

**PRU***my child*

INVESTMENT-LINKED   
INSURANCE

“ A New Life, A New Hope,  
A New Promise...”

Always Listening. Always Understanding.

**PRUDENTIAL** 

Your hope for your child begins even before birth. Let **PRU*my child*** protect this hope of yours, from the very beginning.

## A New Life...

It is a magical moment to know you are pregnant.

You are filled with joy and excitement. But sometimes, you are overwhelmed with anxiety because you have a new life in you.

Relax and get plenty of rest... because the tiny miracle that is now part of you will provide you with many wonderful life changing experiences.

## A New Hope...

Congratulations! You have entered into your 2<sup>nd</sup> trimester.

Are you curious to find out if it's a baby boy or baby girl? Or maybe twins?

As a parent-to-be, it is natural for you to have hopes and dreams for your child. Even before he or she is born, hope is there - hope that he or she will always be happy, safe and healthy. This hope is precious and worth protecting from the start.

At Prudential, we can help you secure your hopes and dreams for your child through a comprehensive protection plan with **PRU*my child***, as early as 18 weeks into pregnancy.

## A Promise... that starts even before your child is born, with **PRU*my child***

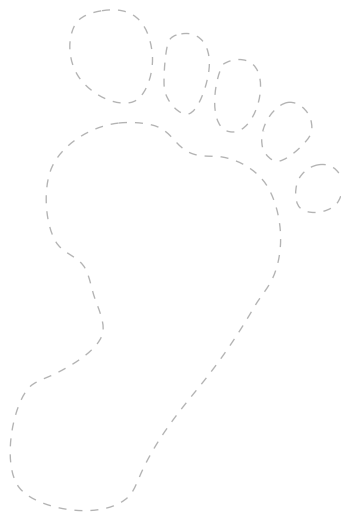
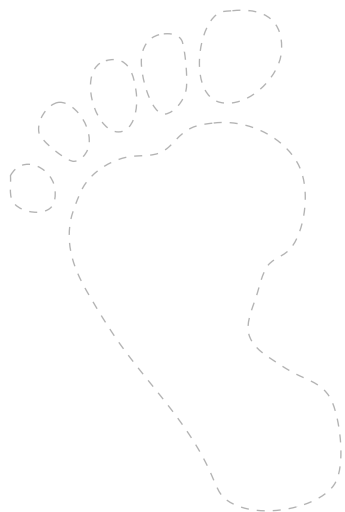
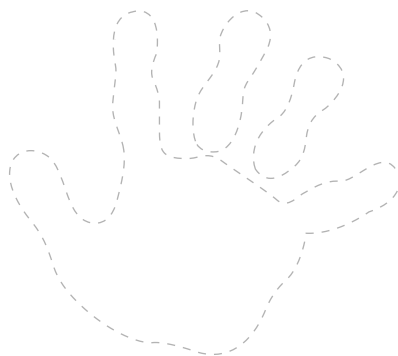
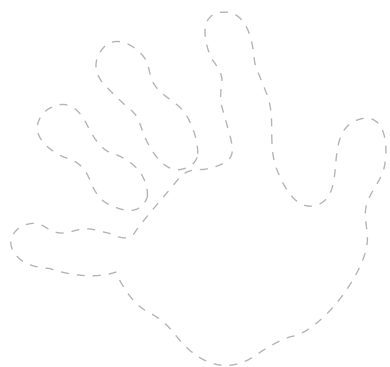
The greatest love of all is the unconditional love parents hold for their child. Besides providing for their basic needs, you also want to take care of them and deliver your promises.

While you hope that everything will be perfect for your baby, there are things beyond your control. **PRU*my child*** gives you peace of mind with complete protection for your child, even before birth.

Aiming to give you peace of mind, the new **Infant Care\*** benefit under **PRU*my child*** provides protection during the crucial prenatal, neonatal and post-natal periods.

\* *Optional benefit subject to underwriting and additional premiums for 2 years and purchased within 18 - 35 gestational week.*

**PRU** *my child* protects you  
before you were born.



Print your new born baby hand and foot print here.

PRU *my child*

PRU *my child*  
promise...

*Stick your family photo here*



## PRUmy child benefits at a glance

- Gives you control and flexibility to design a complete plan for your child.
- Covers your baby as early as 18 weeks into pregnancy.
- Option to attach **Infant Care\*** rider to enhance your baby's protection from 18 weeks of your pregnancy up to your child reaching 2 years old.
- Build your child's education fund with optional **PRUedusaver** and **PRUsaver kid** riders.

## Infant Care\* benefits at a glance

- Covers **Neonatal Jaundice that requires phototherapy treatment** within the first 60 days from the birth of your child.
- Covers admission into **Intensive Care Unit/ High Dependency Unit** within the first year from the birth of your child, whether due to premature birth or birth trauma, for up to 60 days.
- Covers incubation of the baby during the first 60 days after the birth of your child.
- Covers 15 congenital conditions up to your child reaching 2 years old.

*\*Optional benefit subject to underwriting and additional premiums for 2 years and purchased within 18 – 35 gestational weeks.*

## What is PRUmy child and who can buy this plan?

PRUmy child is a regular premium investment-linked insurance plan. You can buy this plan for your unborn child at 18 weeks into your pregnancy, or for your child who is between 1 to 18 years of age on his/her next birthday.

## What are the benefits of PRUmy child ?

<p>&gt; <b>Should the unfortunate happen to your child:</b></p> <ul style="list-style-type: none"> <li>• Death before birth and up to 30 days from birth</li> </ul>	<p><b>What is payable:</b></p> <ul style="list-style-type: none"> <li>(i) Total premiums paid minus any withdrawals from value of units, or</li> <li>(ii) total value of units in the policy, whichever is higher.</li> </ul>
<ul style="list-style-type: none"> <li>• Death after 30 days from birth</li> </ul>	<p>Sum assured plus total value of units in the policy. Juvenile lien applies.</p>
<ul style="list-style-type: none"> <li>• Total and Permanent Disability (TPD) before age 70</li> </ul>	<p>Sum assured will be payable. Juvenile lien applies. <i>(Please refer to the policy document or sales illustration for the definitions, terms and conditions of TPD)</i></p>

*Juvenile Lien: In the event of death, critical illness or TPD before age 5 next birthday (n.b), the proportion of the basic sum assured paid is at age 1 n.b.: 20%, age 2 n.b.: 40%, age 3 n.b.:60%, age 4 n.b. :80%, age 5 n.b.:100%*

*continue...*

> <b>Upon maturity of the plan</b>	Value of units in the policy is payable when your child reaches the age of 100 years on his next birthday.
> <b>Upon surrender of the plan</b>	Value of units in the policy is payable at the point of surrender.
> <b>Loyalty Bonus</b>	<p>You will receive a Loyalty Bonus of 5% of annualized premium (excluding premiums for top-ups and <b>PRUedusaver</b> / <b>PRUsaver kid</b> / <b>PRUsaver</b>) upon completion of the 10th policy year and every 3 years thereafter provided you have paid your premium on a timely basis.</p> <p><i>(please refer to the policy document or sales illustration for the terms and conditions of Loyalty Bonus)</i></p>

## What are the optional benefits available?

You may enhance the plan with optional benefits ranging from health, hospitalisation, accidental and critical illness benefits for your child.

Critical illness benefits	Take care of your child in the event he is diagnosed with critical illness or child specified illnesses.
Health & hospitalisation benefits	Comprehensive coverage for medical bills in the event that your child is hospitalised.
Accidental benefits	Provide comprehensive coverage for injuries due to accidents.
Payor benefits	Ensure continuity of the plan in the event of death (if applicable), TPD before age 70 or critical illness.
Savings	<b>PRUedusaver</b> provides a stream of guaranteed annual income during your child's higher education years while <b>PRUsaver kid</b> helps your child grow his savings.

Attachment of optional benefits is subject to underwriting and additional premiums. To find out more about optional benefits, please contact your friendly agent / Prudential Wealth Planner or visit **PRUmy child's** information page at the Prudential corporate website at [www.prudential.com.my](http://www.prudential.com.my).

(under Understanding Your Solutions → Child → **PRUmy child**).

## How much premium do I need to pay and for how long?

	Minimum premium per year
<b>PRU</b> <i>my child</i>	RM600 (subject to underwriting)
<b>PRU</b> <i>saver kid</i>	RM120
<b>PRU</b> <i>edusaver</i>	RM600 (subject to maximum of 5 times the premium of the basic <b>PRU</b> <i>my child</i> plan)

**Note:** You can only choose either **PRU***saver kid* or **PRU***edusaver* at point of purchase. Please refer to the sales illustration for the premium allocation rate.

Premium is payable throughout the whole policy term until the expiry of the policy. Upon expiry of any optional benefits, the premiums will be reduced accordingly. Premiums can be paid yearly, half-yearly, quarterly or monthly via Auto Debit, Credit Card, Cash or Cheque.

## Where are my funds invested?

You can choose to invest in any of the **PRU***link* and/or **PRU***link global* series of funds. If **PRU***edusaver* is attached, you are only allowed to invest in the **PRU***link education* funds as determined by us. You can track the performance of your funds by checking the unit prices published daily on our website at [www.prudential.com.my](http://www.prudential.com.my).

**This leaflet is for illustrative purposes only and is to be read in conjunction with the Product Disclosure Sheet, Sales Illustration, and Fund Fact Sheet.**

**For more details, please contact your friendly agent / Prudential Wealth Planner or log on to the Prudential corporate website at [www.prudential.com.my](http://www.prudential.com.my).**

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](http://www.pidm.gov.my)) or call PIDM toll free line (1-800-88-1266).

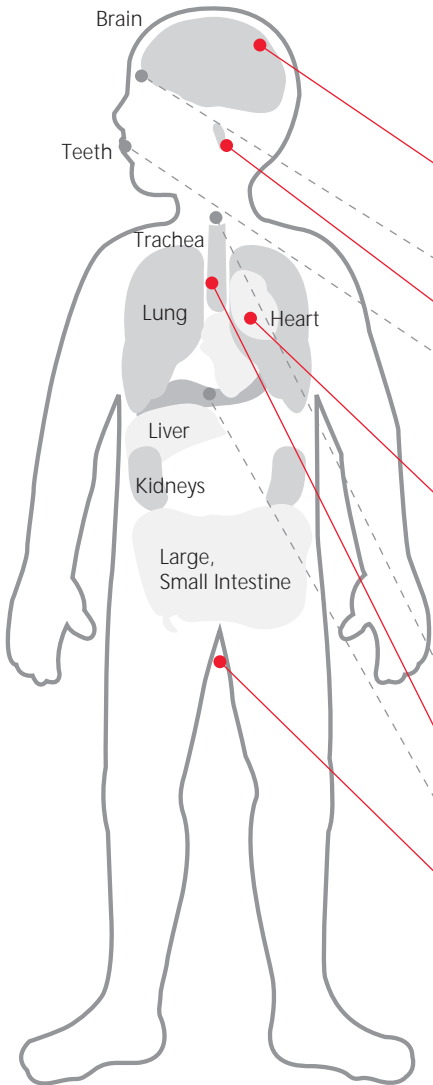
## Important Notes

- > **PRU***my child* is not a Shariah-compliant product.
- > We reserve the right to revise premium rates and charges (except insurance charge for Death and TPD benefits) at policy anniversary by giving a 90-day written notice (30 days for medical benefits and hospitalisation income benefits).
- > You should assess the affordability and suitability of the product (including optional benefits) in relation to your financial goals and risk appetite. To achieve this, we recommend you speak to your agent or Wealth Planner who will perform a needs analysis and assist you to make an informed decision.
- > Coverage to expiry age is subject to sufficient unit deductions for insurance charges, service charges, guarantee charges (if any) and administration charges (if any).
- > Ownership of the policy shall automatically be transferred to the child once he/she is 25 years old.
- > If you cancel the policy in the early years, you may not be able to obtain the full value from the amount you have paid. Upon surrender, the various benefits under this plan will not be applicable.
- > There is a free-look period of 15 days after the delivery of your policy to allow you to review if it meets your needs. If the policy is cancelled within this period, the value of units (at next pricing date) plus the unallocated premiums, service charge, insurance charge, guarantee charge (if any) and administration charge (if any), less medical expenses will be refunded. Additionally, if top-ups are done, 5% of the unallocated premium less medical expenses will be refunded. Top-ups do not incur any insurance charge.
- > This leaflet is for illustrative purposes only. You are advised to refer to the Prudential Product Disclosure Sheet and Sales Illustration before purchasing a plan, and to refer to the terms and conditions in the policy document for details of the important features of the plan.
- > Non-payment of premiums may cause this policy to lapse. Should you stop paying premiums, the policy may continue for as long as there are sufficient units in the respective accounts. Therefore, depending on the amount of units available in these selected accounts, benefits of the plan may lapse and cease to be in force at different points of time.
- > This leaflet is to be used in conjunction with the **PRU***link* and **PRU***link education* (if applicable) Fund Fact Sheet; and the **PRU***link* and **PRU***link education* (if applicable) Investment-Linked Policy Disclosures booklet.
- > Prudential Assurance Malaysia Berhad is a licensed insurance company and is regulated by Bank Negara Malaysia.



# Appendix

# Covered Congenital Conditions



Covered Congenital Conditions	Category
Infantile Hydrocephalus	Cerebral
Cerebral Palsy	Cerebral
Spina Bifida	Cerebral
Congenital Cataract	EENT
Congenital Deafness	EENT
Cleft Lip and/ or Cleft Palate	EENT
Ventricular Septal Defect	Cardiac
Tetralogy of Fallot	Cardiac
Atrial Septal Defect	Cardiac
Transposition of the Great Vessels	Cardiac
Coarctation of the Aorta	Cardiac
Oesophageal Atresia	Gastro-intestinal
Trachea-oesophageal Fistula	Gastro-intestinal
Congenital Diaphragmatic Hernia	Gastro-intestinal
Anal Atresia	Gastro-intestinal

EENT: Eyes, ears, nose & throat

# Pregnancy Care Benefit

18<sup>th</sup> gestational weeks onwards to Birth

	Infant Care Plan 1	Infant Care Plan 2
<b>Pregnancy Complications</b> Eclampsia, Abruption Placentae, or Amniotic Fluid Embolism	RM2,500 lump sum	RM5,000 lump sum
<b>Death of Foetus*</b>	RM2,500 lump sum	RM5,000 lump sum
<b>Death of Mother</b> during her pregnancy or within 30 days from birth of Child	RM10,000 lump sum	RM20,000 lump sum



**Infant Care**  
benefits at a glance

# Child Care Benefit

After Birth to 2 years old



	Infant Care Plan 1	Infant Care Plan 2
<b>Death of Child*</b> within 30 days from birth of Child	RM2,500 lump sum	RM5,000 lump sum
<b>Intensive Care Unit / High Dependency Unit</b> within the first year from birth of Child	RM300 daily (max 60 days)	RM500 daily (max 60 days)
<b>Incubation of the new born child</b> during first 60 days from birth of Child	RM100 daily	RM200 daily
<b>Neonatal Jaundice</b> requiring <b>Phototherapy Treatment</b> within first 60 days from birth of Child	RM500 lump sum	RM1,000 lump sum
<b>Hospitalisation of Child</b> due to 15 covered <b>Congenital Conditions</b>	Reimbursement of hospitalisation claims up to RM15,000 annually (up to age 2)	Reimbursement of hospitalisation claims up to RM30,000 annually (up to age 2)

\* Amount payable in addition to PRUmy child's death benefit of total premiums paid minus any withdrawals from value of units, or total value of units in policy, whichever is higher.



Always Listening. Always Understanding.

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