



**PRUDENTIAL**

## Withdrawal Guideline

Note: The minimum withdrawal amount, fund balance after withdrawal and processing fee/charges for withdrawal may be varied by Prudential Assurance Malaysia Berhad (“PAMB”) from time to time. If there is any inconsistency between this Withdrawal Guide and PAMB’s notice to the policyholder, the content in the notice shall prevail.

# WITHDRAWAL GUIDELINE

# Investment-Linked Plans

## 1. WITHDRAWAL

	Product	Cover Code	Channel	Minimum Withdrawal Amount	Minimum Fund Balance After Withdrawal	Minimum Withdrawal Amount From IUA Only	Minimum Fund Balance After Withdrawal From IUA Only	Withdrawal By Account Type	Minimum Guaranteed Income Amount Per Annum	Minimum Duration Policy Inforce	Withdrawal Processing Fee / Withdrawal Charge
4th Series	PRULink Assurance Account	4A1 4A2	Agency Banca	RM 1,000 (BUA only)	RM 1,000 (BUA only)	NA	NA	NA	NA	NA	NA
	PRULink Education Account	4E1 4E2	Agency Banca	RM 1,000 (BUA only)	RM 1,000 (BUA only)	NA	NA	NA	NA	NA	NA
	InvestLink	IV1	Banca	RM 1,000 (BUA only)	RM 5,000 (BUA only)	NA	NA	NA	NA	NA	NA
	InvestLink Global	IV2	Banca	RM 1,000 (BUA only)	RM 5,000 (BUA only)	NA	NA	NA	NA	NA	NA
	PRULink Investor Account	IV3 IV4	Banca Agency	RM 1,000 (BUA only)	RM 5,000 (BUA only)	NA	NA	NA	NA	NA	NA
	PRULink Global Investor Acc	IV5 IV6	Banca Agency	RM 1,000 (BUA only)	RM 5,000 (BUA only)	NA	NA	NA	NA	NA	NA
5th Series	PRULink Assurance Plan	5P1 5B1	Agency Banca	RM 1,000 (BUA only)	RM 1,000 (BUA only)	NA	NA	NA	NA	NA	NA
	PRULink Education Plan	5E1 5E2	Agency Banca	RM 1,000 (BUA only)	RM 1,000 (BUA only)	NA	NA	NA	NA	NA	NA
	PRULink Global Education Plan	5G1 5G2	Agency	RM 1,000 (BUA only)	RM 1,000 (BUA only)	NA	NA	NA	NA	NA	NA
	SmartKid Global	5G3	Banca	RM 1,000 (BUA only)	RM 1,000 (BUA only)	NA	NA	NA	NA	NA	NA
	PRULink Global	5G4 5G5	Agency Banca	RM 1,000 (BUA only)	RM 1,000 (BUA only)	NA	NA	NA	NA	NA	NA
	LifeLink Global	5G6	Banca	RM 1,000 (BUA only)	RM 1,000 (BUA only)	NA	NA	NA	NA	NA	NA
	PRULink Guaranteed Account	5PGA	Banca	RM 1,000	RM 2,000	NA	NA	NA	NA	NA	NA
	Capital Guaranteed Plan	5CGP	Banca	RM 1,000	RM 2,000	NA	NA	NA	NA	NA	NA

\*Withdrawal Charge is a percentage of the withdrawal amount.

Updated as of 21/09/2022

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6 <sup>th</sup> Series	PRULink Assurance Plan	6P1 6B2	Agency Banca	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
	PRULink Education Plan	6E1 6E2	Agency Banca	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
	SmartKid	6B1	Banca	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
	LifeLink	6B3	Banca	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA

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7 <sup>th</sup> Series	PRULink Assurance Plan	7PA	Agency	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
	PRULink Education Plan	7E1	Agency	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
	SmartKid	7E2	Banca	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
	LifeLink	7L1 7L2 7L3	Banca	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA

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7 <sup>th</sup> Series	Alliance MyLifestyle	7L4	Banca	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
	PRULink One	7PO	Agency	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
	PRULife Ready	7LR	Agency	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
	PRULife Ready with PRULifestyle Saver attached	7LR	Agency	RM 1,000 (BUA+IUA/ BUA only)	RM 2,000 (BUA+IUA/ BUA only/ IUA only)	RM 500 (Note: If value of IUA is less than RM 1,000 (Accumulation Period)/ RM 5,000 (Payout Period), only full withdrawal is allowed.)	RM 1,000 (Accumulation Period) or RM 5,000 (Payout Period)	Required (Note: Fund type must NOT be indicated. Otherwise, application will be rejected.)	RM 500	NA	Withdrawal Processing Fee: RM 25 (Withdrawal from BUA+IUA/ IUA only)

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7 <sup>th</sup> Series	PRU My Child	7C1 7CY	Agency	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
	PRU My Child with PRU Edusaver attached	7C1 7CY	Agency	RM 1,000 (BUA+IUA/ BUA only)	RM 2,000 (BUA+IUA/ BUA only/ IUA only)	RM 500 (Note: If value of IUA is less than RM 1,000 (Accumulation Period)/ RM 5,000 (Payout Period), only full withdrawal is allowed.)	RM 1,000 (Accumulation Period) or RM 5,000 (Payout Period)	Required (Note: Fund type must NOT be indicated. Otherwise, application will be rejected.)	RM 500	NA	Withdrawal Processing Fee: RM 25 (Withdrawal from BUA+IUA/ IUA only)
	PRU My Kid	7K1 7Y1 7K2 7Y2 7K5 7Y5 7K3	Banca	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA

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	Product	Cover Code	Channel	Minimum Withdrawal Amount	Minimum Fund Balance After Withdrawal	Minimum Withdrawal Amount From IUA Only	Minimum Fund Balance After Withdrawal From IUA Only	Withdrawal By Account Type	Minimum Guaranteed Income Amount Per Annum	Minimum Duration Policy Inforce	Withdrawal Processing Fee / Withdrawal Charge
7 <sup>th</sup> Series	PRU My Kid with PRU Edusaver attached	7K1 7Y1 7K2 7Y2 7K5 7Y5 7K3	Banca	RM 1,000 (BUA+IUA/ BUA only)	RM 2,000 (BUA+IUA/ BUA only/ IUA only)	RM 500 (Note: If value of IUA is less than RM 1,000 (Accumulation Period)/ RM 5,000 (Payout Period), only full withdrawal is allowed.)	RM 1,000 (Accumulation Period) or RM 5,000 (Payout Period)	Required (Note: Fund type must NOT be indicated. Otherwise, application will be rejected.)	RM 500	NA	Withdrawal Processing Fee: RM 25 (Withdrawal from BUA+IUA/ IUA only)
	Alliance MyJunior	7K4	Banca	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
	Alliance MyJunior with PRU Edusaver attached	7K4	Banca	RM 1,000 (BUA+IUA/ BUA only)	RM 2,000 (BUA+IUA/ BUA only/ IUA only)	RM 500 (Note: If value of IUA is less than RM 1,000 (Accumulation Period)/ RM 5,000 (Payout Period), only full withdrawal is allowed.)	RM 1,000 (Accumulation Period) or RM 5,000 (Payout Period)	Required (Note: Fund type must NOT be indicated. Otherwise, application will be rejected.)	RM 500	NA	Withdrawal Processing Fee: RM 25 (Withdrawal from BUA+IUA/ IUA only)

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	Product	Cover Code	Channel	Minimum Withdrawal Amount	Minimum Fund Balance After Withdrawal	Minimum Withdrawal Amount From IUA Only	Minimum Fund Balance After Withdrawal From IUA Only	Withdrawal By Account Type	Minimum Guaranteed Income Amount Per Annum	Minimum Duration Policy Inforce	Withdrawal Processing Fee / Withdrawal Charge
7 <sup>th</sup> Series	PRULink Million	7P6	Agency	RM 1,000 (BUA+PUA+IUA/ BUA+PUA/ BUA+IUA/ PUA+IUA/ BUA only/ PUA only)	RM 5,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
	PRUMy Gift	7P7	Banca	RM 1,000 (BUA+PUA+IUA/ BUA+PUA/ BUA+IUA/ PUA+IUA/ BUA only/ PUA only)	RM 5,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
	PRUMy Legacy	7P8	Banca	RM 1,000 (BUA+PUA+IUA/ BUA+PUA/ BUA+IUA/ PUA+IUA/ BUA only/ PUA only)	RM 5,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
	PRULife Partner	7P5	Agency	RM 1,000 (BUA+PUA+IUA/ BUA+PUA/ BUA+IUA/ PUA+IUA/ BUA only/ PUA only)	RM 5,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA

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7 <sup>th</sup> Series	PRU Wealth	PWO	Agency	RM 1,000 (BUA+IUA/ BUA only)	RM 5,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
	PRU Signature	7PY	Banca	RM 10,000 (BUA only)	RM 4,000 (BUA only)	NA	NA	NA	NA	Policy year 4 onwards provided all 3 years premiums have been paid	Withdrawal Charge*: Policy Year 1-3: NA Policy Year 4: 6% Policy Year 5: 3% Policy Year 6 and above: None
	PRU Smart Gain	PSG	Banca	NA	NA	RM 500 (Note: If value of IUA is less than RM 500, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA

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PRU My Treasure	PMT	Banca	RM 100 (BUA only)	RM 50,000 (BUA only)	RM 500 (Note: If value of IUA is less than RM 500, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	Withdrawal Processing fee of RM 25 (Withdrawal from BUA only)
PRU With You	MLN MLS	Agency	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
PRU Link Cover	PLC	Banca	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
PRU Million Cover	PRW PRS	Banca	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA

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PRUSignature Infinite	PSI PSS	Banca	RM 1,000 (BUA only)	RM 5,000 (BUA+IUA/ BUA only/ IUA only)	RM 500 (Note: If value of IUA is less than RM 500, only full withdrawal is allowed.)	RM 5,000 (BUA+IUA/ BUA only/ IUA only)	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	Policy year 6 onwards for withdrawal from BUA	<p>Withdrawal Charge* (Only applicable to withdrawal from BUA+IUA/ BUA only)</p> <p><u>Policy with 10 years premium pay</u> Policy Year 1-5: NA Policy Year 6: 3% Policy Year 7: 1% Policy Year 8 and above: None</p> <p><u>Policy with 20 years premium pay</u> Policy Year 1-5: NA Policy Year 6: 10% Policy Year 7: 8% Policy Year 8: 6% Policy Year 9: 4% Policy Year 10: 2% Policy Year 11 and above: None</p>

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PRUSignature Income	SCC	Banca	RM 1000 (BUA only)	RM 5000 (BUA only)	RM 500 (Note: If value of IUA is less than RM 500, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	After end of premium payment term for withdrawal from BUA	NA
PRUMax Gain	HYA	Banca	NA	NA	RM 500 (Note: If value of IUA is less than RM 500, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
PRUSignature SE	HYB	Banca	NA	NA	RM 500 (Note: If value of IUA is less than RM 500, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA

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PRUSignature Prime	IVS	Banca	USD 1,000 (BUA + IUA/ BUA only)	USD 5,000 (BUA only)	USD 1,000 (Note: If value of IUA is less than USD 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
PRUSignature Invest	IVL	Banca	RM 1,000 (BUA+IUA/ BUA only)	RM 5,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
PRULink Investor Account	IVA	Agency	RM 1,000 (BUA+IUA/ BUA only)	RM 5,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA

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PRUWealth Plus	PWP	Agency	RM 1,000 (BUA+IUA/ BUA only)	RM 5,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
PRUWealth Max	PWM	Agency	RM 1,000 (BUA+IUA/ BUA only)	RM 5,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
PRUMax Cover	PXC	Banca	RM 1,000 (BUA+IUA/ BUA only)	RM 5,000 (BUA only)	RM 1000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
PRUMy Gift	PMG	Banca	NA	NA	RM 500 (Note: If value of IUA is less than RM 500, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA

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PRUGlobal Series	FXC	Banca	USD 1,000 (BUA + IUA/ BUA only)	USD 5,000 (BUA only)	USD 1,000 (Note: If value of IUA is less than USD 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
PRUGlobal Series	FXC	Banca	SGD 1,000 (BUA + IUA/ BUA only)	SGD 5,000 (BUA only)	SGD 1,000 (Note: If value of IUA is less than SGD 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
PRUGlobal Series	FXC	Banca	AUD 1,000 (BUA + IUA/ BUA only)	AUD 5,000 (BUA only)	AUD 1,000 (Note: If value of IUA is less than AUD 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
PRUGlobal Series	FXC	Banca	GBP 1,000 (BUA + IUA/ BUA only)	GBP 5,000 (BUA only)	GBP 1,000 (Note: If value of IUA is less than GBP 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA

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PRUMillion Cover 2.0	PMC	Banca	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
PRUSignature Assure	PLS	Banca	RM 1,000 (BUA+IUA/ BUA only)	RM 1,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA
PRULink Growth	MAR	Banca	RM 5,000 (BUA only)	RM 5,000 (BUA only) Note: The Reduced Single Premium after partial withdrawal shall not be less than the minimum Single Premium allowed for this product)	NA	NA	NA	NA	NA	NA

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PRULink Supreme	BLP	Banca	RM 10,000 (BUA only)	RM 4,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	Policy year 4 onwards provided all 3 years premiums have been paid (for withdrawal from BUA only)	Withdrawal Charge* (for withdrawal from BUA only): Policy Year 1-3: NA Policy Year 4: 6% Policy Year 5: 3% Policy Year 6 and above: None
PRUSignature Vanguard	PWB	Banca	RM 1,000 (BUA+IUA/ BUA only)	RM 5,000 (BUA only)	RM 1,000 (Note: If value of IUA is less than RM 1,000, only full withdrawal is allowed.)	Not required	Required (Note: Fund type must be indicated. Otherwise, application will be rejected.)	NA	NA	NA

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## 2. STRUCTURED WITHDRAWAL

	Product	Cover Code	Channel	Minimum Withdrawal Amount	Minimum Fund Balance After Structured Withdrawal	Duration of Structured Withdrawal	Minimum Guaranteed Income Amount Per Annum	Withdrawal Processing Fee / Withdrawal Charge
Retirement Plans	PRU Retirement Growth / RetireGuard (SP) / Alliance MyRetirement (SP)	4IC 4IB 4ID 4IE 4IA	Agency Banca	RM 100	Min (RM 10,000 or 10% of Initial Single Premium)	Minimum: 12 months Maximum: 36 months	NA	Withdrawal Processing Fee: RM 25
	PRU Retirement Accumulator / RetireGuard (RP) / Alliance MyRetirement (RP)	6RA 6RG 6RR	Agency Banca	RM 100	RM 10,000	Minimum: 12 months Maximum: 36 months	RM 1,200	Withdrawal Processing Fee: RM 25
	PRU Retirement Reward / PRU Retirement Income (Not Opt For Annuity Tax Relief)	7P1 7P3 7P9	Agency Banca	RM 100	RM 5,000	Minimum: 12 months Maximum: 36 months	RM 840	Withdrawal Processing Fee: RM 25
	PRU Retirement Reward / PRU Retirement Income (Opt For Annuity Tax Relief)	7P1 7P3 7P9 7P2 7P4	Agency Banca	RM 100	Max (RM 5,000 or Minimum Retention Amount set by LIAM)	Minimum: 12 months Maximum: 36 months	RM 840	Withdrawal Processing Fee: RM 25

\*Withdrawal Charge is a percentage of the withdrawal amount.

Updated as of 21/09/2022

# WITHDRAWAL GUIDELINE

# Investment-Linked Plans

## 3. PARTIAL WITHDRAWAL

	Product	Cover Code	Channel	Minimum Withdrawal Amount	Minimum Current Single Premium After Partial Withdrawal	Withdrawal Processing Fee / Withdrawal Charge
Retirement Plans	PRURetirement Growth Plus / PRURetire Premier	4P1 4P3 4P2	Agency Banca	RM 1,000 of Single Premium	Min (RM 10,000 or 50% of Initial Single Premium)	Withdrawal Processing Fee: RM 25

## 4. FLEXIBLE WITHDRAWAL

	Product	Cover Code	Channel	Minimum Withdrawal Amount	Minimum Fund Balance After Flexible Withdrawal During Accumulation Period	Minimum Fund Balance After Flexible Withdrawal During Payout Period	Minimum Guaranteed Income Amount Per Annum	Withdrawal Processing Fee / Withdrawal Charge
Retirement Plans	PRURetirement Growth / RetireGuard (SP) / Alliance MyRetirement (SP)	4IC 4IB 4ID 4IE 4IA	Agency Banca	RM 100	Min (RM 10,000 or 10% of Initial Single Premium)	Min (RM 10,000 or 10% of Initial Single Premium)	NA	Withdrawal Processing Fee: RM 25
	PRURetirement Accumulator / RetireGuard (RP) / Alliance MyRetirement (RP)	6RA 6RG 6RR	Agency Banca	RM 1,000	RM 4,000	RM 10,000	RM 1,200	Withdrawal Processing Fee: RM 25
	PRURetirement Reward / PRURetirement Income (Not Opt For Annuity Tax Relief)	7P1 7P3 7P9	Agency Banca	RM 500	RM 1,000	RM 5,000	RM 840	Withdrawal Processing Fee: RM 25
	PRURetirement Reward / PRURetirement Income (Opt For Annuity Tax Relief)	7P1 7P3 7P9 7P2 7P4	Agency Banca	RM 500	Max (RM 1,000 or total annuity tax relief claimed up to date)	Max (RM 5,000 or Minimum Retention Amount set by LIAM)	RM 840	Withdrawal Processing Fee: RM 25

\*Withdrawal Charge is a percentage of the withdrawal amount.