



## **PRU**Guard Family

This insurance plan is underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U), a licensed insurance company under the Financial Services Act 2013 that is regulated by Bank Negara Malaysia.

The benefit(s) payable under eligible certificate/policy is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. 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)).

# PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.



Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 19/11/2025

## 1 What is PRUGuard Family?

**PRUGuard Family** is a pure protection product that does not include any savings or investments element. It is a yearly renewable non-participating group insurance plan where Prudential Assurance Malaysia Berhad (PAMB) is the Master Policyholder of the plan. This plan offers Death Benefit, Total & Permanent Disability (TPD) Benefit and Accidental Death Benefit for a period of 12 months (guaranteed yearly renewable) from the Commencement Date of the Insured Member's insurance certificate.

The plan is offered to individuals who are:

- (a) a member of the Employees' Provident Fund (EPF) whose age next birthday (ANB) is between 19 and 65 (both ages inclusive);
  - (b) a spouse of the EPF member whose age is between ANB 19 and 65 (both ages inclusive);
  - (c) children of the EPF member whose age is between 14 days and ANB 65 (both ages inclusive);
  - (d) ward of the EPF member whose age is between 14 days and ANB 65 (both ages inclusive); and
  - (e) a Malaysian citizen currently residing in Malaysia,
- subject to PAMB's acceptance of cover and the terms and conditions set by EPF.

## 2 Know Your Coverage / Benefits

**As an illustration**, the Insured Member will receive the following life insurance **coverage / benefits** based on their selected sum assured for **up to ANB 75**, subject to renewal upon the certificate anniversary:

Benefits		Sum Assured
Death Benefit	In the event of Insured Member's death, 100% of the sum assured will be payable provided certificate remains in force.  <b>Note:</b> <i>The certificate will terminate once Death Benefit is claimed.</i>	RM10,000 to RM200,000  <b>Note:</b> <i>Insured Members may choose a sum assured from RM10,000 (in multiples of RM5,000), e.g. RM10,000, RM15,000, RM20,000, up to a maximum of RM200,000.</i>
Total and Permanent Disability (TPD) Benefit	In the event of Insured Member suffering from TPD prior to the certificate anniversary of ANB 70 or expiry of the certificate, whichever is earlier, 100% of the sum assured will be payable.  <b>Notes:</b> <ul style="list-style-type: none"> <li>• <i>Payment of this benefit will reduce the Death Benefit.</i></li> <li>• <i>The certificate will terminate once the Death Benefit is fully paid out.</i></li> </ul>	
Accidental Death Benefit	Accidental Death Benefit shall be payable if the following event happens prior to the certificate anniversary of ANB 70 or expiry of the certificate, whichever is earlier: <ul style="list-style-type: none"> <li>(i) an additional 100% of the sum assured if death is due to any accident;</li> <li>(ii) an additional 200% of the sum assured if death is due to accident from commuting in public conveyance, elevator car, burning of theatre, hotel or other public building; or</li> <li>(iii) an additional 300% of the sum assured if death is due to accident occurring while Insured Member is residing or travelling outside of Malaysia (except Singapore and Brunei) for not more than 90 consecutive days, or in Singapore or Brunei for any number of days.</li> </ul>	

- *Certificate anniversary means the anniversary of the Commencement Date shown in the insurance certificate issued to the Insured Member.*
- *Insured Member i.e., EPF member and his/her family members (if applicable), each has a maximum sum assured limit up to RM200,000.*

The Insured Member life insurance **excludes**:

- Death Benefit is not payable if death is caused by suicide, whether while sane or insane, within one (1) year from the certificate effective date.
- Total and Permanent Disability (TPD) benefit is not payable if the disability is directly or indirectly caused by any pre-existing conditions.
- Accidental Death Benefit is not payable if accidental death of the Insured Member occurs due to any condition, illness, injury or event which is directly or indirectly caused by or in connection with pre-existing physical or mental defect or infirmity.

**Note:** *This list is non-exhaustive. You must refer to the insurance certificate for the full list of exclusions.*

**If you have any questions or require assistance on your life insurance, you can:**



Call us at:  
03-2778 3888



Contact us at:  
<https://bit.ly/contact-ourteam>



Visit:  
<https://bit.ly/PRUGuardFamily>



Scan the QR code

## 3

**Know Your Obligations**

**For this life insurance, the EPF member must pay the annual premiums of:**

Premium	RM 424
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**The EPF member also have to pay the following fees and charges:**

Stamp duty	Not applicable (Stamp duty is applicable to Master Policy only)
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Commission	Not applicable
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Other applicable charges	Not applicable
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## 4

**Other Key Terms**

- **Importance of disclosure** – EPF member must disclose all relevant facts about his/her medical condition accurately, and state his/her age correctly when answering any question asked by us. If the insurance coverage is intended wholly for his/her personal purposes, the EPF member must take reasonable care to disclose any facts that he/she knows to be relevant to us and not to mislead us. The duty of disclosure continues until the insurance certificate(s) is issued. This applies to his/her family members (if applicable) if covered under this plan.
- **Avoidance of coverage** – the insurance coverage may be avoided if any of the answers or information is incorrect or incomplete.
- **Renewal** – the certificate(s) will be renewed automatically at each certificate anniversary with the same amount of benefits. The yearly premium payable shall be based on all Insured Members' (if applicable) age next birthday at certificate anniversary.
- **Grace period** – EPF member is given a 1 month grace period after the due date for the payment of premium. The certificate(s) will remain in force during the grace period.
- **Certificate lapse** – if the EPF member does not pay the premiums within the grace period, the certificate(s) shall be lapsed.
- **Waiting period** – the eligibility for the benefits under the insurance certificate will start immediately from the Commencement Date of the Insured Member's insurance certificate.
- **Non-guaranteed premium rates** – the premium rates for this plan are not guaranteed and may be revised at certificate anniversary. EPF member will be notified in writing of the amended premium rates at least 90 days prior to certificate anniversary.

**Note:** This list is **non-exhaustive**. You should refer to the insurance certificate for the full list of terms.

**Can I cancel my certificate?**

Yes, you may cancel your certificate by giving a written notice to us.

- **Free-look period:** EPF member may choose to cancel his/her own insurance coverage and/or the insurance coverage for his/her family members (if applicable) covered under this plan by giving us a written notice within 15 days after the insurance certificate(s) is delivered to the EPF member. If the EPF member cancels his/her own insurance coverage, the insurance coverage for his/her family members (if applicable) covered under this plan will be cancelled as well. The premiums that the EPF member has paid, excluding Taxes (if any, and less any medical expenses incurred) will be refunded to the EPF member.
- If the EPF member choose to surrender his/her own certificate and/or the certificate for his/her family members (if applicable) covered under this plan after the free-look period, the insurance certificate(s) will terminate upon payment of Surrender Value. If the EPF member surrenders his/her own certificate, the certificate for his/her family members (if applicable) covered under this plan will be terminated as well. The Surrender Value will be payable according to the following table:

Monthly Anniversary of the Insured Member's insurance certificate	% of Premiums Paid
1	82.5%
2	75.0%
3	67.5%
4	60.0%
5	52.5%
6	45.0%
7	37.5%
8	30.0%
9	22.5%
10	15.0%
11	7.5%
12	0.0%

**Note:** EPF member's certificate will not be cancelled/surrendered upon cancellation/surrender of his/her family members' certificates.

The information provided in this disclosure sheet is valid as at 19/12/2025.