

This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 40 with Basic Sum Assured RM 500,000, credit card, coverage term 40 years.



PRULive Well

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: 18/11/2025

1 What is PRULive Well?

PRULive Well is a non-participating insurance plan that provides coverage throughout the policy term. It provides Monthly Income Benefit if you are unable to perform at least 2 activities of daily living and pays a lump sum death benefit if you die during the term of the policy. Furthermore, it also refunds the total premium paid at maturity of the policy.

2 Know Your Coverage / Benefits

As an illustration, for RM 8,095.60 Yearly, you will receive the following insurance **coverage/ benefits** for 40 years.

Monthly Income Benefit selected for this plan is **RM 2,000** per month.

Basic Benefits

Death Benefit	RM 500,000 (i.e. 250 times of Monthly Income Benefit) shall be payable.
Monthly Income Benefit	<p>(a) <u>Inability to perform 2 out of 6 Activities of Daily Living (ADL)</u> RM 1,000 (i.e. 50% of Monthly Income Benefit) shall be payable monthly.</p> <p>(b) <u>Inability to perform 3 out of 6 Activities of Daily Living (ADL)</u> RM 2,000 (i.e. 100% of Monthly Income Benefit) shall be payable monthly.</p> <p>The benefit shall be payable up to:</p> <ul style="list-style-type: none">• 20 years;• policy maturity;• surrender; or• death, <p>whichever is earliest.</p> <p>Notes:</p> <p>i. Payment of Monthly Income Benefit will reduce the Death Benefit and Maturity Benefit.</p> <p>ii. The monthly payout for benefit (a) and (b) shall be up to a maximum of 100% of Monthly Income Benefit (i.e. either benefit (a) or (b) shall be payable at a time).</p> <p>iii. The total payout for Monthly Income Benefit shall be up to a maximum of 240 monthly payouts (i.e. 20 years).</p> <p>iv. Inability to perform 2 out of 6 ADL and 3 out of 6 ADL must be persistent for at least 6 months.</p>
Waiver Benefit	The premium(s) will be waived once Monthly Income Benefit is payable.
Maturity Benefit	<p>Refund of the total premium payable* of RM 161,912.00 (including the portion of premiums waived, if any), less any Monthly Income Benefit paid, upon maturity.</p> <p><i>*The total premium payable excludes extra premium charged for sub-standard life and taxes (if applicable). The total premium payable will be calculated based on the latest premium payment frequency selected.</i></p>

Condition for inability to perform 2 out of 6 ADL or 3 out of 6 ADL:

Life Assured is confirmed by a Consultant Physician of the loss of independent existence lasting for a minimum period of six (6) months and resulting in a permanent inability to perform at least 2 or at least 3 out of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.

Activities of Daily Living are:

- Transfer
- Dressing
- Mobility
- Bathing/Washing
- Eating
- Continence

In all cases above, such disability must be permanent and must last for a minimum period of six (6) consecutive months.

For the purpose of this benefit, the word "permanent" shall mean beyond the hope of recovery with current medical knowledge and technology.

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 policy contract for more information about the benefits of the basic plan.

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.
- Monthly Income Benefit is not payable if the inability to perform 2 out of 6 ADL or 3 out of 6 ADL is directly or indirectly caused by:
 - (a) any pre-existing conditions;
 - (b) any attempted suicide or self-inflicted injury whether attempted / inflicted while sane or insane;
 - (c) any traveling in an aircraft other than as a pilot or a member of a crew or a fare paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only; or
 - (d) any participation in any aerial sporting activities such as hang-gliding, ballooning, parachuting, sky-diving, bungee jumping and other such similar activities.

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/PRULiveWell>



Scan the
QR code

3 Know Your Obligations

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

Premium	RM 8,095.60 (Yearly)
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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)
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Commission	8.55% of total premium or RM 13,843 Please refer to Summary Illustration for more details.
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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.
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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.

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.