

We do all we can to keep
your loved ones sheltered.

PRUProtect Xtra

Investment-Linked Insurance



PRUDENTIAL

Listening. Understanding. Delivering.



Introducing PRUProtect Xtra

PRUProtect Xtra is an insurance solution using **PRUWealth Plus** as the basic plan. **PRUProtect Xtra** not only take cares of your liabilities should any unfortunate events happen and leave behind inheritance for your loved ones. This solution also comes with elements of insurance protection through critical illness and payor riders. You can be rest assured of the financial security of your loved ones and add essential addition to your existing medical protection with the following benefits offered by **PRUProtect Xtra**.



Adam has RM500,000 worth of debts to be paid off in 20 years. He needs a plan to ensure his family and debts are well taken care of in case of any unfortunate events happen, hence Adam decides to purchase **PRUProtect Xtra**.

Benefit	If death happens in the first 20 years	If death happens after 20 years
Death Coverage	1 x RM500,000	1 x RM500,000
Accidental Death Benefit	Up to 3 x RM500,000 = Up to RM1,500,000	Up to 3 x RM500,000 = Up to RM1,500,000
Level SA Rider	RM500,000	–
Total Benefit Payable	Up to RM2,500,000	Up to RM2,000,000

- Note:**
- In this scenario, assume cash value in Basic Unit Account (BUA) is lower than Basic Sum Assured. Hence, Basic Sum Assured is payable for death benefit.
 - Investment Unit Account cash value (if any) will be also payable upon death.
 - Death Coverage and Accidental Death Benefit payable are subject to terms and conditions.
 - Total Benefit Payable is inclusive of Death Coverage and Accidental Death Benefit payable, subject to terms and conditions.

What is PRUWealth Plus?

PRUWealth Plus is an investment-linked insurance plan that offers:

1. High Basic Sum Assured (BSA) from **RM500,000**

Covering death or Total and Permanent Disability (TPD).

2. Up to **4X** of death coverage for Accidental Death (AD)¹ event.



Pays **1X** of the death coverage upon death or Total and Permanent Disability (TPD).



Pays **2X** of the death coverage if death is due to an accident.



Pays **3X** of the death coverage if death is due to an accident from commuting in public conveyance, elevator car, burning of theatre, hotel or other public building.



Pays **4X** of the death coverage if death is due to an accident occurring outside of Malaysia.

- The death coverage shall be the higher of Basic Sum Assured or the cash value of the Basic Unit Account (BUA).
- All remaining cash value in the Investment Unit Account (IUA) (if any) will also be payable upon death.
- AD and TPD benefits are payable in the event of Life Assured suffering from AD or TPD prior to the Policy Anniversary of age 70 or expiry of the policy, whichever is earlier.

3. **14 types** of covered Infectious Diseases

A fixed amount of RM5,000 shall be payable for each diagnosis of infectious disease under Category A and RM10,000 for each hospitalisation caused by the infectious disease in Category B that happens prior to the Policy Anniversary of age 70 or expiry of the policy, whichever is earlier. Each infectious disease under category A and B are only payable once.

Category A	Category B	
<ul style="list-style-type: none"> • Measles • Hand Foot Mouth Disease • Chikungunya Fever • Typhoid Fever • Rabies 	<ul style="list-style-type: none"> • Zika virus • MERS-CoV • Ebola • SARS • Influenza A - Avian Influenza A(H7N9) & A(H5N1) 	<ul style="list-style-type: none"> • Nipah Virus Encephalitis • Japanese Encephalitis • Creutzfeldt - Jakob Disease • Malaria

4. Loyalty Rewards

Enjoy loyalty rewards with your continuous stay with us. Loyalty Bonus of RM100 for every RM100,000 BSA shall be payable into IUA once every 2 years upon completion of 9 policy years. A further one-off Loyalty Booster of RM8,000 for every RM100,000 of BSA shall be payable into IUA by the Policy Anniversary of the respective Payout Age.

Entry Age	Loyalty Booster Payout Age
1 – 50	70
51 – 65	80
66 – 70	90

Policy must remain in force at the time of crediting.

5. **Entry age** as early as **30 days** after birth.

6. **Option** to extend the coverage to age **100²**.

7. **Flexible**

Payment options of **5, 10, 20 years, or full pay** according to your affordability.

8. **Riders**

Additional Death Benefit Rider, Critical Illness Rider and Payor Rider to enhance your protection net.



What are the optional riders?

Additional Death Benefit Rider

PRUWealth Plus takes you a step further in your legacy planning by offering Level SA Rider that aims to equip you with higher death coverage at a more affordable premium, to meet your different needs and leave a reasonable yet meaningful legacy for your loved ones.

Level SA Rider provides additional death coverage for a fixed term where the rider's benefit payable can be used to settle your liabilities, i.e. mortgage, car loan, business loan or even your kid's education fees.

Critical Illness Rider

Ease your mind and focus on your recovery with Crisis Care rider and Crisis Guard rider which offer additional and accelerated lump sum payment benefits respectively upon the diagnosis of any of the covered 43 Critical Illnesses.

Payor Rider

Concerned about your policy when the unpredictable happens? Our Payor Rider will pay for your policy in the event that death (if applicable), TPD³ or Critical Illness strikes yourself or your covered family members. This will be made possible using our Payor, Parent Payor, and Spouse Payor riders.

If more than one Payor Rider is triggered at once, not only will the covered premium of the policy be paid by us, but an additional amount equal to the rider sum assured purchased will be allocated into the policy's cash value with 100% allocation, allowing for more funds to accumulate in the policy.

Investment Rider

Make your money work for you by investing regularly with **PRUSaver** or **PRUSaver Kid** riders into any of the 13 investment-linked funds for potentially higher returns.

Please note that there are exclusions applicable to each respective benefits. Please refer to the Product Disclosure Sheet, Product Illustration and Policy Document for the full list of benefits, exclusions, waiting periods and other terms and conditions.

¹Terms and conditions apply. Maximum AD coverage payout is capped at RM2 million for AD claim before age 19.

²This product comes with an option to extend the term of basic plan and rider(s) (if applicable) up to the Policy Anniversary of Life Assured's age 100 or the rider's maximum coverage term, whichever is earlier. Unless you withdraw the consent, 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.

³TPD coverage is available for the insured life prior to the Policy Anniversary of age 70 or expiry of the policy, whichever earlier.

For more information, you can visit www.prudential.com.my or contact one of our friendly Prudential Wealth Planners. We're always here to help.

Important Notes & Disclaimers

- **PRUProtect Xtra** is a package offered using **PRUWealth Plus** as the basic plan. Please note that the package here consists of components that can be bought separately and you are not obligated to select all components of this page.
- **PRUWealth Plus** is a regular premium 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.
- You should satisfy yourself that this policy will best serve your needs and that the premium payable under this 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.
- If the policy is terminated early, you may get less than the amount of premiums paid.
- This leaflet contains only a brief description of the product and is not exhaustive. You are advised to refer to the Product Disclosure Sheet, Product Illustration, and the consumer education booklet on Life Insurance, Investment-Linked Insurance and Medical and Health Insurance for further information before purchasing a policy, and to refer to the terms and conditions in the policy document for details of the features and benefits 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.
- **PRUWealth Plus** and its attachable riders (if any) are not Shariah-compliant products.
- Any age reference shall be on the basis of Age Next Birthday.
- The rates of insurance charge for Medical and Health Insurance (MHI) riders are illustrated in PAMB's corporate website.
- 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 UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.

Prudential Assurance Malaysia Berhad Member of PIDM

Prudential Assurance Malaysia Berhad (PAMB) is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by PAMB are protected against loss of part or all of insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from PAMB or visit PIDM website (www.pidm.gov.my) or call PIDM toll-free line (1-800-88-1266).

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