

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 50 years.



## **PRU**Term Premier

**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](http://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 PRUTerm Premier?

PRUTerm Premier is a non-participating insurance plan that provides death coverage throughout the policy term. It pays a lump sum death benefit if you die during the term of the policy.

## 2 Know Your Coverage / Benefits

As an illustration, for RM 2,710.00 Yearly, you will receive the following insurance coverage/ benefits for 50 years:

### Basic Benefit

Death Benefit	Basic Sum Assured of RM 500,000
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The table above summarises the benefits that you have selected. Please refer to the policy contract for more information about the benefits 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.

**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/PRUTermPremier>



Scan the  
QR code

## 3 Know Your Obligations

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

Premium	RM 2,710.00 (Yearly)
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Duration: 50 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	3.42% of total premium or RM 4,634 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 claims requirements.
- **Guaranteed Premium** - the premium rates for basic benefits and rider(s) (if any) 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 18/12/2025.