

THE XTRA MILE 2.0

1 October 2026 to 30 November 2026

PRUDENTIAL

The **love** you give every day deserves **protection** that goes a little further.



Go the extra mile. For the ones **who matter most.**

Get **up to 30%** extra coverage for up to 20 years at no extra cost!



PRU Wealth Enrich 2.0

+30%

EXTRA COVERAGE

for

Total Sum Assured of at least
RM1,200,000

or

+15%

EXTRA COVERAGE

for

Total Sum Assured between
RM700,000 and < RM 1,200,000



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 The Xtra Mile 2.0 (“Terms and Conditions”)

1.

The Xtra Mile 2.0 (“**Promotion**”) is organised by Prudential Assurance Malaysia Berhad (“**PAMB**”, “**we**”, “**our**” or “**us**”). By joining this Promotion, you agree that you have read, understood and agreed to be bound by the Terms and Conditions of this Promotion 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 <https://www.prudential.com.my/en/privacy-policy/>.
2.

Promotion Period:

This Promotion shall commence from 1 October 2026 to 30 November 2026, both dates inclusive (“**Promotion Period**”).
3.

Promotion Eligibility:

This Promotion is open to all new and existing customers who purchased a new **PRU**Wealth Enrich 2.0 (“**PRU**Wealth Enrich 2.0”) policy (“**Eligible Customer**”, “**You**”, “**Your**”) and submitted the application(s) through **PRU**Way Plus during Promotion Period (“**Application**”), whereby each policy (“**Eligible Policy**”) must be inceptioned (i.e., approved and issued by PAMB) by **15 December 2026**.

For clarity, pre-natal policy, business applications (i.e. keyman, employer-employee, partnership) are not eligible for this Promotion.

4.

Promotion Mechanics:

a.

Each Eligible Policy must further fulfil all of the following requirements in order to be eligible for the Complimentary Coverage (as defined in Clause 5.a. below):

i.

The Eligible Policy must, at the point of Application submission, meet the criteria set out in Clause 5.a. and remain in force and continue to meet such criteria at all times until the payout for the Complimentary Coverage (as defined in Clause 5.a.) is made;

ii.

The Life Assured must not have attained the age next birthday (“**ANB**”) of 56 at the point of Application submission;

iii.

The premium payments for the Eligible Policy must be up-to-date at all times;

iv.

No premium holiday is exercised under the Eligible Policy.

5.

Promotion Reward:

a. Subject to the Terms and Conditions, each Eligible Customer who fulfils Clauses 3 and 4 above as well as the Total Sum Assured (“**TSA**”) in this Clause 5.a. will be rewarded with the respective promotion reward as provided in the table below (the “**Promotion Reward**” or “**Complimentary Coverage**”, each having the same meaning):

Product	Criteria	Complimentary Coverage (%)	Complimentary Coverage Period
PRUWealth Enrich 2.0	TSA ¹ of at least RM1,200,000	Additional 30% of Death Coverage Sum Assured ²	20 Years ³ or until the Life Assured attains ANB 60, whichever is earlier
	TSA ¹ between RM700,000 and <RM1,200,000	Additional 15% of Death Coverage Sum Assured ²	

¹ Refer to Clause 5.b. below for the definition of TSA.

² Death Coverage Sum Assured refer to the Basic Sum Assured under the Eligible Policy. Basic Sum Assured is referring to the Death Benefit under the Eligible Policy.

³ 20 years will commence from the Eligible Policy’s Coverage Date.

b.

TSA refers to the aggregated sum assured of:

i.

Basic Sum Assured (“**BSA**”); and

ii.

Critical Care (if any), Critical Care Plus (if any) and Total Multi Crisis Care (if any).

c.

Each Eligible Customer may purchase more than one Eligible Policy but the total additional complimentary coverage across all promotions (including this Complimentary Coverage) will be capped at RM1,000,000 per life assured, regardless of the number of policies purchased.

d.

The Complimentary Coverage shall be calculated as follows:

i.

The Complimentary Coverage payout shall be calculated based on the lowest BSA of the Eligible Policy, multiplied by the applicable percentage of the Complimentary Coverage determined as at the date of the issuance of the Eligible Policy, subject to a maximum payout of RM1,000,000 per life.

ii.

Where any endorsement/alteration is made during the Complimentary Coverage Period which results in an increase in the TSA, the Complimentary Coverage shall be calculated based on the TSA and the applicable percentage of the Complimentary Coverage, determined as at the date of the issuance of the Eligible Policy.

iii.

Where any endorsement/alteration is made during the Complimentary Coverage Period which results in a decrease in the TSA, the Complimentary Coverage shall be calculated based on the reduced TSA and the applicable percentage of Complimentary Coverage as at the time of claim submission. If the TSA falls below the eligibility criteria as stated in Clause 5.a., the Complimentary Coverage shall be forfeited.

iv.

Where any claim is approved during the Complimentary Coverage Period which results in a decrease in the BSA, the Complimentary Coverage shall be calculated based on the reduced BSA and the applicable percentage of the Complimentary Coverage determined as at the date of the issuance of the Eligible Policy.

e.

The Complimentary Coverage shall be forfeited if premium for the Eligible Policy is not paid up to date or premium holiday has been exercised after the Eligible Policy is issued, or if, at the time of claim submission or upon expiry of the Complimentary Coverage, the Eligible Policy does not meet the eligibility criteria set out in Clause 5.a..

f.

For **PRU**Wealth Enrich 2.0, the death benefit will be paid based on:

i.

combined total of Death Sum Assured plus Cover Booster (if any) plus Complimentary Coverage; or

ii.

the value of units in the Basic Unit Account (“**BUA**”) (if any), whichever is higher, and include the value of units in the Investment Unit Account (“**IUA**”) (if any).

6.

General Provisions for this Promotion

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 determining 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 Complimentary Coverage is non-transferable and not exchangeable for cash, credit or in kind. Any request for the Complimentary Coverage 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;

ii.

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);

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

vi.

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

PRUWealth Enrich 2.0 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**Wealth Enrich 2.0 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, waiting periods 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**Wealth Enrich 2.0 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**Wealth Enrich 2. 0 and its attachable riders (if any) are not Shariah-compliant product.

PLEASE NOTE THAT **PRU**Wealth Enrich 2.0 IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.

10/2026