



## Introducing **PRU**First.

The **comprehensive first plan**,  
a plan as essential as your life's  
essentials that allows you to  
maximise life on your own terms.

Get covered.  
Keep doing what you love.

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)).

## Cover yourself with **PRU**First from RM156\* per month

Start with a 5 in 1 coverage to cover you up to age next birthday (ANB) 70



### Life/TPD Insurance

**PRU**With You Plus  
RM100,000  
+  
Sum Assured Booster



### Medical

**PRU**Million Med Active  
Hospital Daily Room  
& Board RM200  
Deductible RM1,000  
Annual Limit  
RM2 Million



### Accidental (Disability/Death)

Acci Guard Plus  
RM100,000



### Accidental (Medical Cost)

Acci Med Plus  
RM5,000



### Payor

Payor Basic

## Customise Your Protection Based on Your Need

|                                 |  |  | Recommended   |
|---------------------------------|--|--|---|
| Basic                           | Boost<br>Health Conscious              | Boost<br>Income Replacement                                  | Max   |
| 5 in 1 Coverage                 | 5 in 1 Coverage<br>+<br>Active Booster | 5 in 1 Coverage<br>+<br>Total Multi Crisis Care<br>RM100,000 | 5 in 1 Coverage<br>+<br>Active Booster<br>+<br>Total Multi Crisis Care<br>RM100,000 |
| from <b>RM156*</b><br>per month | from <b>RM195*</b><br>per month        | from <b>RM192*</b><br>per month                              | from <b>RM231*</b><br>per month   |

\*Monthly premium quoted is based on age 19 years, non-smoker male, occupation class 1, credit card payment method, 100% equity fund and Policy Term up to ANB 70 with auto extension^.

^This product comes with Extension of Coverage Term to extend the term of basic plan up to the Policy Anniversary of Life Assured's age 100. For rider(s), if applicable, the rider's term will be extended up to the Policy Anniversary of Life Assured's age 100 or the rider's maximum coverage term, whichever is earlier. Unless you request to disable the Extension of Coverage Term, your policy will be auto extended as long as it has sufficient value of units to be deducted to pay for the relevant charges, fees and taxes during the extended term. To ensure sufficient value of units, additional premium is likely required during the extended term. During the extended coverage term, the coverage provided by the basic plan and rider(s) (if applicable) will remain the same.

**For more information, please contact your Wealth Planner now.**

## Important Notes and Disclaimer

**PRUFirst** is a solution offered using **PRUWith You Plus** as the basic plan with optional riders that can be attached to it. This solution is 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. **PRUFirst** consists of components that can be bought separately, and you are not obligated to select all components of this package. This leaflet contains only a brief description of the product and is not exhaustive. You are advised to refer to the **PRUWith You Plus** 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. You can surrender the policy at any time. However, if you terminate the policy in the early years, 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 policy will be terminated. 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. You may request to disable the Extension of Coverage Term feature after your policy is issued, which will result in your coverage ending at the original policy term. Any subsequent request to reapply for Extension of Coverage Term is subject to underwriting. **PRUWith You Plus** and its attachable riders (if any) are not Shariah-compliant products. Unless specified, any age references shall be on the basis of attained age.

Assuming a male, age 19 years, non-smoker, occupation class 1 purchases a **PRUFirst** policy with Basic Sum Assured RM100,000, Acci Guard Plus RM100,000, Acci Med Plus RM5,000, **PRUMillion Med Active R&B** RM200 with Deductible RM1,000 and Payor Basic, policy term up to age next birthday (ANB) 70 with auto-extension, 100% equity fund, with monthly premium payment through credit card, the estimated total premium payable when there are no claims made and approved:

| Total premium payable based on coverage term up to ANB 70 | To improve your policy sustainability up to Age 100   |  |
|---|---|--|
|   | Alternative 1   | Alternative 2  |
| RM156.00 monthly from age 19 up to age 68                 | <p>We advise you to continue paying the total premium payable during the extended term.</p> <p>On top of that, additional Regular Premium Top-up of RM43.00 monthly is recommended from age 19 up to end of Extension of Coverage Term.</p> <p><u>Total premium payable:</u></p> <ul style="list-style-type: none"> <li>• RM199.00 monthly from age 19 up to age 99.</li> </ul> | <p>We advise you to continue paying the total premium payable during the extended term.</p> <p>On top of that, additional Regular Premium Top-up of RM1,794.00 monthly is recommended from age 69 up to end of Extension of Coverage Term.</p> <p><u>Total premium payable:</u></p> <ul style="list-style-type: none"> <li>• RM156.00 monthly from age 19 up to age 68.</li> <li>• RM1,950.00 monthly from age 69 up to age 99.</li> </ul> |

### Notes:

- The premiums are not guaranteed and may vary in the future depending on the actual investment return, premium payment, policy benefits and charges (including any revision to insurance charge). You may refer to the annual statement for the recommended Regular Premium Top-up amount, which is updated yearly, to improve policy sustainability up to the extended term (based on Alternative 1 above), and may consider topping up your premiums from time to time to improve the sustainability of your policy. We shall notify you at least 90 days prior to the Extension of Coverage Term if there is any additional premium required during the extended term.
- If your policy is attached with payor rider, you may be required to increase the sum assured for the payor rider due to increase in premium (not including temporary additional premium) to cover the extended term (subject to underwriting) or any revision to insurance charge. If your policy is under payor claim status and increase in premium is required, you may be required to pay the additional premium amount that is not covered by the company to improve sustainability of your policy.
- Age stated in the above table refers to Life Assured's age at Policy Anniversary.
- Please refer to Product Disclosure Sheet for more details.