

This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 30 with monthly premium RM 5,000, credit card, 50% Reinvestment, 50% Regular Payout, 100% Equity Fund Maturity Age 80, Premium Payment Term 20 years



PRUElite Flex

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: 26/02/2026

1 What is PRUElite Flex?

PRUElite Flex is a non-participating plan that combines protection and savings. It pays a lump sum death benefit if you die during the term of the policy. In addition, this plan provides survival benefits such as FlexIncome and Maturity Benefit.

2 Know Your Coverage / Benefits

As an illustration, for **RM5,000.00** Monthly, you will receive the following **coverage/ benefits** for 50 years (i.e. until the Policy Anniversary of the initial Life Assured's ANB 80):

Basic Benefits

Death Benefit	<p>(a) The higher of</p> <ul style="list-style-type: none"> 105% of total Basic Premium paid less FlexIncome paid / reinvested (if any), or surrender value, <p>plus</p> <p>(b) the value of units in Investment Unit Account (IUA) (if any).</p> <p>Upon death due to non-accidental causes on the first two (2) policy years, the Company will only refund the total Basic Premium paid and the value of units in IUA (if any) less FlexIncome paid / reinvested.</p>																							
FlexIncome	<p>FlexIncome will be payable from the end of 1st policy year until death or surrender or maturity of the policy, whichever occurs first. The FlexIncome payable are shown as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">End of Policy Year</th> <th colspan="2">Guaranteed FlexIncome payable</th> </tr> <tr> <th>% of Basic Annualised Premium</th> <th>Amount (RM)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>25.00%</td> <td>15,000.00</td> </tr> <tr> <td>2 to 6</td> <td>30.00%</td> <td>18,000.00</td> </tr> <tr> <td>7 to 10</td> <td>45.00%</td> <td>27,000.00</td> </tr> <tr> <td>11 to 30</td> <td>45.00%</td> <td>27,000.00</td> </tr> <tr> <td>31 to 40</td> <td>45.00%</td> <td>27,000.00</td> </tr> <tr> <td>41 to 50</td> <td>45.00%</td> <td>27,000.00</td> </tr> </tbody> </table> <p>Allocation option of FlexIncome:</p> <p>(a) Regular Payout: Receive FlexIncome yearly; or/and</p> <p>(b) Reinvestment: Reinvest the FlexIncome in IUA. If this option is selected, the FlexIncome will be credited into your IUA according to the percentage (%) allocated for reinvestment, it is no longer guaranteed and its value will fluctuate based on the performance of the assets of the fund(s) you have selected.</p>	End of Policy Year	Guaranteed FlexIncome payable		% of Basic Annualised Premium	Amount (RM)	1	25.00%	15,000.00	2 to 6	30.00%	18,000.00	7 to 10	45.00%	27,000.00	11 to 30	45.00%	27,000.00	31 to 40	45.00%	27,000.00	41 to 50	45.00%	27,000.00
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Maturity Benefit	<p>(a) 1,200% of Basic Annualised Premium; and</p> <p>(b) the value of units in IUA, if any.</p>																							
Compassionate Benefit	10% of Basic Annualised Premium subject to maximum of RM5,000 per life will be payable upon death of the Life Assured, whereby the Alternate Life Assured has been successfully converted to the new Life Assured.																							
Option																								
Option - Policy Split Option	While the policy is in force, after the end of premium payment term and all of premiums are paid, this option allows to split the original policy into several policies and transfer the benefit to the new owner(s). Once the splitting of policy is approved, the request for Policy Split Option cannot be reversed or withdrawn. The stamp duty at the prevailing rate may be applicable for Policy Split Option.																							
Option - Change of Life Assured	This option 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 become the new Life Assured for your insurance application to ensure this policy remains in force in the event of death of existing Life Assured.																							
The table above summarises the benefits that you have selected. Please refer to Summary Illustration for more information on the illustration of annualised return, and refer to the relevant Appendices for more information about the benefits of the rider(s) (if any).																								
Your policy excludes :																								
<ul style="list-style-type: none"> Suicide - if death was due to suicide within <u>one</u> year from the effective date of policy or the date of policy revival, whichever is later, all premiums paid without interest plus the value of units at the valuation date after the date of notification shall be payable. 																								
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 life insurance, you can:



Call us at:
03-2778 3888



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



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



Scan the
QR code

3 Know Your Obligations

For this life insurance, you must pay a premium of:	
Premium	RM 5,000.00 (Monthly)
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	8.55% of total premium or RM 102,600 Please refer to Table 1 under Summary Illustration for more details.
Other applicable charges	Taxes at the prevailing rate may be charged 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.
- **Policy lapse** - if you do not pay your premiums within the grace period, your policy may lapse unless there are sufficient units in IUA or acquired a surrender value. If there are sufficient units in IUA, the premium will be deducted from the IUA through cancellation of units. If the units in the IUA are not sufficient, there will be no deduction of premium from IUA and we will automatically advance premium on the security of the surrender value under the Automatic Premium Loan Scheme. You will continue to enjoy the benefits until the premium loan plus interest is greater than the surrender value. If your policy has lapsed, you may reinstate the policy subject to terms and conditions.
- **Claims** - please refer to the policy contract to understand further on the claims requirements.
- **Basic Annualised Premium** - this is the basic plan's total premium paid for a policy year, excluding any rider's premium.
- **Basic Premium** - this is the basic plan's premium paid, excluding any rider's premium and advance premium.
- **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 original 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 free-look period is not applicable for split policy.

The information provided in this disclosure sheet is valid as at or until 28/03/2026.