Maximise Your Wealth Potential with 100% Premium Allocation.

Start your **PRU**Prestige Legacy journey with your premium invested from day one.

Enjoy an **exclusive bonus allocation of up to 10% of Annualised Premium** at your 1st Policy Anniversary to further accelerate your wealth growth.

Bonus Allocation	Annualised Premium
+5% BONUS ALLOCATION	RM100,000 – RM199,999
+7% BONUS ALLOCATION	RM200,000 – RM299,999
+10% BONUS ALLOCATION	RM300,000 and above

*Annualised Premium refers to the premium payable under the policy for the first 12 months and excludes any **PRU**Saver premium.

Notes

1. The first-year premium must be fully paid up to date.
2. Any changes in Insurance Premium during the first year may affect the campaign entitlement.
3. The bonus is subject to a lock-in period of four (4) years from the date of allocation (i.e. can only be withdrawn from the end of Policy Year 5 onwards when the policy remains in force).

Speak to your Prudential Wealth Planner or visit **www.prudential.com.my** to learn more.

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

Terms and Conditions apply.

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).

Terms and Conditions of Early Bird Bonus Allocation ("Terms and Conditions")

1. This Early Bird Bonus Allocation Promotion ("**Promotion**") is organised by Prudential Assurance Malaysia Berhad ("**PAMB**" or "**we**" or "**us**" or "**our**"). By participating in this Promotion, you agree that you have read, understood and agreed to be bound by the Terms and Conditions and any change or modification that we may make to the Terms and Conditions, with prior notice to you. By participating in this Promotion, you also agree to be bound by our Privacy Policy accessible at www.prudential.com.my/en/privacy-policy.

2. **Promotion Period:**

   This Promotion shall commence from 20 July 2026 to 30 September 2026, both dates inclusive ("**Promotion Period**").

3. **Promotion Eligibility:**

   a. This Promotion is open to all new and existing customers who purchased a new **PRU**Prestige Legacy policy, with a minimum Annualised Premium (as defined in Clause 5.a. below) of **RM100,000** and above, excluding **PRU**Saver premium ("**Eligible Policy**"). Such customers shall be referred to as the "**Eligible Customer**", "**You**", "**Your**".

   b. The proposal(s) for the Eligible Policy shall be submitted through **PRU**Way Plus during the Promotion Period.

4. **Promotion Mechanics:**

   a. Premium payment(s) for the Eligible Policy during the first policy year must be up to date before the allocation of additional premium ("**Promotion Reward**") into the Eligible Policy's Investment Unit Account ("**IUA**") as set out in Clause 5.a. below.

   b. Any changes to the Eligible Policy that affects the Annualised Premium (as defined in Clause 5.a. below) prior to the allocation of the Promotion Reward may result in a revision of the Eligible Customer's entitlement to the Promotion Reward as set out in Clause 5.a..

   c. The Eligible Policy shall remain in force as at the date of allocation of the Promotion Reward.

   d. Upon allocation the Promotion Reward must remain in the Eligible Policy for a period of four (4) years from the date of allocation ("**Lock-in Period**"). During the Lock-in Period, the Promotion Reward cannot be withdrawn from the Eligible Policy.

   e. The Promotion Reward will be revoked if any of the following occur during the Lock-in Period:
      i. the Eligible Policy is surrendered; or
      ii. the Eligible Policy is terminated for any reason **other than** death or terminal illness (excluding suicide within the first policy year)

   f. If for any reason, the proposal for the Eligible Policy is required to be re-submitted or submitted after the Promotion Period (e.g., proposal not taken up), the Eligible Policy will be disqualified from this Promotion.

5. **Promotion Reward:**

   a. Subject to the Terms and Conditions, each Eligible Customer who fulfils Clauses 3 and 4.a. above shall be entitled to the Promotion Reward based on the Annualised Premium as set out below.

   For the purpose of this Promotion, "**Annualised Premium**" means Insurance Premium and **PRU**Allocator Premium payable under the Eligible Policy for the first twelve (12) months from the policy commencement date ("**Date of Policy**") , excluding any **PRU**Saver Premium.

Annualised Premium (RM)	Bonus Allocation (Promotion Reward)
RM100,000 – RM199,999	5% of Annualised Premium
RM200,000 – RM299,999	7% of Annualised Premium
RM300,000 and above	10% of Annualised Premium

   b. The Promotion Reward shall be fully allocated into the Eligible Policy's IUA at the end of the first policy year and used to purchase units based on the investment allocation of the Eligible Policy.

6. **General Terms and Conditions:**

   a. You must ensure that your particulars and any information provided to PAMB are complete and accurate. PAMB may request for further information from you for any reason it thinks appropriate, including to determine the authenticity of such information.

   b. If any third party makes a claim against PAMB due to your breach of the Terms and Conditions, you will indemnify PAMB for any costs, expenses, fees, taxes and other liabilities incurred by PAMB arising from such claim, including reasonable costs and expenses in defending and handling that claim.

   c. By entering this Promotion, you agree that PAMB, its respective employees, officers, directors, agents, affiliates, parent and subsidiaries shall not be liable or responsible for damages, losses, injuries, rights, claims or actions of any kind in connection with this Promotion, or resulting from acceptance, possession, redemption/use/misuse of the Promotion Reward, or participation in this Promotion, including without limitation, personal injury, death, property damage and claims based on publicity rights, defamation or invasion of privacy, unless due to PAMB's gross negligence or willful misconduct specifically related to this Promotion. In no event shall our total liability in contract, tort (including negligence), statute or otherwise for all damages exceed the amount of Ringgit Malaysia Twenty (RM20.00) only.

   d. The Promotion Reward is non-transferable and not exchangeable for cash, credit or in kind. Any request for the Promotion Reward to be transferred to a third party will not be entertained.

   e. PAMB shall have the right to amend the Terms and Conditions, and to suspend, terminate, delay or vary this Promotion with prior notice to you. The mode of notification (if any) of the amendment, suspension, termination, delay, or variation shall be at PAMB discretion, including but not limited to displaying the same in any of PAMB website at https://www.prudential.com.my/en/. For the avoidance of doubt, any variation, cancellation, termination, or suspension by PAMB of this Promotion shall not entitle you to any claim against PAMB for any and all losses or damages suffered or incurred as a direct or indirect result from the cancellation, termination, or suspension.

   f. PAMB's decision on all matters concerning this Promotion, including the Terms and Conditions, shall be final, binding, and conclusive. No correspondence and/or appeal shall be entertained.

   g. The laws of Malaysia shall govern this Promotion and you agree to submit to the exclusive jurisdiction of the courts of Malaysia. In the event any of the provisions in the Terms and Conditions is invalid, illegal or unenforceable under any applicable laws, rules, orders, directives, requirements, standards, guidelines and codes of practice having legal effect on us, the legality and enforceability of the remaining provisions shall not be affected.

   h. The Terms and Conditions as well as the Promotion Reward are separate from your insurance proposal(s) and/or insurance policy(ies) and shall not in any event be construed as a variation to the terms and conditions of your insurance proposal(s) and/or insurance policy(ies). All insurance proposals are subject to PAMB's standard processing and/or underwriting rules. Further, the Promotion Reward shall not form part of the rights, benefits and monies payable under your insurance policy(ies). The Promotion Reward will be delivered to you in accordance with the Terms and Conditions even after you have assigned the rights, benefits and monies payable under your insurance policy(ies) absolutely to another person.

   i. In performing your duties under this Promotion, you must comply with all applicable anti-bribery and anti-corruption laws (and related regulations and guidance). In particular, you hereby acknowledge and agree:
      i. to comply with the Malaysian Anti-Corruption Commission Act 2009, the US Foreign Corrupt Practices Act, the UK Bribery Act, and the Hong Kong Prevention of Bribery Ordinance, together with any related regulation and guidance and that you shall not act in such a way that is or could be constructed as a violation of these laws and requirements, including but not limited to offering a bribe or making a facilitation payment to a public official or to any other party; that you will ensure that your activities in connection with or relating to your obligations under the Terms and Conditions will not cause PAMB to be in breach of any anti-bribery and anti-corruption laws (and related regulations and guidance);

      ii. if you, in connection with or relating to your obligations under the Terms and Conditions, are asked to partake in any activity, that is in violation of any anti-bribery or anti-corruption laws, or become aware of any such conduct by your workforce or within your control and concerning or relating to the Terms and Conditions, you agree to immediately report the details of this to PAMB; and PAMB shall have the right to disqualify your entry/entries on no notice, without liability for any actual breach of this paragraph.

      iii. if you, in connection with or relating to your obligations under the Terms and Conditions, are asked to partake in any activity, that is in violation of any anti-bribery or anti-corruption laws, or become aware of any such conduct by your workforce or within your control and concerning or relating to the Terms and Conditions, you agree to immediately report the details of this to PAMB; and

      iv. PAMB shall have the right to disqualify your entry/entries on no notice, without liability for any actual breach of this paragraph.

   j. Regardless of anything to the contrary contained in this Promotion,
      i. if PAMB learns or is notified that the Eligible Customer is named on any Sanctions list, or is threatened with being added to any Sanctions list; or

      ii. if PAMB could be found to be in breach of Sanctions obligations as a result of this Promotion, then PAMB shall disqualify the Eligible Customer with immediate effect and take any other action we may deem appropriate, including but not limited to notifying any relevant government authority without notice and liability.

      "Sanctions" refers to any restrictive measures imposed on targeted regimes, countries, governments, entities, individuals and industries imposed by international bodies or governments in Malaysia or outside of Malaysia, including but not limited to the Office of Financial Sanctions Implementation HM Treasury, the United Nations, the European Union, the US Treasury Department's Office of Foreign Assets Control and the Hong Kong Monetary Authority.

      This clause, and our ability to claim for any losses that we may incur arising out of the operation of this clause, shall survive any termination or expiry.

   k. In the event of any inconsistency between the Terms and Conditions and any advertising, promotional, publicity and the other materials published by PAMB relating to or in connection with the Promotion, the Terms and Conditions shall prevail.

   l. The Terms and Conditions may be provided in English and Chinese. In case of any inconsistencies between these two versions, the English version shall prevail.

Important Notes and Disclaimers

PRUPrestige Legacy is a regular premium 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. This material is not intended as an offer or solicitation for the purchase or sale of any financial instrument/product. You should satisfy yourself that this policy will best serve your needs and that the premium payable under this 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 based analysis and assist you in making an informed decision. You may also contact the insurance company directly for more information. You are advised to refer to the Product Disclosure Sheet, Product/Sales Illustration and Fund Fact Sheet(s) (if applicable) for **PRU**Prestige Legacy for further information before purchasing a policy, and to refer to the terms and conditions in the policy document for details of the features and benefits and exclusions under the policy. 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 plan will be terminated. 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 a **PRU**Prestige Legacy policy is cancelled within this period, we will refund you the value of units (at the next pricing date) plus the premiums that are not invested, charges (such as insurance charges, service charges, processing charges, and any other charges, where applicable), and taxes (if any) that we have deducted less medical expenses (if any) that we may have already paid or agreed to pay. **PRU**Prestige Legacy is not Shariah-compliant products.

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