

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

Important Notes & Disclaimers

PRUMy Diabetes Care is a package offered using PRUWith You 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 package. You may apply for other riders not listed under PRUMy Diabetes Care by applying for coverage with us via PRUWith You. PRUWith You is a regular premium investment-linked insurance plan underwritten by Prudential Assurance Malaysia Berhad ("PAMB") (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 the policy is an amount that you can afford. To achieve this, we recommend that you speak to your agent or 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 Product Disclosure Sheet, Product Illustration, Fund Fact Sheet(s), 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. 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 plan will be terminated. Whilst PAMB has taken all reasonable care to ensure that the information contained in this presentation is true and not misleading at the time of publication, we cannot guarantee its accuracy or completeness. Any opinion or estimate contained in this presentation is subject to change without notice. Any age reference shall be on the basis of Age Next Birthday. The cost of insurance chargeable for the Medical and Health Insurance (MHI) products 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 THE 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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A new hope for people with diabetes.

PRUMy Diabetes Care

Protection Insurance



PRUDENTIAL

Listening. Understanding. Delivering.





PRUMy Diabetes Care is an insurance solution using PRUWith You as the basic plan and offers the following coverage to meet your needs:

Coverage	Glycated hemoglobin (HbA1c) - Average blood glucose level over the past 2 to 3 months		
	HbA1c ≤ 6.0%	6.0% < HbA1c ≤ 7.0%	7.0% < HbA1c ≤ 8.0%
Death & Total and Permanent Disability (TPD) ⁽¹⁾	Protect you and your loved ones in the event of Death or TPD ⁽¹⁾ using PRUWith You		
Critical Illness	Crisis Care and Crisis Guard both provide coverage in the event of the occurrence of selected Critical Illnesses. Among the conditions covered are kidney failure, blindness, stroke, and even cancer		
Medical (High Deductible)	Enjoy NO annual and lifetime limits with PRUValue Med	Not available	
	Deductible RM20,000 Room and Board RM200 MVP ⁽²⁾ RM1 million	Deductible RM50,000 Room and Board RM200 MVP ⁽²⁾ RM1 million	

Note:

⁽¹⁾TPD coverage is available before the policy anniversary date of age 70 of the insured life concerned.

⁽²⁾MVP refers to Med Value Point. Claims on eligible benefits will be payable in full (subject to Deductible) up to the MVP. If the total accumulated eligible claims paid exceed the MVP, we will still provide continuous coverage up to the expiry age by paying 80% of the excess eligible benefit cost.

•Payor Basic and Payor Saver which will pay for the Insurance Premium and Investment Premium respectively throughout the rider term upon diagnosis of TPD or critical illness of the insured life are also attachable.

Tick the boxes below to find out if you are eligible to apply for PRUMy Diabetes Care:

I'm currently:

- A Type 2 Diabetic
- At least 40 years old
- Having diabetes for less than or equal to 6 years
- Having a HbA1c reading of less than or equal to 8% (valid for 6 months)
- Having a BMI of less than or equal to 30
- Having total cholesterol of less than or equal to 6 mmol/L (valid for 6 months)
- Not dependent/required to have insulin injection
- Without any history of hospital admission for diabetes related conditions

I'm not suffering/haven't suffered from:

- Stroke or mini-stroke/transient stroke
- Heart and/or vascular disorders including heart blockage (coronary artery disease), peripheral vascular disease, heart surgery, abnormal Resting Electrocardiogram (RECG)/Stress Electrocardiogram (SECG), hypertension, etc.
- Kidney impairment/disease including presence of protein and/or blood in urine sample
- Retinopathy or eye problems other than cataract, long or short sightedness, or lazy eye
- Diabetic foot disease including foot ulcers, gangrene, etc.
- Amputation due to diabetic causes
- Diabetic nerve damage (peripheral/autonomic neuropathy)

You are still welcome to apply for coverage via PRUWith You even if you do not tick all of the criteria above.

