

DOUBLE KAW-ER

Promotion Period:
1 October to 30 November 2025










Double your coverage
at no extra cost.



Prudential Malaysia Assurance Berhad is a member of PIDM

Sign up for our **medical or critical illness plan** to enjoy this special deal
and get a **RM300 Shopee voucher**.
Hurry, double up your protection today.

PRUWith You Plus*	Promotion Reward
<ul style="list-style-type: none">Attached with Medical Rider Applicable to PRUMillion Med Active*, PRUMillion Med 2.0* and PRUValue Med*Met minimum annual premium of RM2,400¹	<div> 2X Death or Total & Permanent Disability (TPD) Coverage² for 3 years at no additional cost</div> <div> 0 HEALTH QUESTIONS ASKED if you choose to maintain your 2X Coverage for Death or TPD after 3 years</div>
<ul style="list-style-type: none">Attached with Total Multi Crisis Care Rider (TMCC Rider)Met minimum TMCC Rider sum assured of RM100,000	<div> 2X TMCC Coverage for 3 years at no additional cost</div> <div> 0 HEALTH QUESTIONS ASKED if you choose to maintain your 2X TMCC Coverage after 3 years</div>
<div> EXTRA REWARD</div> <ul style="list-style-type: none">Met minimum annual premium of RM3,600¹	<div> 1X Shopee Voucher worth RM300</div>
PRUMan# or PRULady#	Promotion Reward
<ul style="list-style-type: none">Met minimum sum assured of RM100,000 per policy	<div> 2X Coverage for Death, Total & Permanent Disability (TPD) and Gender-Related Illnesses Benefit for 3 years at no additional cost</div>

¹Excludes **PRUSaver Premium/PRUSaver Kid Premium**, Single Premium Top-Up, and/or Advance Premium.

²Sum Assured Booster and Child Benefit under **PRUWith You Plus** are not applicable.

Note:

- Eligible Policy must have opted in for recurring payment method via credit/debit card by 15 December 2025.
- Pre-natal policies under **PRUWith You Plus** are not eligible for 2X Coverage.
- 2X Coverage under **PRUWith You Plus** will be included in total sum assured underwriting, including sum assured aggregation and financial underwriting assessment.

*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).

#The benefit(s) payable under eligible certificate/policy is(are) protected by Perbadanan Insurans Deposit Malaysia (“PIDM”) up to limits. 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).

For more information, please visit our website at www.prudential.com.my
or contact your Prudential Wealth Planner today.

Terms and conditions apply.

Terms and Conditions of Double Kaw-er (“Terms and Conditions”)

1. This Double Kaw-er(“**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 1 October 2025 to 30 November 2025, both dates inclusive (“**Promotion Period**”).
3. **Promotion Eligibility**
a. This Promotion is open to all customers (Assured/Policyowner) who purchased:
i. a new **PRU**With You Plus policy and attached with **PRU**Million Med Active or **PRU**Million Med 2.0 or **PRU**Value Med (“**Medical Rider**”); or
ii. a new **PRU**With You Plus policy and attached with Total Multi Crisis Care Rider with minimum sum assured of RM100,000 (“**TMCC Rider**”); or
iii. a new **PRU**With You Plus policy with minimum annual premium of RM3,600; or
iv. a new **PRU**Man policy with minimum sum assured of RM100,000 (“**PRU**Man”); or
v. a new **PRU**Lady policy with minimum sum assured of RM100,000 (“**PRU**Lady”),
(“**Eligible Customer**”, “**you**” or “**your**”) and submitted the proposal(s) through **PRU**Way Plus during the Promotion Period, whereby each policy (“**Eligible Policy**”) must:
 - be inception (i.e., approved and issued by PAMB) by 15 December 2025; and
 - have its recurring payment method via credit/ debit card with subsequent e-enrolment via PAMB agent’s system (through **PRU**Way Plus or **PRU**Serve Plus) or PAMB customer portal (through **PRU**Services) opted for by 15 December 2025.
4. **Promotion Mechanics**
a. Each Eligible Policy must further fulfil all of the following requirements in order to be eligible for the Promotion Reward (as defined in Clause 5a. below):
i. The Eligible Policy must meet the criteria in Clause 5a. at point of proposal submission, and continue to meet the criteria until the expiry of the Extra Coverage (as defined in Clause 5a. below) or until the Shopee Voucher Issuance Date (as defined in Clause 5f.i. below), as applicable;
ii. Premium payments for the Eligible Policy must be up-to-date;
iii. There must be no partial withdrawal from either Basic Unit Account (“BUA”) or the Investment Unit Account (“IUA”) performed on the Eligible Policy (only applicable for **PRU**With You Plus with minimum annual premium of RM3,600) on or before the Shopee Voucher Issuance Date (as defined in Clause 5f.i. below); and
iv. Eligible Policy must not, in any manner, have any negative endorsement (e.g., reduction of benefit or premium) (only applicable for **PRU**With You Plus with minimum annual premium of RM3,600) performed on or before the Shopee Voucher Issuance Date (as defined in Clause 5f.i. below).
b. 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.
c. Any **PRU**With You Plus proposals submitted between 1 September 2025 and 30 September 2025 (both dates inclusive) but subsequently cancelled and resubmitted during the Promotion Period and meet promotion requirements, will NOT be eligible for Shopee Voucher under this Promotion.
5. **Promotion Reward**
a. Subject to the Terms and Conditions, each Eligible Customer who fulfils Clause 3 and 4 (where applicable) above as well as the criteria in this Clause 5a. will be rewarded with the respective promotion reward as provided in the table below (“**Promotion Reward**”):

Product	Criteria	Promotion Reward
PRUWith You Plus ¹	Attached with Medical Rider²: <ul style="list-style-type: none">Met minimum annual premium of RM2,400³, per policy; andOpted in for recurring payment method via credit/debit card by 15 December 2025	Additional 100% Life Coverage Sum Assured ⁴ for 3 Years (“ Extra Life Coverage ”)
	Attached with TMCC Rider⁵: <ul style="list-style-type: none">Met minimum TMCC Rider sum assured of RM100,000 per policy; andOpted in for recurring payment method via credit/debit card by 15 December 2025.	Additional 100% TMCC Rider Sum Assured for 3 Years (“ TMCC Extra Coverage ”)
	<ul style="list-style-type: none">Met minimum annual premium of RM3,600³ per policy; andOpted in for recurring payment method via credit/debit card by 15 December 2025.	1x Shopee Voucher worth RM300 (“ Shopee Voucher ”)
PRUMan ⁶	<ul style="list-style-type: none">Met minimum sum assured of RM100,000 per policy; andOpted in for recurring payment method via credit/debit card by 15 December 2025.	Additional 100% sum assured for: 1. Death/Total Permanent Disability (TPD); 2. Male Related Illnesses Benefit ⁷ for 3 Years (“ PRU Man Extra Coverage”)
PRULady ⁶	<ul style="list-style-type: none">Met minimum sum assured of RM 100,000 per policy; andOpted in for recurring payment method via credit/debit card by 15 December 2025.	Additional 100% sum assured for: 1. Death/TPD; 2. Female Related Illnesses Benefit ⁸ for 3 Years (“ PRU Lady Extra Coverage”)

¹Pre-natal policies are not eligible for this Promotion.
²Information about Medical Riders can be accessed at <https://www.prudential.com.my/en/products-health-insurance/medical-plans/>.
³Excluding **PRU**Saver Premium/**PRU**Saver Kid Premium, Single Premium Top-Up and/or Advance Premium.
⁴Life Coverage Sum Assured is referring to Death sum assured and TPD sum assured under the Eligible Policy. Extra Life Coverage is not applicable to Sum Assured Booster and Child Benefit under **PRU**With You Plus.
⁵Information about TMCC Rider can be accessed at <https://www.prudential.com.my/en/products-health-insurance/critical-illness-plans/specific-benefits/total-multi-crisis-care/>.
⁶Information about **PRU**Man and **PRU**Lady can be assessed at <https://www.prudential.com.my/en/products-health-insurance/critical-illness-plans/pruman-prulady/>.
⁷Male Related Illness Benefit refers to Male Cancer, Muscular Dystrophy, Male Carcinoma-In-Situ, and Early Prostate Cancer.
⁸Female Related Illness Benefit refers to Female Cancer, Systemic Lupus Erythematosus with Severe Kidney Complications, Female Carcinoma-In-Situ.

“**Extra Coverage**” refers to Extra Life Coverage, TMCC Extra Coverage, **PRU**Man Extra Coverage or **PRU**Lady Extra Coverage.

- b. **TMCC Extra Coverage and Extra Life Coverage:**
i. If your Eligible Policy is a new **PRU**With You Plus policy and you are:
 - entitled for TMCC Extra Coverage, the coverage will commence on the TMCC Rider’s Coverage Date; and/or
 - entitled for Extra Life Coverage, the coverage will commence on the Eligible Policy’s Coverage Date.
ii. For clarity, the calculation of the above mentioned coverage shall be as follows:
 - The TMCC Extra Coverage will be calculated based on the TMCC Rider sum assured purchased; and
 - The Extra Life Coverage will be calculated based on the Eligible Policy’s Death sum assured and TPD sum assured purchased.
iii. The TMCC Extra Coverage and the Extra Life Coverage under **PRU**With You Plus will be included in the total sum assured for underwriting, including sum assured aggregation and financial underwriting assessment.
iv. In the event if any reason the TMCC Extra Coverage and/or Extra Life Coverage did not meet promotion criteria at the point of submitting claims or upon expiry of the Extra Coverage, Extra Coverage will be forfeited.
v. Eligible Customer will be given the option to continue the TMCC Extra Coverage and/ or the Extra Life Coverage after the first three (3) policy years of the Eligible Policy where the Eligible Customer does not need to answer any health questions and does not need to go through underwriting in the application for endorsement (“**Application**”).
vi. To be eligible, the Application must be submitted to us within the expiring month of the TMCC Extra Coverage and/or Extra Life Coverage by using PAMB’s designated system. You must also meet all the criteria set out in the Eligible Policy and the Application to increase the TMCC Rider sum assured and/or Life Coverage sum assured before such increased portion becomes effective.
vii. The criteria set out in the Application mentioned in Clause 5b.vi. above are as set out as below and must be met as at the point of Application submission:
 - The Eligible Policy must still be in force;
 - The Life Assured has not reached the age next birthday of 61;
 - The Life Assured must be assessed as standard;
 - No documents submitted for the Eligible Policy or any other proposals or insurance policies that resulted in substandard underwriting status; and
 - No Critical Illness (CI), TMCC and/or TPD claim has been submitted/approved.
viii. Once the Application mentioned in Clause 5b.v. is approved by PAMB, the endorsement will become effective on the date immediately after the expiry of the TMCC Extra Coverage and/or Extra Life Coverage.
- c. **PRU**Man Extra Coverage and **PRU**Lady Extra Coverage:
i. If your Eligible Policy is entitled for **PRU**Man Extra Coverage or **PRU**Lady Extra Coverage, the coverage will commence on the Eligible Policy’s Coverage Date.
ii. For clarity, the calculation of the above mentioned coverage will be calculated based on the Eligible Policy’s basic sum assured purchased.
iii. In the event that, for any reason, the **PRU**Man Extra Coverage or **PRU**Lady Extra Coverage did not meet promotion criteria at the point of submitting claims or upon the expiry of the Extra Coverage, Extra Coverage will be forfeited.
- d. Illustration of Promotion Reward when Eligible Customer purchased a **PRU**With You Plus policy:

Customer A	<ul style="list-style-type: none">• Annual premium of RM3,600• Attached TMCC Rider sum assured of RM100,000	1 October 2025	RM100,000	30 September 2028	N/A	N/A	Yes
Customer B	<ul style="list-style-type: none">• Annual premium of RM2,400• Attached TMCC Rider sum assured of RM50,000	1 October 2025	N/A	N/A	N/A	N/A	N/A
Customer C	<ul style="list-style-type: none">• Annual premium of RM2,400• Basic Sum Assured of RM100,000• Attached TMCC Rider sum assured of RM50,000• Attached with PRUMillion Med Active	1 October 2025	N/A	N/A	RM100,000	30 September 2028	N/A
Customer D	<ul style="list-style-type: none">• Annual premium of RM3,600• Basic Sum Assured of RM100,000• Attached TMCC Rider sum assured of RM100,000• Attached with PRUMillion Med Active	1 October 2025	RM100,000	30 September 2028	RM100,000	30 September 2028	Yes

e. Illustration of Promotion Reward when Eligible Customer purchased a **PRU**Man or **PRU**Lady policy:

- e. Illustration of Promotion Reward when Eligible Customer purchased a **PRU**Man or **PRU**Lady policy:

Scenario	New PRUMan or PRULady policy and opted in for recurring payment	Policy’s Submission & Issuance Date	Extra Coverage	
			PRUMan/PRULady Extra Coverage	
			Additional 100% Extra Coverage Sum Assured	Additional 100% Extra Coverage Expiry Date
Customer E	Basic Sum Assured of RM100,000	1 October 2025	RM100,000	30 September 2028
Customer F	Basic Sum Assured of RM50,000	1 October 2025	N/A	N/A

- f. Shopee Voucher:
i. The Shopee Voucher will be issued to the Eligible Customer’s email address based on the Personal Details captured in PAMB’s system by **31 March 2026** (“**Shopee Voucher Issuance Date**”). PAMB will not entertain any request to issue the Shopee Voucher to an email address other than the one captured in PAMB’s system. To receive the Shopee Voucher, the Eligible Customer must ensure that the provided personal details registered with PAMB, including mobile number and email address (“**Personal Details**”) are valid and captured in PAMB’s system on or before 15 December 2025.
ii. In the event of any change to the Personal Details, you must create an account or login to **PRU**Services to update the changes with complete information. The updated Personal Details must be captured in PAMB’s system on or before 15 December 2025.
iii. PAMB shall not be responsible or otherwise to compensate you if your email address is invalid, not updated or suspended before or during the delivery of the Shopee Voucher for whatever reason, and PAMB reserves the right to forfeit the Shopee Voucher.
iv. The Shopee Voucher is valid for three (3) months from the Shopee Voucher Issuance Date and can only be used to make purchases on Shopee’s mobile application. The usage of the Shopee Voucher is subject to the terms and conditions as determined by Shopee Mobile Malaysia Sdn Bhd (“**Shopee**”). You agree to directly resolve any complaint or dispute in respect of the Shopee Voucher with Shopee.
v. Upon the Shopee Voucher being sent to you via your registered email address with PAMB, PAMB shall be fully discharged of its obligations related to the Shopee Voucher and shall have no further responsibilities in connection with it.
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 wilful 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. You shall be solely responsible for your redemption/usage of the Shopee Voucher. PAMB shall not be liable or be required to offer replacement of the Shopee Voucher or otherwise to compensate you for any:
i. non-availability of, discontinued, invalid, or cancelled Shopee Voucher;
ii. redemption, use or misuse of the Shopee Voucher;
iii. alterations made to the Shopee Voucher; or
iv. inability to redeem or use the Shopee Voucher due to technical issues or issues beyond PAMB control.
e. 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.
f. PAMB shall have the discretion to decide in respect of all matters and disputes concerning this Promotion in accordance with treating you and PAMB’s customers fairly.
g. 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 PAMB’s system. To receive the Shopee Voucher, the Eligible Customer must ensure that the provided personal details registered with PAMB, including mobile number and email address (<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.
h. 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.
i. 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.
j. 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.
k. 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 PAMB’s gross negligence or wilful 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;
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.
l. 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.

- m. 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.
n. 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

PRUWith You Plus is a regular premium investment-linked insurance plan, while **PRU**Man or **PRU**Lady are limited-pay non-participating insurance plans. These plans are 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 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**With You Plus, **PRU**Man and **PRU**Lady 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**With You Plus 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. If a **PRU**Man or **PRU**Lady policy is cancelled within this period, we will refund you the premiums and taxes (if any) that you have paid less medical expenses (if any) that we may have already paid or agreed to pay. **PRU**With You Plus and its attachable riders (if any), **PRU**Man and **PRU**Lady are not Shariah-compliant products.

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