

**A new hope** for people with diabetes.

**PRUMy** Diabetes Care

Protection Insurance

Listening. Understanding. Delivering.



Are you currently living with Type 2 Diabetes?

Do you have sufficient Critical Illness coverage?





Are you looking for medical coverage?

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

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



**PRUMy Diabetes Care is an insurance solution using PRUWith You as the basic plan and offers the following coverage to meet your needs:**

Coverage		Glycated hemoglobin (HbA1c) - Average blood glucose level over the past 2 to 3 months		
		HbA1c ≤ 6.0%	6.0% < HbA1c ≤ 7.0%	7.0% < HbA1c ≤ 8.0%
Death & Total and Permanent Disability (TPD) <sup>(1)</sup>		Protect you and your loved ones in the event of Death or TPD <sup>(1)</sup> using <b>PRUWith You</b>		
Critical Illness		Crisis Care and Crisis Guard both provide coverage in the event of the occurrence of selected Critical Illnesses. Among the conditions covered are kidney failure, blindness, stroke, and even cancer		
Medical (High Deductible)		Enjoy NO annual and lifetime limits with <b>PRUValue Med</b>		Not available
		Deductible RM20,000 Room and Board RM200 MVP <sup>(2)</sup> RM1 million	Deductible RM50,000 Room and Board RM200 MVP <sup>(2)</sup> RM1 million	

**Notes:**

- <sup>(1)</sup>TPD coverage is available before the policy anniversary date of age 70 of the insured life concerned.
- <sup>(2)</sup>MVP refers to Med Value Point. Claims on eligible benefits will be payable in full (subject to Deductible) up to the MVP. If the total accumulated eligible claims paid exceed the MVP, we will still provide continuous coverage up to the expiry age by paying 80% of the excess eligible benefit cost.
- Payor Basic and Payor Saver which will pay for the Insurance Premium and Investment Premium respectively throughout the rider term upon diagnosis of TPD or critical illness of the insured life are also attachable.

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**Tick the boxes  below to find out if you are eligible to apply for PRUMy Diabetes Care:**

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**I'm currently:**

- A Type 2 Diabetic
- At least 40 years old
- Having diabetes for less than or equal to 6 years
- Having a HbA1c reading of less than or equal to 8% (valid for 6 months)
- Having a BMI of less than or equal to 30
- Having total cholesterol of less than or equal to 6 mmol/L (valid for 6 months)
- Not dependent/required to have insulin injection
- Without any history of hospital admission for diabetes related conditions

**I'm not suffering/haven't suffered from:**

- Stroke or mini-stroke/transient stroke
- Heart and/or vascular disorders including heart blockage (coronary artery disease), peripheral vascular disease, heart surgery, abnormal Resting Electrocardiogram (RECG)/Stress Electrocardiogram (SECG), hypertension, etc.
- Kidney impairment/disease including presence of protein and/or blood in urine sample
- Retinopathy or eye problems other than cataract, long or short sightedness, or lazy eye
- Diabetic foot disease including foot ulcers, gangrene, etc.
- Amputation due to diabetic causes
- Diabetic nerve damage (peripheral/autonomic neuropathy)

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You are still welcome to apply for coverage via **PRUWith You** even if you do not tick all of the criteria above.

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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 & Disclaimers

- **PRUMy Diabetes Care** is a package offered using **PRUWith You** as the basic plan. Please note that the package here consists of components that can be bought separately and you are not obligated to select all components of this package. You may apply for other riders not listed under **PRUMy Diabetes Care** by applying for coverage with us via **PRUWith You**. **PRUWith You** is a regular premium investment-linked 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. You should satisfy yourself that this policy 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 agent or 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. This leaflet contains only a brief description of the product and is not exhaustive. You are advised to refer to the Product Disclosure Sheet, Product Illustration and Fund Fact Sheet(s) before purchasing a policy, and to refer to the terms and conditions in the policy document for details of the features and benefits under the policy. 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. Any age reference shall be on the basis of Age Next Birthday. The cost of insurance chargeable for the Medical and Health Insurance (MHI) products are illustrated in PAMB's corporate website. 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.
- 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.
- 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.
- Assuming a male, aged 40 years, non-smoker purchases a **PRUMy Diabetes Care** policy with Basic Sum Assured RM100,000, Crisis Care RM100,000, **PRUValue Med** RM1,000,000 R&B RM200 with Deductible RM20,000 and Payor Basic, policy term up to age 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 age 80	To improve your policy sustainability up to age 100	
	Alternative 1	Alternative 2
RM300.00 monthly from age 40 up to age 79	<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 RM81.00 monthly is recommended from age 40 up to end of Extension of Coverage Term.</p> <p><u>Total premium payable:</u> - RM381.00 monthly from age 40 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 RM1,897.00 monthly is recommended from age 80 up to end of Extension of Coverage Term.</p> <p><u>Total premium payable:</u> - RM300.00 monthly from age 40 up to age 79. - RM2,197.00 monthly from age 80 up to age 99.</p>

#### Notes:

- The premiums are not guaranteed and may vary in 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 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.

**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.**