

# PRUElite Invest

Investment-Linked Insurance

Expand your  
*possibilities*



PRUDENTIAL

Listening. Understanding. Delivering.

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](http://www.pidm.gov.my)).

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



Imagine a future where your wealth continues to prosper for the long term. Whether you seek to build financial resilience or to maximise your returns, diversify and grow your wealth with **PRUElite Invest**. This tailored investment-linked insurance plan gives you a high allocation from day 1 and access to a selection of handpicked funds to optimise your possibilities and best deliver your financial aspirations.



## Jack's story

Jack, a seasoned professional, purchases **PRUElite Invest** to continue growing his wealth, diversifying his investment portfolio, and ultimately increasing his net worth.

**Male, age 40, non-smoker**

- Annual Premium RM100K
- 100% Equity Fund

- RM100K** Jack paid Annual Premium (for 5 years)
- RM3K** Prudential paid Investment Booster (3% of every premium paid) for 5 years
- RM** Projected Account Value
- 8%** Loyalty Reward

## How **PRUElite Invest** can help you realise your aspirations?



### Maximise your investment with 103% premium allocation from day 1

As a bonus for embarking on your investment voyage, you shall receive an additional premium allocation of **3%** from the Investment Booster for every premium paid, thus bringing the total premium allocation to **103%**.



### Relish in the Power of Choice by accessing a diverse range of funds

- Align your investments with your investment needs and risk appetites, with our wide range of professionally managed **PRULink Funds** by in-house fund manager, Eastspring Investment Berhad as well as JP Morgan Asset Management Limited and Schroders PLC who are the leading global asset managers.

Diversify across different types of funds:

- Equity
- Managed

Access to extensive range of regions

- Dynamic capabilities to seize market opportunities via **unlimited free** fund switching.



### Be rewarded with 8% of annual premium as Loyalty Reward

You'll be rewarded with 8% of your annual premium every 5 years as your Loyalty Reward, starting from the end of the 8<sup>th</sup> policy year until the expiry of the policy when your:

- Premiums are paid up-to-date and no partial withdrawals have been made; **or**
- Account value equals or exceeds 5 times the annual premium.



### Peace of Mind with Lifelong Protection

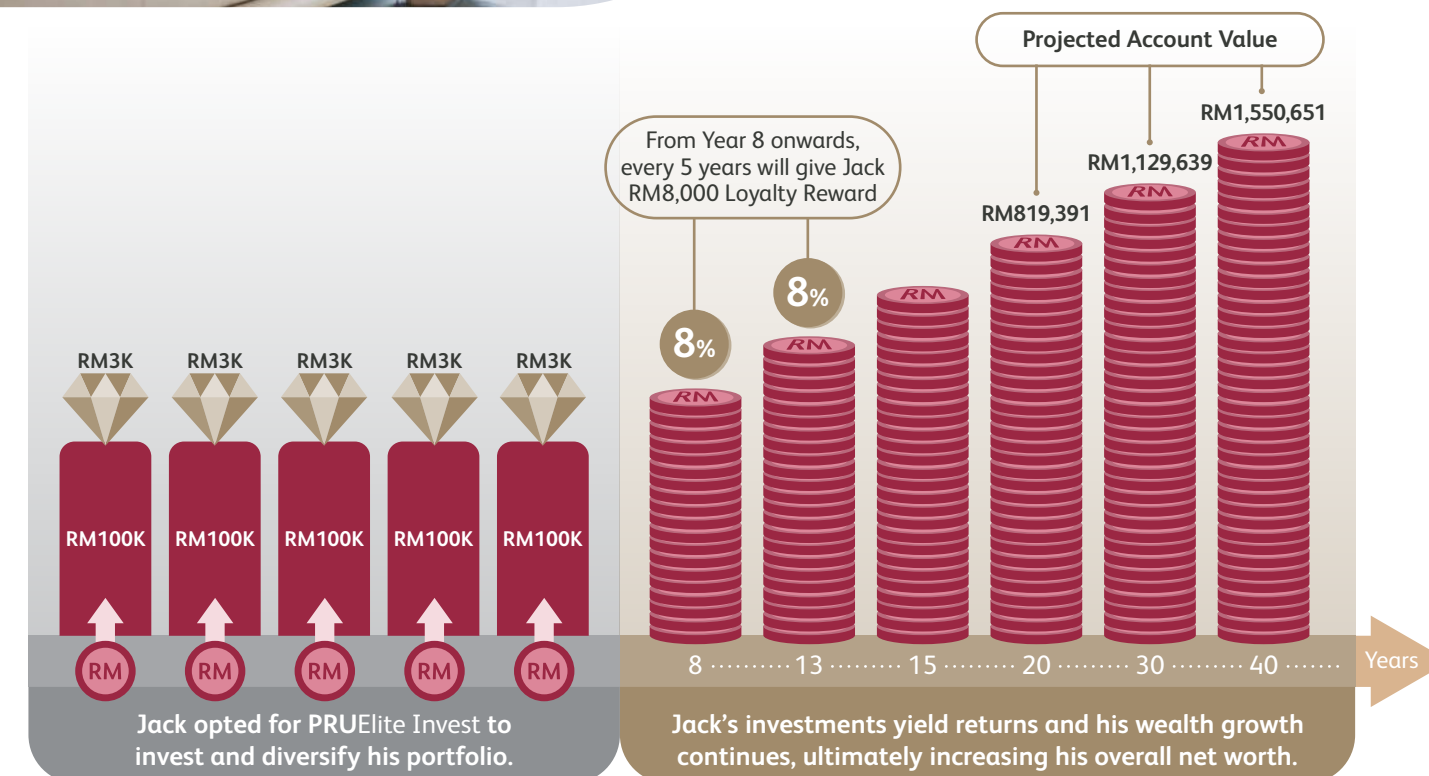
- Essential coverage for death or Total and Permanent Disability (TPD)<sup>1</sup> up to age 100. Upon death or TPD, a lump sum payment which is the higher of the following will be payable to support you or your loved ones.

- 125%/105%<sup>2</sup> of total premiums paid, less any withdrawal; **or**
- Account value; **or**
- RM5,000.

- Easy enrolment via Simplified Issuance Offer.

<sup>1</sup>Prior to the Policy Anniversary of age 70.

<sup>2</sup>105% if Life Assured is a sub-standard life.



Notes: The graph is not drawn to scale and is used for illustrative purposes only. The Account Value above is projected assuming premiums are paid up-to-date and no partial withdrawal is made, based on high scenario with a gross investment return of 5.00% p.a.; while under low scenario with a gross investment return of 2.00% p.a., the Projected Account Value at Year 20: RM497,450, Year 30: RM504,005, Year 40: RM470,297.

\*If you terminate the policy in the early years, surrender charge may be applicable and the surrender value you get may be lesser than the Projected Account Value above.

## The World of Prestigious Benefits with **PRUPrestige**

You are just a step away from becoming our **PRUPrestige** member, an exclusive by-invitation-only programme; tailor made for our distinguished group of customers allowing you to enter to a world of prestigious services and privileges.

**Top privileges are only available to a selected few. And you can be ONE of them.**



Exclusive underwriting upon signing up with **PRUElite Invest**



Awesome rewards and benefits await you



Upgraded hospital benefits for your comfort



Priority queue at selected Prudential branches



**PRUPrestige** dedicated careline

## Important Notes and Disclaimers:

1. **PRUElite Invest** is a regular pay 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.
2. Buying life insurance is a long-term financial commitment. You should satisfy yourself that the policy will best serve your needs and that the premium payable under the 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.
3. This leaflet contains only a brief description of the product and is not exhaustive. You are advised to refer to the **PRUElite Invest** Product Disclosure Sheet, Product Illustration and Fund Fact Sheet(s) before purchasing a policy, and to refer to the terms and conditions in the policy document for details of the features and benefits, exclusions and waiting periods under the policy.
4. There is a free-look period of 15 days after the date of delivery of the policy to allow you to review if it meets your needs. If the 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 and Investment Booster allocated (if any).
5. If there is any outstanding premium(s) for your policy, we recommend you pay all the outstanding premium(s) to improve the sustainability of your policy. Otherwise, the policy might lapse unless there are available units in the policy accounts to pay for the insurance charge and other charges. The charges will be deducted from the policy accounts through cancellation of units.
6. **PRUElite Invest** is not a Shariah-compliant product.
7. You can surrender the policy at any time. However, if you terminate the policy in the early years, surrender charges may be applicable and 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.
8. Any age references shall be on the basis of Age Next Birthday.
9. If there is any conflict or inconsistency between the English language, Malay language and Chinese language versions of this leaflet, the English language version of this leaflet shall prevail and be given effect to.

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