

# PRUWealth Enrich 2.0

Build your *legacy of love*



PRUDENTIAL



In bringing lasting peace of mind,  
Our reason is *you*

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY IS(ARE) SUBJECT TO LIMITATIONS. 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)).

Prudential Assurance Malaysia Berhad 198301012262 (107655-U)  
Member of PIDM

From their first steps to the moment they soar, your mission is to give your loved ones the very best. **PRU**Wealth Enrich 2.0 empowers you to maximise their protection, grow your wealth, and secure a legacy that endures beyond your lifetime.

## A Legacy That Protects and Grows Through Every Chapter of Life

From safeguarding your loved ones to building wealth and passing on your values, **PRU**Wealth Enrich 2.0 keeps protection at the heart of every stage of your family's journey.

### Securing Dreams

**Protect what matters most while building your future.**

Whether it's a home, a business, or the life you envision, **PRU**Wealth Enrich 2.0 **offers the assurance your loved ones deserve** while helping you achieve your ambitions.

### Growing a Family

**Keep your loved ones secure as your family begins to grow.**

**PRU**Wealth Enrich 2.0 **ensures your care continues for your little ones**, even when you're not there, nurturing their future while growing your wealth for tomorrow.

### Leaving a Legacy

**Safeguard your love and values for generations to come.**

**PRU**Wealth Enrich 2.0 **preserves your legacy** so it lasts beyond your lifetime, creating opportunities for those you cherish.



## Enjoy Comprehensive Protection, Attractive Rewards and Lasting Care, All in One Plan



### Higher Coverage With Cover Booster

Secure your family's future with a high Basic Sum Assured (BSA) for death or Total & Permanent Disability (TPD)<sup>1</sup>, and enjoy up to 50%<sup>2</sup> extra coverage through Cover Booster<sup>3</sup>.



### Up to 500% Additional Coverage for Accidental Death

Gain peace of mind with up to **500% extra protection** if death occurs due to an accident<sup>1</sup>.



### Pass On Your Legacy With Care

Choose how your loved ones receive the death benefit with **Legacy Settlement Option**, ensuring their financial security continues seamlessly.



### Multiple Loyalty Rewards Along the Way

Stay committed and enjoy rewards with **Loyalty Bonus<sup>3</sup>** and **Loyalty Booster<sup>3</sup>**, enhancing your policy value with up to 30% of your BSA in total benefits.



### Added Protection With Total Multi Crisis Care Rider

Safeguard your family's dreams even when critical illness strikes with **coverage for up to 160 conditions** at any stage and multiple claims of up to 400% of the rider sum assured.

Terms and conditions apply.

<sup>1</sup>Prior to the Policy Anniversary of Age Next Birthday (ANB) 71 or expiry of the policy, whichever is earlier.

<sup>2</sup>The additional coverage is up to 30% for BSA below RM2 million; and up to 50% for BSA RM2 million and above.

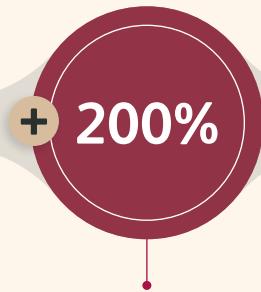
<sup>3</sup>The amount payable is varied by the latest BSA.

## Up to 500% Additional Coverage for Accidental Death

Give your family the support they need most in times of unexpected loss. **Receive extra protection with an additional Basic Sum Assured (BSA) for death resulting from any of the covered accidents below.**



Death due to accidents



Death occurs

- While commuting in public conveyance, and in elevator cars; or
- Due to fire in public buildings such as theatres or hotels



Death occurs while residing or travelling outside of Malaysia\*

\*Not more than 90 consecutive days except Singapore or Brunei.



Death occurs while flying as a fare-paying passenger on a commercial aircraft



Death due to natural disaster



Terms and conditions apply.

# Customise How Your Loved Ones Receive Your Legacy

With the **Legacy Settlement Option**, you decide whether the benefit is paid as a lump sum, regular instalments, or milestone-based payouts.

## Distribute Your Legacy With 3 Flexible Options



### Immediate Lump Sum

Instant payout of total allocated amount



### Structured Instalment

Regular monthly or yearly payouts for up to 35 years



### Milestone-Based

Payouts when nominee reaches life milestones

## Milestones Into Memories

You can attach heartfelt messages to each milestone your loved ones achieve, turning every payout into a moment of celebration and connection.

### Graduated university or college

"I'm so proud of all you've achieved."



### Getting married

"Always respect each other and grow together."



### Welcoming a child

"You're going to be an incredible parent."



### Owning a property

"A space to call your own. Congratulations!"



### Starting a business

"Go boldly. Your dreams are worth chasing."



### Attained a designated age

"Happy birthday, I love you!"



### Golden Card



### Set aside funds to ensure your loved ones are cared for in any situation.

"I'm always by your side, through every high and low."

Terms and conditions apply.

#### Notes:

1. The policyowner may choose a final payout term between 5 and 35 years, after which the remaining legacy amount plus any accrued interest will be paid out as a lump sum at the end of the payout term.
2. Policyholder may choose up to three (3) life milestones from the list provided in the application form. Life milestones are subject to change. Please refer to the latest Trust & Nomination Form for the most up-to-date list.

## Added Protection With Total Multi Crisis Care Rider

Critical illness can strike anytime, affecting your health and income. **Total Multi Crisis Care** provides a lump sum payout upon diagnosis, so you can focus on recovery and protect your family's financial security.

### How Total Multi Crisis Care Supports You

#### Cover Essential Living Costs

Pay for daily expenses and financial commitments while you recover.



#### Safeguard Your Goals

You can continue saving for retirement, your child's education, and future milestones.

#### Get Extended Treatment & Care

Cover your treatment costs, therapies, rehabilitation, and caregiver support beyond your medical plan's coverage.

#### Preserve Your Protection

Your basic plan's coverage stays intact even after the payout.



### Stay One Step Ahead of Critical Illness With Total Multi Crisis Care



#### Stand Strong Against 160 Conditions

Enjoy comprehensive protection against 160 critical illnesses, covering early and late stages, and special conditions.



#### Strike Back When Critical Illness Strikes Again

Multiple claims allowed for heart attack, stroke, and cancer.



#### Be It Early or Late Stage, We've Got You Covered

Up to 400% coverage for different stages of critical illness.



#### Be Protected With Special Benefits

Get a lump sum payout for diabetes complications or major joint replacement without reducing your main coverage.

Terms and conditions apply.

### Important Notes & Disclaimers

- PRUWealth Enrich 2.0 is a regular-pay investment-linked insurance 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.
- Buying life insurance is a long-term financial commitment. You should satisfy yourself that the policy (including riders) best serves your needs and that the premium payable under the policy is an amount that you can afford. To achieve this, we recommend speaking to your Prudential Wealth Planner who will perform a needs-based 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 PRUWealth Enrich 2.0 Product Disclosure Sheet, Product Illustration, and Fund Fact Sheet(s) (if any) before purchasing a policy, and to refer to the terms and conditions in the policy document for details of the features and benefits, exclusions, and waiting periods 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 whether it meets your needs. If the policy is cancelled within this period, we will refund the value of units (at the next pricing date) plus the premiums that are not invested, charges (such as insurance charges, service charges, processing charges, and any other applicable charges), and taxes (if any) that we have deducted less medical expenses (if any) that we may have already paid or agreed to pay.
- This product comes with an Extension of Coverage Term to extend the term of basic plan up to the Policy Anniversary of the Life Assured's age 100. For rider(s), if applicable, the rider's term will be extended up to the Policy Anniversary of the Life Assured's age 100 or the rider's maximum coverage term, whichever is earlier. 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, age 40 years who just celebrated his birthday yesterday, non-smoker, occupation class 1, purchases a PRUWealth Enrich 2.0 policy, with a Basic Sum Assured RM1,000,000, premium payment period of 20 years and policy term up to Age Next Birthday (ANB) 80 with auto-extension, 100% managed fund, with monthly premium payment through credit card, the estimated total premium payable is as follows:

Total premium payable based on coverage term up to ANB 80	To improve your policy sustainability up to age 100	
	Alternative 1	Alternative 2
RM626.00 monthly from age 40 for 20 years.	Additional Regular Premium Top-up of RM1,185.00 monthly is recommended from age 40 for 20 years. Total premium payable: RM1,811.00 monthly from age 40 for 20 years.	Additional Regular Premium Top-up of RM7,361.00 monthly is recommended from age 80 up to end of Extension of Coverage Term. Total premium payable: RM626.00 monthly from age 40 for 20 years. RM7,987.00 monthly from age 80 up to age 99.

**Notes:**

1. The premiums are not guaranteed and may vary in the future depending on the actual investment returns, premium payments, policy benefits and charges (including any revision to insurance charge). 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 any additional premium is required during the extended term.
2. If your policy is attached with a payor rider, you may be required to increase the sum assured for the payor rider due to an increase in premium (not including any temporary premium increase) to cover the extended term (subject to underwriting) or any revision to insurance charge. If your policy is under payor claim status and increase in premium is required, you may be required to pay the additional premium amount that is not covered by the company to improve sustainability of your policy.
3. Age stated in the above table refers to the Life Assured's age at Policy Anniversary.
4. Please refer to Product Disclosure Sheet for more details.

- PRUWealth Enrich 2.0 and its attachable riders (if any) are not Shariah-compliant products.
- 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.
- Unless specified, any age references shall be on the basis of attained age.
- If there is any conflict or inconsistency between the English language, Malay language and Chinese language versions, the English language version of this leaflet shall prevail and be given effect to.

**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.**