

# PRU *Prestige*

*exclusive privileges*



**PRUDENTIAL**

Listening. Understanding. Delivering.



A by-invitation-only programme tailored for Prudential's highly-recognised and distinguished group of customers. A world of prestigious benefits and privileges specially awaits you as an exclusive **PRUPrestige** member.



Exclusive underwriting lane for your second policy onwards



Upgraded hospital benefits for your comfort



Awesome rewards and benefits await you



Priority queue at selected Prudential branches



**PRUPrestige** dedicated careline

## Special Underwriting Privileges



Enhance your protection needs with the special relaxation of our underwriting guideline, which is available exclusively for PRUPrestige members only.

### Non-Medical Limit Table

Enhanced Non-Medical Limit (NML) for personal cover - up to RM5 million

Age	19 - 50	51 - 55	56 - 60	61 - 65	66 - 70
PRUWealth Plus (RM)	Up to 5 million <del>4 million</del> ↑	Up to 4 million <del>3 million</del> ↑	Up to 4 million <del>3 million</del> ↑	Up to 750K <del>500K</del> ↑	Up to 750K <del>500K</del> ↑
Other Prudential plans* (RM)	Up to 1.2 million <del>1 million</del> ↑	Up to 700K <del>500K</del> ↑	Up to 500K <del>400K</del> ↑	Up to 150K <del>100K</del> ↑	Up to 100K <del>50K</del> ↑

\*Applicable to PRUWith You, PRULady, PRUTerm, PRUCash, PRUCash Premier, PRUCash Double Reward, PRUGrowth, PRUCash Enrich and PRUAll Care.

For further information, speak to your Prudential Wealth Planner now.

### Financial Table

Higher Non-Financial Limit (NFL) for personal cover - up to RM3 million

Total Sum at Risk (RM)	<b>PRUPrestige</b> ★	Prudential customer
2,000,001 - 2,500,000	No requirements for PRUPrestige members ★	Financial questionnaire • Personal cover
2,500,001 - 3,000,000	No requirements for PRUPrestige members ★	Financial questionnaire • Personal cover, proof of income e.g. Income tax for current & previous 2 years
3,000,001 - 5,000,000	Financial questionnaire • Personal cover ★	Financial questionnaire • Personal cover, proof of income • e.g. Income tax for current & previous 2 years and/or audited reports and accounts

**Note:** The PRUPrestige Special Underwriting Privileges are offered to PRUPrestige members at the discretion of PAMB. We reserve the right to amend and/or change the offer with prior notice.

## Special Underwriting Privileges

### Financial Underwriting - Non-Income Earner Group

Higher Max Sum Assured limit for non-income earner - up to RM3.5 million

Non-income Group	Total Sum at Risk (RM)	Financial Underwriting
Adult Student (age 19 - 23)	Up to 750K	No requirements
	Up to 3.5 million <del>3 million</del>	Subject to parents/siblings with similar coverage
	> 3.5 million <del>3 million</del>	No further coverage
Housewife	Up to 750K	No requirements
	Up to 3.5 million <del>3 million</del>	Subject to spouse with similar coverage
	> 3.5 million <del>3 million</del>	Up to 50% of spouse's coverage
Retirees	Up to 750K	No requirements
	Up to 3.5 million <del>3 million</del>	30% of net worth

### Medical Report

Medical report validity increases to **1.5 years** (from current 1 year)

Criteria:



Applicable up to age 45 and standard lives only



Maximum Critical Illness cover up to RM2 million



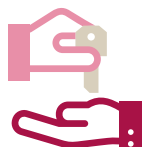
Applicant has undergone full routine requirements with Prudential Assurance Malaysia Berhad (PAMB)'s panel labs

For existing applicants who were accepted based on the personal health screening report, PAMB will need to ensure that the health screening done is comprehensive enough and not lesser than the routine medical screening. In the event the health screening done is not comprehensive enough, PAMB will need to obtain the balance of the medical report.

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## Special Hospital Benefits

Special Hospital Benefits provide you with the comfort you need when you are not at your best.



Valet parking at the hospital



Hospital gift basket



Hassle-free admission & discharge



Discount on health screening



Auto room upgrade to next level suite (subject to availability)



Find out more on our website

## PRUPrestige Panel Hospitals

### Central Region

Ara Damansara Medical Centre  
Gleneagles Kuala Lumpur  
Pantai Hospital Kuala Lumpur  
ParkCity Medical Centre

Subang Jaya Medical Centre  
Sunway Medical Centre  
Sunway Velocity Medical Centre

### Northern Region

Gleneagles Penang  
Island Hospital

### Southern Region

Mahkota Medical Centre

### East Malaysia

Borneo Medical Centre Kuching

Gleneagles Kota Kinabalu

## Awesome Rewards and Benefits

Get ready to be surprised by the special rewards and benefits that await you!



### Rewards and Benefits



Birthday reward

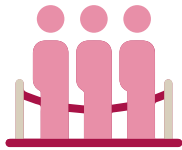


Exclusive offers



Many exciting campaigns and offers are in the pipeline. Stay tuned to find out what we have in store for you!

### Priority Queue



PRUPrestige members can enjoy shorter waiting time with the priority queue when they walk into any of our specially selected Customer Engagement Centre below:

#### Central Region

Damansara Intan  
i-City  
Kajang  
Menara Prudential, TRX

#### Northern Region

Alor Setar  
Bayan Baru  
Ipoh  
Penang KWSP  
Seberang Jaya  
Sungai Petani

#### Southern Region

Batu Pahat  
Kluang  
Melaka  
Muar

Seremban  
Skudai  
Southkey

#### East Coast

Kemaman  
Kota Bharu  
Kuala Terengganu

Kuantan  
Raub

#### East Malaysia

Kuching  
Miri

Sandakan  
Sibu

For any enquiries, please feel free to contact



PRUPrestige Dedicated Careline **03-2771 2488**

Stay with us as a **PRUPrestige** member to enjoy the special privilege services and more benefits!

## MEMBERSHIP ELIGIBILITY

- A minimum aggregated annual premium (APE) of RM25,000 excluding **PRUSaver** (Applicable to Assured only) from either Regular Premium or a combination of Single Premium (10% of the premium amount up to a maximum of RM12,500) and Regular Premium.
- Premium must be up-to-date for the said policy APE to be counted as **PRUPrestige** eligible APE.
- Policy under premium waiver will be excluded from calculation for **PRUPrestige** eligible APE.

**PRUPrestige** membership is valid for 1 year. Membership will be renewed if customer continues to meet the membership eligibility.

For more information and full terms and conditions for the **PRUPrestige** membership, please visit <https://www.prudential.com.my/en/claims-and-support/pruprestige/>

### Important Notes & Disclaimers

**PRUPrestige** is a privilege programme managed and operated by Prudential Assurance Malaysia Berhad (PAMB). This is a by-invitation-only programme made available to individuals that fulfill the qualifying criteria. PAMB reserves the right to change the qualifying criteria at any time with prior notice. PAMB reserves the right to grant, revoke or refuse membership at its discretion. This membership is non-transferable and each member can only hold one membership at one time. PAMB works with privilege partners to provide members with access to benefits, products and services. The provision of benefits, products and services by the privilege partners to members is solely between the privilege partners and members, and members may be required to pay for such benefits, products or services (as detailed in the relevant offer). Any references to age shall be on the basis of Age Next Birthday. For more information, visit <https://www.prudential.com.my>.