In partnership with

KWSP EPF

PRUDENTIAL

Listening. Understanding. Delivering.

Let your EPF fund protect you and your family

Exclusive for EPF Members

You can now get access to an affordable protection plan - **PRU**Guard Family by using your EPF funds through the i-Lindung platform.

Get a term life protection plan that covers not just you but also your loved ones starting from RM13.80 a year* per covered member. It covers up to RM200,000 for Death and Total & Permanent Disability (TPD). On top of that, you can get up to 3 times the coverage upon Death due to accident.

TERM LIFE PROTECTION FOR YOU AND YOUR FAMILY

PRUGuard Family is a guaranteed yearly renewable plan that aims to protect you and your covered dependents in the event that any of you are no longer around or suffer from Total & Permanent Disability (TPD).

BENEFITS AT A GLANCE

- Guaranteed Yearly Renewal up to Age Next Birthday (ANB) 75
- Extendable to your dependants
- Premium is affordable from as low as RM13.80 a year* per covered member
- No waiting period. Get protected the moment your coverage takes effect
- 100% of Sum Assured payable upon Death or TPD
- Additional benefit of up to 300% of Sum Assured upon Accidental Death
- Answer only 1 health declaration question with no medical examinations required
- Pay annual premiums directly from your EPF account
- Access your certificate information anytime, anywhere via PRUServices Web

**Based on yearly premium for female Age Next Birthday (ANB) between 1 and 35 with sum assured of RM10,000. Please refer to the Product Disclosure Sheet for the premium rates.*

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

GET FINANCIAL PROTECTION WITH PRUGuard Family

Death Benefit

Provides a lump sum benefit that can ease financial worries if you or any of your covered dependants are no longer around. Don't forget to complete your nomination, if applicable. It helps to expedite the payout of benefits.

Total and Permanent Disability (TPD) Benefit

Provides a lump sum benefit if you or any of your covered dependants are unable to continue to earn a living due to TPD.

Accidental Death Benefit

Provides the following additional lump sum benefit on top of the Death Benefit if you or any of the covered dependants pass away due to accident.

Death due to	Benefit
Any accident other than the following causes	Additional 100% of the Sum Assured
Accident while commuting in public conveyance, elevator car, burning of theatre, hotel or other public building	Additional 200% of the Sum Assured
Death due to an accident occurring while the covered member is residing or travelling outside of Malaysia *(90 days residing period is applicable except for Brunei and Singapore)*	Additional 300% of the Sum Assured

Note: TPD and Accidental Death Benefits are provided up to the certificate anniversary of covered member's attaining ANB of 70 or expiry of the certicate, whichever is earlier.

SIGN UP USING THE SIMPLE STEPS BELOW

1. Visit https://bit.ly/PGFen or scan the QR code to download KWSP i-Akaun app and log in to your KWSP i-Akaun
2. Click on 'i-Lindung', then choose 'Get a Quote' and fill in all required details
3. Choose the preferred protection plan from PAMB and fill in the necessary information
4. Make payment which will be withdrawn / deducted from your EPF Account

Important Notes and Disclaimers:

PRUGuard Family is a non-participating guaranteed yearly renewable 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 insurance certificate will best serve your needs and that the premium payable under the insurance certificate is an amount that you can afford. This flyer contains only a brief description of the products and is not exhaustive. Please refer to the Product Disclosure Sheets, Frequently Asked Questions and insurance certificate for the full list of benefits, exclusions, waiting periods, terms and conditions and other information before purchasing the plan. You may also contact the insurance company directly for more information. **PRU**Guard Family is not a Shariah-compliant product.

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