

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, 100% equity fund, coverage term 70 years.



## **PRU**Elite Invest

**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.

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)).

# PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked insurance. Other customers have read this PDS and found it helpful; **you should read it too.**



## 1 What is PRUElite Invest?

PRUElite Invest is a regular premium investment-linked policy (ILP) that offers a combination of insurance protection and investment. It pays a lump sum benefit if you die during the term of the policy / are totally and permanently disabled prior to the Policy Anniversary of age next birthday (ANB) 70 or expiry of the policy, whichever is earlier. The value of units depends on the price of the underlying units, which in turn depends on the performance of your chosen fund(s).

## 2 Know Your Coverage / Benefits

As an illustration, for **RM 400,000.00** Yearly, you will receive the following insurance **coverage/ benefits** for 70 years (i.e. until the Policy Anniversary of the Life Assured's ANB 100):

Basic Benefits	
Death Benefit	A lump sum benefit which is the higher of the following will be payable: (a) 125% of Total Premium paid for Basic Unit Account (BUA), less any withdrawal from BUA; (b) value of units in BUA; or (c) RM 5,000.
Total and Permanent Disability (TPD) Benefit	Death Benefit as stated above shall be payable upon Life Assured suffering from TPD prior to the Policy Anniversary of ANB 70 or expiry of the policy, whichever is earlier. <b>Note:</b> Payment of this benefit will reduce the Death Benefit.
Investment Booster	Additional 3% premium allocation on every premium payable.
Loyalty Reward	8% of Total Annual Premium shall be credited into BUA once every 5 years until the expiry of the policy, with the first reward being credited upon completion of 8 policy years, provided that: 1. value of units in BUA is greater than or equal to 5 times of Total Annual Premium; or 2. premiums are paid up to date and no partial withdrawal is made.
Maturity Benefit	Value of units in BUA.

The table above summarises the benefits that you have selected. Please refer to the relevant Appendices for more information about the benefits of the basic plan.

Your investment-linked 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, the value of units at the valuation date after the date of notification shall be payable.
- Total and Permanent Disability (TPD) benefit is not payable if the disability is directly or indirectly caused by any pre-existing conditions.

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

If you require assistance or need further information on your investment-linked insurance, you can:

 Call us at:  
03-2778 3888

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

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

 Scan the  
QR code

## 3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:		
Premium	RM400,000.00 (Yearly)	
Duration: 5 years		
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).		
Premium allocated to purchase units	103.00% of total premium or RM 2,060,000 Please refer to Table 1 under Product Illustration for more details.	
You also have to pay the following fees and charges:		
Stamp duty	RM 10 (the amount is already factored into the premium)	
Commission	3.75% of total premium or RM 75,000 Please refer to Table 1 under Product Illustration for more details.	
Other applicable charges	<ul style="list-style-type: none"><li>Insurance Charge</li><li>Fund Management Charge</li></ul> Please refer to Table 1 under Product Illustration for more details.	<ul style="list-style-type: none"><li>Service Charge</li><li>Administration Charge</li><li>Surrender Charge (if applicable)</li><li>Partial Withdrawal Charge (if applicable)</li><li>Non-Payment of Premium Charge (if applicable)</li></ul> Please refer to Appendix: Other Policy Information for more details.

## 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.
- **Policy lapse** - the ILP will lapse when the value of units is insufficient to pay for the insurance and other charges.
- **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.

**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 insurance company will refund to you the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date, any insurance charge, taxes (if any) and other charges that have been deducted, less any medical fee incurred.
- After free-look period, you can surrender this policy. If you do this, we shall pay you the value of the units in your accounts, less any amount you owe us during the policy term. We shall calculate the value of the units in the same way as if those units are to be cancelled.

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