

We do shape your legacy.

PRUWealth Max

Give your future generation a secure tomorrow

Investment-Linked Insurance



Listening. Understanding. Delivering.





PRUWealth Max

Your legacy, an inheritance for them

Have you ever thought of the legacy you will leave behind for your loved ones? How do you ensure that the wealth you work so hard to build becomes an inheritance for your loved ones? With legacy planning! Legacy planning is distributing what you have accumulated to your loved ones.

With **PRU**Wealth Max, your policy can be creditor proof¹ and the claim is payable as fast as 14 days² in order to provide your loved ones with financial relief. You can now leave your wealth as a legacy for your loved ones while enjoying peace of mind, without worrying about revision of rates of insurance charge.

Key features of PRUWealth Max

PRUWealth Max is an investment-linked insurance plan offering:

- 1. Guaranteed rates of insurance charge for the Basic Benefits and Rider(s).**
- 2. High Basic Sum Assured (BSA) from **RM500,000** covering death or Total and Permanent Disability (TPD).**

3. Up to 4X of death coverage for Accidental Death (AD)³ 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 the Life Assured suffering from AD or TPD prior to the Policy Anniversary of age 70 or expiry of the policy, whichever is earlier.

4. 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

5. 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.

6. Entry age as early as **30 days** after birth.
 7. Option to extend the coverage to age **100**⁴.
 8. Flexible payment options of **5, 10 or 20 years** according to your affordability.
 9. **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 Max takes you a step further in your legacy planning by offering Level SA Rider 2.0 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 2.0 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 Guard 2.0 rider which offers accelerated lump sum payment benefits 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), TPD⁵ or Critical Illness strikes yourself or your covered family members. This will be made possible using our Payor 2.0, Parent Payor 2.0, and Spouse Payor 2.0 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.

What is the guaranteed rates of insurance charge?

The rates of insurance charge for this plan are guaranteed with no revision allowed throughout the policy term and are likely to be higher as compared to similar plan(s) with non-guaranteed rates of insurance charge, due to the guarantee provided. Hence, this may result in higher premium payable as compared to similar plan(s) with non-guaranteed rates of insurance charge, which may also be offered by Prudential Assurance Malaysia Berhad ("PAMB") from time to time. You may ask your Prudential Wealth Planner for other types of plans offered by PAMB. Please note that investment-linked plan is tied to the performance of the investment fund(s) chosen, and as a result, the sustainability of the policy is not guaranteed, and subject to the availability of sufficient fund value to pay for insurance and other charges, fees and taxes (if any).



Alternatively, we also offer a similar plan with non-guaranteed rates of insurance charge for Basic Benefits and Rider(s). For non-guaranteed rates of insurance charge, the rates of insurance charge may be revised by us by giving 3 months' notice. Additional premium may be required at the point of such rates revision if we foresee risk of non-sustainability of the policy.

- ¹ *Creditor proof means the creditors will not be able to directly claim the monies payable on death to pay off debts. This only applies to your policy, if you are a non-Muslim insuring your own life, and named your spouse, children or parent (if no spouse or child at the time of nomination) as nominees. These nominees will then receive the monies as beneficiaries. For Muslims, the policy monies shall be distributed according to Islamic Law.*
- ² *Based on standard claims processing duration with complete requirements submitted.*
- ³ *Terms and conditions apply. Maximum AD coverage payout is capped at RM2 million for AD claim before age 19.*
- ⁴ *This 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.*
- ⁵ *TPD 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

- **PRU**Wealth Max 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.
- The rates of insurance charge are guaranteed. However, other fees and charges are non-guaranteed and we reserve the right to review the fees and charges from time to time.
- 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.
- **PRU**Wealth Max 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).

06/2020