

NEWS RELEASE



For Immediate Publication

PRUmy child -- FIRST CHILD PLAN EVER TO OFFER PROTECTION BEFORE BIRTH

Plan provides complete protection for every stage of a child's life

Kuala Lumpur, March 12, 2010 – Prudential Assurance Malaysia Berhad (PAMB) has today unveiled the first of its kind child insurance plan that offers complete protection for every stage of a child's life, even before birth. Unlike most conventional child plans that leave the child without any protection during the early stages of infancy, **PRUmy child** is the first of such plan that offers coverage during the crucial pregnancy and infancy periods.

“**PRUmy child** was developed by listening to the needs of Malaysians. Even in today's world where we generally experience much greater improvements in public health measures, pregnancy can still pose some risks to expecting mothers and their unborn babies especially when there are increasingly more women getting pregnant over the age of 35 or even 40 as the risk of pregnancy tends to increase with age. Statistics have shown that pregnancy complications have been steadily increasing with nearly 1 in 2 women faces such complications. Hence, it is vital to ensure that both the expecting mothers and their unborn babies are adequately protected during this crucial period,” said Charlie Oropeza, Chief Executive Officer of PAMB at a press conference held in Kuala Lumpur today.

Apart from providing the child with an unprecedented protection before birth, the **PRUmy child** plan also allows parents to pre-select the types of coverage they want for their child before they were born. This will ensure that the child will continue to receive full protection even if he or she is born with any form of abnormalities unlike most conventional plans which can only be purchased after the child is 2 weeks old, thus excluding the child from being covered for any congenital conditions that he or she is born with.

Parents can also further secure the child's wellbeing with the new **PRUessential child** rider that offers coverage against child specific illnesses such as leukaemia, severe juvenile rheumatoid



arthritis and epilepsy. There are also a host of other riders to choose from that provide the child with medical, accident and critical illness coverage.

Apart from giving the child the most comprehensive protection, **PRUmy child** also allows parents to take charge and build the child's education fund as early as possible to give them the head start they need in life.

"By attaching **PRUedusaver** or **PRUsaver kid**, parents can start building the child's education fund and reap the potential of higher returns through Prudential's series of **PRUlink** or **PRUlink education** funds. The parent can opt to receive the payout annually or as a lump sum to help pay for the child's education when they are entering higher tertiary institution anytime between the age of 18 and 25 years next birthday," said Charlie Oropeza.

"In short, no other plan balances protection and education more comprehensively than the **PRUmy child** plan," added Oropeza.

Protection for the parents has been thought out under the **PRUmy child** plan. Parents can opt to cover themselves from Total Permanent Disability (TPD), death or critical illness. The benefits received will in turn help to either pay for future premiums, outstanding credit card bill and loan, or living expenses of the child to ensure that the child will continue to enjoy uninterrupted protection and benefits should something unfortunate happen to the parent.

PRUmy child can be purchased for the unborn child as early as 18 weeks into the pregnancy, or for the child who is between 1 and 18 years of age on his / her next birthday. The parent, who must be between 18 and 60 years old, owns the policy and is able to adapt it as they see fit for the benefit of the child.

For more information about **PRUmy child**, please call **03-2116 0228** or visit www.prudential.com.my.

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About Prudential Assurance Malaysia Berhad

Prudential Assurance Malaysia Berhad (PAMB) was established in Malaysia in 1924. For the financial year ended 2009, it achieved a record RM817 million in new business annual premium equivalent (APE), representing a 24% growth on 2008. This new business APE comprised retail



Life Insurance sales and Takaful contributions. Takaful products distributed by PAMB are underwritten by Prudential BSN Takaful Berhad.

As an innovative leading insurer, PAMB serves the savings, protection and investment needs of Malaysians by offering a full range of financial solutions through its 41 branches nationwide. With the backing of 700 employees and over 11,000 agents and Wealth Planners, it is committed to helping people achieve their hopes and dreams for a brighter and financially secure future.

We are a subsidiary of Prudential plc of the United Kingdom. Established in London in 1848, Prudential plc is one of the world's leading retail financial services groups. It provides insurance and financial services through its 4 subsidiaries and affiliates throughout the world. It has been in existence for over 160 years and has £290 billion in assets under management as at 31st December 2009. It is currently Asia's leading European-based life insurer with life and fund management operations in 13 markets.

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This news release is issued by Perception Management Sdn Bhd on behalf of Prudential Assurance Malaysia Berhad. For more information please contact Kelvin Boey or Era at Perception Management on tel: 03-4256-2834/35 OR email at kelvin@perceptionmanagement.com.my / era@perceptionmanagement.com.my