



PRUDENTIAL

PRUWith You Plus

Your life plan.

Extended to *your loved ones too.*

Listening. Understanding. Delivering.



PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY IS(ARE) SUBJECT TO LIMITATIONS. 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).

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

Life insurance and investment in a single, flexible plan that protects you and now your loved ones too.

As you journey through life, your protection should grow with you every step of the way. **PRU**With You Plus is a life insurance and investment plan, tailored to your unique needs to protect you and your family.

This plan provides Sum Assured Booster that increases your coverage over time with an automatic extension of the policy term up to age 100[#], providing security and peace of mind. It also extends protection to your children from birth until age 7 at no extra cost, ensuring your little ones are covered.

PRUWith You Plus not only protects you but also safeguards what matters most — your loved ones. Secure your future and theirs with confidence, knowing you have comprehensive protection that evolves alongside you. Because what matters to you, matters to us too.



Benefits at A Glance



Coverage that grows with you with Sum Assured Booster

Watch your protection grow at no extra cost. Your sum assured increases by 1% every year¹, up to 50% of the Basic Sum Assured (BSA), ensuring continuous coverage and protection. This amount is paid upon death or total permanent disability (TPD)² or upon maturity at age 100.



Extended protection to your little ones too

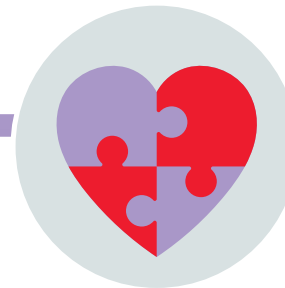
From birth to age 7, all your children are automatically protected with death and child specific illness coverage at an additional 30% of your Basic Sum Assured without underwriting and additional cost.



Rewarding your life milestones with Goal Achievement Benefit³

Celebrate your life's milestone with a one-time RM500 cash reward when you accomplish any of the 5 achievements below:

- Travelling to 10 countries
- Doubling your salary
- Owning a home
- Getting married
- Welcoming a child



Comprehensive riders to choose from that suits your needs

Customise your coverage with flexible riders such as medical insurance, critical illness insurance, accidental insurance, and payor insurance to ensure comprehensive care.

¹Starting from 2nd policy year.

²The Sum Assured Booster for TPD is up to 50% of the TPD Sum Assured.

³Applicable for life assured with entry age next birthday (ANB) 25 or below.



First Step into Adulthood

Age 22

0% Sum Assured Booster

Meet Ethan. He just started his first job and decided to secure his future with PRUWith You Plus, choosing a basic sum assured of RM50,000. Additionally, he opted for PRUMillion Med Active medical rider, bringing his total monthly premium to RM200.



Tying the Knot

Age 32

10% Sum Assured Booster

Ethan is getting married and decides to upgrade his coverage. He increased the basic sum assured to RM100,000 and added a Critical Illness Insurance rider with Total Multi Crisis Care of RM100,000 as an income replacement to further protect himself and his wife in case of an unfortunate event.



Welcoming A New Life

Age 34

12% Sum Assured Booster

Two years later, Ethan and his wife welcome their first child. It's an exciting time with new responsibilities. Thankfully, his plan automatically extends coverage to his child at no extra cost, with an additional 30% of his basic sum assured.



Family Continues to Grow

Age 37

15% Sum Assured Booster

Ethan's family grows with the arrival of their second child. His plan continues to provide an additional 30% coverage for each of his children until age 7, at no extra cost.



Cash Reward for Milestone Achieved

Age 47

25% Sum Assured Booster

Ethan enjoys travelling and together with his family, he has visited 10 different countries. He is rewarded with a RM500 Goal Achievement Benefit.



Enjoy The Golden Years

Age 80

50% Sum Assured Booster

As Ethan enters his golden years, his policy term is automatically extended until age 100[#], ensuring he has lifelong coverage.



A Century of Protection

Age 100

50% Sum Assured Booster

Ethan lives a long and healthy life until age 100. With his policy extended to this age, he receives the total amount of his Sum Assured, Sum Assured Booster and Account Value at maturity, allowing him to enjoy his golden years with his loved ones.



Enhance your protection with additional riders:

- Medical Insurance
- Critical Illness Insurance
- Accidental Insurance
- Mum and Baby Insurance
- Payor Insurance
- And more...

Notes:
*The case scenario is for illustrative purposes only. The premium quoted at inception is based on male non-smoker aged 22, occupation class 1, PRUWith You Plus Basic Sum Assured RM50,000, policy term up to ANB 80, 100% equity fund, PRUMillion Med Active Plan 200 with deductible of RM500, with monthly premium payment through credit card.

[#]This product comes with Extension of Coverage Term to extend the term of basic plan up to the Policy Anniversary of Life Assured's age 100. For rider(s), if applicable, the rider's term will be extended up to the Policy Anniversary of Life Assured's age 100 or the rider's maximum coverage term, whichever is earlier.

Important Notes & Disclaimers

1. **PRUWith You Plus** is a regular pay investment-linked plan underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U), which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.
2. Unless specified, any age references shall be on the basis of attained age.
3. Buying life insurance is a long-term financial commitment. You should ensure that this policy (including riders) will best serve your needs and that the premium payable under the 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. The cost of insurance charge for Medical and Health Insurance (MHI) riders are illustrated in Prudential's corporate website.
4. This leaflet contains only a brief description of the product and is not exhaustive. You are advised to refer to the **PRUWith You Plus** Product Disclosure Sheet, Product Illustration and Fund Fact Sheet (if any) before purchasing a policy, and to refer to the terms and conditions in the policy contract 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 value of units (at the next pricing date) plus the premiums that are not invested, charges (such as insurance charges, service charges, processing charges, and any other charges, where applicable), and taxes (if any) that we have deducted less medical expenses (if any) that we may have already paid or agreed to pay.
6. This product comes with Extension of Coverage Term to extend the term of basic plan up to the Policy Anniversary of Life Assured's age 100. For rider(s), if applicable, the rider's term will be extended up to the Policy Anniversary of Life Assured's age 100 or the rider's maximum coverage term, whichever is earlier. Unless you request to disable the 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. During the extended coverage term, the coverage provided by the basic plan and rider(s) (if applicable) will remain the same.
7. You may request to disable the Extension of Coverage Term feature after your policy is issued, which will result in your coverage ending at the original policy term. Any subsequent request to reapply for Extension of Coverage Term is subject to underwriting.
8. Assuming a male, age 22 years, non-smoker, occupation class 1, purchases a **PRUWith You Plus** policy, with Basic Sum Assured RM100,000, Total Multi Crisis Care RM100,000, **PRUMillion Med Active R&B 200** with deductible of RM500, policy term up to age next birthday (ANB) 80 with auto-extension, 100% equity fund, with monthly premium payment through credit card, the estimated total premium payable:

Total premium payable based on coverage term up to ANB 80	To improve your policy sustainability up to Age 100	
	Alternative 1	Alternative 2
RM250.00 monthly from age 22 up to age 78	<p>We advise you to continue paying the total premium payable during the extended term.</p> <p>On top of that, additional Regular Premium Top-up of RM25.00 monthly is recommended from age 22 up to end of Extension of Coverage Term.</p> <p>Total premium payable: RM275.00 monthly is recommended from age 22 up to age 99.</p>	<p>We advise you to continue paying the total premium payable during the extended term.</p> <p>On top of that, additional Regular Premium Top-up of RM1,911.00 monthly is recommended from age 79 up to end of Extension of Coverage Term.</p> <p>Total premium payable: RM250.00 monthly is recommended from age 22 up to age 78. RM2,161.00 monthly is recommended from age 79 up to age 99.</p>

Notes:

- The premiums are not guaranteed and may vary in the future depending on the actual investment return, premium payment, policy benefits and charges (including any revision to insurance charge). You may refer to the annual statement for the recommended Regular Premium Top-up amount, which is updated yearly, to improve policy sustainability up to the extended term (based on Alternative 1 above), and may consider topping up your premiums from time to time to improve the sustainability of your policy. We shall notify you at least 90 days prior to the Extension of Coverage Term if there is any additional premium required during the extended term.
- If your policy is attached with payor rider, you may be required to increase the sum assured for the payor rider due to increase in premium (not including any temporary premium increase) to cover the extended term (subject to underwriting) or any revision to insurance charge. If your policy is under payor claim status and increase in premium is required, you may be required to pay the additional premium amount that is not covered by the company to improve sustainability of your policy.
- Age stated in the above table refers to Life Assured's age at Policy Anniversary.
- Please refer to Product Disclosure Sheet for more details.

9. **PRUWith You Plus** and its attachable riders (if any) are not Shariah-compliant products.
10. 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 plan will be terminated.
11. 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 198301012262 (107655-U)
Level 20, Menara Prudential, Persiaran TRX Barat,
55188 Tun Razak Exchange, Kuala Lumpur, Malaysia.

Tel: 03-2771 0228, 03-2116 0228
Email: customer.mys@prudential.com.my
Website: www.prudential.com.my

PLEASE NOTE THAT 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.