

This Product Disclosure Sheet is prepared for a female non-smoker, occupation class 1, standard life and aged 30 with Basic Sum Assured RM 300,000, credit card, coverage term 40 years.



**PRU**Lady

**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](http://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 PRULady?

PRULady is a non-participating insurance plan that provides coverage up to age 70. It pays a lump sum benefit if you die / suffer Total and Permanent Disability (TPD) or are diagnosed with any Female Related Illnesses. In addition, this plan provides comprehensive coverage such as Recovery Benefit, Wellness Care Benefit, Fertility Care Benefit, Pregnancy Care Benefit, Baby Care Benefit as well as cash rewards to celebrate the important milestones of your life. Furthermore, it also refunds the total premium paid at maturity of the policy.

## 2 Know Your Coverage / Benefits

As an illustration, for RM7,412.00 Yearly, you will receive the following insurance **coverage/ benefits** for 40 years.

Basic Sum Assured of this plan is **RM 300,000**.

### Basic Benefits

|                                              |                                                                   |                                                                                                                         |
|----------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| Death Benefit                                |                                                                   | The higher of <ul style="list-style-type: none"><li>100% of Basic Sum Assured; or</li><li>Total premium paid.</li></ul> |
| Total and Permanent Disability (TPD) Benefit |                                                                   | The higher of <ul style="list-style-type: none"><li>100% of Basic Sum Assured; or</li><li>Total premium paid.</li></ul> |
| Female Related Illnesses Benefit             | a. Female Cancer                                                  | The higher of <ul style="list-style-type: none"><li>100% of Basic Sum Assured; or</li><li>Total premium paid.</li></ul> |
|                                              | b. Systemic Lupus Erythematosus with Severe Kidney Complications. |                                                                                                                         |
|                                              | Carcinoma-in-situ                                                 | 50% of Basic Sum Assured.                                                                                               |
| Recovery Benefit                             |                                                                   | 30% of Basic Sum Assured for each claim.                                                                                |
| Wellness Care Benefit                        |                                                                   | Reimbursement up to RM250 per visit, subject to RM5,000 per life.                                                       |
| Fertility Care Benefit                       |                                                                   | Reimbursement up to 20% of Basic Sum Assured, subject to RM15,000 per life.                                             |
| Pregnancy Care Benefit                       |                                                                   | 10% of Basic Sum Assured upon diagnosis of any one of the 12 pregnancy complications covered.                           |
| Baby Care Benefit                            |                                                                   | 10% of Basic Sum Assured upon diagnosis of any one of the 8 congenital anomalies covered.                               |

### Cash Rewards

|                          |                                                                                                                                                                                                                    |
|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Life Celebration Benefit | RM 9,000.00, which is 3% of Basic Sum Assured is payable if any one of the covered events is achieved, up to a maximum of 3 events.                                                                                |
| Golden Cash Rewards      | RM 9,265.00, which is 5% of total premium paid (i.e. total premium payable up to end of premium payment term) is payable upon Policy Anniversary of Life Assured's Age Next Birthday (ANB) 60 and 65 respectively. |
| Money Back Benefit       | RM 185,300.00, which is the refund of total premium paid is payable upon maturity.                                                                                                                                 |

The table above summarises the benefits that you have selected, and is non-exhaustive. Please refer to the Appendix and policy contract for details on the critical illnesses covered. For more information on the illustration of annualised return, please refer to Summary Illustration.

### 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.
- TPD benefit is not payable if the disability is directly or indirectly caused by any pre-existing conditions.
- Female Related Illnesses Benefit, Recovery Benefit, Wellness Care Benefit, Fertility Care Benefit, Pregnancy Care Benefit and Baby Care Benefit are not payable if any condition, illness, injury or event which is caused by or in connection with 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 life insurance, you can:



Call us at:  
03-2778 3888



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



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



Scan the  
QR code

## 3 Know Your Obligations

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

Premium **RM 7,412.00** (Yearly)

Duration: **25** years

You also have to pay the following fees and charges:

|                          |                                                                                                                                     |
|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| Stamp duty               | <b>RM 10</b> (the amount is already factored into the premium)                                                                      |
| Commission               | <b>6.84%</b> of total premium or <b>RM 12,675</b><br>Please refer to Summary 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. |

Presented by : PRODUCT DEVELOPMENT & MANAGEMENT XX100001

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#### 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.
- **Non-Guaranteed Premium** - the premium rates for basic benefits are non-guaranteed. We reserve the right to revise the premium during premium payment period and/ or revise the premium and request for any additional premium to be payable after premium payment period during the policy term, by giving at least 90 days prior notice before taking effect on the following Policy Anniversary.
- **Waiting period and survival period** - the eligibility for the benefits under the policy will only start after the waiting periods below from the effective date of the policy or revival date of the policy, whichever is later, and the survival period as stated below from the Life Assured being diagnosed with covered conditions.

| Benefit                          | Waiting Period                                                                                                                                                                                                                                                                                                                                                                                                                                       | Survival Period |
|----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| Female Related Illnesses Benefit | • 60 days for Female Cancer and Carcinoma-in-situ                                                                                                                                                                                                                                                                                                                                                                                                    | Nil             |
|                                  | • 30 days for Systemic Lupus Erythematosus with Severe Kidney Complications                                                                                                                                                                                                                                                                                                                                                                          |                 |
| Recovery Benefit                 | • 60 days for conditions, surgery or treatment due to Cancer or Carcinoma-in-situ                                                                                                                                                                                                                                                                                                                                                                    | 7 days          |
|                                  | • Nil for others                                                                                                                                                                                                                                                                                                                                                                                                                                     | Nil             |
| Wellness Care Benefit            | • 540 days (18 months)                                                                                                                                                                                                                                                                                                                                                                                                                               | Nil             |
| Fertility Care Benefit           | • 60 days for Oocyte Cryopreservation due to the diagnosis of Cancer or Carcinoma-in-situ                                                                                                                                                                                                                                                                                                                                                            | Nil             |
|                                  | • 540 days (18 months) for IVF and IUI Treatment                                                                                                                                                                                                                                                                                                                                                                                                     |                 |
| Pregnancy Care Benefit           | • 365 days                                                                                                                                                                                                                                                                                                                                                                                                                                           | Nil             |
| Baby Care Benefit                | • 365 days                                                                                                                                                                                                                                                                                                                                                                                                                                           | Nil             |
| Life Celebration Benefit         | <ul style="list-style-type: none"> <li>• The policy must be continuously in force for at least 1 year, and               <ul style="list-style-type: none"> <li>i) you have paid at least 2 full years of premiums, before the first claim;</li> <li>ii) you have paid at least 4 full years of premiums, before the second claim; and</li> <li>iii) you have paid at least 6 full years of premiums, before the third claim.</li> </ul> </li> </ul> | Nil             |

**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.