



**Even earlier protection** for your unborn baby.

PRU**My** Child Plus

Protection Insurance



Listening. Understanding. Delivering.

**PRUMy Child Plus is an insurance solution using PRUWith You as the basic plan that can provide comprehensive protection for the mother and her unborn baby during pregnancy while ensuring that the child will be covered even when he or she has grown up.**

### 1. PRUWith You

Provides a lump sum benefit in the event of Death/Total and Permanent Disability (TPD)<sup>1</sup> to manage possible expenses, personal debts or to adapt to the change in your lifestyle.

### 2. Infant Care Plus

Protects both mother and child against pregnancy risks with Pregnancy Care Benefit and complications your young one may face with Child Care Benefit covering the child until age 5.

### 3. Essential Child Plus

Pays a lump sum benefit in the event of diagnosis of covered juvenile Critical Illnesses your child may suffer from and if it is still in force, converts to cover adult Critical Illness (Crisis Care) at age 25.

### 4. Total Multi Crisis Care

Extra security when Critical Illnesses strike. A comprehensive Critical Illness coverage from early to late stage conditions and allows multiple claims up to 400% of the rider sum assured<sup>2</sup>.

### 5. PRUValue Med

Illnesses and accidents can occur at any time. Protect your child against medical costs with a plan that has no annual and lifetime limits<sup>3</sup>.

### 6. Acci Guard Plus

Use the lump sum benefit here to adapt to the lifestyle change in the event of TPD or disablement caused by accidents<sup>1</sup>.

### 7. Acci Med Plus

In addition to medical reimbursement, Prosthesis will be taken care of in the event of disability caused by accidents<sup>1</sup>.

### 8. PRUSaver Kid

Set aside a portion of savings to potentially grow your child's education fund. With more savings, a higher payoff for the education fund can be expected.

### 9. Payor Basic & Saver

Pays the policy's premiums in the event of your child diagnosed with TPD<sup>1</sup> or Critical Illness.

### 10. Parent Payor Basic & Saver

Pays the policy's premiums in the event of your passing, TPD<sup>1</sup>, or being diagnosed with Critical Illness.

In the event that policy premium has been covered by one of the payor riders, and the insured event for the other payor rider is triggered, an amount equal to the Rider Sum Assured of the subsequent payor rider(s) will be allocated into the policy's Account Value with 100% allocation.

<sup>1</sup>TPD and accidental coverage are available prior to the Policy Anniversary of insured life's age 70 or expiry of the policy, whichever is earlier.

<sup>2</sup>Terms and conditions apply. The rider will be terminated if the rider has paid more than 100% of rider sum assured at ANB 85. If not, the rider will continue to cover up to 100% rider sum assured from ANB 85 onwards.

<sup>3</sup>Total eligible claims paid up to RM2mil Med Value Point and we still cover 80% of your eligible claims beyond that.



Visit our website [www.prudential.com.my](http://www.prudential.com.my) to find out more.

Please refer to **PRUWith You** Product Disclosure Sheet and Product Illustration for the full list of benefits, exclusions, waiting periods and other terms and conditions.

**Contact your Prudential Wealth Planner for more information now!**

#### Important Notes & Disclaimers

PRUMy Child Plus is a solution offered by our product, PRUWith You as its basic plan and is underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U), which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia. PRUMy Child Plus consists of components that can be bought separately and you are not obligated to select all components of this package. Any age reference shall be on the basis of Age Next Birthday. Buying life insurance is a long-term financial commitment. You should satisfy yourself that this 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. The cost of insurance charge for Medical and Health Insurance (MHI) riders are illustrated in Prudential's corporate website. This flyer contains only a brief description of the product and is not exhaustive. You are advised to refer to the PRUWith You Product Disclosure Sheet, Product Illustration, Fund Fact Sheet (if any), and the insurance info booklet on 'Life Insurance', 'Investment-Linked Insurance', 'Personal Accident Insurance' and 'Medical and Health Insurance' before purchasing a policy, and to refer to the terms and conditions in the policy contract for details of the features and benefits, exclusions and waiting periods under the policy.

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.