This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 30 with Basic Sum Assured RM 500,000, credit card, coverage term 10 years.



PRU Cancer X

Specially prepared for: Sample

Prepared by: PRODUCT DEVELOPMENT & MANAGEMENT

This insurance plan is underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U), a licensed insurance company under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

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).

PRODUCT DISCLOSURE SHEET

Dear Customer.

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.

Other customers have read this PDS and found it helpful; you should read it too.



Date: 18/11/2025



What is PRUCancer X?

PRUCancer X is a non-participating insurance plan that provides coverage for 10 years. It pays Cancer Benefit upon Life Assured's diagnosis of the covered conditions and provides Compassionate Benefit upon death of the Life Assured. This policy comes with a mechanism of automatic conversion to another 10-year term plan at the end of the 10 years, without new underwriting. This automatic conversion will be done at the end of each 10-year term before or on the Life Assured's age of 70 next birthday provided that the policy is not terminated.



Know your Coverage/Benefits

As an illustration, for RM 1,100.00 Yearly, you will receive the following insurance coverage/ benefits for 10 years. Basic Sum Assured of this plan is RM500.000.

	d of this plan is RM500,000.	
Basic Benefits Cancer Benefit	Category 1 Carcinoma-In-Situ Early Prostate Cancer Early Bladder Cancer Early Chronic Lymphocytic Leukemia Thyroid Cancer	We shall pay the benefit if the Life Assured is diagnosed with any of the covered conditions, based on the: Date of Diagnosis Within Policy Year 1:
		5% of the Sum Assured in one lump sum Date of Diagnosis Within Policy Year 2 or above: 10% of the Sum Assured in one lump sum Note: Payment of this benefit reduces Category 2's lump sum payout.
	Category 2 Cancer	We shall pay the benefit if the Life Assured is diagnosed with Cancer, based on the: Date of Diagnosis Within Policy Year 1: 10% of the Sum Assured in one lump sum Date of Diagnosis Within Policy Year 2 or above: 100% of the Sum Assured in one lump sum
Compassionate Benefit		RM10,000 upon death of the Life Assured.

Notes:

- (a) Category 1 of Cancer Benefit is payable once only.
- (b) This plan will terminate when we approve a claim for Category 2 of Cancer Benefit and/or upon death of the Life Assured, whichever happens first.
- (c) The lump sum claims payout for Category 2 of Cancer Benefit shall be reduced by prior claim amount under Category 1 of Cancer Benefit as below:

Scenario	Benefit amount for Category 1 of Cancer Benefit (RM)	Remaining benefit amount for Category 2 of Cancer Benefit (RM)
Diagnosis of Category 1 and Category 2 within Policy Year 1	5% of the Sum Assured in one lump sum	5% of the Sum Assured in one lump sum
Diagnosis of Category 1 within Policy Year 1 and diagnosis of Category 2 from Policy Year 2 onwards	5% of the Sum Assured in one lump sum	95% of the Sum Assured in one lump sum
Diagnosis of Category 1 and Category 2 from Policy Year 2 onwards	10% of the Sum Assured in one lump sum	90% of the Sum Assured in one lump sum

The table above summarises the benefits that you have selected, and is non-exhaustive. Please refer to the policy contract for details on the critical illnesses covered.

Your life insurance excludes:

- Suicide if death was due to suicide within one year from the effective date of the policy or the date of policy revival, whichever is later, all premiums paid (excluding taxes, if any) will be refunded without interest.
- Cancer Benefit is not paid for:
 - (a) symptoms of illness that occur prior to or within 60 days for Category 2 of Cancer Benefit and 90 days for Category 1 of Cancer Benefit after the policy has commenced;
 - (b) symptoms of illness that is under Category 2 of Cancer Benefit is diagnosed as Thyroid Cancer (as it is covered under Category 1 of Cancer Benefit);
 - (c) illness that was not diagnosed while the Life Assured was alive;
 - (d) illness arising directly or indirectly from Pre-Existing Conditions;
 - (e) illness that is directly or indirectly caused by the existence of Acquired Immuno-deficiency Syndrome ("AIDS") or the presence of any Human Immuno-deficiency Virus ("HIV") infection;
 - illness that is a congenital condition or is caused directly or indirectly from a congenital condition which happens, or which the Life
 Assured start to get symptoms of, within the first 2 years from the date of birth of the Life Assured;
 - (g) illness that is caused by alcohol or substance abuse or addiction; or
 - h) illness that is caused by nuclear fusion, nuclear fission, nuclear waste or any radioactive or ionizing radiation.

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

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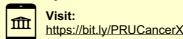
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If you require assistance or need further information on your life insurance, you can:



Call us at: 03-2778 3888







Scan the QR code

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Know your Obligations

For your life insurance, you must pay a premium of:			
Premium	RM 1,100.00 Yearly		
Duration: 10 years	•		
You also have to pay the following fees and	charges:		
Stamp duty	RM 10 (the amount is already factored into the premium)		
Commission	9.55% of total premium or RM 1,051 Please refer to Summary Ilustration for more details.		
Other applicable charges	Taxes at the prevailing rate may be charged on any of the premiums, or any other payments due (where applicable) under this policy.		

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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.
- 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.
- **Nomination** you are advised to name a nominee(s) for your insurance application to ensure a smooth settlement of claims. You should also ensure that the nominee(s) is aware of the policy that you have purchased.
- Claims please refer to the policy contract to understand further on the claims requirements.
- **Non-Guaranteed Premium** the premium rates for basic benefits are non-guaranteed. We reserve the right to revise the premium rates for basic benefits at Policy Anniversary by giving 30 days prior notice.
- Waiting period and survival period the eligibility for the benefits under the policy (except for Compassionate Benefit) will only start from the waiting periods below from the effective date of the policy or revival date of the policy, whichever is later, and the survival periods as stated below from the Life Assured being diagnosed with covered conditions.

BenefitWaiting PeriodSurvival PeriodCategory 2 of Cancer Benefit60 daysNilCategory 1 of Cancer Benefit90 days

- Auto conversion your policy comes with a mechanism of auto conversion to another 10-year term plan at the end of 10 years, without
 requiring any further evidence of insurability. This automatic conversion will be done at the end of each 10-year term before or on the Life
 Assured's age of 70 next birthday provided that the policy is not terminated before the expiry date and the first premium for the auto
 converted new policy is paid. Upon each auto conversion:
 - (a) new premium rate is payable for 10 years for every auto converted policy and it shall be based on your age next birthday upon auto conversion. Please refer to the Annual Premium table and the Frequency Factor table in the illustration page;
 - (b) waiting period for the same benefits shall not be applied again;
 - (c) the new 10-year term policy may have a revised set of benefits and terms and conditions that provided by us;
 - (d) amount of benefits in Policy Year 1 will be increased to be the same as benefits in Policy Year 2 and above;
 - (e) the lump sum claims payout for Category 2 of Cancer Benefit for this Policy and any future auto converted policies will be reduced by the claim amount for any prior claims within the same Policy or in earlier Policy under Category 1; and
 - (f) Category 1 of Cancer Benefit will be not applicable to any auto converted policy if Category 1 was claimed in earlier Policy.

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 premiums that you have paid (less any medical fee incurred) will be refunded to you.
- After free-look period, you can surrender this policy. If you do this, we shall pay you the surrender value, less any amount you owe us during the policy term.

The information provided in this disclosure sheet is valid as at or until 18/12/2025.

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