

# PRU Wealth Enrich

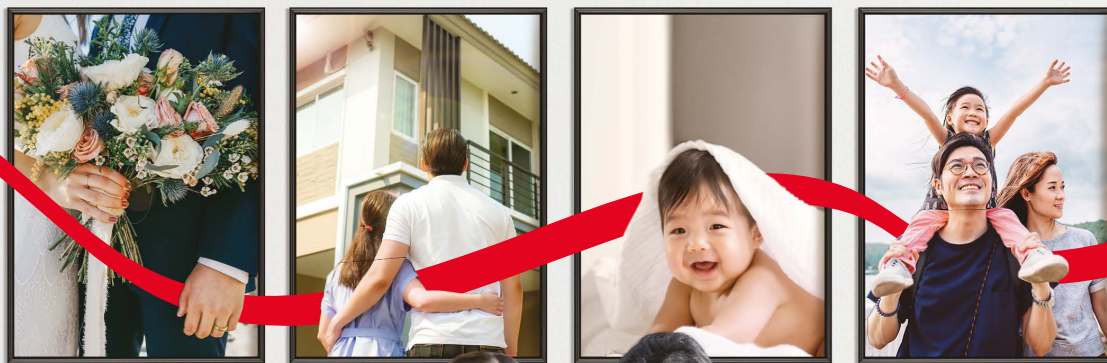
## Build your *legacy of love*

For maximised protection and greater wealth



PRUDENTIAL

Listening. Understanding. Delivering.



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



We understand your relentless need to give the very best to those dearest to you, for your dreams and the future. So build your future now from a young age with **PRUWealth Enrich**, a new legacy solution that will help you maximise the protection for your loved ones, build greater wealth and secure legacies that go beyond your lifetime. It gives you the power to safeguard your family's and assets' security, even when the unexpected happens.

## For your different Life Phases

### A tailored solution for your different needs

What path will you choose to shape your legacy? No matter what lies ahead, **PRUWealth Enrich** helps you protect, preserve and build your legacy for now, the future and beyond.



#### Pursuing your dreams?

Buying your own home or property, or starting your own business? As you venture into these amazing paths, securing your dreams becomes vital.

**PRUWealth Enrich** provides you with the essential protection and supports your need to turn your aspirations into reality.

#### Ready to start a family?

As you embark on this exciting journey, ensuring that your loved ones have the necessary resources to maintain their quality of life, pursue their dreams and overcome any unforeseen challenges, becomes your top priority.

With **PRUWealth Enrich**, your loved ones will be well taken care of, even when you are no longer around.



#### Planning for legacy?

You have spent decades building up your wealth. With meticulous planning, you can establish a lasting legacy capable of providing secure support for your loved ones and generations to come.

In the event of unforeseen circumstances, **PRUWealth Enrich** offers assurance that your estate will be transferred to your loved ones according to your wishes.



## How **PRUWealth Enrich** helps you Achieve your Goals?



#### High Coverage with Great Value for Money

Start safeguarding yourself and your loved ones from Basic Sum Assured (BSA) of **RM300,000** against death or Total and Permanent Disability (TPD)<sup>1</sup>.



#### Complimentary Increasing Coverage up to 50%

Enjoy Cover Booster, a **complimentary** increasing coverage of up to an additional 50%<sup>2</sup> of BSA against death or TPD<sup>1</sup>.



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

In addition to death coverage, we offer up to **an additional 500%** of BSA in the event of accidental death<sup>1</sup> resulting from accidents, public conveyance, overseas incidents or natural disasters.



#### Multiple Loyalty Rewards Along the Way

Enjoy **Loyalty Bonus** and **Loyalty Booster** as you build your wealth and legacy. Meanwhile, unlock higher rewards of up to a total of 30% of BSA by opting for higher coverage and a longer policy term.



#### Up to 20% Insurance Charge Discount when you choose Higher Coverage

By opting for higher coverage, you not only ensure high protection but also enjoy better value with a discount on the insurance charge of up to **20%**<sup>3</sup>.



#### Freedom to Pay at a Pace that suits you

Choose between making payments over a period of **5<sup>4</sup>, 10 or 20** years, or paying in full policy term.

<sup>1</sup>Prior to the Policy Anniversary of age 70 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>Insurance charge discount is 10% for BSA ranging from RM500,000 to below RM800,000; and 20% for BSA RM800,000 and above.

<sup>4</sup>For BSA RM500,000 and above only.

The eligible benefits amount payable under Cover Booster, Loyalty Bonus and Loyalty Booster is varied by latest sum assured.

## Important Notes and Disclaimers:

- **PRUWealth Enrich** 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) 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 **PRUWealth Enrich** Product Disclosure Sheet, Product Illustration and Fund Fact Sheet(s) 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 if it meets your needs. If the policy is cancelled within this period, we will refund you 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 charges, where applicable), 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 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. 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 35 years, non-smoker, occupation class 1, purchases a **PRUWealth Enrich** policy, with 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:

Total premium payable based on coverage term up to Age 80	To improve your policy sustainability up to Age 100	
	Alternative 1	Alternative 2
RM 667.00 monthly from age 35 for 20 years	<p>Additional Regular Premium Top-up of RM 759.00 monthly is recommended from age 35 for 20 years.</p> <p>Total premium payable: RM1,426.00 monthly from age 35 for 20 years.</p>	<p>Additional Regular Premium Top-up of RM 6,118.00 monthly is recommended from age 80 up to end of Extension of Coverage Term.</p> <p>Total premium payable: RM 667.00 monthly from age 35 for 20 years.  RM 6,118.00 monthly from age 80 up to age 99.</p>

### Notes:

- The premiums are not guaranteed and may vary in the future depending on the actual investment return, premium payment, 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 there is any additional premium required during the extended term.
- If your policy is attached with payor rider, you may be required to increase the sum assured for the payor rider due to 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.
- Age stated in the above table refers to Life Assured's age at Policy Anniversary.
- Please refer to Product Disclosure Sheet for more details.

- **PRUWealth Enrich** 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.
- Any age references shall be on the basis of Age Next Birthday.
- 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.

**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.**