

# PRUMan & PRULady

## Uniquely for him & her

Men and Women are simply different. That is why we have designed gender-specific critical illness plans that are catered to their unique needs.



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](http://www.pidm.gov.my)).

Prudential Assurance Malaysia Berhad  
198301012262 (107655-U)  
Member of PIDM

Experience the benefits of PRUMan & PRULady that provide gender specific coverage and rewards for both men and women.

### Protect your future up to 260% coverage with:

**Gender-Specific Critical Illness Coverage and Fertility Care Benefit**



**Gender-Specific Critical Illness**  
(100% of Basic Sum Assured (BSA))  
• Gender Specific Cancer  
• System Lupus Erythematosus with Severe Kidney Complications (PRULady) / Muscular Dystrophy (PRUMan)



**Carcinoma-In-Situ (CIS)**  
(50% of BSA)<sup>1</sup>



**Fertility Care Benefit**  
(up to 20% of BSA, subject to RM15,000 per life, coverable up to attained age 45)  
• Oocyte/Sperm Cryopreservation due to cancer/ CIS covered upon chemotherapy/radiotherapy treatment  
• In-Vitro Fertilization (IVF)/ Intrauterine Insemination (IUI) Treatment<sup>2</sup>

**Supports Mental Well-Being**

**Wellness Care Benefit**

(reimburse up to RM250 per visit, subject to RM5,000 per life)



**Psychotherapy Treatment/ Psychiatric Visit due to**

- Depressive Disorder; and/or
- Anxiety Disorder



**Recovery Benefit**  
(up to 60% of BSA)  
• Covers 7 conditions (PRULady)/ 9 conditions (PRUMan) for your long-term recovery journey



**Pregnancy Care Benefit & Baby Care Benefit (PRULady)**  
(10% of BSA each, coverable up to attained age 50)

**Cash Rewards for Life Milestones**

**Life Celebration Benefit (3% of BSA), up to 3 claims of chosen Life Milestones<sup>3</sup>**



Marriage



Owning a Property



Having a Child



Every 10<sup>th</sup> Wedding Anniversary



**Dermatologist Visit due to**

- Severe Acne Diagnosis



Job Promotion



Owning a Car



Doubling of Annual Income



Travelling to 10 different countries



Retirement (up to 9% of BSA upon attained age 55)<sup>4</sup>

**110% Total Premium Returns**

Policy anniversary Age Next Birthday (ANB)

5% of TPP  
60

Golden Cash Rewards

5% of TPP  
65

Money Back Benefit

100% of TPP  
70

You will receive a guaranteed full premium refund at the age of 70 upon maturity!



Explore the following sample scenarios below to envision the extensive coverage provided by our PRUMan and PRULady plans:



### Up to 260% Total Protection

RM50,000	Gender-Specific Critical Illness/ Death/ TPD Coverage (100% of BSA)	RM50,000
RM25,000	CIS (50% of BSA)	RM25,000
RM10,000	Fertility Care Benefit (up to 20% of BSA)	RM10,000
RM30,000	Recovery Benefit (up to 60% of BSA)	RM30,000
-	Pregnancy Care Benefit (10% of BSA)	RM5,000
-	Baby Care Benefit (10% of BSA)	RM5,000
up to RM5,000	Wellness Care Benefit (up to RM250 per visit)	up to RM5,000
<b>RM120,000</b>	<b>TOTAL PROTECTION</b>	<b>RM130,000</b>

### Total Cash Reward Earnings

up to RM4,500	Life Celebration Benefit (3% of BSA x 3)	up to RM4,500
RM3,360	Golden Cash Reward (5% of TPP x 2)	RM3,570
RM33,600 <sup>5</sup>	Money Back Benefit (100% of TPP)	RM35,700 <sup>6</sup>
<b>RM41,460</b>	<b>TOTAL CASH REWARDS</b>	<b>RM43,770</b>

Notes:

<sup>1</sup> Payment of this benefit (including Early Prostate Cancer for PRUMan) will reduce the benefit payable under Gender-Specific Critical Illness, Death or Total and Permanent Disability (TPD). Thereafter, the coverage amount for Gender-Specific Critical Illness, Death or TPD will be restored to the original Sum Assured before the payment of this benefit, 6 months after the diagnosis date.

<sup>2</sup> Total claim payable for IUI treatment is up to 10% of BSA, subject to RM7,500 per life.

<sup>3</sup> Each category is claimable once except for Having a Child/ Wedding Anniversary which is claimable up to 3 times.

<sup>4</sup> Claimable up to 9% of BSA (deduct any Life Celebration Benefits claim paid).

Notes:

<sup>5</sup> Total Premium Paid (TPP): RM33,600 | Monthly Premium Payment Mode

<sup>6</sup> Total Premium Paid (TPP): RM35,700 | Monthly Premium Payment Mode

# Easy and Simple Enrolment (EASE) for prenatal policy

For PRULady only



You can now easily cover your next PRUWith You Plus with Mom and Baby Care policy without the need for a gynecology report and only through simple health declarations.

## Important Notes & Disclaimers

1. PRUMan and PRULady are limited pay non-participating insurance plans 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.
2. 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-day prior notice before taking effect on the following Policy Anniversary. The premium rates for PRUMan and PRULady are illustrated in Prudential's corporate website at [www.prudential.com.my](http://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.
3. 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.
4. This leaflet contains only a brief description of the product and is not exhaustive. You are advised to refer to the PRUMan and PRULady 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, exclusions and waiting periods under the policy.
5. 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.
6. PRUMan and PRULady are not Shariah-compliant products.
7. 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 be lapsed.
8. 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.
9. Any age references shall be on the basis of Age Next Birthday.
10. 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.

**Prudential Assurance Malaysia Berhad**

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