

PRUElite Flex

Growing wealth across generations.

Our reason is *you*



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).

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

PRUElite Flex is a solution that offers flexible guaranteed lifetime income, which aligns with your current ambitions and evolves to meet your future needs. Whether you are reinvesting for future growth or transferring wealth across generations, your value remains at the core of every decision.

Growing wealth across generations, our reason is you.



Shape your wealth with the FLEX advantage

F

Flexible Guaranteed Lifetime Income

Receive or reinvest your guaranteed annual income ("FlexIncome") until age 100.

L

Legacy transfer across multiple generations

Flexibility to split your plan into different policies, distributing wealth according to your needs and goals.

E

Enrol with Guaranteed Issuance Offer (GIO)

Zero health questions asked and no financial underwriting required.

X

maXimise your return with diverse range of funds

Gain potential upside with our professionally managed global and local funds.

Terms and conditions apply.

Shape Your Wealth In 4 Easy Steps



Step 1

Flexibly decide your premium within the limits we set, and choose to pay it over 5, 10, or 20 years. You can also opt for a lump sum payment at a special rate.



Step 2

Receive guaranteed yearly FlexIncome from your first policy year, up to age 80 or 100.

For Coverage Term up to age 80, the yearly FlexIncome payable is as follows:

End of policy year	Guaranteed FlexIncome payable (% of Basic Annualised Premium)		
	5 years	10 years	20 years
1			25.0%
2 – 6	12.5%	22.5%	30.0%
7 – 30			45.0%
31 – 60	15.0%	25.0%	
61 – 79	20.0%	35.0%	60.0%

For Coverage Term up to age 100:

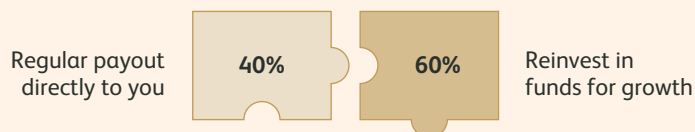
If your entry age is 55 and below, the yearly FlexIncome payable is as follows:

End of policy year	Guaranteed FlexIncome payable (% of Basic Annualised Premium)		
	5 years	10 years	20 years
1			25.0%
2 – 6	12.5%	22.5%	30.0%
7 – 10			45.0%
11 – 30	13.5%	25.0%	46.0%
31 – 40	15.0%	30.0%	
41 – 60	17.5%	32.5%	47.5%
61 – 99	22.5%	42.5%	62.5%

If your entry age is 56 up to age 70, the yearly FlexIncome is as follows:

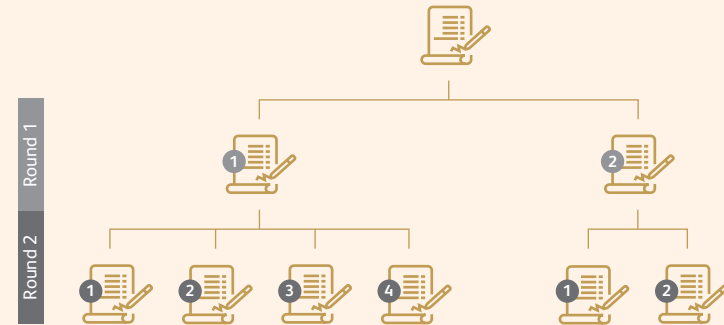
End of policy year	Guaranteed FlexIncome payable (% of Basic Annualised Premium)		
	5 years	10 years	20 years
1 – 30	10.0%	20.0%	
31 – 44	17.5%	35.0%	N/A

Customise your FlexIncome in multiples of 10% at any time to align with your objectives, whether it's for regular payouts, reinvestment, or a combination that adds up to 100%.



Step 3

Seamlessly transfer your policy with the Policy Split Option¹ upon completing the premium term. You can split your plan twice, with each split creating up to 4 new policies—giving you flexibility to manage up to 16 policies in total.



Additionally, you can extend the policy through an Alternate Life Assured and/or Alternate Assured upon the passing of the original insured individuals, ensuring continued support for your loved ones.



Step 4

Be rewarded with Guaranteed Maturity Benefit, along with any potential upside from your reinvested FlexIncome.

Coverage Term	Maturity Benefit (% of Basic Annualised Premium)		
	5 years	10 years	20 years
Age 80	450%	850%	1,200%
Age 100	500%	1,000%	1,500%

Death Benefit²

In the unfortunate event of death before maturity without an appointed Alternate Life Assured, the death benefit will be payable. The death benefit will be the higher of:
 > 105% of Total Basic Premium Paid (excluding any rider premiums), minus any FlexIncome paid/reinvested; or
 > Surrender Value
 plus the Investment Unit Account (IUA) Account Value (if any) at the time of death.

Notes:

- The stamp duty at the prevailing rate may be applicable for Policy Split Option.
 - For non-accidental death within the first 2 years, the Total Basic Premium Paid (excluding any rider premiums), will be payable along with the IUA account value (if any), less any FlexIncome paid/reinvested.
- If an Alternate Life Assured is converted to the new Life Assured upon the death of the initial Life Assured, the Compassionate Benefit (which is equal to 10% of the Basic Annualised Premium, capped at RM5,000 per life) will be paid out in place of the death benefit. The policy(ies) will then continue until the original Coverage Term reaches maturity.



One plan, for generations

Meet Sam

A father and entrepreneur, dedicated to his family and his business.



Age 100



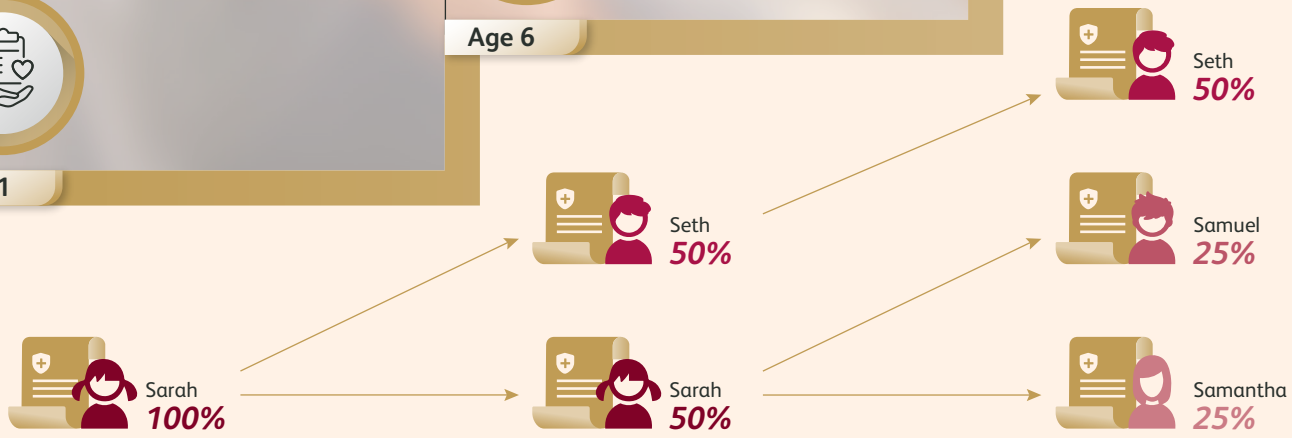
Age 40



Age 6



Age 1



Completing the journey

Following Sarah's passing at age 75, the policy remained active for 25 more years before reaching maturity.

At maturity, Seth, Samuel, and Samantha receive proportionate value based on their share:

Seth
 Guaranteed Maturity Benefit RM500,000
 + Account Value
 High: RM9,461,568
 Low : RM2,059,634

Samuel
 Guaranteed Maturity Benefit RM250,000
 + Account Value
 High: RM4,730,784
 Low : RM1,029,817

Samantha
 Guaranteed Maturity Benefit RM250,000
 + Account Value
 High: RM4,730,784
 Low : RM1,029,817

Total value received by Seth, Samuel, and Samantha
 Guaranteed Maturity Benefit RM1,000,000
 + Account Value
 High: RM18,923,136
 Low : RM4,119,269

Wealth accumulation begins

Sam bought PRUElite Flex for Sarah at birth.

Basic Premium	Premium Term	Total Basic Premium Paid
RM200,000 per year	5 years	RM1,000,000

The FlexIncome option has been allocated as 100% reinvestment for growth.

"I want my daughter to dream without limits."

A growing family

The Premium Term ended when Sarah turned 5. A year later, her brother Seth was born, and Sam splits the policy equally between them.

"I want both of my children to have equal opportunities."

Planning for the next generation

Sarah has two children, Samuel and Samantha.

She splits her policy equally between them. Each policy continues to receive policy benefits.

Upon reaching the age of 25, ownership of the policy will be automatically transferred to each of them.

"I want them to carry my legacy, just like my father did for me."

"My father created wealth that endured beyond his lifetime. Now, I intend to do the same."

1. The case scenario is for illustrative purpose only and assuming there is no withdrawal made.
 2. Calculation based on 100% PRULink Dragon Peacock Fund. The total annualised return (net gain/loss) if held to maturity under high scenario (investment rate of return at 5% p.a.) is 3.13% p.a., low scenario (investment rate of return at 2% p.a.) is 1.70% p.a. Please note that the projected Account Value is not guaranteed.

Where personalised wealth meets purpose

Meet Elise

A dynamic individual who has carved out a successful career as a corporate leader.



Age 35

22.5%

RM22,500

Investing in her financial freedom

Elise chooses PRUElite Flex to secure a better retirement.

Basic Premium	Premium Term	Total Basic Premium Paid
RM100,000 per year	10 years	RM1,000,000

She reinvests 100% of her FlexIncome for long-term wealth growth.

"I've built my success independently, and I'll shape my future the same way."



Age 60

25%

RM25,000

RM20,000

RM5,000



A life well lived with regular income

Elise opts to receive 80% of her FlexIncome as a steady income during retirement and reinvests 20% for emergencies.

"My time is my own and my income is flexible."

Age 65

30%

RM24,000

RM6,000

Age 75

32.5%

RM26,000

RM6,500

RM16,250

RM16,250

Compassionate Benefit
RM5,000



Legacy passed on

Elise passed away peacefully, having designated her nephew, Elijah, as the Alternate Assured and Alternate Life Assured.

Elijah receives Compassionate Benefit of RM5,000. He chooses to receive 50% of his FlexIncome as a payout and reinvest the remaining 50% until the policy matures.

The policy will mature 10 years after Elise's passing, at which point Elijah will receive both the Maturity Benefit and the reinvested value.

"I lived life on my own terms, and now I provide support for my loved ones."



Age 90

Age 95

42.5%

RM21,250

RM21,250

Age 100

Total FlexIncome Received + Guaranteed Maturity Benefit RM1,000,000 + Account Value High: RM3,582,200 Low: RM1,103,423

FlexIncome:
Payable Percentage and Its Allocation



% of Basic Annualised Premium



Payout Amount



Reinvestment Amount



Guaranteed Maturity Benefit

1. The case scenario is for illustrative purpose only and assuming there is no withdrawal made.
2. Calculation based on 100% PRULink Dragon Peacock Fund. Guaranteed annualised return (net gain/loss) if held to maturity is 1.31% p.a. The total annualised return (net gain/loss) if held to maturity under high scenario (investment rate of return at 5% p.a.) is 3.10% p.a., low scenario (investment rate of return at 2% p.a.) is 2.10% p.a. Please note that the projected Account Value is not guaranteed.

Safeguard your achievements and pave the way for future opportunities with PRUElite Flex. Get in touch with our Prudential Wealth Planner today or visit www.prudential.com.my to learn more.

Important Notes & Disclaimers

1. **PRUElite Flex** is a regular premium non-participating plan that combines protection and savings 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.
2. Premium rates for the basic plan are guaranteed. However, premium rates for optional riders are not guaranteed. Prudential reserves the right to revise the premium rates for the optional riders on the policy anniversary by giving a 90-day prior notice.
3. Buying life insurance is a long-term financial commitment. You should ensure that the policy (including riders) 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 Prudential 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.
4. This leaflet contains only a brief description of the product and is not exhaustive. You are advised to refer to the **PRUElite Flex** Product Disclosure Sheet, Product Illustration and Fund Fact Sheet (if any) before purchasing a policy, and to refer to the terms and conditions in the policy contract for details of the features and benefits, exclusions and waiting periods under the policy. Please note that exclusions apply to each respective benefit.
5. There is a free-look period of 15 days after the date of delivery of the policy to allow you to review if it meets your needs. If the policy is cancelled within this period, we will refund the premiums and taxes (if any) you have paid, less any medical expenses we may have already paid or agreed to pay.
6. **PRUElite Flex** and its attachable riders (if any) are not Shariah-compliant products.
7. In the event that you do not pay your premium due within the one-month grace period, the policy may lapse unless there are sufficient units in the Investment Unit Account (IUA) (if any)/(if applicable) or has acquired a surrender value. If there are sufficient units in IUA, the premium will be deducted from the IUA through cancellation of units. If the units in the IUA are not sufficient, there will be no deduction of premium from IUA and the amount of cash value available will be used to pay for your premium through Automatic Premium Loan at the prevailing interest rate, as determined by PAMB. If cash value is insufficient to pay for such outstanding premiums or other debts with PAMB, then the policy will lapse.
8. You can surrender the policy at any time. However, if you terminate the policy in the early years, you may receive less than the amount you have paid in. Upon surrender, a surrender value will be payable and all the benefits under this policy will be terminated.
9. Any age references shall be on the basis of Age Next Birthday.
10. 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.