

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 30 years.



PRUCash Enrich

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 that 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

1 What is PRUCash Enrich?

PRUCash Enrich is an anticipated endowment plan that participates immediately in profits. This policy offers a combination of protection and savings for 30 years. It pays a lump sum benefit at maturity of the policy. It also provides Compassionate Benefit in the event of death of Life Assured. In addition, it pays guaranteed Survival Benefit at the end of every policy year.

2 Know Your Coverage / Benefits

As an illustration, for **RM98,245.00** Yearly, you will receive the following life insurance **coverage/ benefits** for 30 years:

Basic Benefits

Death Benefit	Compassionate Benefit will be payable.																				
Compassionate Benefit	RM 5,000. However, if the Life Assured dies due to accidental cause before the Policy Anniversary of the Life Assured's ANB 70, we will pay another additional amount of RM 5,000. Note: This benefit is payable only ONCE during the policy term.																				
Survival Benefit	Survival Benefit will be payable upon survival of Life Assured or Alternate Life Assured (if any) to the end of every policy year, starting from end of 1 st policy year, provided the policy remains in force. It will cease upon termination, surrender or maturity of policy, whichever is earlier. The Survival Benefits payable are shown as follows:																				
	<table border="1"><thead><tr><th>End of Policy Year</th><th colspan="2">Survival Benefits payable</th></tr><tr><th></th><th>% of Guaranteed Maturity Benefit</th><th>RM</th></tr></thead><tbody><tr><td>1 to 10</td><td>4%</td><td>20,000 per year</td></tr><tr><td>11 to 20</td><td>8%</td><td>40,000 per year</td></tr><tr><td>21 to 29</td><td>12%</td><td>60,000 per year</td></tr><tr><td>30</td><td>100%</td><td>500,000 per year</td></tr></tbody></table>			End of Policy Year	Survival Benefits payable			% of Guaranteed Maturity Benefit	RM	1 to 10	4%	20,000 per year	11 to 20	8%	40,000 per year	21 to 29	12%	60,000 per year	30	100%	500,000 per year
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	If the accumulation option is selected, the accumulated Survival Benefit with interest (if any) will be paid together with the Surrender/ Maturity Benefit upon termination, surrender or maturity of policy, whichever is earlier.																				
Maturity Benefit	Guaranteed Maturity Benefit of RM 500,000 PLUS any bonuses payable on maturity will be paid in one lump sum.																				
Other Benefit - Change of Life Assured	This benefit allows the appointment of Alternate Life Assured during the lifetime of the existing Life Assured while the policy is in force. You are advised to appoint an Alternate Life Assured for your insurance application to ensure this policy remains in force in the event of death of existing Life Assured. With Alternate Life Assured: The Alternate Life Assured will become the new Life Assured under this policy when existing Life Assured has passed away and Alternate Life Assured survives him/her for at least 7 days. The payment of total premium must continue and the policy shall remain in force. There is no limit to the number of appointment of Alternate Life Assured during the policy term, so long the policy remains in force. Changing the Life Assured will not affect the policy values under the policy. Without Alternate Life Assured: The policy will be terminated upon death of Life Assured. Upon termination, total surrender value will be payable. In this case, the total benefits received may be much less than the total amount of premium that you have paid. As such, this product may not be the right plan for you if you are unable to appoint an Alternate Life Assured.																				

The table above summarises the benefits that you have selected. Please refer to Product Illustrations for more information on the illustration of annualised return, and refer to the relevant Appendices for more information about the benefits of the basic plan and rider(s) (if any).

Your life insurance **excludes**:

- Suicide - if death was due to suicide within one year from the effective date of policy or the date of policy revival, whichever is later, all premiums paid (excluding taxes, if any) will be refunded without interest. The policy will then be terminated.
- Accidental death due to:
 - a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riot, strike or civil commotions;
 - b) breaking or trying to break any law or to resist arrest;
 - c) attempted suicide or self-inflicted injuries while sane or insane;
 - d) pregnancy, childbirth, miscarriage or any complications;
 - e) any pre-existing conditions;
 - f) alcoholic intoxication;
 - g) engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any hazardous activities or sports, unless agreed to by special endorsement; or
 - h) narcotics or drugs unless taken as prescribed by a doctor.

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

Presented by : PRODUCT DEVELOPMENT & MANAGEMENT XX100001

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



Call us at:
03-2778 3888



Contact us at:
<https://bit.ly/contact-ourteam>



Visit:
<https://bit.ly/PRUCashEnrich>



Scan the
QR code

3 Know Your Obligations

For this life insurance, you must pay a premium of:

Premium	RM 98,245.00 (Yearly)
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Duration: 20 years

You also have to pay the following fees and charges:

Stamp duty	RM 10 (the amount is already factored into the premium)
Commission	7.27% of total premium or RM 142,799 Please refer to Table 1 under Product Illustration 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.

4 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.
- Guaranteed Premium** - the premium rates for basic benefits are guaranteed.

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.