

PRUMan

The annual premium for **PRUMan** with number of unit(s) 1 to 12 shown in the tables below are applicable to all occupation class.

ANB	1 Unit RM 25,000	2 units RM 50,000	3 units RM 75,000	4 units RM 100,000	5 units RM 125,000	6 units RM 150,000	7 units RM 175,000	8 units RM 200,000	9 units RM 225,000	10 units RM 250,000	11 units RM 275,000	12 units RM 300,000
15	624	882	1,153	1,412	1,682	1,941	2,212	2,471	2,741	3,000	3,271	3,529
16	624	894	1,165	1,435	1,706	1,976	2,247	2,518	2,788	3,059	3,329	3,600
17	635	906	1,188	1,459	1,741	2,012	2,294	2,565	2,847	3,118	3,400	3,671
18	635	918	1,200	1,482	1,765	2,047	2,329	2,612	2,894	3,176	3,459	3,741
19	647	929	1,224	1,506	1,800	2,082	2,376	2,659	2,953	3,235	3,529	3,812
20	647	941	1,235	1,529	1,824	2,118	2,412	2,706	3,000	3,294	3,588	3,882
21	671	976	1,294	1,600	1,918	2,224	2,541	2,847	3,165	3,471	3,788	4,094
22	682	1,012	1,341	1,671	2,000	2,329	2,659	2,988	3,318	3,647	3,976	4,306
23	706	1,047	1,400	1,741	2,094	2,435	2,788	3,129	3,482	3,824	4,176	4,518
24	718	1,082	1,447	1,812	2,176	2,541	2,906	3,271	3,635	4,000	4,365	4,729
25	741	1,118	1,506	1,882	2,271	2,647	3,035	3,412	3,800	4,176	4,565	4,941
26	765	1,165	1,576	1,976	2,388	2,788	3,200	3,600	4,012	4,412	4,824	5,224
27	788	1,212	1,647	2,071	2,506	2,929	3,365	3,788	4,224	4,647	5,082	5,506
28	812	1,259	1,718	2,165	2,624	3,071	3,529	3,976	4,435	4,882	5,341	5,788
29	835	1,306	1,788	2,259	2,741	3,212	3,694	4,165	4,647	5,118	5,600	6,071
30	859	1,353	1,859	2,353	2,859	3,353	3,859	4,353	4,859	5,353	5,859	6,353
31	906	1,459	2,012	2,565	3,118	3,671	4,224	4,776	5,329	5,882	6,435	6,988
32	965	1,565	2,176	2,776	3,388	3,988	4,600	5,200	5,812	6,412	7,024	7,624
33	1,012	1,671	2,329	2,988	3,647	4,306	4,965	5,624	6,282	6,941	7,600	8,259
34	1,071	1,776	2,494	3,200	3,918	4,624	5,341	6,047	6,765	7,471	8,188	8,894
35	1,118	1,882	2,647	3,412	4,176	4,941	5,706	6,471	7,235	8,000	8,765	9,529
36	1,165	1,976	2,788	3,600	4,412	5,224	6,035	6,847	7,659	8,471	9,282	10,094
37	1,212	2,071	2,929	3,788	4,647	5,506	6,365	7,224	8,082	8,941	9,800	10,659
38	1,259	2,165	3,071	3,976	4,882	5,788	6,694	7,600	8,506	9,412	10,318	11,224
39	1,306	2,259	3,212	4,165	5,118	6,071	7,024	7,976	8,929	9,882	10,835	11,788
40	1,353	2,353	3,353	4,353	5,353	6,353	7,353	8,353	9,353	10,353	11,353	12,353

* Premium rates are non-guaranteed.

PRULady

The annual premium for **PRULady** with number of unit(s) 1 to 12 shown in the tables below are applicable to all occupation class.

ANB	1 Unit RM 25,000	2 units RM 50,000	3 units RM 75,000	4 units RM 100,000	5 units RM 125,000	6 units RM 150,000	7 units RM 175,000	8 units RM 200,000	9 units RM 225,000	10 units RM 250,000	11 units RM 275,000	12 units RM 300,000
15	635	918	1,188	1,471	1,753	2,035	2,306	2,588	2,871	3,153	3,424	3,706
16	647	929	1,224	1,506	1,800	2,082	2,376	2,659	2,953	3,235	3,529	3,812
17	647	953	1,247	1,541	1,835	2,141	2,435	2,729	3,024	3,329	3,624	3,918
18	659	965	1,271	1,576	1,882	2,188	2,494	2,800	3,106	3,412	3,718	4,024
19	671	988	1,294	1,612	1,929	2,247	2,553	2,871	3,188	3,506	3,812	4,129
20	682	1,000	1,329	1,647	1,976	2,294	2,624	2,941	3,271	3,588	3,918	4,235
21	706	1,047	1,400	1,741	2,094	2,435	2,788	3,129	3,482	3,824	4,176	4,518
22	729	1,094	1,471	1,835	2,212	2,576	2,953	3,318	3,694	4,059	4,435	4,800
23	753	1,141	1,541	1,929	2,329	2,718	3,118	3,506	3,906	4,294	4,694	5,082
24	776	1,188	1,612	2,024	2,447	2,859	3,282	3,694	4,118	4,529	4,953	5,365
25	800	1,235	1,682	2,118	2,565	3,000	3,447	3,882	4,329	4,765	5,212	5,647
26	824	1,294	1,765	2,235	2,706	3,176	3,647	4,118	4,588	5,059	5,529	6,000
27	859	1,353	1,859	2,353	2,859	3,353	3,859	4,353	4,859	5,353	5,859	6,353
28	882	1,412	1,941	2,471	3,000	3,529	4,059	4,588	5,118	5,647	6,176	6,706
29	918	1,471	2,035	2,588	3,153	3,706	4,271	4,824	5,388	5,941	6,506	7,059
30	941	1,529	2,118	2,706	3,294	3,882	4,471	5,059	5,647	6,235	6,824	7,412
31	1,000	1,647	2,294	2,941	3,588	4,235	4,882	5,529	6,176	6,824	7,471	8,118
32	1,059	1,765	2,471	3,176	3,882	4,588	5,294	6,000	6,706	7,412	8,118	8,824
33	1,118	1,882	2,647	3,412	4,176	4,941	5,706	6,471	7,235	8,000	8,765	9,529
34	1,176	2,000	2,824	3,647	4,471	5,294	6,118	6,941	7,765	8,588	9,412	10,235
35	1,235	2,118	3,000	3,882	4,765	5,647	6,529	7,412	8,294	9,176	10,059	10,941
36	1,294	2,235	3,176	4,118	5,059	6,000	6,941	7,882	8,824	9,765	10,706	11,647
37	1,353	2,353	3,353	4,353	5,353	6,353	7,353	8,353	9,353	10,353	11,353	12,353
38	1,412	2,471	3,529	4,588	5,647	6,706	7,765	8,824	9,882	10,941	12,000	13,059
39	1,471	2,588	3,706	4,824	5,941	7,059	8,176	9,294	10,412	11,529	12,647	13,765
40	1,529	2,706	3,882	5,059	6,235	7,412	8,588	9,765	10,941	12,118	13,294	14,471

* Premium rates are non-guaranteed.

Premium Payment Frequency	Premium Modal Factor
Monthly premium	Yearly premium x 0.0850
Quarterly premium	Yearly premium x 0.2525
Half-yearly premium	Yearly premium x 0.5000
Yearly premium	Yearly premium x 1.0000

*Premium calculated is subjected to rounding adjustments

Example

Diana (female, ANB 30), would like to purchase **PRULady** with Basic Sum Assured RM100,000, monthly premium.

PRULady's monthly premium
= RM 2706 x 0.085 (rounding)
= RM 230