

Legacy Settlement Option



Let your love live on into the *next generation*

In fulfilling your legacy,
Our reason is *you*

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

A Legacy Beyond Wealth

For families who have built a life of success, true legacy goes beyond wealth, it's the values and care that endure. Through thoughtful planning, your guidance can continue to shape your loved ones' most meaningful chapters.

Introducing the Legacy Settlement Option

With **Legacy Settlement Option**, you have the power to personalise your legacy to match the needs of your loved ones, whether it's for:



Immediate Financial Security

Swift access to funds for essential needs and urgent priorities.



Ongoing Financial Support

Regular payouts for continuous family needs such as education, healthcare, and lifestyle.



Special Disbursements Based On Milestones

Celebrate life's meaningful milestones with payouts for weddings, graduations, or new ventures.

When thoughtfully planned, your legacy transcends wealth. It transforms into a lasting gift of care for generations to come.

Benefits of Legacy Settlement Option

The **Legacy Settlement Option** allows you to transfer wealth seamlessly and securely, providing liquidity, structure, and control to support your loved ones over time.

Tailored Distribution



Choose how much and when each nominee receives, through lump sum, instalments, or milestone-based payouts.

Interest Accrual



Unpaid balances may grow at a non-guaranteed rate.

Protection from Misuse or Mismanagement



Structured payouts help prevent impulsive spending and poor financial decisions.

No Additional Cost

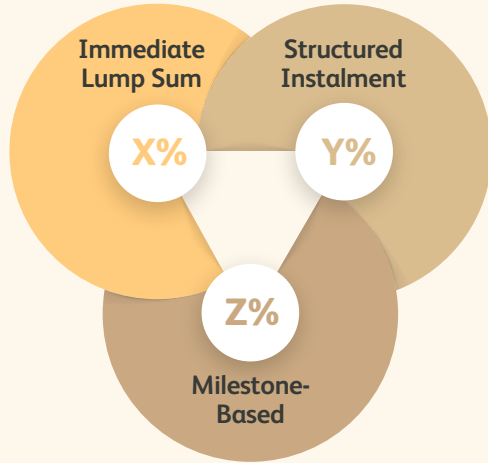


Legacy Settlement Option is included with eligible plan(s), no extra charges or fees apply.



Your Legacy, Your Way of Distribution

You have the flexibility to personalise your legacy by choosing any one (1) or a combination of two (2) to three (3) of the following Payout Options to create the perfect mix for your loved ones.



Total Legacy
= X% + Y% + Z%



	X% Immediate Lump Sum	Y% Structured Instalment	Z% Milestone-Based
How does it work?	Death benefit payout as a lump sum for instant financial support	Death benefit payout in monthly or annual instalments for long term financial stability	Death benefit payout upon completion of selected meaningful life event(s)
What are the Key Benefits?	Immediate liquidity	<ul style="list-style-type: none"> Steady income for up to 35 years Disciplined use 	Show your love and support
Tax Exemption?¹	✓	✓	✓
Interest?²	-	✓	✓
Who is this suitable for?	For nominee(s) who need full access quickly (e.g. education, business continuity, debt settlement)	For nominee(s) who <ul style="list-style-type: none"> need a regular income for living expenses; or may be too young or unfamiliar with managing a large sum of money 	For policyholders who want to support, encourage and celebrate with nominee(s) at significant life stages

Terms and conditions apply.

Notes:

¹ As of time of reference, insurance payouts in Malaysia are generally tax-free. Conditions may vary depending on applicable laws and policy terms.

² Interest may be accrued on the unpaid balance of benefit payout at a rate determined by us, which may vary from time to time. Such accrued interest, if any, shall be payable together with the final payout at the end of the payout term.

What If Every Milestone Could Carry a Personal Touch?

Legacy Settlement Option allows you to attach heartfelt messages to up to three (3) milestones for each nominee, turning each one into a moment of meaning and connection through the Milestone-based payout option.

Graduated university or college

"I'm so proud of all you've achieved."



Getting married

"Always respect each other, show kindness and grow together."



Welcoming a child

"You're going to be an incredible parent."



Owning a property

"A space to call your own. Congratulations!"



Starting a business

"Go boldly. Your dreams are worth chasing."



Attained a designated age

"Happy birthday, I love you!"



Golden Card

"I'm always by your side, through every high and low."



Set aside funds to ensure your loved ones are cared for in any situation.



Legacy Settlement Option: The Modern Alternative to Trust Planning



Simple, efficient,
flexible



No additional cost



Interest accrual
(Non-guaranteed)



Prudential is a trusted
and established
institution



Wide network of
branches for your
convenience



Regulated by Bank
Negara Malaysia
under Financial
Services Act 2013



Illustration of Immediate Lump Sum Payout

Policyholder & life assured : Evelyn, age 30
Family status : Single, lives with her parents
Death benefit : RM1 million
Nominee(s) : Evelyn's father and mother

? What Evelyn needs

- Provide financial support to her parents
- Assist with her family's outstanding mortgage & liabilities
- Cover her funeral arrangements



Legacy Settlement Option

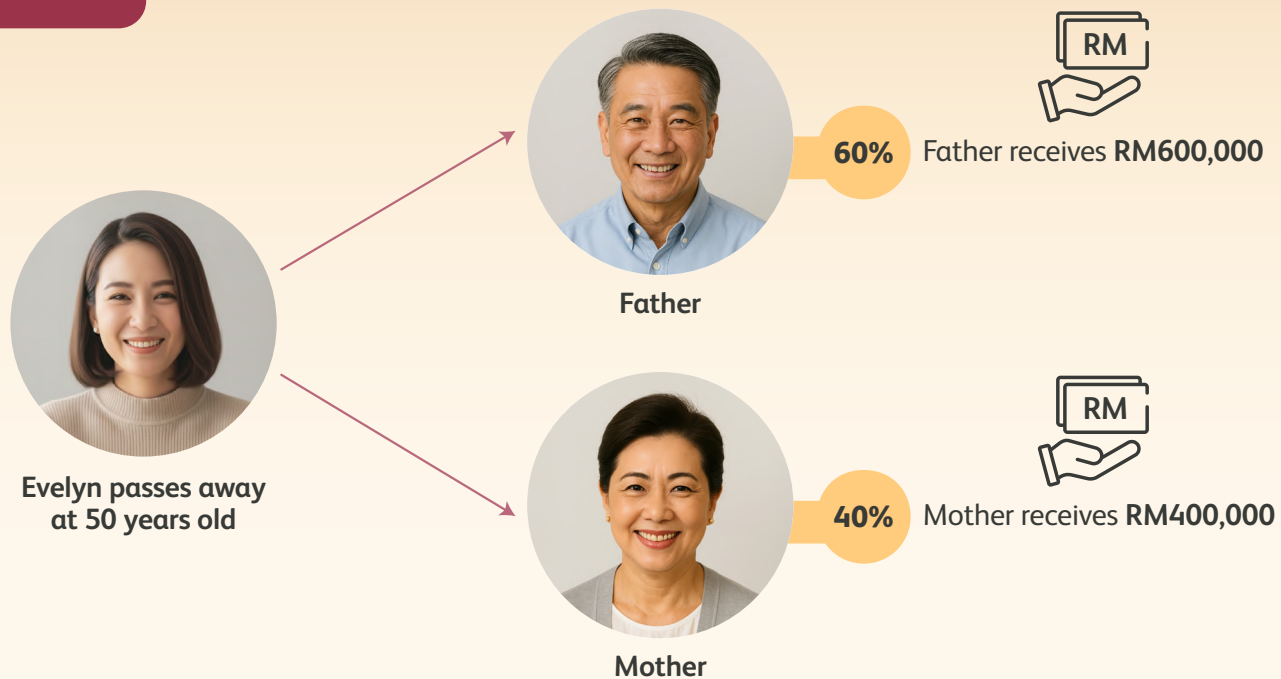


Illustration of Immediate Lump Sum + Monthly Instalment + Milestone-Based Payout

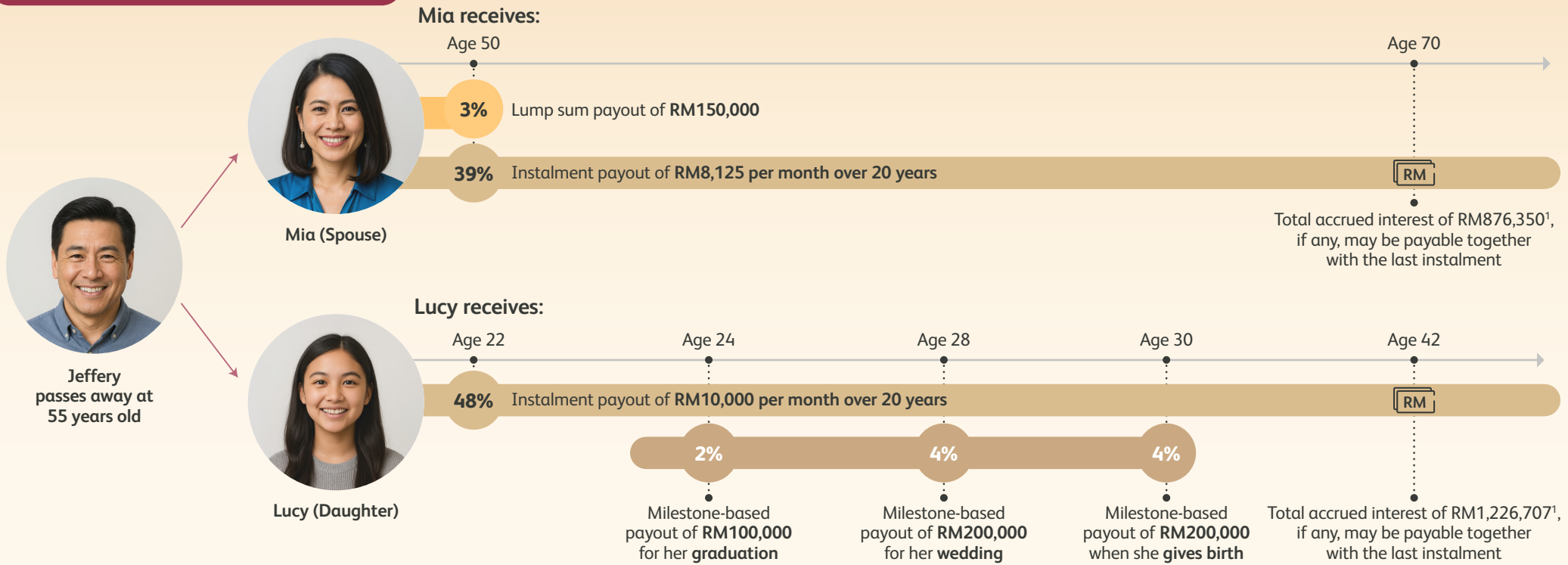
Policyholder & life assured : Jeffery, age 45
Family status : Married to Mia, age 40, with a 12-year-old daughter, Lucy
Death benefit : RM5 million
Nominee(s) : Mia and Lucy



? What Jeffery needs

- Flexibility in customising payouts to suit his family's needs:
- A lump sum for immediate financial security
 - Regular payouts to maintain Mia and Lucy's living standard
 - Funds for Lucy's special life events like graduation, marriage, and starting a family

Legacy Settlement Option



¹Calculated based on an illustrative interest rate of 3% per annum, compounded monthly.

Let your love live on into the next generation with Legacy Settlement Option.

Get in touch with our Prudential Wealth Planner today or visit www.prudential.com.my to learn more.

Important Notes & Disclaimers

1. This leaflet contains only a brief description of the Legacy Settlement Option and is not exhaustive. There is more information related to the restrictions applicable to the Legacy Settlement Option on the application form. We may change the administrative rules for these options from time to time.
2. For more information about the Legacy Settlement Option, we recommend speaking with your Prudential Wealth Planner. Alternatively, you may contact the insurance company directly.
3. The policy owner determines the option(s), and the nominee(s) cannot make any changes to the options or the way we pay the benefits at any time.
4. The Legacy Settlement Option shall not be applicable to Death Benefit amount below RM1,000,000. If the benefit payout upon death of the Life Assured under this policy is below RM500,000, the Legacy Settlement Option shall be void and the benefit will be payable in full as lump sum to the respective nominee(s).
5. For Structured Instalment Payout, the minimum payout amount per transaction for each nominee shall be RM2,000 per month or RM24,000 per year.
6. If, at the point of claim, the moneys payable under the policy differs from the original amount of basic sum assured when the application for Legacy Settlement Option was approved by us, the instalment amount shall be adjusted to meet the minimum payout threshold. Consequently, the payout term shall be revised to reflect the adjusted instalment amount.
7. Interest may be accrued on the unpaid balance of the payouts at a rate determined by us, which may vary from time to time. Such accrued interest, if any, shall be payable together with the final payout for each nominee.
8. 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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