Go Duo, Go Max

1 November 2026 to 31 December 2026

PRUDENTIAL

Accelerate Your Wealth. Strengthen Your Legacy.



Maximise Your Wealth Potential with 100% Premium Allocation.

Start your **PRU**Prestige Legacy journey with your premium invested from day one.

Sign up for our plan today and receive one of these exciting rewards!

Promotion Reward



iPhone Duo 512GB
(worth RM10,499)

OR

- **Apple e-Gift Card** (worth RM8,000); or
- **Tomei Voucher** (worth RM8,000)

Annual Premium
RM250,000 and above

Promotion Reward



iPhone 18 Pro Max 512GB
(worth RM6,999)

OR

- **Apple e-Gift Card** (worth RM5,000); or
- **Tomei Voucher** (worth RM5,000)

Annual Premium
RM150,000 - RM249,999

Notes:
1. Annual Premium excludes any **PRU**Saver Premium.
2. Eligible Policy must be enrolled in recurring payment via credit/debit card and issued by 31 January 2027.
3. Premium payments must be up to date as at the Promotion Reward Fulfilment Date.
4. Promotion Reward will be fulfilled by 30 November 2027.

Speak to your Prudential Wealth Planner or visit **www.prudential.com.my** to learn more.

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

Terms and Conditions apply.

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).

Terms and Conditions of Go Duo, Go Max ("Terms and Conditions")

1. This **Go Duo, Go Max** Promotion (**"Promotion"**) is organised by Prudential Assurance Malaysia Berhad (**"PAMB"** or **"we"** or **"us"** or **"our"**). By participating in this Promotion, you agree that you have read, understood and agreed to be bound by the Terms and Conditions and any change or modification that we may make to the Terms and Conditions, with prior notice to you. By participating in this Promotion, you also agree to be bound by our Privacy Policy accessible at www.prudential.com.my/en/privacy-policy.

2. **Promotion Period:**

   This Promotion shall commence from 1 November 2026 until 31 December 2026, both dates inclusive (**"Promotion Period"**).

3. **Promotion Eligibility:**

   a. This Promotion is open to all new and existing customers who purchased a new **PRU**Prestige Legacy policy, with a minimum annual premium of **RM150,000** and above, excluding **PRU**Saver premium (**"Eligible Policy"**). Such customers shall be referred to as the **"Eligible Customer"**, **"You"**, **"Your"**. For clarity, all PAMB wealth planners including agents, unit managers and agency managers appointed by PAMB, are not eligible to participate in this Promotion in any capacity whatsoever in relation to an Eligible Policy, whether as an assured, life assured, payor or otherwise.

   b. The proposal(s) for the Eligible Policy must be submitted through **PRU**Way Plus during the Promotion Period, and each policy (**"Eligible Policy"**) must:
      i. be incepted (i.e., approved and issued by PAMB) by 31 January 2027; and
      ii. opted for recurring payment method via credit/debit card, with subsequent e-enrolment via agent's system (through **PRU**Way Plus or **PRU**Serve Plus), or via customer portal (through Prudential Malaysia App or **PRU**Services at https://pruservices.prudential.com.my) by 31 January 2027.

4. **Promotion Mechanics:**

   a. Each Eligible Policy must fulfil all the following requirements:
      i. Eligible Policy must be in force on or before the Promotion Reward Fulfillment Date (as defined in Clause 5.f. below);
      ii. There must be no partial withdrawal either from Basic Unit Account (**"BUA"**) or Investment Unit Account (**"IUA"**) performed on the Eligible Policy (if applicable) on or before the Promotion Reward Fulfillment Date (as defined in Clause 5.f. below);
      iii. The recurring payment method for the Eligible Policy must remain active until the Promotion Reward Fulfillment Date (as defined in Clause 5.f. below);
      iv. Premium payments for the Eligible Policy must be up-to-date, as at the Promotion Reward Fulfillment Date (as defined in Clause 5.f. below); and
      v. Eligible Policy must not, in any manner, have any negative endorsement (e.g., reduction of benefit or premium) performed on or before the Promotion Reward Fulfillment Date (as defined in Clause 5.f. below).

   b. If for any reason, the proposal for the Eligible Policy is re-submitted or submitted after the Promotion Period (e.g., proposal not taken up), the Eligible Policy will be disqualified from this Promotion.

   c. With the launch of this Promotion, eligible proposals submitted under the Early Bird Bonus Allocation Promotion from 20 July 2026 to 31 October 2026 (both dates inclusive) but issued from 16 November 2026 onwards will receive the applicable Promotion Reward under this Promotion in place of the bonus allocation offered under the Early Bird Bonus Allocation Promotion, subject to the Terms and Conditions. For the avoidance of doubt, customers from the Early Bird Bonus Allocation Promotion with an annual premium below RM150,000 shall be eligible for the first-tier (i.e. Annual Premium RM150,000 – RM249,999) Promotion Reward under this Promotion.

5. **Promotion Reward:**

   a. Subject to the Terms and Conditions, each Eligible Customer who fulfils Clauses 3 and 4 above shall be entitled to select one (1) Promotion Reward based on the respective Annual Premium as set out below:

Product	Annual Premium (RM)	Promotion Reward
PRUPrestige Legacy	RM150,000 – RM249,999	Choose one: • iPhone 18 Pro Max 512GB worth RM6,999; • Apple e-Gift Card worth RM5,000; • Tomei Voucher worth RM5,000.
	RM250,000 and above	Choose one: • iPhone Duo 512GB worth RM10,499; • Apple e-Gift Card worth RM8,000; • Tomei Voucher worth RM8,000.

Note: Annual premium excludes **PRU**Saver Premium.

   b. The Eligible Customer shall only be entitled to one (1) Promotion Reward per Eligible Policy. Where an Eligible Customer purchases more than one (1) Eligible Policy that fulfils the Promotion requirements, each Eligible Policy may qualify for its respective Promotion Reward, subject to the Terms and Conditions.

   c. In order to receive the Promotion Reward, Eligible Customer must provide PAMB with his/her valid personal details which include mobile number, email address and residential address (**"Customer's Details"**) which must be captured in PAMB's system on or before 31 January 2027.

   d. PAMB will contact the Eligible Customer for the selection of the Promotion Reward. Once the Promotion Reward selection has been submitted, the selection shall be final and no change, exchange or replacement request will be entertained.

   e. If the Eligible Customer fails to submit a valid reward selection within the timeframe specified by PAMB, PAMB reserves the right to determine and fulfil the Promotion Reward at its sole discretion.

   f. The Promotion Reward will be fulfilled by PAMB's appointed fulfillment vendor based on the Customer's latest details maintained in PAMB's records by 30 November 2027 (**"Promotion Reward Fulfillment Date"**).

   g. In the event there is any change to the Customer's Details, you must update such changes via Prudential Malaysia App or **PRU**Services at https://pruservices.prudential.com.my and provide complete documents as may be requested by PAMB. The new Customer's Details must be captured in PAMB's system on or before 31 January 2027. If you fail, neglect or omit to provide valid Customer's Details or update PAMB of any change to the Customer's Details, resulting in unsuccessful delivery of the Promotion Reward, PAMB shall be entitled to forfeit the Promotion Reward in accordance with the Terms and Conditions.

   h. For iPhone Pro Max 512GB or iPhone Duo 512GB (**"iPhone"**):
      i. The iPhone will be delivered to the Eligible Customer's latest residential address as provided in Clause 5.c. above.
      ii. The colour of iPhone is subject to availability at the time of fulfillment. Requests for specific colour will not be accommodated.

   i. For Apple e-Gift Card (**"e-Gift Card"**):
      i. The e-Gift Card will be issued to the Eligible Customer's latest email address as provided in Clause 5.c. above.
      ii. The e-Gift Card is valid for six (6) months from the e-Gift Card issuance date.
      iii. If the purchase amount exceeds the e-Gift Card value, the Eligible Customer shall be responsible to pay the difference using any payment method accepted by the merchant.
      iv. If the purchase amount is lower than the e-Gift Card value, the unutilised balance will not be transferred, refunded or carried forward.

   j. For Tomei Voucher (**"Tomei Voucher"**):
      i. The Tomei Voucher will be sent to the outlet chosen by the Eligible Customer during the Promotion Reward selection under Clause 5.d.
      ii. The Tomei Voucher is valid for six (6) months from the Tomei Voucher issuance date.
      iii. The Eligible Customer will be notified by email and/or SMS when the Tomei Voucher is available at the selected outlet.
      iv. If the purchase amount exceeds the Tomei Voucher value, the Eligible Customer shall be responsible to pay the difference using any payment method accepted by Tomei.
      v. If the purchase amount is lower than the Tomei Voucher value, the unutilised balance will not be transferred, refunded or carried forward.

   k. Upon the respective Promotion Reward being handed over to the carrier for delivery or being emailed to your email address provided under Clause 5.c. above, title and risk in the Promotion Reward shall pass to you and PAMB shall be fully discharged of its obligations in relation to the Promotion Reward and shall have no further obligations in connection with it.

   l. You shall be solely responsible for your redemption/usage of the Promotion Reward. PAMB shall not be liable or be required to offer replacement of the Promotion Reward or otherwise to compensate you for any:
      i. non-availability of, discontinued, invalid, or cancelled Promotion Reward;
      ii. redemption, use or misuse of the Promotion Reward;
      iii. alterations made to the Promotion Reward; or
      iv. loss, inability to redeem or use the Promotion Reward due to technical issues or issues beyond PAMB's control.

   m. Redemption and use of the Promotion Reward are subject to the warranties and terms and conditions imposed by the relevant distributors. Any complaint or dispute concerning the Promotion Reward must be resolved directly with the relevant distributors.

6. **General Terms and Conditions**

   a. You must ensure that your particulars and any information provided to PAMB are complete and accurate. PAMB may request further information from you for any reason it thinks appropriate, including determining the authenticity of such information.

   b. By participating in this Promotion, you consent and authorise PAMB to disclose your particulars to any third-party service provider engaged by PAMB for the purposes of this Promotion, where applicable. The disclosure of such particulars shall be limited to your mobile number, email address and residential address information, and shall be used only in relation to and for the purposes of this Promotion and delivery of the Promotion Reward.

   c. If any third party makes a claim against PAMB due to your breach of the Terms and Conditions, you will indemnify PAMB for any costs, expenses, fees, taxes and other liabilities incurred by PAMB arising from such claim, including reasonable costs and expenses in defending and handling that claim.

   d. By entering this Promotion, you agree that PAMB, its respective employees, officers, directors, agents, affiliates, parent and subsidiaries shall not be liable or responsible for damages, losses, injuries, rights, claims or actions of any kind in connection with this Promotion, or resulting from acceptance, possession, redemption/use/misuse of the Promotion Reward, or participation in this Promotion, including without limitation, personal injury, death, property damage and claims based on publicity rights, defamation or invasion of privacy, unless due to PAMB's gross negligence or willful misconduct specifically related to this Promotion. In no event shall our total liability in contract, tort (including negligence), statute or otherwise for all damages exceed the amount of Ringgit Malaysia Twenty (RM20.00) only.

   e. PAMB shall have the discretion to decide in respect of all matters and disputes concerning this Promotion in accordance with treating you and PAMB's customers fairly, including substituting the Promotion Reward with other forms of gifts/rewards of equivalent value, with prior notice.

   f. PAMB shall have the right to disqualify you and forfeit the Promotion Reward if PAMB determines you to be tampering with the entry process or the operation of this Promotion, or any of the Terms and Conditions are not fulfilled. In such event, PAMB will not be liable for any costs, refund or losses incurred by you.

   g. The Promotion Reward is non-transferable and not exchangeable for cash, credit or in kind. Any request for the Promotion Reward to be transferred to a third party will not be entertained.

   h. PAMB shall have the right to amend the Terms and Conditions, and to suspend, terminate, delay or vary this Promotion with prior notice to you. The mode of notification (if any) of the amendment, suspension, termination, delay, or variation shall be at PAMB discretion, including but not limited to displaying the same in any of PAMB website at https://www.prudential.com.my/en/. For the avoidance of doubt, any variation, cancellation, termination, or suspension by PAMB of this Promotion shall not entitle you to any claim against PAMB for any and all losses or damage suffered or incurred as a direct or indirect result from the cancellation, termination, or suspension.

   i. PAMB's decision on all matters concerning this Promotion, including the Terms and Conditions, shall be final, binding, and conclusive. No correspondence and/or appeal shall be entertained.

   j. The laws of Malaysia shall govern this Promotion, and you agree to submit to the exclusive jurisdiction of the courts of Malaysia. In the event any of the provisions in the Terms and Conditions is invalid, illegal or unenforceable under any applicable laws, rules, orders, directives, requirements, standards, guidelines and codes of practice having legal effect on us, the legality and enforceability of the remaining provisions shall not be affected.

   k. The Terms and Conditions as well as the Promotion Reward are separate from your insurance proposal(s) and/or insurance policy(ies) and shall not in any event be construed as a variation to the terms and conditions of your insurance proposal(s) and/or insurance policy(ies). All insurance proposals are subject to PAMB's standard processing and/or underwriting rules. Further, the Promotion Reward shall not form part of the rights, benefits and monies payable under your insurance policy(ies). The Promotion Reward will be delivered to you in accordance with the Terms and Conditions even after you have assigned the rights, benefits and monies payable under your insurance policy(ies) absolutely to another person.

   l. In performing your duties under this Promotion, you must comply with all applicable anti-bribery and anti-corruption laws (and related regulations and guidance). In particular, you hereby acknowledge and agree:
      i. to comply with the Malaysian Anti-Corruption Commission Act 2009, the US Foreign Corrupt Practices Act, the UK Bribery Act, and the Hong Kong Prevention of Bribery Ordinance, together with any related regulation and guidance and that you shall not act in such a way that is or could be constructed as a violation of these laws and requirements, including but not limited to offering a bribe or making a facilitation payment to a public official or to any other party;
      ii. that you will ensure that your activities in connection with or relating to your obligations under the Terms and Conditions will not cause PAMB to be in breach of any anti-bribery and anti-corruption laws (and related regulations and guidance);
      iii. if you, in connection with or relating to your obligations under the Terms and Conditions, are asked to partake in any activity, that is in violation of any anti-bribery or anti-corruption laws, or become aware of any such conduct by your workforce or within your control and concerning or relating to the Terms and Conditions, you agree to immediately report the details of this to PAMB; and
      iv. PAMB shall have the right to disqualify your entry/entries on no notice, without liability for any actual breach of this paragraph.

   m. Regardless of anything to the contrary contained in this Promotion,
      i. if PAMB learns or is notified that the Eligible Customer is named on any Sanctions list, or is threatened with being added to any Sanctions list; or
      ii. if PAMB could be found to be in breach of Sanctions obligations as a result of this Promotion, then PAMB shall disqualify the Eligible Customer with immediate effect and take any other action we may deem appropriate, including but not limited to notifying any relevant government authority without notice and liability.

      "Sanctions" refers to any restrictive measures imposed on targeted regimes, countries, governments, entities, individuals and industries imposed by international bodies or governments in Malaysia or outside of Malaysia, including but not limited to the Office of Financial Sanctions Implementation HM Treasury, the United Nations, the European Union, the US Treasury Department's Office of Foreign Assets Control and the Hong Kong Monetary Authority.

      This clause, and our ability to claim for any losses that we may incur arising out of the operation of this clause, shall survive any termination or expiry.

   n. In the event of any inconsistency between the Terms and Conditions and any advertising, promotional, publicity and the other materials published by PAMB relating to or in connection with the Promotion, the Terms and Conditions shall prevail.

   o. The Terms and Conditions may be provided in English and Chinese. In case of any inconsistencies between these two versions, the English version shall prevail.

Important Notes and Disclaimers

PRUPrestige Legacy 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. This material is not intended as an offer or solicitation for the purchase or sale of any financial instrument/product. You should satisfy yourself that this policy will best serve your needs and that the premium payable under this 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-based analysis and assist you in making an informed decision. You may also contact the insurance company directly for more information. You are advised to refer to the Product Disclosure Sheet, Product/Sales Illustration and Fund Fact Sheet(s) (if applicable) for **PRU**Prestige Legacy for further information before purchasing a policy, and to refer to the terms and conditions in the policy document for details of the features and benefits and exclusions 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. There is a free-look period of 15 days after the date of delivery of the policy to allow you to review whether it meets your needs. If a **PRU**Prestige Legacy policy is cancelled within this period, we will refund you the value of units (at the next pricing date) plus the premiums that are not invested, charges (such as insurance charges, service charges, processing charges, and any other charges, where applicable), and taxes (if any) that we have deducted less medical expenses (if any) that we may have already paid or agreed to pay. **PRU**Prestige Legacy is not a Shariah-compliant product.

PLEASE NOTE THAT PRU Prestige Legacy **IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.**

11/2026