

An enriched future for your family is worth saving for.

**PRU**Cash Enrich

**DO** something about it with guaranteed long-term savings benefits that enrich your family's financial future

Insurance Savings Plan



**PRUDENTIAL**



Listening. Understanding. Delivering.



# An enriched future for your family is worth saving for

Every one of us has our own life plans and financial goals. You might be starting a family, growing education funds for your children or even planning for your golden retirement years.

No matter what your goals and aspirations are, enriching your life ahead with savings that could continue beyond your lifetime will help you ensure a secure future for your family and give you peace of mind.

## Plan highlights

Introducing **PRUCash Enrich**, an insurance savings plan that offers a range of benefits to help you provide for your family, even when you are no longer around.



Annual guaranteed cash payments throughout the policy term



Pass down your wealth to your loved ones when you are no longer around



No future premium is required upon unfortunate events if waiver rider(s) is attached



One lump sum maturity benefit payout with potential upside



Compassionate Benefit upon death



Multiple premium payment term and policy term options to suit your financial needs



Guaranteed Acceptance on basic plan



Entry age from 14 days – 70 years old<sup>1</sup>

<sup>1</sup>Subject to expiry age 100.

## Annual guaranteed cash payments throughout the policy term

Get rewarded with guaranteed cash payments as your Survival Benefit from the end of Policy Year 1 until maturity to boost your savings provided your policy remains in force. The Survival Benefit will be payable as follows:

Policy Term 20		
End of Policy Year	Survival Benefit (% of Guaranteed Maturity Benefit)	
	5 Years Premium Payment Term	10 Years Premium Payment Term
1 – 10	3%	3%
11 – 19	6%	6%
20	125%	180%
<b>Total Survival Benefits payable during policy term</b>	<b>209%</b>	<b>264%</b>

Policy Term 30			
End of Policy Year	Survival Benefit (% of Guaranteed Maturity Benefit)		
	5 Years Premium Payment Term	10 Years Premium Payment Term	20 Years Premium Payment Term
1 – 10	4%	4%	4%
11 – 20	8%	8%	8%
21 – 29	12%	12%	12%
30	40%	95%	100%
<b>Total Survival Benefits payable during policy term</b>	<b>268%</b>	<b>323%</b>	<b>328%</b>

Policy Term 40			
End of Policy Year	Survival Benefit (% of Guaranteed Maturity Benefit)		
	5 Years Premium Payment Term	10 Years Premium Payment Term	20 Years Premium Payment Term
1 – 10	4%	4%	4%
11 – 20	8%	8%	8%
21 – 39	12%	12%	12%
40	12%	30%	60%
<b>Total Survival Benefits payable during policy term</b>	<b>360%</b>	<b>378%</b>	<b>408%</b>

You may opt to receive the payout or accumulate with Prudential as another portion of savings. If the accumulation option is selected, the accumulated cash payments with interest (if any) will be paid upon termination, surrender or maturity of policy, whichever is earlier.

## Pass down your wealth to your loved ones when you are no longer around\*

Protect and preserve your legacy of wealth and ensure your legacy lives on within your family and loved ones.

### Change the Life Assured of policy for unlimited number of times

This plan allows you to appoint an Alternate Life Assured during the lifetime of the existing Life Assured while the policy is in force. The new Life Assured will take effect after the existing Life Assured has passed on.

### Flexi continuation option – Alternate Assured

To protect your legacy and ensure your wealth is passed down to your loved ones, you may designate a person to be the new Assured when you are no longer around.

As long as the policy is in force, the guaranteed Survival Benefit and Maturity Benefit will continue to be payable after the new Life Assured takes effect.

\*In the event that Life Assured has passed away and Alternate Life Assured is appointed.

## No future premium is required upon unfortunate events if waiver rider(s) is attached

When you attach the optional waiver rider(s) below, it creates a financial safety net for you and your loved ones.

Life Assured Waiver Plus

Assured Waiver Plus

Future premiums will be waived upon insured life's death, Total and Permanent Disability (TPD)<sup>1</sup> or upon diagnosis of any of the covered 42 Critical Illnesses.

## One lump sum maturity benefit payout with potential upside

You shall receive Maturity Benefit comprising:

- Guaranteed Maturity Benefit (GMB); plus
- Non-guaranteed bonus<sup>2</sup> payable upon maturity

to ensure you and your loved ones are taken care of financially in the future.

## Compassionate Benefit upon death

Compassionate Benefit will be payable as follows:

**RM5,000**

will be payable upon death

OR

**RM10,000**

will be payable in the event of accidental death<sup>1</sup>

Compassionate Benefit is only payable ONCE during the policy term.

## Multiple premium payment term and policy term options to suit your financial needs

Enjoy the flexibility to choose from various combinations to fit your budget and needs.

Policy Term (Years)	Premium Payment Term (Years)		
	5	10	20
20	✓	✓	-
30	✓	✓	✓
40	✓	✓	✓

## Guaranteed Acceptance on basic plan

Guaranteed acceptance for this plan without the need to go through underwriting unless waiver rider(s) is attached.

## Entry age from 14 days – 70 years old<sup>3</sup>

Covers juvenile and adult with entry age as early as 14 days old to 70 years old<sup>3</sup>.



14 days old



70 years old

<sup>1</sup>Prior to the Policy Anniversary of age 70.

<sup>2</sup>Bonus consists of Terminal Bonus and will be paid as a lump sum upon maturity or surrender. This bonus is not guaranteed and will depend on the actual operating and investment results experienced by Prudential's participating life fund.

<sup>3</sup>Subject to expiry age 100.



## How PRUCash Enrich works?



Sam, aged 35, is planning for his retirement at age 65

- Sam chooses PRUCash Enrich because this plan allows him to determine the Guaranteed Maturity Benefit (GMB) he will receive 30 years later. Furthermore, he may potentially receive **additional bonus**<sup>1</sup> upon maturity.
- He has the choice of multiple premium payment term options. After careful consideration, he decides on a premium payment term of **20 years** so that he can focus on other financial commitments.



1 Sam purchased a 20 Pay 30 PRUCash Enrich with GMB of **RM100,000**.

For financial security, he also chose to purchase **Life Assured Waiver Plus**, where future premiums would be waived in the event of Sam passing away, suffering from TPD<sup>2</sup> or being diagnosed with any of the covered 42 Critical Illnesses.



3 He pays a premium of **RM1,805.29** per month and appoints his wife as both the **Alternate Assured** and **Alternate Life Assured**.



4 Throughout the policy term, PRUCash Enrich provides Sam annual guaranteed cash payments every year. The guaranteed cash payment is shown in the table below:

End of Policy Year	1 – 10	11 – 20	21 – 29	30	Total Survival Benefits payable during policy term
Survival Benefit (% of Guaranteed Maturity Benefit)	4%	8%	12%	100%	<b>328%</b>

Sam can choose to receive the annual guaranteed cash payments or accumulate them with Prudential as another portion of his savings.

### If Sam survives until policy maturity

Sam will receive the annual guaranteed cash payments throughout the policy term as long as he continues to pay his premium until the end of premium payment term.

Upon maturity of this policy, he may receive **RM396,967**<sup>3</sup> in total, consisting of RM100,000 (i.e. the final year guaranteed cash payment), and Maturity Benefit of RM296,967 (RM100,000 GMB plus RM196,967<sup>3</sup> non-guaranteed bonus payable on maturity).

### In the event that Sam passes away before policy maturity

Unfortunately, Sam passed away at policy year 5. RM5,000 compassionate benefit will be payable to his family. His wife, as an Alternate Assured and Alternate Life Assured, will now become the Assured and Life Assured of the policy, and continue to receive the annual guaranteed cash payments without the need to pay premium.

Upon maturity of this policy, she may receive **RM396,967**<sup>3</sup> in total, consisting of RM100,000 (i.e. the final year guaranteed cash payment), and Maturity Benefit of RM296,967 (RM100,000 GMB plus RM196,967<sup>3</sup> non-guaranteed bonus payable on maturity). Even though Sam has passed away, his family's financial future is secured.

The above example is for illustrative purposes only and calculated based on age 35, Male Non-Smoker, 20 Pay 30, with GMB of RM100,000, with Life Assured Waiver Plus.

<sup>1</sup>Bonus consists of Terminal Bonus and will be paid as a lump sum upon maturity or surrender. This bonus is not guaranteed and will depend on the actual operating and investment results experienced by Prudential's participating life fund.

<sup>2</sup>Prior to the Policy Anniversary of age 70.

<sup>3</sup>The projected 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, he may receive RM200,000 in total upon maturity, consisting of RM100,000 (i.e. the final year guaranteed cash payment), and Maturity Benefit of RM100,000, consisting of guaranteed benefit only.



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

#### Important Notes and Disclaimer:

- **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 leaflet 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 leaflet, the English language version of this leaflet 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 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 PIDM website ([www.pidm.gov.my](http://www.pidm.gov.my)) or call PIDM toll-free line (1-800-88-1266).

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