

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.



# 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 RM100.

## DO SOMETHING ABOUT IT.

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

**LITE**

**PRUTriple 100**

✓ **Life Insurance**

✓ **Critical Illness**

✗ **Accident**

✗ **Payor Benefit**

✗ **Medical**

**RM 100**  
mth

**PLUS**

**PRUTriple Care**

✓ **Life Insurance**

✓ **Critical Illness**

✓ **Accident**

✓ **Payor Benefit**

✗ **Medical**

**RM 122**  
mth

**COMPREHENSIVE**

**PRUMy Critical Care**

✓ **Life Insurance**

✓ **Critical Illness**

✓ **Accident**

✓ **Payor Benefit**

✓ **Medical**

**RM 218**  
mth

Note: Monthly premium quoted above are based on age 20, occupation class 1, Non-Smoker Male, Target Sustainability (policy term) of age 70 with auto-extension<sup>^</sup>, and **PRULink** Managed Fund II.

<sup>^</sup>This product comes with Extension of Coverage Term to extend the term of basic plan and rider(s) (if applicable) up to the Policy Anniversary of Life Assured's age 100 or the rider's maximum coverage term, whichever is earlier. Unless you change the applicability of Extension of Coverage Term, 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.

# 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.

**MEGAN NGAN**  
STUDENT  
LEUKEMIA SURVIVOR

**HISHAM HAMZAH**  
RADIO ANNOUNCER  
HEART ATTACK SURVIVOR



# 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.

**JARED LEE**

FILMMAKER

TESTICULAR CANCER SURVIVOR



Re-diagnosis coverage for Cancer, Heart Attack and Stroke categories before age 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 age 85 next birthday. If not, the rider will continue to cover up to 100% rider sum assured from age 85 next birthday 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.

**EMILY TAN**

DANCER

LEUKEMIA SURVIVOR

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

<sup>3</sup>A maximum of 4 early critical illness (consists of early stage and intermediate stage) claims are allowed subject to RM200,000 per life limit.





# BE PROTECTED WITH SPECIAL BENEFITS

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

## JESLINDA PAUL

AUDITOR / MODEL  
SPINAL CORD INJURY SURVIVOR



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.



Visit our website [www.prudential.com.my](http://www.prudential.com.my) to find out more.

Contact your Prudential Wealth Planner for more information now!

### Important Notes & Disclaimers

**PRU**My Critical Care is a solution offered by our product, **PRU**With You 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. Any age reference shall be on the basis of Age Next Birthday. 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 Product Disclosure Sheet, Product Illustration, Fund Fact Sheet (if any) and the *insuranceinfo* booklet on 'Investment-Linked Insurance', 'Personal Accident Insurance' and 'Medical and Health Insurance' 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.

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.

#### Prudential Assurance Malaysia Berhad

Member of PIDM

Prudential Assurance Malaysia Berhad (PAMB) is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by PAMB are protected against loss of part or all of insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from PAMB or visit PIDM website ([www.pidm.gov.my](http://www.pidm.gov.my)) or call PIDM toll-free line (1-800-88-1266).

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