

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, 100% equity fund, target sustainability option age 80.



PRUWealth Enrich 2.0

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.

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PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**



Date: 12/01/2026

1 What is PRUWealth Enrich 2.0?

PRUWealth Enrich 2.0 is a regular premium investment-linked policy (ILP) that offers a combination of insurance protection and investment. It pays a lump sum death / Total and Permanent Disability (TPD) benefit if you die during the term of the policy / are totally and permanently disabled prior to the Policy Anniversary of age next birthday (ANB) 71 or expiry of the policy, whichever is earlier.

This product comes with Extension of Coverage Term to extend the term of basic plan up to the Policy Anniversary of Life Assured's ANB 101. For rider(s), if applicable, the rider's term will be extended up to the Policy Anniversary of Life Assured's ANB 101 or the rider's maximum coverage term, whichever is earlier. Please refer to Appendix: Other Policy Information for more information.

2 Know Your Coverage / Benefits

As an illustration, for **RM 1,800.00** Yearly, you will receive the following insurance **coverage / benefits** for 50 years (i.e. until the Policy Anniversary of the Life Assured's ANB 80):

Basic Benefits

Death Benefit	The higher of RM 500,000 (i.e. basic sum assured) plus Cover Booster or value of units in Basic Unit Account (BUA), plus value of units in Investment Unit Account (IUA) (if any).
Total and Permanent Disability (TPD) Benefit	RM 500,000 (i.e. TPD sum assured) plus Cover Booster shall be payable upon Life Assured suffering from TPD prior to the Policy Anniversary of ANB 71 or expiry of the policy, whichever is earlier. <i>Note: Payment of this benefit will reduce the basic sum assured, Crisis Guard sum assured (if applicable), and value of units in BUA will be adjusted accordingly as per stipulated in policy contract.</i>
Cover Booster	Additional sum assured of up to 30% will be payable in the event of death/ TPD, depending on the policy year when death or TPD occurs, subject to the terms and conditions stipulated in policy contract.
Accidental Death (AD) Benefit	Death Benefit and additional sum assured of up to 500% shall be payable in the event of death is caused by an accident prior to Policy Anniversary of Life Assured's ANB 71 or expiry of the policy, whichever is earlier, subject to the terms and conditions stipulated in policy contract.
Loyalty Bonus	RM 25,000.00, subject to the terms in Appendix: Basic Benefits.
Loyalty Booster	RM 50,000.00, subject to the terms in Appendix: Basic Benefits.
Maturity Benefit	If the policy matures before the Life Assured reaches ANB 101 on Policy Anniversary, the value of units in BUA and IUA (if any) shall be payable. If the policy matures when the Life Assured reaches ANB 101 on Policy Anniversary, the higher of RM500,000 (i.e. basic sum assured) or value of units in Basic Unit Account (BUA), plus value of units in Investment Unit Account (IUA) (if any) shall be payable.

Option

Legacy Settlement Option (LSO)	Legacy Settlement Option is an option that gives you the flexibility to structure how the benefit payout upon death of Life Assured, whether as a lump sum, regular instalments (up to 35 years), or milestone-based payouts. It supports purpose-driven legacy planning and enables meaningful wealth distribution.
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Notes:

- The benefit payable for death, TPD, accidental death and level SA rider on life of the child before ANB 5 will be subjected to juvenile lien, please refer to the Appendix: Other Policy Information for more information.*
- AD Benefit, Loyalty Bonus and Loyalty Booster, whichever applicable, shall not be payable if basic sum assured is reduced to zero by accelerating benefit such as TPD Benefit and/or Crisis Guard.*
- Sum assured used in Cover Booster, AD Benefit, Loyalty Bonus and Loyalty Booster, whichever applicable, shall equal to the latest sum assured (excluding Cover Booster).*

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

Your investment-linked 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, the value of units at the valuation date after the date of notification shall be payable.
- Total and Permanent Disability (TPD) benefit is not payable if the disability is directly or indirectly caused by any pre-existing conditions.
- Accidental Death (AD) benefit is not payable if the accidental death is a consequence of attempted suicide or self-inflicted injuries while sane or insane; or pre-existing physical or mental illness or infirmity.

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 investment-linked insurance, you can:

Call us at:
03-2778 3888

Contact us at:
<https://bit.ly/contact-ourteam>

Visit:
<https://bit.ly/PRUWealthEnrich2>



Scan the
QR code

Presented by : PRODUCT DEVELOPMENT & MANAGEMENT XX100001

Date : 12 Jan, 2026

Version : SQSOnline - Agency ver 8.2.0.0 a

Know Your Obligations

For your investment-linked insurance, you must pay a premium of:	
Premium	RM 1,800.00 (Yearly) For recommended Regular Premium Top-up to improve policy sustainability, please refer to Appendix: Other Policy Information or annual statement for details.
Duration: 50 years (Full Pay option is selected)	
Premium allocated to purchase units	94.56% of total premium or RM 57,870 Please refer to Table 1 under Product Illustration for more details.
You also have to pay the following fees and charges:	
Stamp duty	RM 10 (the amount is already factored into the premium)
Commission	4.71% of total premium or RM 2,880 Please refer to Table 1 under Product Illustration for more details.
Other applicable charges	<ul style="list-style-type: none"> • Insurance Charge • Service Charge • Fund Management Charge Please refer to Table 1 under Product Illustration for more details.
	<ul style="list-style-type: none"> • Fund Switching Fee (if applicable) • Partial Withdrawal Charge (if applicable) Please refer to Appendix: Other Policy Information for more details.

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.
- Policy lapse** - the ILP will lapse when the value of units is insufficient to pay for the insurance and other charges after the No-Lapse Provision is revoked or has expired.
- 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.
- No-Lapse Provision** - the policy is guaranteed to be in force in the first 72 months as long as all premiums are paid up to date and no withdrawal from BUA is performed during this period. Please refer to the Appendix: Other Policy Information for more details on No-Lapse Provision.
- Waiting period** - the eligibility for the benefits under the policy will only start after the waiting periods below from the effective date of the policy or the date of policy revival, whichever is later.

Benefit	Conditions	Waiting Period
Accidental Death (AD) Benefit	All covered conditions	Immediately

- Extension of Coverage Term** - 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.
- Insurance Charges** - the insurance charges for death, TPD, accidental death, and other benefits (if any) are non-guaranteed. We reserve the right to revise the insurance charges with prior notice to you.

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 insurance company will refund to you the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date, any insurance charge, taxes (if any) and other charges that have been deducted, less any medical fee incurred.
- After free-look period, you can surrender this policy. If you do this, we shall pay you the value of the units in your accounts, less any amount you owe us during the policy term. We shall calculate the value of the units in the same way as if those units are to be cancelled.

The information provided in this disclosure sheet is valid as at or until 11/02/2026.