

PRUTriple 100



We **DO** critical illness protection that is simple and affordable

Protection Insurance

Listening. Understanding. Delivering.



Triple 100

#kitajagaMalaysia



RM100k
Basic Sum Assured



RM100k
Critical Illness Rider
Sum Assured



RM100*
Premium Per Month

PRUTriple 100

PRUWith You (PWY)
Basic Coverage RM100k



Total Multi Crisis Care (TMCC)
Comprehensive Critical Illness Coverage RM100k



Coverage on Death/Total and Permanent Disability (TPD)



Longevity Benefit at age 100



Goal Achievement Benefit (only applicable to policies with entry age 25 and below)



Comprehensive Critical Illness (CI) coverage up to **400%** of Sum Assured



Additional Special Benefit on Diabetic Related Conditions and Joint Related Conditions



Re-diagnosis of Cancer, Heart Attack and Stroke



Early to late stage critical illness. Up to 160 conditions

*Note: Age 20, Non smoker, Occupation Class 1, monthly premium, credit card payment, coverage term to age 70, 100% PRULink Managed Fund II.



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

- **PRUTriple 100** is a solution offered by our product, **PRUWith You** as its basic plan 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. **PRUTriple 100** 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. Buying life insurance is a long-term financial commitment. 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. You are advised to refer to the **PRUWith You** Product Disclosure Sheet, Product Illustration, Fund Fact Sheet (if any) and the *insuranceinfo* booklet on 'Investment-Linked 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.
- This product 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.
- Assuming a male, aged 20 years, non-smoker purchases a **PRUTriple 100** policy with Basic Sum Assured RM100,000 and Total Multi Crisis Care RM100,000, policy term up to age 70 with auto-extension, 100% managed fund, with monthly premium payment through credit card, the estimated total premium payable:

Total premium payable based on coverage term up to age 70	To improve your policy sustainability up to age 100	
	Alternative 1	Alternative 2
RM100.00 monthly from age 20 up to age 69	<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 RM107.00 monthly is recommended from age 20 up to end of Extension of Coverage Term.</p> <p><u>Total premium payable:</u></p> <ul style="list-style-type: none"> - RM207.00 monthly from age 20 up to age 99. 	<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 RM1,414.00 monthly is recommended from age 70 up to end of Extension of Coverage Term.</p> <p><u>Total premium payable:</u></p> <ul style="list-style-type: none"> - RM100.00 monthly from age 20 up to age 69. - RM1,514.00 monthly from age 70 up to age 99.

Notes:

- The premiums are not guaranteed and may vary in future depending on the actual investment return, premium payment, policy benefits and charges. 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.
- Age stated in the above table refers to Life Assured's age at Policy Anniversary.
- Please refer to Product Disclosure Sheet for more details.

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 TRUST.