

This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 30 with Basic Sum Assured RM 500,000, credit card, coverage term 30 years.



PRUTerm

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: 19/11/2025

1 What is PRUTerm?

PRUTerm is a non-participating insurance plan that provides coverage throughout the coverage term. It pays a lump sum death benefit upon death during the coverage term or suffer from total and permanent disability prior to the Policy Anniversary of age 60 next birthday or expiry of coverage, whichever is earlier.

2 Know Your Coverage / Benefits

As an illustration, for RM2,135.00 Yearly you will receive the following coverage/ benefits:

PRUTerm

Death Benefit

RM500,000

Total and Permanent Disability (TPD) Benefit

Coverage Term: 30 years

Note:

The benefit payable for death and TPD on life of the child before ANB 5 will be subjected to juvenile lien, please refer to the Appendix: Policy Conditions and Exclusions for more information.

The table above summarises the benefits that you have selected. Please refer to the Appendix for more information about the benefit of the basic plan and rider(s) (if any).

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 condition.

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/PRUTerm>



Scan the
QR code

3 Know Your Obligations

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

Premium

RM 2,135.00 Yearly

This is the premium payable for first 30 years which includes basic life insurance policy and any rider(s) attached, if applicable. For subsequent premiums payable (if any), please refer to the Quotation Details for more information.

Duration: Please refer to the Quotation Details for more information on the premium payment term.

You also have to pay the following fees and charges:

Stamp duty

RM 10 (the amount is already factored into the premium)

Commission

5.70% of total premium or RM 3,651

Please refer to Summary Illustration for more details.

Other applicable charges

- Policy fee of RM25.00 annually (the amount is already factored into the premium)
- Taxes at the prevailing rate may be charged on any of the premiums, or any other payments due (where applicable) under this policy.

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.
- **Guaranteed Premium** - Premium rates for death/TPD benefits are guaranteed.

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 19/12/2025.