

Enjoy the prime of your life
with high-value protection.

PRUTerm Premier

Secure the fruits of your success for the future of those
dearest to you

Protection Insurance



Listening. Understanding. Delivering.



PRUTerm Premier

Earning and accumulating a fortune is the life goal for many of us. While building your wealth is crucial, it is also important to ensure that your wealth is protected so you could manage your financial risks when unexpected circumstances occur.

Protecting your wealth can help you to achieve more goals in life, such as leaving a legacy for future generations or having a financial safety net for you and your loved ones. If you are a corporate personnel or business owner, a strong financial protection can help to safeguard your business interests and ensure business continuity should any unfortunate event happen to you. Start taking charge of your financial security and create more meaningful values out of your wealth today with our **PRUTerm Premier** plan.



High protection with great value for money

With daily premium of RM5.52¹, you gain protection against death worth RM500,000 up to 80 years old, which your loved ones can draw comfort from when you are no longer around. This high protection with great value for money gives you the assurance that their future will be secured.

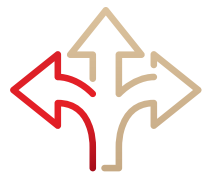
Flexible options of policy term and premium payment term to meet different needs

Freedom to determine the policy term and premium payment term that suit your needs. You have a choice of:

Policy term from 5 to 63 years²



Premium payment term from 5 to 63 years³



Increasing protection to meet evolving needs

Our commitments grow when we go through different life stages. SA Booster, an optional rider attachable to **PRUTerm Premier** allows you to increase your death coverage amount annually without the need to undergo underwriting. There are incremental rates ranging from 1% to 10% of Basic Sum Assured for your selection to keep pace with your life.

Receive lump sum payment for extra support if an unfortunate event happens

Enhance your protection with the optional Disability Care rider, an accelerated benefit that will provide financial support should Total and Permanent Disability (TPD)⁴ happen to you.



¹The premium quoted is for illustrative purpose only and based on age 30, Female Non-Smoker, Credit Card, Policy Term of 50 years with 50 years premium payment term, annual mode.

²Up to expiry age 80.

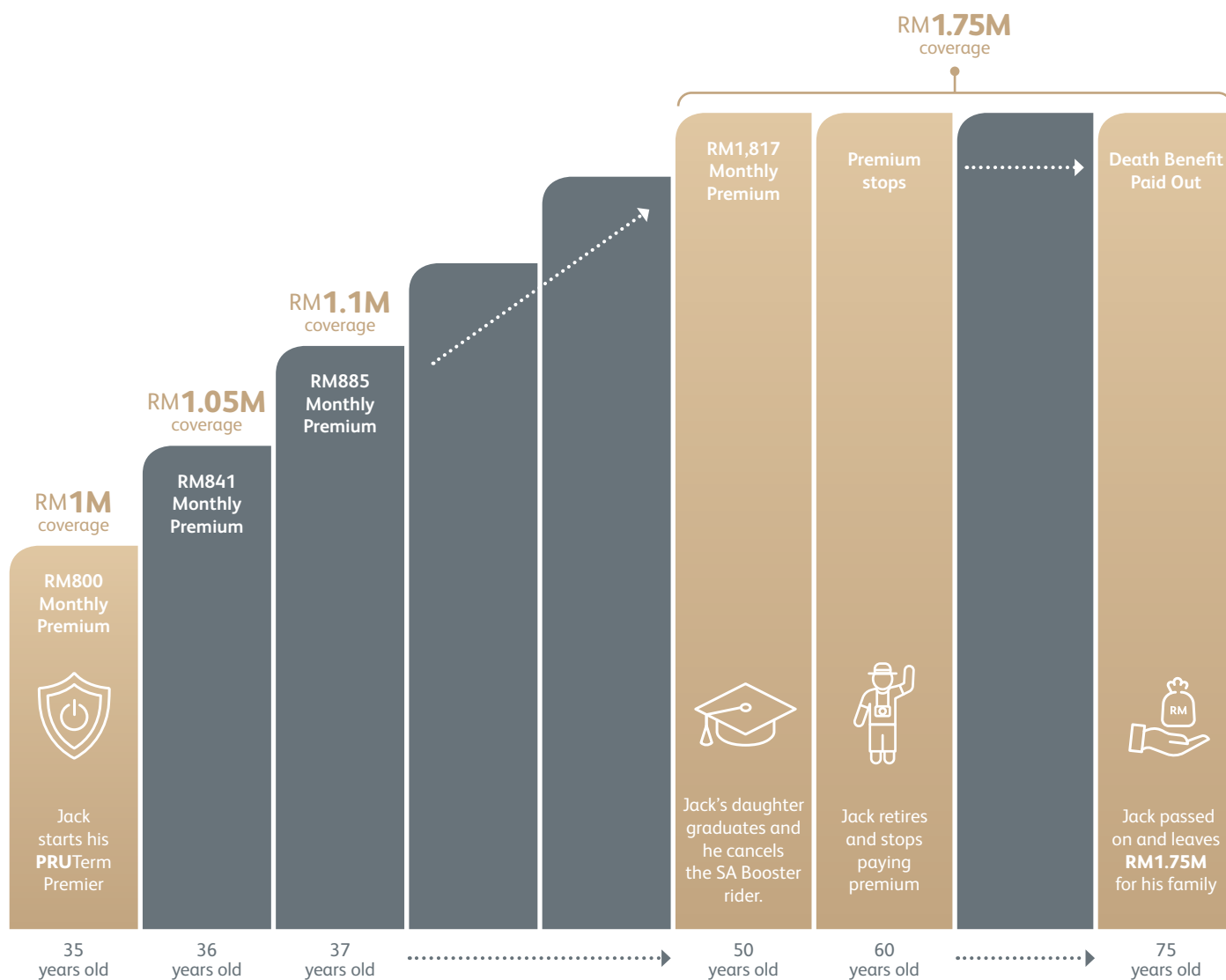
³Up to the policy term.

⁴Prior to the Policy Anniversary of age 70, or expiry of rider, whichever is earlier.

How PRUTerm Premier works?

Jack at the age of 35, chooses to secure his and his family's future by purchasing **PRUTerm Premier** with a coverage up to age 80. He starts with RM1 million coverage, attached with Disability Care rider of RM1 million coverage and SA Booster rider at 5% incremental rate annually to keep up with his increasing financial commitments and income. He would like to discontinue paying premiums at the retirement age of 60 and stop his coverage from increasing by cancelling the SA Booster rider at age 50 once his daughter graduates from university.

When Jack passes away at the age of 75, he leaves behind RM1.75 million for his family.



PRUTerm Premier provides flexibility for Jack to customise his protection plan based on his needs, to safeguard his family's future even when he is no longer around.

Monthly premium quoted is for illustrative purpose only and based on age 35, Male Non-Smoker, Credit Card, Policy Term of 45 years with 25 years premium payment terms and attached with Disability Care and SA Booster riders.



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

Important Notes and Disclaimers:

- **PRU**Term Premier is a regular premium non-participating term plan underwritten by Prudential Assurance Malaysia Berhad ("PAMB") 198301012262 (107655-U), which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.
- Premium rates for the basic plan and optional riders are guaranteed.
- Buying life insurance is a long-term financial commitment. You should satisfy yourself that the 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.
- This leaflet contains only a brief description of the product and is not exhaustive. You are advised to refer to the **PRU**Term Premier Product Disclosure Sheet, Sales Illustration and the *insuranceinfo* booklet on Life Insurance before purchasing a policy. Please note that there are exclusions applicable to each respective benefit. Please refer to the Product Disclosure Sheet, Sales Illustration and Policy Document for the full list of benefits, exclusions, waiting period and other terms and conditions under the policy.
- 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 premiums and taxes (if any) that you have paid less medical expenses (if any) that we may have already paid or agreed to pay.
- Any age references shall be on the basis of Age Next Birthday.
- In the event that you do not pay your premium due within one month of grace period, then the amount of cash value available will be used to pay for your premium through Automatic Premium Loan at the prevailing interest rate, as determined by PAMB. If cash value is insufficient to pay for such outstanding premiums or other debts with PAMB, then the policy will lapse.
- 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 policy will be terminated.
- **PRU**Term Premier is not a Shariah-compliant product.
- 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.

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) or call PIDM toll-free line (1-800-88-1266).

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