

We do all we can to keep
your loved ones sheltered.

PRUProtect Xtra

Investment-Linked Insurance



PRUDENTIAL

Listening. Understanding. Delivering.



Introducing PRUProtect Xtra

PRUProtect Xtra is a legacy solution using **PRUWealth Plus** as the basic plan. This solution gives you a peace of mind that you can leave behind a fair amount of inheritance for your loved ones and have your liabilities taken care of should any unfortunate events happen. You can be rest assured of the financial security of your loved ones with the following benefits offered by **PRUProtect Xtra**:



Adam has RM500,000 worth of debts to be paid off in 20 years. He needs a plan to ensure his family and debts are well taken care of, hence Adam decides to purchase **PRUProtect Xtra**.

Benefit	If death happens in the first 20 years	If death happens after 20 years
Death Coverage	1 x RM500,000	1 x RM500,000
Accidental Death Benefit	Up to 3 x RM500,000 = Up to RM1,500,000	Up to 3 x RM500,000 = Up to RM1,500,000
Level SA Rider	RM500,000	—
Total Benefit Payable	Up to RM2,500,000	Up to RM2,000,000

Note:

*Assume Basic Unit Account cash value is lower than Basic Sum Assured.

*Investment Unit Account cash value (if any) will be also payable upon death.

*Death Coverage and Accidental Death Benefit payable are subject to terms and conditions.

*Total Benefit Payable is inclusive of Death Coverage and Accidental Death Benefit payable, subject to terms and conditions.





What is PRUWealth Plus?

PRUWealth Plus is an investment-linked insurance plan that offers:

1. High Basic Sum Assured (BSA) from **RM500,000**

Covering event of death & Total and Permanent Disability (TPD).

2. Up to **4X** of death coverage for Accidental Death (AD)¹ event.

 <p>Pays 1X of the death coverage upon death or Total and Permanent Disability (TPD).</p>	 <p>Pays 2X of the death coverage if death is due to accident.</p>
 <p>Pays 3X of the death coverage if death due to accident from commuting in public conveyance, elevator car or due to fire while in a public building.</p>	 <p>Pays 4X of the death coverage if death is due to accident occurring outside of Malaysia.</p>

- 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 benefit are payable upon Life Assured suffering from TPD or AD events prior to the Policy Anniversary of age 70 or expiry of the policy, whichever is earlier.

3. **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 of infectious disease in Category B accordingly that happens before 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

4. 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 following Life Assured's 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.

5. **Entry age** as early as **30 days** after birth.

6. **Option** to extend the coverage to age **100²**.

7. Flexible

Premium amount and payment options of **5, 10, 20 years, or full pay** according to your affordability.

8. Riders

Additional death benefit rider, critical illness riders and payor riders to enhance your protection net.



What are the optional riders?

Additional Death Benefit Rider

PRUWealth Plus takes a step further in your legacy planning by offering Level SA Rider that aims to equip you with higher death coverage at a more affordable premium to meet different needs and leaving a reasonable yet meaningful legacy for your loved one.

Level SA Rider 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 Riders

Ease your mind and focus on your recovery with Crisis Care rider and Crisis Guard rider which offer additional and accelerated lump sum payment benefits respectively upon the diagnosis of any of the covered 43 Critical Illnesses.

Payor Riders

Concerned about your policy when the unpredictable happens? Our payor riders will pay for your policy in the event that death (if applicable), TPD³ or Critical Illness strikes yourself or your covered family members. This will be made possible using our Payor, Parent Payor, and Spouse Payor riders.

If more than one Payor rider is triggered at once, not only will the covered premium of the policy be paid by Prudential, 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 Riders

Make your money work for you by investing regularly with **PRUSaver** or **PRUSaver Kid** riders into any of the 13 types of investment-linked funds for potentially higher returns.

For further details and the full list of benefits regarding the basic plan and riders, please refer to the Sales Illustration and policy contract.

¹Terms and conditions apply. Maximum AD coverage payout is capped at RM2 million for AD claim before age 19.

²Subject to the selected policy term and consent for Extension of Coverage Term is not withdrawn. The policy coverage term and benefits payable shall depend on the policy having sufficient cash value to cover all the policy charges. To ensure sufficient cash value, additional premium is likely required during the extended term.

³TPD coverage is available for the insured life concern 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 Agents or Wealth Planners. We're always here to help.

Important Notes & Disclaimers

- **PRUProtect Xtra** is a package offered using **PRUWealth Plus** 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 page.
- **PRUWealth Plus** 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 this 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, Sales Illustration, and the consumer education booklet on Investment-Linked Insurance, Medical and Health Insurance, and Personal Accident 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.
- **PRUWealth Plus** and its attachable riders (if any) are not Shariah-compliant products.
- While 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 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

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