

PRU Live Well

Assurance that *lasts*

Guaranteed income and payout
upon disability and death



Listening. Understanding. Delivering.



The benefit(s) payable under eligible certificate/policy is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact Prudential Assurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

A Lifetime Security for Your Livelihood

PRULive Well, a lifelong companion providing assurance that lasts.

Protect your future with guaranteed monthly income when disability prevents you from performing multiple Activities of Daily Living (ADL). Secure your livelihood with financial support while easing the burden on your loved ones.



Benefits at a Glance



100% premium refund by maturity with policy term options up to age¹ 80, 90 and 100

Receive a **refund of total premiums paid²** when your policy matures (less any Monthly Income Benefit paid).



Monthly Income Benefit (MIB) up to 20 years³ upon disability to provide options for assisted living

Receive 50% of MIB when unable to perform 2 ADL⁴

Receive 100% of MIB when unable to perform at least 3 ADL⁴



Pass on your legacy with 250 times of Monthly Income Benefit for death benefit

Enjoy Large Sum Assured Discount (LSAD)⁵ up to 12% when you select higher coverage.



Premium waiver upon disability⁴ to ensure continuous coverage

Notes:

¹Refers to Policy Anniversary of age 80, 90 and 100.

²Includes the portion of premiums waived (if any), excludes extra premium charged for sub-standard life and taxes (if applicable) and will be calculated based on the latest premium payment frequency selected.

³Payment of MIB will reduce the Death Benefit and Maturity Benefit. This benefit is payable up to 20 years; policy maturity; surrender or death, whichever is earliest.

⁴Inability to perform at least 2 or 3 ADL must be persistent for at least six (6) months and resulting in a permanent inability to perform the said ADL.

⁵LSAD is 8% for MIB ranging from RM5,000 to RM7,900; and 12% for MIB RM8,000 and above.

How does PRULive Well work?

Paul, age 40, purchases PRULive Well plan with coverage up to age 90.

Monthly Premium = RM3,003, up to 20 years
Monthly Income Benefit (MIB) = RM8,000, up to 20 years
Death Benefit = RM2 million

Paul encountered a bad fall and was unable to perform **2 ADL**.



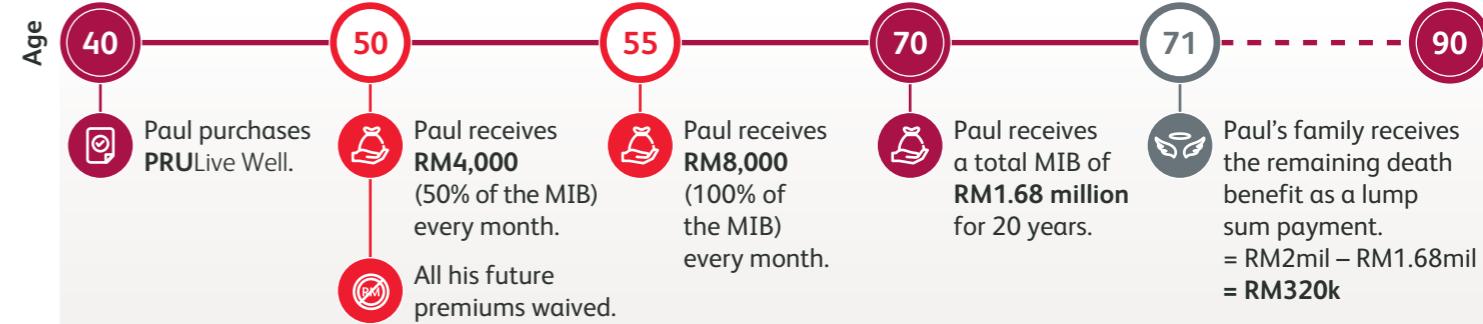
Transfer Mobility

Paul suffers from a stroke and is now unable to perform **1 additional ADL**.



Dressing

Unfortunately, he **passed away** due to deteriorating health conditions.



If Paul lives on till the end of his policy term:

Paul receives a lump sum refund of all premiums paid² (~RM720k), less any MIB paid.



This means the guaranteed annualised return (net gain/loss) if held to maturity is 0.00% p.a. without considering any MIB that you may receive.

Notes:

*Premium quoted based on male non-smoker, occupation class 1, PRULive Well with Monthly Income Benefit of RM8,000, 20 years premium payment term, and policy term up to policy anniversary of age 90.

²The case scenario is for illustrative purposes only.

What are Activities of Daily Living (ADL)?

Activities of Daily Living (ADL) are essential basic self-care tasks like eating, bathing, dressing, and moving around.



Paul struggled with performing ADL, so he now needs home or nursing care for his safety and health.

Did you know?



Cost of retirement homes can range between RM4,000 – RM6,000 a person, per month, depending on the location and facilities offered. Meanwhile, care services for assisted living or more luxurious retirement homes can go up to RM10,000 a month or more.

Murugesan, M. (2024, September 20). #HEALTH: Rising cost of retirement. *New Straits Times*.

With PRULive Well's guaranteed monthly income, you can maintain your livelihood with assisted care, offering peace of mind during times of disability.

Important Notes and Disclaimers:

- PRULive Well is a limited pay non-participating insurance plan underwritten by Prudential Assurance Malaysia Berhad ("PAMB") 198301012262 (107655-U), which is licensed under Financial Services Act 2013 and is regulated by Bank Negara Malaysia.
- Premiums for this policy are not guaranteed. We reserve the right to:
 - Revise the premium during premium payment period; and/or
 - Revise the premium and request for any additional premium to be payable after premium payment period during the policy term,

by giving at least 90 days prior notice before taking effect on the following Policy Anniversary. The premium rates for PRULive Well are illustrated in Prudential's corporate website at www.prudential.com.my.

In the event of premium revision or request for any additional premium to be payable during the policy term, we will also provide you the option to pay the same premium or not to pay the additional premium requested, if any, but there will be a reduction to the amount of benefit and/or surrender value (whichever is applicable) under your policy.

- Buying life insurance is a long-term financial commitment. You should satisfy yourself that the policy will best serve your needs and that the premium payable under this policy is an amount that you can afford. To achieve this, we recommend that you speak to your Prudential Wealth Planner who will perform a needs analysis and assist you in making an informed decision. You may also contact the insurance company directly for more information.
- This leaflet contains only a brief description of the product and is not exhaustive. You are advised to refer to the PRULive Well Product Disclosure Sheet and Sales Illustration before purchasing a policy, and to refer to terms and conditions in the policy document for details of the features and benefits, and exclusions under the policy.
- There is a free-look period of 15 days after the date of delivery of the policy to allow you to review if it meets your needs. If the policy is cancelled within this period, we will refund you the premiums and taxes (if any) that you have paid less medical expenses (if any) that we may have already paid or agreed to pay.
- PRULive Well is not a Shariah-compliant product.
- In the event that you do not pay your premium due within one month of grace period, then the surrender value of this policy will be used to pay for your premium through Automatic Premium Loan at the prevailing interest rate, as determined by PAMB. If the surrender value of this policy is insufficient to pay for such outstanding premiums or other debts with PAMB, then the policy will lapse.
- You can surrender the policy at any time. However, if you terminate the policy in the early years, you may get back less than the amount you have paid in. Upon surrender, a surrender value will be payable and all the benefits under this policy will be terminated.
- Any age references shall be on the basis of Age Next Birthday.
- If there is any conflict or inconsistency between the English language, Malay language and Chinese language versions of this leaflet, the English language version of this leaflet shall prevail and be given effect to.