

# PRU My Critical Care

When critical illnesses take many forms, your *income protection* should too.

We support you through every stage of critical illness, with additional care when it matters most.



PRUDENTIAL



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)).

# Critical Illness Impacts More Than Just Health

When critical illness strikes, the impact goes beyond health, placing strain on your income, savings, and family responsibilities.

## INCOME & PRODUCTIVITY

**30%** of cancer patients were forced to quit their jobs.<sup>1</sup>

Treatment can mean extended time away from work. Financial support helps replace lost income, so your daily expenses are covered while you recover.

## FINANCIAL STABILITY

**91%** of cancer patients relied on salaries and savings for out-of-pocket expenses.<sup>1</sup>

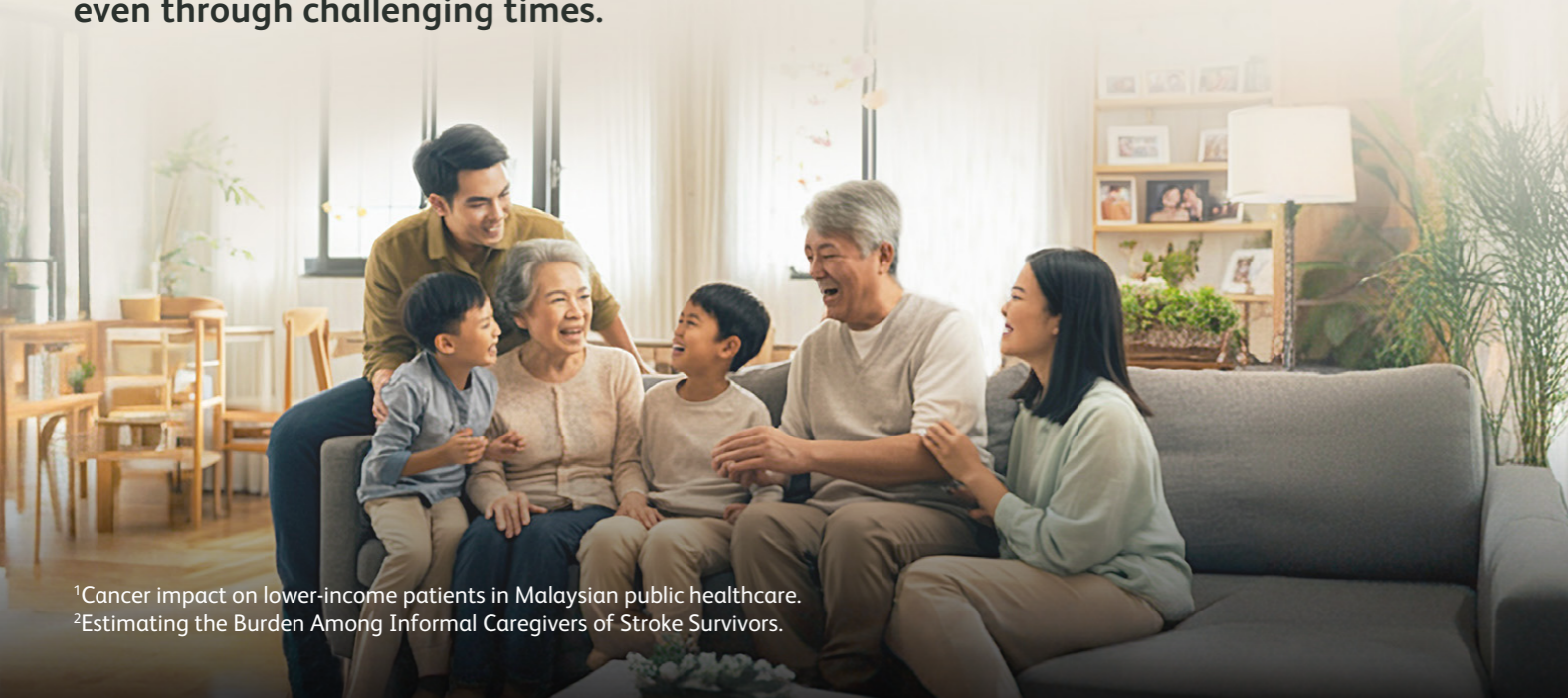
Medical insurance covers treatment costs but recovery goes beyond hospital bills. Critical illness payout ensures every expense is taken care of.

## LIFESTYLE & FAMILY

**79%** of stroke survivors were dependent on family as caregivers.<sup>2</sup>

Caregiving demands can be overwhelming for your family. Professional recovery support eases that responsibility, so they can focus on being there for you.

The right critical illness protection offers financial support when you need it most, helping ease the burden on your loved ones and keeping your life plans on track, even through challenging times.



<sup>1</sup>Cancer impact on lower-income patients in Malaysian public healthcare.  
<sup>2</sup>Estimating the Burden Among Informal Caregivers of Stroke Survivors.

# The Same Diagnosis Looks Different for Everyone

Critical illness can occur at any age, but its impact evolves as life progresses. As responsibilities and financial commitments grow, the right protection helps ensure a health setback doesn't derail your plans.

## What a Critical Illness Diagnosis Could Mean for You



### Early Adulthood Age 20s

When you are building your career, income is often your biggest asset.

#### Income Disruption

Treatment may require time away from work.

#### Financial Commitments

Student loans, car payments, and credit card bills remain due.



### Family Building Age 30s

Financial commitments increase as your families grow.

#### Changing Routines

Childcare and household needs adjust during recovery.

#### Mortgage Payment

Monthly repayments continue despite health setbacks.



### Midlife & Beyond Age 40s onwards

Your savings are set aside for long-term goals or legacy planning.

#### Redirected Plans

Funds may be diverted toward treatment expenses.

#### Depleted Savings

Recovery costs may reduce funds meant for retirement.

# Strengthen Your Critical Illness Protection with Coverage Built Around Your Needs



Critical Illness (CI) Riders		ESSENTIAL PROTECTION Affordable coverage for specific needs		ENHANCED PROTECTION Protection that grows with your responsibilities		COMPREHENSIVE PROTECTION Comprehensive coverage for multiple critical illness challenges
		Essential Child Plus	Essential Cancer Care	Critical Care	Critical Care Plus	Total Multi Crisis Care
Lump Sum Payout Upon any covered condition		10 juvenile conditions	2 conditions (Late-stage)	80 conditions (Late-stage)		160 conditions (Early-to-late stage)
Type of Coverage		Additional		Accelerate	Additional	Additional
Accelerate Reduces your basic sum assured upon CI claim paid	OR Additional Will not reduce the basic sum assured upon CI claim paid	Additional		Accelerate	Additional	Additional
Other Protection		Auto-converts to Critical Care Plus <sup>1</sup> without medical underwriting when child reaches age 25	-	-	ICU Shield Benefit and Reconstructive Care Benefit	Re-diagnosis coverage for Cancer, Heart Attack, and Stroke <sup>2</sup>
					Wellness Bonus <sup>4</sup>	Multiple claims up to 400% rider sum assured <sup>3</sup>
Assurance Upgrade Privilege Increase coverage by 50% of the rider sum assured at selected life milestones <sup>5</sup> without underwriting		-	-	-	✓	✓
<b>Value-Added Services<sup>6</sup></b>						
Case Management Service		-	-	-	✓	✓
Homecare Programme Receive a voucher worth 8% of your rider sum assured, or RM25,000, whichever is lower		-	-	-	✓	✓

Terms and conditions apply.

<sup>1</sup>Convert to Critical Care Plus or any equivalent critical illness rider as may be made available from time to time.

<sup>2</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 on 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.

<sup>3</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.


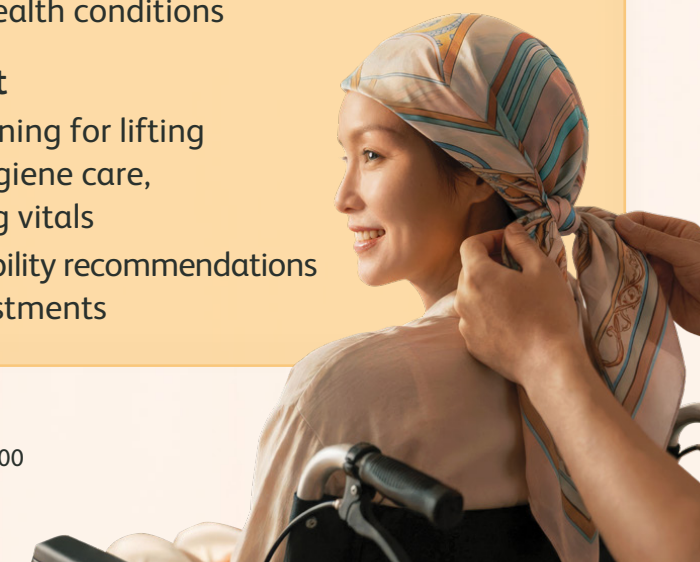
<sup>4</sup>20% of rider sum assured will be credited to Basic Unit Account on ANB 75, if no claim has been paid.

<sup>5</sup>Eligible life milestones include childbirth, marriage, income doubling, purchase of a property valued at RM500,000 and above, and a child's enrolment in primary, secondary, or tertiary education. This privilege can be exercised once per policy during the first 10 rider years, before ANB 50, up to 50% of the rider sum assured, capped at RM300,000 per life.

<sup>6</sup>Only applicable for rider sum assured of RM250,000 and above. These value-added services are non-contractual benefits and are subject to change.

# Expert Care and Home Support at Every Stage of Your Journey

Beyond a payout, you're supported with expert medical advice and homecare recovery support.






DIAGNOSIS	 <p><b>Treatment Decision Support</b></p> <ul style="list-style-type: none"> <li>• Second medical opinion from 50,000+ top experts</li> </ul> <p><b>Full Diagnosis Understanding</b></p> <ul style="list-style-type: none"> <li>• Complete diagnosis perspective through multi-disciplinary review report</li> </ul>
TREATMENT	<p><b>CASE MANAGEMENT SERVICE</b></p> <p>Clarity in Medical Decisions</p> <p><b>Progress Monitoring</b></p> <ul style="list-style-type: none"> <li>• Personalised guidance by a local physician case manager</li> </ul> <p><b>Targeted Specialist</b></p> <ul style="list-style-type: none"> <li>• Match to two treating specialists for your condition</li> </ul>
RECOVERY	<p>Learn more about Case Management Service <a href="#">here</a>.</p> <p><b>Ongoing Medical Support</b></p> <ul style="list-style-type: none"> <li>• Regular check-ins and follow-ups to monitor and support your recovery</li> </ul> <p><b>Medical Follow-Up</b></p> <ul style="list-style-type: none"> <li>• Medical companion for appointment preparation and assistance</li> </ul> <p><b>Personal Care</b></p> <ul style="list-style-type: none"> <li>• Elderly care companion to help with meal and medications</li> <li>• Trained caregivers to assist with Activities of Daily Living (ADL)</li> <li>• Trained nurses provide essential nursing care and monitor health conditions</li> </ul> <p><b>Family Support</b></p> <ul style="list-style-type: none"> <li>• Caregiving training for lifting techniques, hygiene care, and monitoring vitals</li> <li>• Safety and mobility recommendations for home adjustments</li> </ul>
	<p><b>Homecare Programme</b></p> <p>Complete Care for Recovery</p> <p>Learn more about Homecare Programme <a href="#">here</a>.</p> 

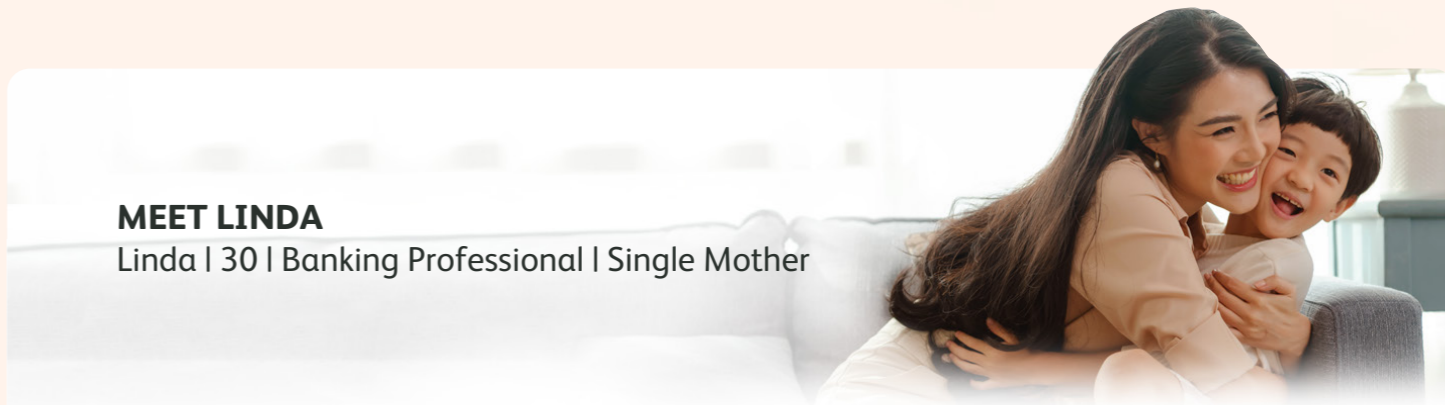
**Note:** These value-added services are available for rider sum assured of RM250,000 and above and are provided as non-contractual benefits, subject to change.

# Guaranteed Coverage Boost When You Need It Most

**Protection That Levels up with Selected Life Milestones**

Increase your coverage up to **50%** of the rider sum assured at any of these milestones. Without underwriting


<p><b>Growing responsibility</b></p> <ul style="list-style-type: none"> <li> Marriage</li> <li> Childbirth</li> <li> Child's enrolment in primary, secondary, or tertiary education</li> </ul>	<p><b>Expanding lifestyle</b></p> <ul style="list-style-type: none"> <li> Buying a property over RM500k</li> <li> Doubling income</li> </ul>
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**MEET LINDA**  
Linda | 30 | Banking Professional | Single Mother


**Protecting Against Critical Illness**

Linda recognised the importance of income protection. She purchased **Total Multi Crisis Care** with RM250k coverage and **Essential Cancer Care** with RM100k coverage.



**Protection Upsize**

Her son entered secondary school. With the **Assurance Upgrade Privilege** benefit, she opted to increase her Total Multi Crisis Care coverage by RM125k (50% of her original RM250k coverage), without underwriting, to better protect her growing commitments.



**Note:** Any increase in rider sum assured may lead to an increase in premium.

**Protect what matters most.**

**Get the care you need with PRUMy Critical Care.**

Get in touch with our Prudential Wealth Planner today or visit [www.prudential.com.my](http://www.prudential.com.my) to learn more.

#### Important Notes & Disclaimers

- PRUMy Critical Care is a solution offered by our product, PRUWith You Plus as its basic plan, with a selection of critical illness riders, including Total Multi Crisis Care, Critical Care Plus, Critical Care, Essential Cancer Care, and Essential Child Plus. It 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.
- PRUMy 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 leaflet contains only a brief description of the product and is not exhaustive. You are advised to refer to the PRUWith You Plus or respective critical illness rider 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 features and benefits, exclusions and waiting periods under the policy.
- Buying life insurance is a long-term financial commitment. You should ensure 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-based analysis and assist you in making an informed decision. You may also contact the insurance company directly for more information. The cost of insurance charge for Medical and Health Insurance (MHI) riders are illustrated in Prudential's corporate website.
- 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 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 plan will be terminated.
- PRUWith You Plus 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.
- 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.
- The critical illness riders exclude:
  - (i) symptoms of illness that occur prior to or within 30 days after the rider has commenced or the date it is revived, except for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty And Other Invasive Treatments For Coronary Artery Disease in which a 60-day waiting period applies;
  - (ii) illness that is directly or indirectly caused by the existence of AIDS or the presence of any HIV infection, except for "HIV Infection Due To Blood Transfusion", "Full-Blown AIDS", "Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection" and any other conditions covered under this Critical Illness Category;
  - (iii) illness arises directly or indirectly from pre-existing illnesses;
  - (iv) illness that is a congenital condition or is caused directly or indirectly from a congenital condition which happens, or which the Life Assured start to get symptoms of, within the first 2 years from the date of birth of the Life Assured, unless the illness is expressly stated to be covered as a critical illness; or
  - (v) the life assured did not survive for at least 7 days after the occurrence of a critical illness.

**Note:** This list is non-exhaustive. You must refer to the policy contract for the full list of exclusions.

- Assuming a male, age 19 years, non-smoker purchases a PRUWith You Plus 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, PRUValue Med Med Value Point RM1,000,000 R&B RM200 with Med Saver RM300, PRUValue 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	<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 RM60.00 monthly is recommended from age 19 up to end of Extension of Coverage Term.</p> <p>Total premium payable: RM371.00 monthly from age 19 up to age 99.</p>	<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 RM4,025.00 monthly is recommended from age 79 up to end of Extension of Coverage Term.</p> <p>Total premium payable: RM311.00 monthly from age 19 up to age 78.</p> <p>RM4,336.00 monthly from age 79 up to age 99.</p>

#### Notes:

1. 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.
2. 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 any temporary premium increase) 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.
3. Age stated in the above table refers to Life Assured's age at Policy Anniversary.
4. Please refer to Product Disclosure Sheet for more details.

- PRUWith You Plus and its attachable riders (if any) are not Shariah-compliant products.
- If there is any conflict or inconsistency between the English language, Malay language and Chinese language versions of this leaflet, the English language version of this leaflet shall prevail and be given effect to.

**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.**

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