)	Sum Assured (RM)	Premium (RM)
Basic Unit Account:	PRUWealth Plus (Basic)	40	500,000	300.00
	Crisis Guard	40	200,000	
	Payor Basic	40	3,600 p.a.	
Insurance Premium				300.00 (A)
Investment Premium				0.00 (B)
Total Premium				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 38 years to your ANB 68 under Projected Investment Return (X%); and 47 years to your ANB 77 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 55 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**Wealth Plus 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 benefits 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: **PRUWealth Plus**
 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

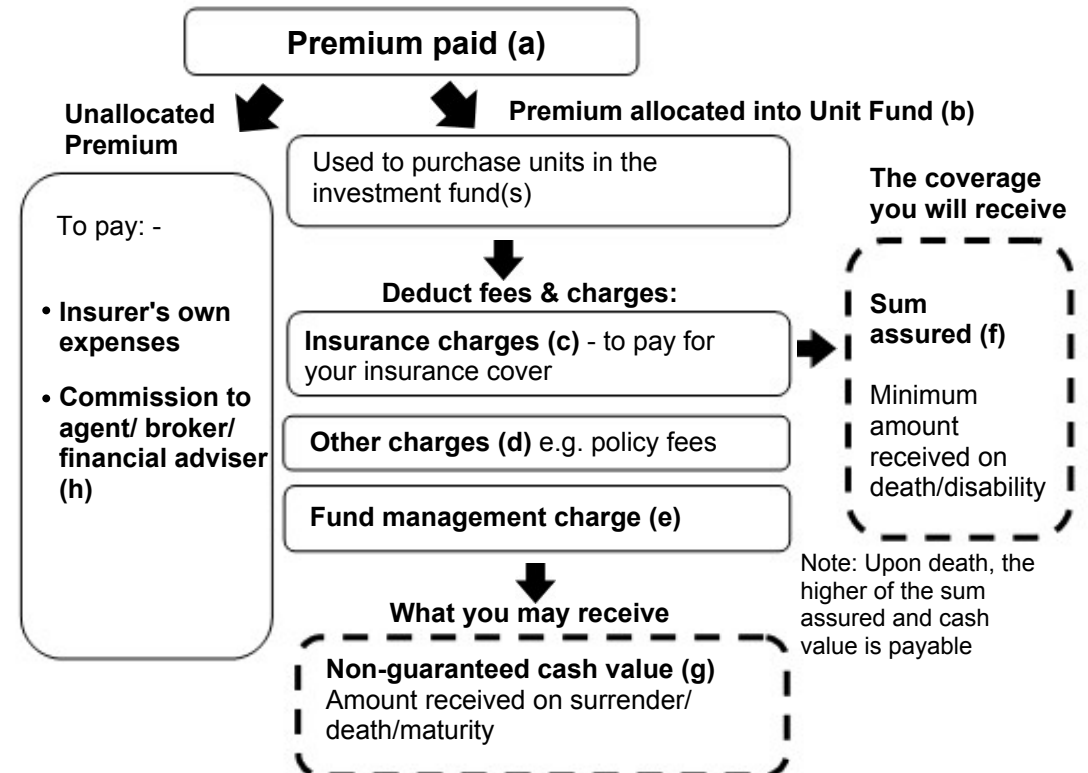
Benefits

- **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 Management Charge (e)
- Fund Switching Fee
- Partial Withdrawal Charge

Table 1: PRUWealth Plus (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 ¹ (RM) (c)				Other Charges ¹ (RM) (d)		Fund Management Charge (RM) (e)		Sum Assured (RM) (f)	Non-Guaranteed Cash Value (RM) (g)		Non-Guaranteed Death Benefits ² (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	634	634	157	157	60	60	9	9	500,000	1,313	1,332	500,000	500,000	1,440	40.00
2	3,600	2,160	60.00	633	633	167	167	60	60	26	27	500,000	2,623	2,699	500,000	500,000	1,440	40.00
3	3,600	2,160	60.00	643	642	178	178	60	60	43	45	500,000	3,921	4,091	500,000	500,000	900	25.00
4	3,600	2,880	80.00	651	651	191	191	60	60	65	68	500,000	5,926	6,239	500,000	500,000	900	25.00
5	3,600	2,880	80.00	675	674	205	205	60	60	91	96	500,000	7,903	8,420	500,000	500,000	540	15.00
6	3,600	2,880	80.00	688	688	223	222	60	60	116	125	500,000	9,861	10,642	500,000	500,000	540	15.00
7	3,600	3,420	95.00	686	686	240	239	60	60	146	158	500,000	12,356	13,471	500,000	500,000	0	0.00
8	3,600	3,600	100.00	689	688	260	259	60	60	179	196	500,000	15,021	16,554	500,000	500,000	0	0.00
9	3,600	3,600	100.00	702	700	287	286	60	60	214	237	500,000	18,161	20,200	500,500	500,500	0	0.00
10	3,600	3,600	100.00	705	703	320	319	60	60	254	284	500,000	20,782	23,429	500,503	500,517	0	0.00
15	3,600	3,600	100.00	915	907	562	556	60	60	428	513	500,000	34,444	41,651	502,033	502,210	0	0.00
20	3,600	3,600	100.00	1,358	1,328	984	964	60	60	568	744	500,000	44,349	58,815	503,099	503,668	0	0.00
30	3,600	3,600	100.00	3,472	3,242	2,450	2,310	60	60	586	1,050	500,000	44,076	81,272	505,839	508,028	0	0.00
40	3,600	3,600	100.00	-	8,755	-	4,794	-	60	-	687	500,000	-	89,125	-	554,060	0	0.00

¹ The illustrated insurance and other charges 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.

² The death benefit payable is the higher 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.

Presented by: LEE ZIN MAY JESSICA L5200050

Date: 08 Sep, 2021

Version: 2.14.2

End of Policy Year	Insurance Charges ¹ (RM) (c)				
	Basic Policy		Unit-deducting rider(s)		
	Scenario X	Scenario Y	Crisis Guard		Payor Basic
			Scenario X	Scenario Y	
1	634	634	110	110	47
2	633	633	115	115	51
3	643	642	123	123	55
4	651	651	131	131	60
5	675	674	140	140	65
6	688	688	151	151	72
7	686	686	164	164	75
8	689	688	181	180	79
9	702	700	199	198	87
10	705	703	221	220	99
15	915	907	397	392	164
20	1,358	1,328	707	687	277
30	3,472	3,242	1,921	1,781	529
40	-	8,755	-	3,852	942

¹ The illustrated insurance and other charges 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	200,000	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 ¹ (If applicable)	Projected Investment Return (X%)		Projected Investment Return (Y%)		Unallocated Premium	Allocated Premium	Bonus Credited ² (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	9	1,313	9	1,332	0	0	0	0	0	0	0	1,440
2	1,440	2,160	0	26	2,623	27	2,699	0	0	0	0	0	0	0	1,440
3	1,440	2,160	0	43	3,921	45	4,091	0	0	0	0	0	0	0	900
4	720	2,880	0	65	5,926	68	6,239	0	0	0	0	0	0	0	900
5	720	2,880	0	91	7,903	96	8,420	0	0	0	0	0	0	0	540
6	720	2,880	0	116	9,861	125	10,642	0	0	0	0	0	0	0	540
7	180	3,420	0	146	12,356	158	13,471	0	0	0	0	0	0	0	0
8	0	3,600	0	179	15,021	196	16,554	0	0	0	0	0	0	0	0
9	0	3,600	0	214	17,661	237	19,700	0	0	500	0	500	0	500	0
10	0	3,600	0	248	20,279	278	22,913	0	0	0	6	503	7	517	0
15	0	3,600	0	408	32,411	492	39,441	0	0	500	20	2,033	22	2,210	0
20	0	3,600	0	528	41,250	697	55,147	0	0	0	40	3,099	47	3,668	0
30	0	3,600	0	510	38,237	947	73,245	0	0	0	76	5,839	103	8,028	0
40	0	3,600	0	-	-	507	35,065	0	0	40,000	-	-	180	54,060	0

- 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, **PRU**Allocator Premium (if any) and Bonus Credited¹ (if applicable), taking into account of the assumed projection return less any charges.
- Bonus Credited¹ 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 **PRU**Saver or **PRU**Saver Kid (if applicable) premium (if any) and Bonus Credited² (if applicable), taking into account of the assumed projection return less any charges.
- Bonus Credited² consist of:

Bonus Type	Terms and Conditions	
Loyalty Bonus	RM 500.00	Amount credited into IUA once every 2 years until the expiry of the policy, with the first installment being credited upon completion of 9 policy years, provided that the policy is still in force, subject to terms and conditions stipulated in policy contract. The Loyalty Bonus may vary depending on the basic sum assured of the policy.
Loyalty Booster	RM 40,000.00	Amount credited into IUA by the Policy Anniversary of ANB 70 of Life Assured, provided that the policy is still in force, subject to terms and conditions stipulated in policy contract. The Loyalty Booster credited may vary depending on the basic sum assured of the policy.
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.

Presented by: LEE ZIN MAY JESSICA L5200050

Date: 08 Sep, 2021

Version: 2.14.2

- 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%	100.00%	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 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 from IUA 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.

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% ⁱ
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%

ⁱ 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%

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

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

The benchmarks used for each fund are:

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

ⁱⁱⁱ 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 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

PRUWealth Plus 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 500,000 (i.e. basic sum assured) or value of units in BUA, whichever is higher (hereafter referred to as death coverage), plus
- (b) value of units in 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, TPD benefit equivalent to TPD sum assured is payable.

(Payment of this benefit will reduce the basic sum assured, Crisis Guard sum assured (if applicable) and value of units of BUA will be adjusted accordingly as per stipulated in policy contract.)

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.

Other Policy Conditions

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

The insurance charges for death and TPD benefits are non-guaranteed. We reserve the right to revise the insurance charges at Policy Anniversary by giving 3 months written notice to you.

Appendix: Accidental Death (AD) Benefit

Plan Description & Benefits

On top of Death Benefit, Accidental Death (AD) Benefit pays:

- (a) an additional 100% of the Death Benefit (excluding value of units in IUA) if death is due to accident;
- (b) an additional 200% of the Death Benefit (excluding value of units in IUA) if death is due to accident while commuting in public conveyance, elevator car, burning of theatre, hotel or other public building; or
- (c) an additional 300% of the Death Benefit (excluding value of units in IUA) if death is due to accident occurring while Life Assured is residing or travelling outside of Malaysia (except Singapore and Brunei) for not more than 90 consecutive days, or in Singapore or Brunei for any number of days.

AD benefit is payable prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier.

Note: This benefit shall not be payable if basic sum assured is reduced to zero by accelerating benefit such as TPD benefit and/or Crisis Guard.

Exclusions

Accident benefit is 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, direct participation 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 complications;
- (e) pre-existing physical or mental defect or infirmity;
- (f) alcoholic intoxication;
- (g) 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; or
- (h) narcotics or drugs unless taken as prescribed by a doctor.

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 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 (%)
1	20
2	40
3	60
4	80

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

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

You must inform us if there is any change of occupation, business or personal pursuits because it may affect the insurance charges, terms, conditions and benefits of the product.

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

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

Appendix: Infectious Disease Benefit

Plan Description & Benefits

RM 5,000 shall be payable for each diagnosis of infectious disease in Category A that happens prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of policy, whichever is earlier, subject to each infectious disease only being payable once during the policy term.

RM 10,000 shall be payable for each hospitalisation of infectious disease in Category B that happens prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of policy, whichever is earlier, subject to each infectious disease only being payable once during the policy term.

	Category A
1	Measles
2	Hand Foot Mouth Disease
3	Chikungunya Fever
4	Typhoid Fever
5	Rabies

	Category B
1	Zika virus
2	MERS-CoV
3	Ebola
4	SARS
5	Influenza A - Avian Influenza A(H7N9) & A(H5N1)
6	Nipah Virus Encephalitis
7	Japanese Encephalitis
8	Creutzfeldt-Jakob Disease
9	Malaria

Note: This benefit shall not be payable if basic sum assured is reduced to zero by accelerating benefit such as TPD benefit and/or Crisis Guard.

Exclusions

Infectious Disease Benefit is not paid as a consequence of:

- (a) symptoms of any of the Infectious Diseases that is manifested prior to or within 90 days after the policy has commenced;
- (b) Infectious Diseases arises directly or indirectly from any Pre-Existing Conditions;
- (c) the history of drug, substance or alcohol abuse;
- (d) war (declared or undeclared) foreign invasion to another country, hostile acts against another country, terrorism, civil war, rebellion, revolution, riot, civil unrest, military operation, or coup d'état; or
- (e) the presence of the Acquired Immune Deficiency Syndrome ("AIDS") / Human Immunodeficiency Virus ("HIV") infection.

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) **Waiting Period:**
Infectious disease benefits under the policy will only start 90 days after the effective date of the policy.
- (ii) **Change in Occupation, Avocation & Sports:**
You must inform us if there is any change of occupation, business or personal pursuits because it may affect the insurance charges, terms, conditions and benefits of the product.
- (iii) **Non-guaranteed Insurance Charge:**
We reserve the right to revise the insurance charges for infectious disease benefit at Policy Anniversary by giving 3 months written notice to you.

Appendix: Critical Illness and Payor Benefit

Crisis Guard, Payor Basic

Plan Description & Benefits

Crisis Guard pays the sum assured^v upon diagnosis of a covered critical illness prior to the expiry of the policy. Benefit paid will reduce the basic sum assured, TPD sum assured and value of units in BUA accordingly as per stipulated in policy contract.

Payor Basic pays the Insurance Premium and **PRU**Allocator Premium (if any) upon Life Assured suffering from TPD^{vi} or diagnosis of a covered critical illness. Provided the policy is in force, this benefit will be payable until the end of the premium payment period or the Policy Anniversary of Life Assured's ANB 100, whichever is earlier.

^v 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.

^{vi} 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

A total of 43 illnesses are covered under the Critical Illness.

The illnesses listed below except for Angioplasty And Other Invasive Treatments for Coronary Artery Disease are covered under payor riders.

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

For conditions of Death & Total and Permanent Disability (TPD) of payor riders, 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" and "Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection";
- (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 two (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) of payor riders, 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 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 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, Angioplasty And Other Invasive Treatments for Coronary Artery Disease and 30 days for all other covered illnesses.

(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: Charges, Other Policy Benefits and Options

Charges

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

Benefits

- **Maturity Benefit**
At maturity, the value of units in BUA and IUA (if any) 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.

We will reduce the basic sum assured (TPD SA and Crisis Guard SA, if any) such that the Sum at Risk (defined below) before the units are redeemed will remain the same immediately after the units are redeemed.

The Sum at Risk of the basic plan is defined as:
(i) the difference between the basic sum assured and the value of units in BUA, if the value of units in BUA is less than the sum assured of the basic plan; or
(ii) zero if the value of units in BUA is the same as or more than the sum assured of the basic plan.

Please refer to policy contract for more detail about Sum at Risk of TPD benefit and Crisis Guard benefit. Withdrawal from IUA will not affect Sum at Risk of the basic plan.
- **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 (including Loyalty Bonus and Loyalty Booster, if applicable) 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.**