This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 50 with Reference Sum Assured USD 500,000, credit card, 100% equity fund, Target Sustainability Option age 80, Premium Payment Term 5 years.

PRUPrestige Legacy

Specially prepared for:

Sample

Prepared by: PAMB

PRODUCT DISCLOSURE SHEET

PRUDENTIAL

Date: 20/7/2026

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked insurance.
Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is PRUPrestige Legacy?

PRUPrestige Legacy is a limited-pay regular premium investment-linked policy (ILP) that offers a combination of insurance protection and investment. It pays a lump sum death / Terminal Illness (TI) benefit if you die / are diagnosed with TI during the term of the policy. The benefits payable under this policy shall be in Ringgit Malaysia (MYR), regardless of the selected Reference Asset.

This product comes with Extension of Coverage Term to extend the term of basic plan up to the Policy Anniversary of Life Assured's ANB 120. Please refer to Appendix: Other Policy Information for more information.

2 Know Your Coverage / Benefits

As an illustration, for **RM 2,008.00** Monthly, you will receive the following insurance **coverage / benefits** for 49 years (i.e. until the Policy Anniversary of the Life Assured's ANB 80):

Basic Benefits	
Death Benefit	The higher of the following shall be payable: (a) Basic Sum Assured (BSA) (based on BSA of RM 2,050,000); (b) Legacy Assured Value (LAV); or (c) value of units in Basic Unit Account (BUA), plus value of units in Investment Unit Account (IUA) (if any). ***Note**: LAV is the amount calculated as the Reference Sum Assured (USD 500,000) multiplied by Prevailing Reference Rate of Reference Asset. LAV is not applicable for surrender, partial withdrawal or maturity. Increase of the LAV during the policy term may lead to higher insurance charges, which could affect your policy sustainability.*
Terminal Illness (TI) Benefit	The higher of the following shall be payable: (a) BSA; or (b) Legacy Assured Value (LAV). Terminal Illness refers to the conclusive diagnosis of a condition that is expected to result in death of the Life Assured within twelve (12) months of the diagnosis. ***Note**: Payment of this benefit will reduce the Death Benefit.*
Loyalty Bonus	RM 9,638.40 credited into BUA at the end of 10th year, subject to the terms in Appendix: Basic Benefits. RM 12,048.00 credited into BUA at the end of 20th year and every 10 years thereafter, subject to the terms in Appendix: Basic Benefits.
Loyalty Booster	RM 48,192.00 credited into BUA by end of initial policy term selected, subject to the terms in Appendix: Basic Benefits.
Maturity Benefit	If the policy matures before the Life Assured reaches ANB 120 on Policy Anniversary, the value of units in BUA and IUA (if any) shall be payable. If the policy matures when the Life Assured reaches ANB 120 on Policy Anniversary, the higher of BSA or value of units in BUA, plus value of units in IUA (if any) shall be payable.
Cover Restore	The BSA will be restored after 2 years to the amount before partial withdrawal, up to 20% of the BSA, subject to the terms in Appendix: Basic Benefits. Any change in the BSA may impact on the corresponding insurance charges.
Legacy Enhancer	Complimentary additional sum assured will be granted when Life Assured reaches specified ages that is only payable in the event of death with a maximum limit of RM2.5 million per life, subject to the terms in Appendix: Basic Benefits.
Option	
Legacy Settlement Option (LSO)	Legacy Settlement Option is an option that gives you the flexibility to structure how the benefit payout upon death of Life Assured, whether as a lump sum, regular instalments *(up to 35 years)*, or milestone-based payouts. It supports purpose-driven legacy planning and enables meaningful wealth distribution.

Notes:

1. *Loyalty Bonus and Loyalty Booster shall be payable when the premiums are paid up to date and policy is in force. It shall be adjusted based on the accumulated partial withdrawal amount from BUA over value of units in BUA.*

The table above summarises the benefits that you have selected. Please refer to the relevant Appendices for more information about the benefits of the basic plan and rider(s) (if any).

Your investment-linked insurance **excludes**:

- Suicide - if death was due to suicide within one year from the effective date of policy or the date of policy revival, whichever is later, the value of units at the valuation date after the date of notification shall be payable.
- Terminal Illness - for which the symptoms first occurred prior to the effective date of policy or the date of policy revival, whichever is later, or if diagnosed within 30 days after that date.

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

If you require assistance or need further information on your investment-linked insurance, you can:

Call us at: 03-2778 3888

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

Visit: https://bit.ly/PRUPrestigeLegacy

Scan the QR code

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3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:		
Premium	**RM 2,008.00** (Monthly) For recommended Regular Premium Top-up to improve policy sustainability, please refer to Appendix: Other Policy Information or annual statement for details.	
Duration: **5** years		
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).		
Premium allocated to purchase units	**100.00%** of total premium or **RM 120,480** Please refer to Table 1a under Product Illustration for more details.	
You also have to pay the following fees and charges:		
Stamp duty	**RM 10** (the amount is already factored into the premium)	
Commission	**8.00%** of total premium or **RM 9,638** Please refer to Table 1a under Product Illustration for more details.	
Other applicable charges	• Insurance Charge • Administration Charge • Fund Management Charge Please refer to Table 1a under Product Illustration for more details.	• Fund Switching Fee (if applicable) • Partial Withdrawal Charge (if applicable) • Surrender Charge (if applicable) • Premium Holiday Charge (if applicable) Please refer to Appendix: Other Policy Information for more details.

4 Other Key Terms

- **Importance of disclosure** - you must disclose all material facts such as medical condition and state your age correctly when answering any question asked by us. If the insurance policy is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your duty of disclosure continues until the policy is issued.
- **Policy lapse** - the ILP will lapse when the value of units is insufficient to pay for the insurance and other charges after the No-Lapse Provision is revoked or has expired.
- **Grace period** - you have a one-month grace period from each premium due date to pay the premium for this policy. The policy will remain in force during the grace period.
- **No-Lapse Provision** - the policy is guaranteed to be in force in the first 72 months as long as all premiums are paid up to date and no withdrawal from BUA is performed during this period. Please refer to the Appendix: Other Policy Information for more details on No-Lapse Provision.
- **Waiting period** - the eligibility for the benefits under the policy will only start after the waiting periods from the effective date of the policy or the date of policy revival, whichever is later.
- **Extension of Coverage Term** - 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.
- **Insurance Charges** - the insurance charges for basic benefits are non-guaranteed. We reserve the right to revise the insurance charges with prior notice to you.

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

? Can I cancel my policy?

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

- **Free-look period**: you may cancel your policy by returning the policy within 15 days after the policy has been delivered to you. The insurance company will refund to you the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date, any insurance charge, taxes (if any) and other charges that have been deducted, less any medical fee incurred.
- After free-look period, you can surrender this policy. If you do this, we shall pay you the value of the units in your accounts, less any amount you owe us during the policy term. We shall calculate the value of the units in the same way as if those units are to be cancelled.

The information provided in this disclosure sheet is valid as at or until 19/08/2026.