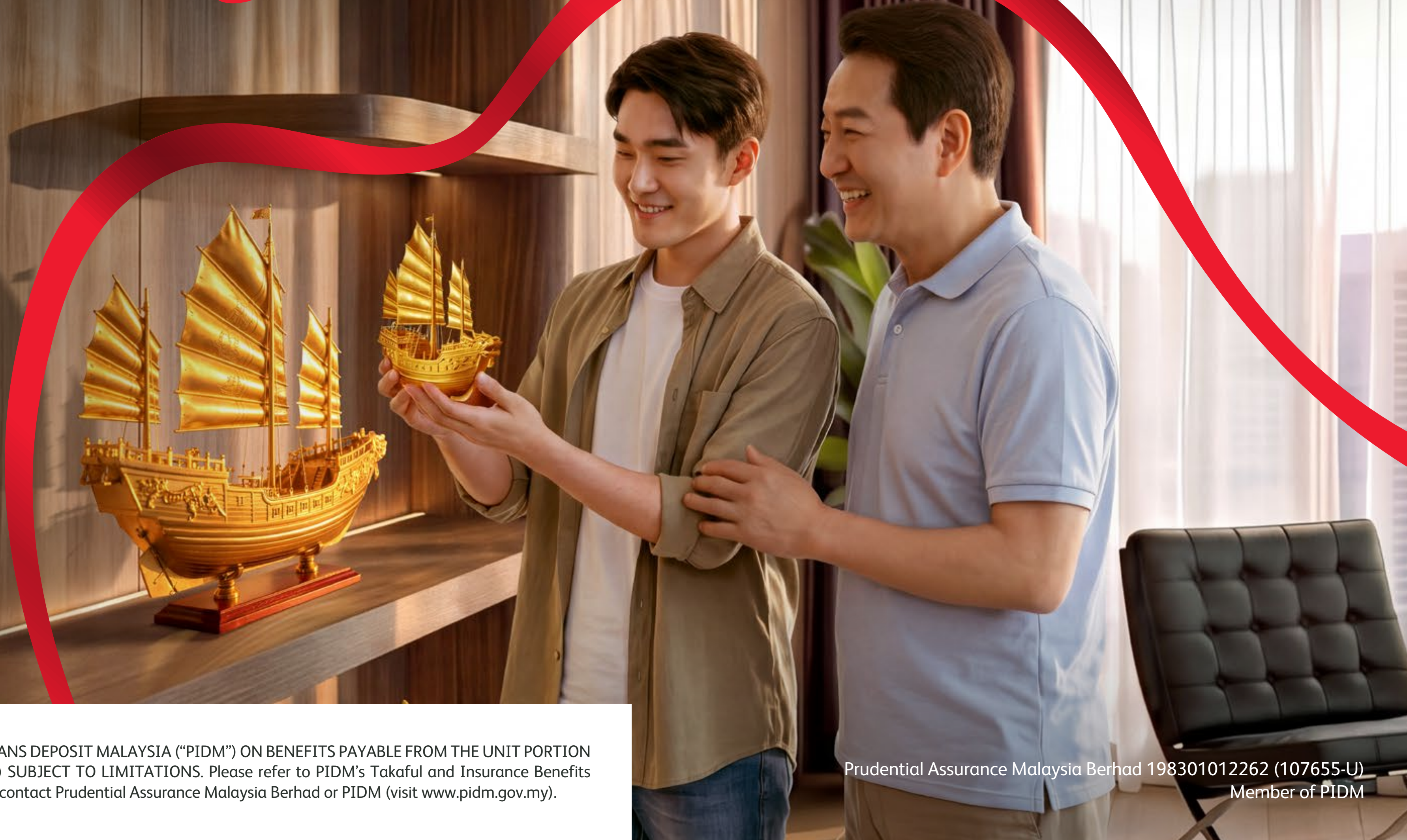
PRUDENTIAL

PRUPrestige Legacy

Carry your legacy forward. Carry it *stronger*



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).

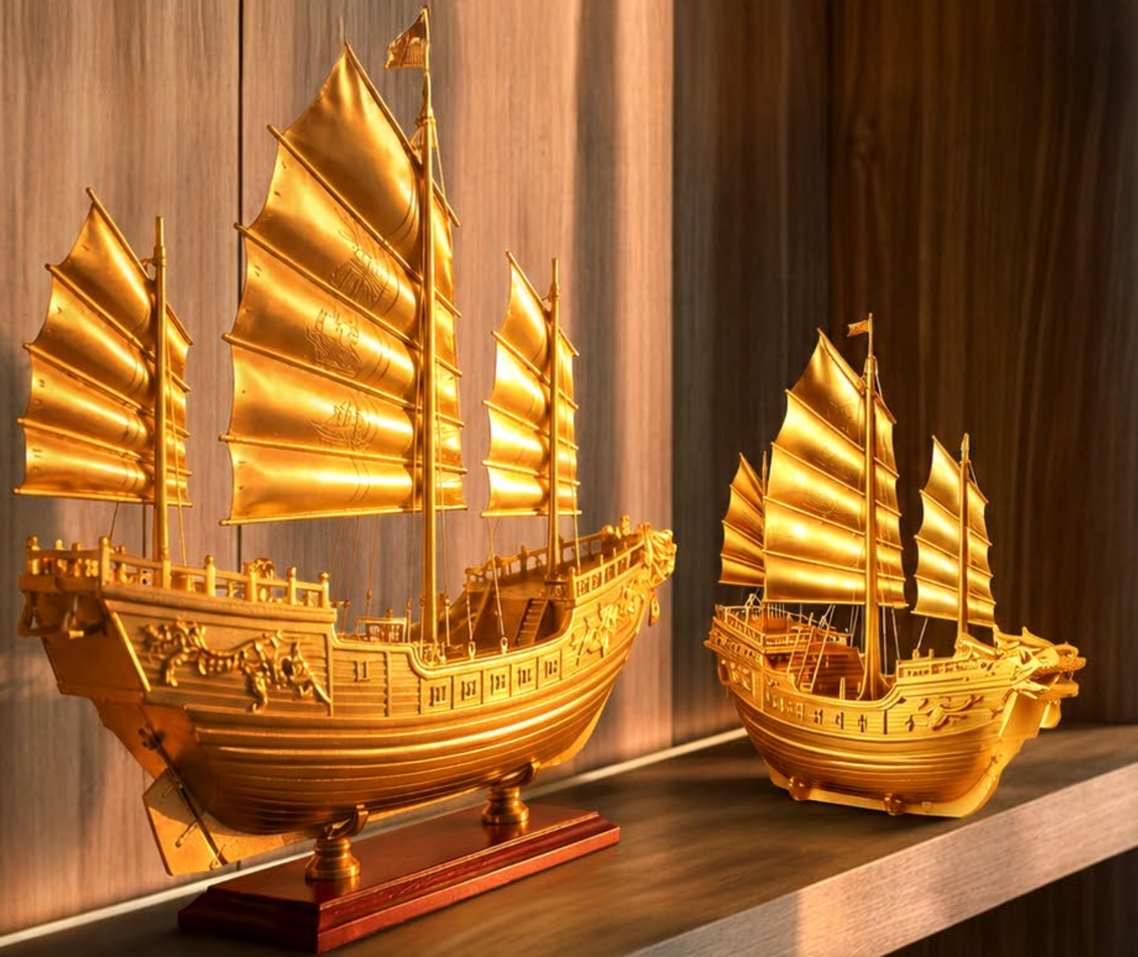
Prudential Assurance Malaysia Berhad 198301012262 (107655-U)
Member of PIDM

Strengthen your legacy, without compromising what you've built.

Grow your wealth while keeping it protected.

With **PRU**Prestige Legacy, your wealth advances through global opportunities in foreign currencies or gold, supported by a guaranteed foundation. With flexible distribution and access when needed, your legacy stays in motion, without losing its strength over time.

Because legacy isn't just about moving forward.
It's about carrying it forward stronger, for generations to come.



Bringing Your Legacy Vision to Life

Build A Legacy Beyond Borders

Diversify and grow your wealth with the world's strongest currencies and gold.

Celebrate Longevity with Guaranteed Legacy Growth

Grow your legacy by up to 50% at key ages with Legacy Enhancer, at no extra cost.

Maximise Wealth with 100% Premium Allocation and Attractive Bonuses

- 100% of your premium invested to fully capture the growth opportunities.
- Attractive bonuses, up to 1,300% of annual premium.

Shape Your Legacy, Your Way

In control over how wealth is transferred across generation, as a lump sum, instalments, or at key milestones with Legacy Settlement Option.

Get High Coverage with Ease

Enjoy high non-medical limits of up to USD 3.5 mil / MYR 14 mil. No medical check-up required, subject to age and health profile.

Total Flexibility for Your Evolving Wealth Needs

- Access to your funds whenever needed without compromising your legacy[1].
- Switch between currencies & gold any time, at no extra cost.

Terms and conditions apply.

Note:
[1] The reduction in coverage due to withdrawal may be restored, up to 20% of the initial coverage prior to the withdrawal.

Build A Legacy Beyond Borders

Strengthen your legacy by diversifying across a selection of the **world's strongest currencies or gold**, giving your legacy the **potential to grow** when markets perform. When markets decline, a **guaranteed floor** helps protect the minimum value you wish to preserve.

STEP1:
Choose Your Preferred Reference Asset

STEP2:
Convert Your Coverage to MYR

USD
GBP
SGD
CNY
AUD
MYR
GOLD

If you choose a foreign currency or gold as your reference asset, the coverage amount will be converted to Ringgit Malaysia (MYR) based on the prevailing exchange rate or gold price when a Death Benefit or Terminal Illness Benefit becomes payable.

Example at Inception: Coverage Amount: **USD 1.0 mil** | Inception Rate*: **1 USD = MYR 4.00** | Equivalent Coverage Amount: **MYR 4.00 mil**

Upon Claim:

When Markets Perform

USD strengthens

Current Rate USD 1 : MYR 5.00

Claim Payout **MYR 5.0 mil**

✓ Your legacy payout benefits from stronger currency performance

When Markets Decline

USD weakens

Current Rate USD 1 : MYR 3.00

Claim Payout ~~**MYR 3.0 mil**~~ **MYR 4.0 mil**

✓ Your legacy payout remains protected by a guaranteed floor

What This Means for You

Upside potential when global markets rise

Downside protection with a guaranteed floor

Confidence to grow your legacy without risking its foundation

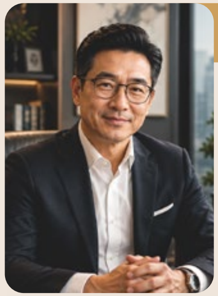
Terms and conditions apply.

Notes:
1. Coverage amount refers to the Death Benefit or Terminal Illness Benefit payable under the policy. The Terminal Illness Benefit is an accelerated payment of the Death Benefit.
2. If your coverage increases with favourable market conditions, additional insurance charges will be required, which could impact the long-term sustainability of your policy.
3. The market rate used is based on the middle rate published by Bank Negara Malaysia at 5:00 p.m. on each business day. For gold, the market rate used is based on the Kijang Emas selling price per troy ounce published by Bank Negara Malaysia on each business day.

* This inception rate will be based on the average of available rates over the past one month, which will be refreshed on a monthly basis.

Celebrate Longevity with Guaranteed Legacy Growth

With the **Legacy Enhancer**, your protection **automatically increases at selected ages, without additional charges or go through medical checks again. So as your life evolves**, your legacy continues to grow with you.



Michael, Age 50 | Entrepreneur

Michael purchases **PRU**Prestige Legacy with a coverage amount of USD 500,000 to leave a lasting legacy for his family.

USD 500,000

50

+10%

+ USD 50,000
= USD 550,000

70

+10%

+ USD 50,000
= USD 600,000

80

+10%

+ USD 50,000
= USD 650,000

90

+20%

+ USD 100,000
= USD 750,000

100

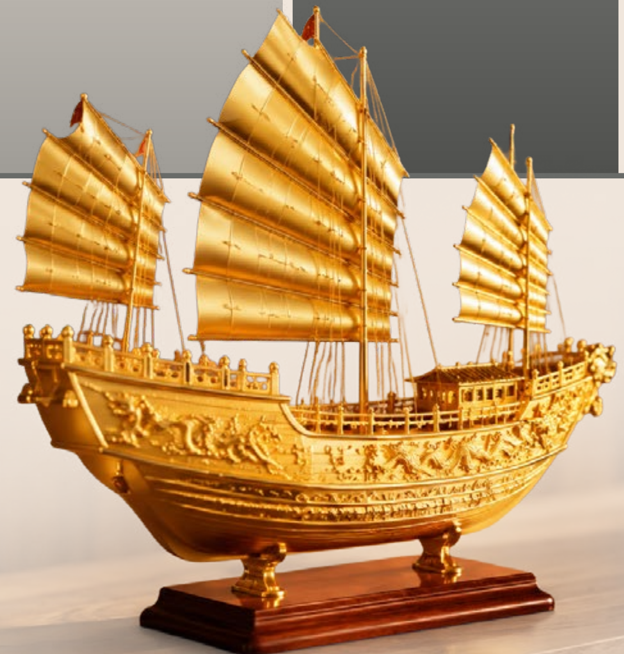
By age 100, Michael's coverage has increased by up to

50%

at no cost, helping him leave a larger legacy for future generations.

AGE

Life Assured's entry age	% of extra coverage[1] awarded at milestone ages				
	Age 70	Age 80	Age 90	Age 100	Total
19 - 50	10%	10%	10%	20%	50%
51 - 60	-	10%	10%	20%	40%
61 - 70	-	-	10%	20%	30%
71 - 80	-	-	-	20%	20%



Terms and conditions apply.

Note:
[1]The Legacy Enhancer payable is capped at RM 2.5 million per life.

Maximise Wealth with 100% Premium Allocation and Attractive Bonuses

With 100% premium allocation to your policy, your premiums are **fully invested to capture growth opportunities**. Your long-term commitment is rewarded with **up to 1,300%** of annual premium, further strengthening your wealth.

Loyalty Bonus

Receive regular bonuses of up to 100% of your annualised premium, credited into your Basic Unit Account (BUA) **every 10 years**, adding value along your journey.

For coverage less than MYR 5 mil

Premium Payment Term	% of Annualised Premium	
	5 Years	10 Years or 20 Years
1st 10 policy years	40%	80%
Each subsequent 10-year interval	50%	90%

For coverage of MYR 5 mil and above

Premium Payment Term	% of Annualised Premium	
	5 Years	10 Years or 20 Years
Each 10-year interval	50%	100%

Loyalty Booster

Receive an additional bonus of up to 300% of your annualised premium at the end of your selected coverage term, **further enhancing your plan value.**

Premium Payment Term	% of Annualised Premium	
	5 Years	10 Years or 20 Years
Coverage Term less than 25 Years	100%	200%
Coverage Term of 25 Years and above	200%	300%

Loyalty Bonus is credited every 10 years until maturity

START — 100% Premium Allocation

YEAR 10 — Loyalty Bonus

YEAR 20 — Loyalty Bonus

Continuous Bonus

MATURITY — Loyalty Booster

Enjoy greater rewards as your wealth grows and remains invested over time.

Terms and conditions apply.

Notes:

1. The calculated reward of 1,300% is based on the total Loyalty Bonus and Loyalty Booster payable for a customer aged 19, with MYR 5 million coverage up to age 120 and a 20-year premium payment term.
2. To enjoy the Loyalty Bonus and Loyalty Booster, your policy must remain active with all premiums paid up to date. The amount credited is based on the lowest annualised premium payable during the Premium Payment Period, including PRUSaver Premium (if any), and may be adjusted if partial withdrawals have been made from the Basic Unit Account (BUA).
3. The Loyalty Booster will be credited into BUA upon death of the Life Assured after age next birthday (ANB) 80 (for coverage term up to ANB 90) or ANB 90 (for coverage term up to ANB 100/120).

Shape Your Legacy, Your Way

Decide how your loved ones receive your legacy with the flexibility offered by the **Legacy Settlement Option**. Choose **a lump sum**, **instalments**, or **milestone-based disbursements**.

This gives you greater control to ensure your wealth is passed on as intended, supporting your loved ones' needs today and for generations to come.

Distribute Your Legacy With 3 Flexible Options

Immediate Lump Sum
Instant payout of total allocated amount

Structured Instalment
Regular monthly or yearly payouts for up to 35 years

Milestone-Based
Payouts when nominee reaches life milestones

Terms and conditions apply.

Notes:

1. Refer to Legacy Settlement Option to learn more.
2. The policyholder may choose a final payout term between 5 and 35 years, after which the remaining legacy amount plus any accrued interest will be paid out as a lump sum at the end of the payout term.
3. The policyholder may choose up to three (3) life milestones from the list provided in the application form. Life milestones are subject to change. Please refer to the latest Trust and Nomination Form (For Legacy Settlement Option only) for the most up-to-date list.

Get High Coverage with Ease

Planning your legacy should be straightforward. Enjoy a **seamless application experience** that helps you secure protection for future generations with greater ease.

What This Means For You

High Non-Medical Limits

Enjoy up to

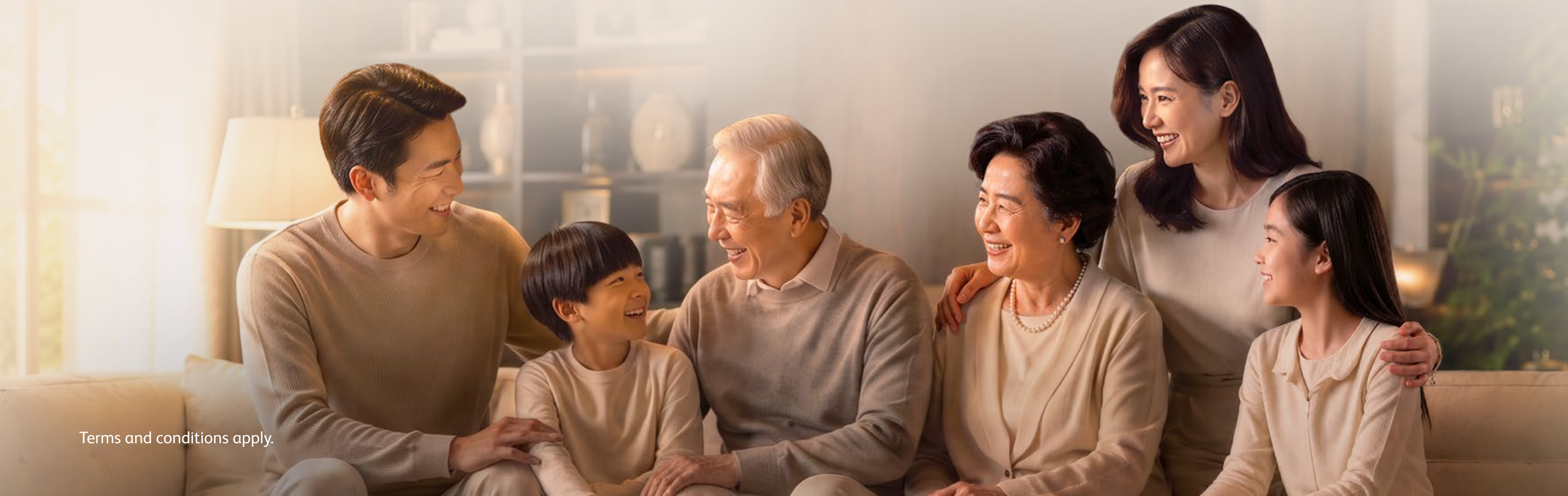
USD 3.5 mil or MYR 14 mil
coverage without a medical check-up

Simplified Application Experience

Benefit from a streamlined application journey that makes **securing protection simpler and more convenient**

Faster Access to Coverage

Get the protection you need sooner, so you can focus on **protecting what matters most**



Terms and conditions apply.

Total Flexibility for Your Evolving Wealth Needs

Stay in control of your wealth as your needs and priorities evolve. **Access your funds when needed** and **reposition your assets** across currencies and gold, while keeping your long-term legacy intact.

Flexibility for Today, Protection for Tomorrow

Cover Restore Benefit

Withdraw funds when needed, while Cover Restore Benefit automatically reinstates up to 20% of your original coverage **once** during your policy term.

RM2 MIL

ORIGINAL COVERAGE

Your full protection at the start.

RM1.4 MIL

AFTER WITHDRAWAL

Access your wealth when needed.

RM1.8 MIL

AFTER COVER RESTORE

Your protection is strengthened again for the future.
(20% of your original coverage)

Currency Switch

Switch between currencies and gold any time at no extra switching cost for stability and peace of mind.

USD
Current Reference Asset

Exchange Rate:
1 USD = MYR 4.00

Coverage Amount:
USD 1 mil = MYR 4 mil

When SGD better aligns with your needs

SGD
New Reference Asset

Exchange Rate*:
1 SGD = MYR 3.00

Coverage Amount:
SGD 1.33 mil

✓ **Flexibility to adapt to changing market conditions**

Terms and conditions apply.

Notes:
1. Any change in the coverage may impact the corresponding insurance charges.
2. Cover Restore Benefit is available only once per policy, and is activated after 24 months from the first withdrawal date, provided the policy remains active and all premiums are paid up to date.

* Upon switching, this exchange rate will be based on the average of available rates over the past month and will be refreshed monthly.

Rewarding Healthier Living

Your commitment to good health can be rewarded through **preferential rates on insurance charges**, helping you enjoy **more coverage value for the same premium**.

1

Submit your medical report for assessment

2

If you meet the health criteria

3

You may enjoy 10% discount on your cost of insurance

Shawn, Age 58 | CEO

Shawn is in good health and purchases **PRU**Prestige Legacy. He chooses to submit a medical report for assessment.

Shawn meets the Preferred Rate Criteria:

- Has not smoked in the past 12 months
- Maintains healthy blood pressure, BMI and cholesterol levels
- No history of diabetes, cardiovascular disease, cerebrovascular disease or cancer
- No ratable medical impairments

Result

Shawn qualifies for the Preferred Rate and enjoys 10% lower insurance charges.

Terms and conditions apply.

Preserve what matters beyond generation with PRUPrestige Legacy.
Get in touch with our Prudential Wealth Planner today or visit www.prudential.com.my to learn more.

Important Notes & Disclaimers

- **PRU**Prestige Legacy is a limited-pay 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.
- Buying life insurance is a long-term financial commitment. You should satisfy yourself that the policy (including riders) best serves your needs and that the premium payable under the policy is an amount that you can afford. To achieve this, we recommend speaking 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.
- This leaflet contains only a brief description of the product and is not exhaustive. You are advised to refer to the **PRU**Prestige Legacy Product Disclosure Sheet, Product Illustration, and Fund Fact Sheet(s) (if any) before purchasing a policy, and to refer to the terms and conditions in the policy document for details of the features and benefits, exclusions, and waiting periods under the policy.
- 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 the policy is cancelled within this period, we will refund the value of units (at the next pricing date) plus the premiums that are not invested, charges (such as insurance charges and any other applicable charges), and taxes (if any) that we have deducted less medical expenses (if any) that we may have already paid or agreed to pay.
- This product comes with an Extension of Coverage Term to extend the term of basic plan up to the Policy Anniversary of the Life Assured's age 120. For rider(s), if applicable, the rider's term will be extended up to the Policy Anniversary of the Life Assured's age 120 or the rider's maximum coverage term, whichever is earlier. If you originally selected policy term below age 120, you may request to disable the Extension of Coverage Term feature after your policy is issued, which will result in your coverage ending at the original policy term. Any subsequent request to reapply for Extension of Coverage Term is subject to underwriting.
- Assuming a male, age 40 years who just celebrated his birthday yesterday, non-smoker, occupation class 1, purchases a **PRU**Prestige Legacy, with a Basic Sum Assured MYR 2,000,000, premium payment period of 20 years and policy term up to Age Next Birthday (ANB) 80 with auto-extension, 100% managed fund, with monthly premium payment through credit card, the estimated total premium payable is as follows:

Total premium payable based on coverage term up to ANB 80	To improve your policy sustainability up to age 120	
	Alternative 1	Alternative 2
RM1,500 monthly from age 40 for 20 years	Additional Regular Premium Top-up of RM7,494.00 monthly is recommended from age 40 for 20 years. Total premium payable: RM8,994.00 monthly from age 40 for 20 years.	Additional Regular Premium Top-up of RM34,371.00 monthly is recommended from age 80 up to end of Extension of Coverage Term. Total premium payable: RM1,500.00 monthly from age 40 for 20 years. RM35,871.00 monthly from age 80 up to age 119.

Notes:

1. The premiums are not guaranteed and may vary in the future depending on the actual investment returns, premium payments, policy benefits and charges (including any revision to insurance charge). You may refer to the annual statement for the recommended Regular Premium Top-up amount, which is updated yearly, to improve policy sustainability up to the extended term (based on Alternative 1 above), and may consider topping up your premiums from time to time to improve the sustainability of your policy. We shall notify you at least 90 days prior to the Extension of Coverage Term if any additional premium is required during the extended term.
2. Age stated in the above table refers to the Life Assured's age at Policy Anniversary.
3. Please refer to Product Disclosure Sheet for more details.

- **PRU**Prestige Legacy and its attachable riders (if any) are not Shariah-compliant products.
- 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 policy will be terminated.
- Unless specified, any age references shall be on the basis of age next birthday.
- If there is any conflict or inconsistency between the English language, Malay language and Chinese language versions, the English language version of this leaflet shall prevail and be given effect to.

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

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