

PRUCash Enrich

An enriched future for your family is worth saving for



Listening. Understanding. Delivering.

For limited time only

Savings is important for everyone regardless of age and income because it helps to give you peace of mind. With proper financial planning and savings, you and your family will be able to enjoy life without worries.

Is your current financial planning and savings able to ease your worries below?



Worry on how much to save for your dream lifestyle or for children's education?



Unsure if you have enough savings for you or family during emergencies?



Concern about passing down your wealth to your loved ones?

Introducing **PRUCash Enrich**, an insurance savings plan with guaranteed long-term savings benefits which help to shape and enhance your family's financial future.



Annual guaranteed cash payments throughout the policy term



One lump sum maturity benefit payout with potential upside



Compassionate Benefit upon death



Unlimited appointment of Alternate Life Assured

PRUCash Enrich helps to enrich the financial future for you and your loved ones. Check out the scenarios below and find out how PRUCash Enrich works.

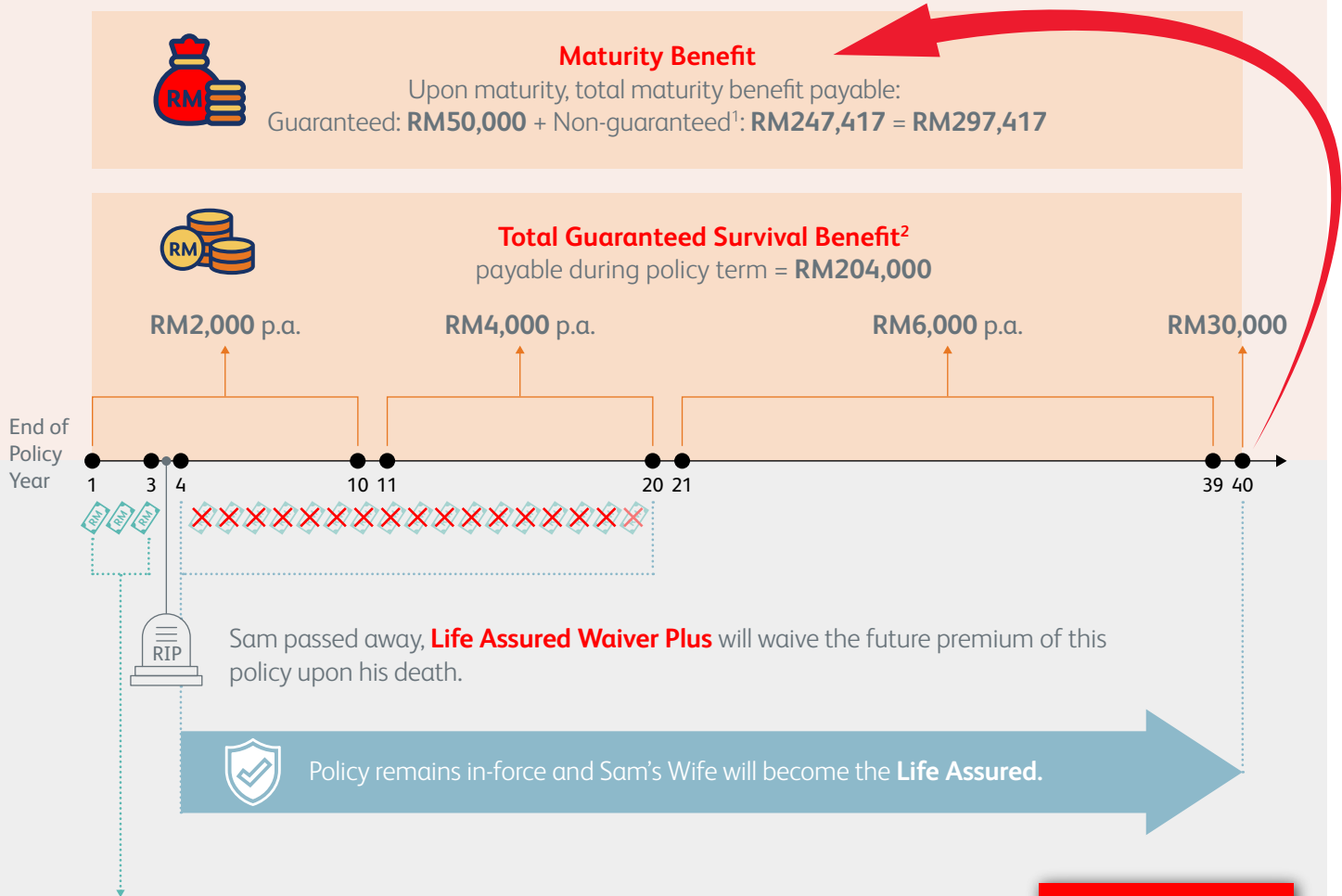
Scenario 1:

Sam purchased PRUCash Enrich with annual premium payment of **RM12,366**, premium payment period of **20 years** and policy term of **40 years**. Sam appointed his wife as Alternate Life Assured.



Sam, Male, Non-smoker, Age 35
Premium & Policy Term: 20 Pay 40

Guaranteed Maturity Benefit: RM50,000
Rider: Life Assured Waiver Plus



Total Premium Paid	Compassionate Benefit upon Death	Total Guaranteed Survival Benefit ² payable during policy term	Maturity Benefit	Total Benefit Received ¹ throughout the policy term
RM12,366 x 3 years = RM37,099 (Life Assured Waiver Plus waives the premiums from year 4 onwards due to the Death of Life Assured)	(A) RM5,000	(B) RM204,000	(C) RM297,417 (Guaranteed: RM50,000) + (Non-guaranteed ¹ : RM247,417)	(A) + (B) + (C) RM506,417 (1365% of Total Premium Paid in the first 3 years)



- i. Compassionate Benefit **RM5,000** will be payable upon death or **RM10,000** will be payable in the event of accidental death³.
- ii. In the event of the Life Assured passed away, policy will continue to be in-force and the guaranteed Survival Benefit and Maturity Benefit will continue to be payable as long as there is **Alternate Life Assured** appointed.
- iii. No future premium is required upon unfortunate events⁴ if **waiver rider(s)** is attached i.e. **Life Assured Waiver Plus** and **Assured Waiver Plus**.

¹The projected non-guaranteed Maturity Benefit is based on high scenario assuming the participating life fund earns 5% (gross of tax and expenses) every year. Under low scenario assuming the participating life fund earns 2% (gross of tax and expenses) every year, the projected non-guaranteed Maturity Benefit will be RM13,218. Hence the Total Benefit Received will be RM272,218. After 40 years, customer will get back 734% of Total Premium Paid under low scenario.

²Assuming the Assured receives the Survival Benefit payout every year.

³Prior to the Policy Anniversary of age 70.

⁴Insured life's death, Total and Permanent Disability(TPD)³ or diagnosis of any of the covered 42 Critical Illness.

There are more premium and policy term options to suit different financial needs:

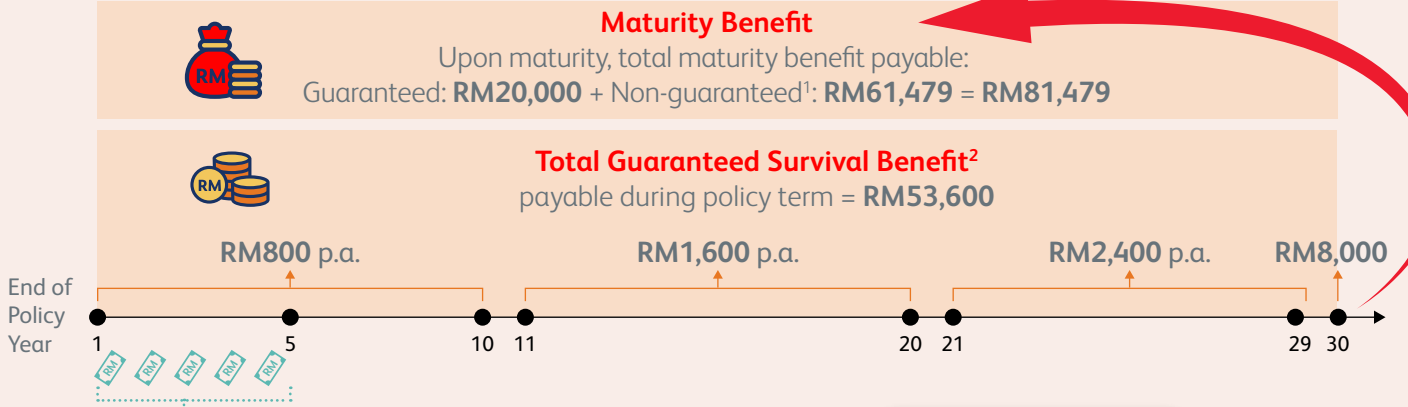
Scenario 2:

Sam purchased PRUCash Enrich with annual premium payment of **RM12,900**, premium payment period of **5 years** and policy term of **30 years**. Sam survives until end of policy term and will receive the following.



Sam, Male, Non-smoker, Age 35
Premium & Policy Term: 5 Pay 30

Guaranteed Maturity Benefit: RM20,000



Total Premium Paid	Total Guaranteed Survival Benefit ² payable during policy term	Maturity Benefit	Total Benefit Received ¹ throughout the policy term
RM12,900 x 5 years = RM64,500	(A) RM53,600	(B) RM81,479 (Guaranteed: RM20,000) + (Non-guaranteed ¹ : RM61,479)	(A) + (B) RM135,079 (209% of Total Premium Paid)

Expected Annual Rate of Return^{1&2} = **3.25% p.a.**

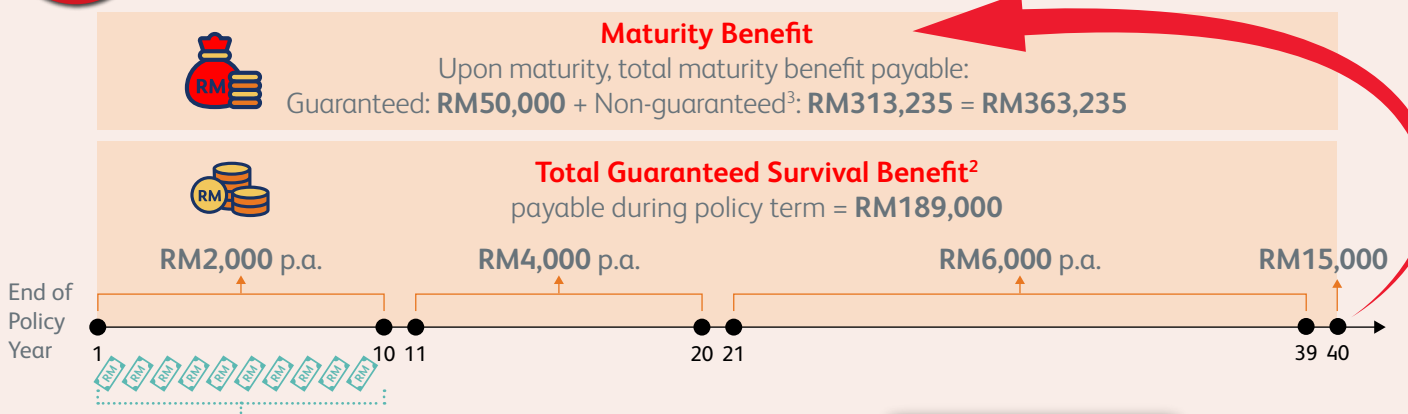
Scenario 3:

Sam purchased PRUCash Enrich with annual premium payment of **RM20,038**, premium payment period of **10 years** and policy term of **40 years**. Sam survives until end of policy term and will receive the following.



Sam, Male, Non-smoker, Age 35
Premium & Policy Term: 10 Pay 40

Guaranteed Maturity Benefit: RM50,000



Total Premium Paid	Total Guaranteed Survival Benefit ² payable during policy term	Maturity Benefit	Total Benefit Received ³ throughout the policy term
RM20,038 x 10 years = RM200,375	(A) RM189,000	(B) RM363,235 (Guaranteed: RM50,000) + (Non-guaranteed ³ : RM313,235)	(A) + (B) RM552,235 (276% of Total Premium Paid)

Expected Annual Rate of Return^{2&3} = **3.60% p.a.**

For Scenario 2 and 3, even when Sam is no longer around, policy will continue as long as there is **Alternate Life Assured** appointed, and premium is paid up to date. The Guaranteed Survival Benefit and Maturity Benefit will continue to be payable.

¹The projected non-guaranteed Maturity Benefit is based on high scenario assuming the participating life fund earns 5% (gross of tax and expenses) every year. Under low scenario assuming the participating life fund earns 2% (gross of tax and expenses) every year, the projected non-guaranteed Maturity Benefit will be RM0. Hence the Total Benefit Received will be RM73,600. After 30 years, customer will get back 114% of Total Premium Paid and Expected Annual Rate of Return of 0.65% p.a. under low scenario.

²Assuming the Assured receives the Survival Benefit payout every year.

³The projected non-guaranteed Maturity Benefit is based on high scenario assuming the participating life fund earns 5% (gross of tax and expenses) every year. Under low scenario assuming the participating life fund earns 2% (gross of tax and expenses) every year, the projected non-guaranteed Maturity Benefit will be RM9,561. Hence the Total Benefit Received will be RM248,561. After 40 years, customer will get back 124% of Total Premium Paid and Expected Annual Rate of Return of 0.92% p.a. under low scenario.

For more information, visit our website at www.prudential.com.my or contact one of our friendly Prudential Wealth Planners. We're always here to help.

Important Notes and Disclaimers:

- **PRUCash Enrich** is a limited pay anticipated endowment participating insurance plan underwritten by Prudential Assurance Malaysia Berhad ("PAMB") 198301012262 (107655-U), which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.
- Premium rates for the basic plan are guaranteed. However, premium rates for the optional riders are not guaranteed. Prudential reserves the right to revise the premium rates for the optional riders at policy anniversary by giving a 90-day prior notice.
- Buying life insurance is a long-term financial commitment. You should satisfy yourself that the 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 product is designed with Alternate Life Assured in mind, hence it may not be the right plan for you if you are unable to appoint an Alternate Life Assured. Please speak to your Prudential Wealth Planner if you would like to understand more.
- This flyer contains only a brief description of the product and is not exhaustive. You are advised to refer to the **PRUCash Enrich** Product Disclosure Sheet, Sales Illustration and the *insuranceinfo* booklet on Life Insurance before purchasing a policy. Please note that there are exclusions applicable to each respective benefits. Please refer to the Product Disclosure Sheet, Sales Illustration and Policy Document for the full list of benefits, exclusions, waiting period and other terms and conditions under the policy.
- Terminal Bonus is a non-guaranteed bonus which may be payable when your policy ends – at the maturity date or if you choose to surrender your policy. Terminal Bonus is not guaranteed and will depend on the actual operating and investment results experienced by Prudential's participating life fund.
- 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.
- Any age references shall be on the basis of Age Next Birthday.
- In the event that you do not pay your premium due within one month of grace period, then the amount of cash value available will be used to pay for your premium through Automatic Premium Loan at the prevailing interest rate, as determined by PAMB. If cash value is insufficient to pay for such outstanding premiums or other debts with PAMB, then the policies 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.
- **PRUCash Enrich** is not a Shariah-compliant product.
- If there is any conflict or inconsistency between the English language, Malay language and Chinese language versions of this flyer, the English language version of this flyer shall prevail and be given effect to.

Prudential Assurance Malaysia Berhad
Member of PIDM

Prudential Assurance Malaysia Berhad (PAMB) is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by PAMB are protected against loss of part or all of the insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from PAMB or visit the PIDM website (www.pidm.gov.my) or call the PIDM toll-free line (1-800-88-1266).