

Critical illness does not discriminate.

**PRU**My Critical Care

**DO** something about it with our comprehensive and affordable critical illness solution.

Protection Insurance



Listening. Understanding. Delivering.



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)).

# MAKE CRITICAL ILLNESS PROTECTION YOUR #LIFEGOAL

Cancer, stroke, heart attack, and other critical illnesses can strike any time. It doesn't care if you're young, fit or strong. Even more so, the recovery journey can be daunting. Beyond medical costs, you might need to consider other expenses such as loss of income and more. But what happens when your financial means aren't ready for it?

With **PRUMy** Critical Care, you can now be covered beyond your medical policy with lump sum payment made to you. Customise your own protection plan that suits your needs and budget – from as low as RM125.

## DO SOMETHING ABOUT IT.

# NO MATTER YOUR NEEDS, WE'VE GOT A PLAN FOR YOU

## PRUMy Critical Care



✓ **Life Insurance**



✓ **Critical Illness**



✓ **Accident**



✓ **Payor Benefit**



✓ **Medical**

**RM**  
mth **311**

*Note: Monthly premiums quoted above are based on age 19 years, occupation class 1, non-smoker male, policy term of age next birthday (ANB) 80 with auto-extension<sup>^</sup>, and 100% equity fund.*

*<sup>^</sup>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.*

# STAND STRONG AGAINST 160 CONDITIONS

When life throws you a curveball, we're here to ensure that you'll be ready to focus on your health and recovery.



Lump sum payment to help you cover expenses beyond medical costs.

## 160

Comprehensive coverage of up to 160 conditions.



Early-to-late stage critical illness coverage.



# STRIKE BACK WHEN CRITICAL ILLNESS STRIKES AGAIN

While the likelihood of relapse can occur, we want you to get back on your feet better and stronger without any worry.



Re-diagnosis coverage for Cancer, Heart Attack and Stroke categories before age next birthday (ANB) 85 (Condition must be unrelated to first diagnosis).<sup>1</sup>



You can claim a maximum of 200% rider sum assured per category under re-diagnosis.

<sup>1</sup> The subsequent Cancer diagnosis must be a new primary Cancer that is completely unrelated to the first Cancer claim and occurs in a different organ or site and not a secondary spread (metastasis) of any previous Cancer. The diagnosis for subsequent Cancer (for any stages) must be at least 3 years after the diagnosis of the first Cancer. The diagnosis of subsequent Heart Attack or Stroke is unrelated to the first Heart Attack or Stroke claim. The diagnosis for subsequent late stage Heart Attack or Stroke must be at least 1 year after the diagnosis on the first late stage Heart Attack or Stroke. Rider will be terminated if the rider has paid more than 100% of rider sum assured at ANB 85. If not, the rider will continue to cover up to 100% rider sum assured from ANB 85 onwards.



# BE IT EARLY OR LATE STAGE, WE'VE GOT YOU COVERED

Our affordable critical illness plan helps you stay strong by providing coverage for various conditions at any stage.



Multiple claims up to 400% of the rider sum assured are allowed for different stages of critical illness (max. 100% per category).<sup>2</sup>



Early and intermediate stage: 50% payout of rider sum assured.<sup>3</sup>



Late stage: 100% payout of rider sum assured.

<sup>2</sup>Rider will be terminated if the rider has paid more than 100% of rider sum assured at ANB 85. If not, the rider will continue to cover up to 100% rider sum assured from ANB 85 onwards.

<sup>3</sup>A maximum of 4 early critical illness (consists of early stage and intermediate stage) claims are allowed subject to RM350,000 per life limit.



# BE PROTECTED WITH SPECIAL BENEFITS

Our additional Special Benefit provides you with extra coverage when you need it most.



20% of the rider sum assured is made payable for Special Benefit coverage on diabetic and joint-related conditions.<sup>4</sup>



One-time payout of this Special Benefit will not reduce the rider sum assured.



<sup>4</sup> Total Special Benefit payout is limited to RM100,000 per lifetime.



For more information, visit our website at [www.prudential.com.my](http://www.prudential.com.my) or contact one of our friendly Prudential Wealth Planners. We're always here to help.

### Important Notes & Disclaimers

- **PRU**My Critical Care is a solution offered by our product, **PRU**With You Plus as its basic plan and Total Multi Crisis Care as the main critical illness rider, and is underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U), which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.
- **PRU**My Critical Care consists of components that can be bought separately, and you are not obligated to select all components of this package. Unless specified, any age references shall be on the basis of attained age. This flyer is not to be construed as a sales material and is not intended as an offer or solicitation for the purchase or sale of any financial instrument / product. You should satisfy yourself that this policy (including riders) will best serve your needs and that the premium payable under the policy is an amount that you can afford. To achieve this, we recommend that you speak to your Prudential Wealth Planner who will perform a needs analysis and assist you in making an informed decision. You may also contact the insurance company directly for more information. The cost of insurance charged for Medical and Health Insurance (MHI) riders are illustrated in Prudential's corporate website.
- This flyer contains only a brief description of the product and is not exhaustive. For the full list of benefits, exclusions, waiting periods and other terms and conditions, you are advised to refer to the **PRU**With You Plus Product Disclosure Sheet, Product Illustration and Fund Fact Sheet (if any) before purchasing a policy, and to refer to the terms and conditions in the policy contract for details of the important features of the policy.
- 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.
- Assuming a male, age 19 years, non-smoker purchases a **PRU**My Critical Care policy with Basic Sum Assured RM100,000, Total Multi Crisis Care RM100,000, Acci Guard Plus RM100,000, Acci Med Plus RM5,000, Acci Income Plus 3 units, **PRU**Value Med RM1,000,000 R&B RM200 with Med Saver RM300, **PRU**Value Med Booster and Payor Basic, policy term up to age next birthday (ANB) 80 with auto-extension, 100% equity fund, with monthly premium payment through credit card, the estimated total premium payable:



Total premium payable based on coverage term up to ANB 80	To improve your policy sustainability up to Age 100	
	Alternative 1	Alternative 2
RM311.00 monthly from age 19 up to age 78	We advise you to continue paying the total premium payable during the extended term.	We advise you to continue paying the total premium payable during the extended term.
	On top of that, additional Regular Premium Top-up of RM36.00 monthly is recommended from age 19 up to end of Extension of Coverage Term.	On top of that, additional Regular Premium Top-up of RM3,529.00 monthly is recommended from age 79 up to end of Extension of Coverage Term.
	<u>Total premium payable:</u> – RM347.00 monthly from age 19 up to age 99.	<u>Total premium payable:</u> – RM311.00 monthly from age 19 up to age 78. – RM3,840.00 monthly from age 79 up to age 99.

**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 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.

PLEASE NOTE THAT THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.

01/2025