

**PRU**Lady  
Walks with you throughout  
your life's journey.

Critical Illness Insurance



Listening. Understanding. Delivering.





## **Buying a Property**

Wow! You did it again! You achieved another milestone.

## **Marriage**

It's your big day! Venture into a new journey with your loving spouse.



# **PRU**Lady

walks with you throughout  
your life's journey.



## **Childbirth**

Welcoming a new family member with tears of joy and excitement.

## **Retirement**

Finally, you can relax and enjoy your retirement.



# PRULady understands your needs at different chapters of life.

## PRULady **sees your potential...**

As a woman today, you are independent, wise and possess a great sense of purpose to be in-charge of your own destiny and dreams. You are more educated and have more economic and professional power!

## PRULady **understands your sentiments...**

Love, friendship, and staying with your loved ones are what matter the most. They provide you with great personal fulfillment and joy. You always take the responsibility to create better living for your family!

## PRULady **understands your needs...**

You are paving your own way and defining what your life will be. You may plan to find a soulmate to form a lovely family, or you may decide to be a businesswoman with a great future. Each stage of your life represents a brand new chapter; an experiential transformation. You do your best to make sure everything is well planned, and any possible unfortunate incidents will not deter you from achieving your dreams.

To enjoy your life to the fullest and with peace of mind, you should make a wise decision today to plan ahead, in case of inclement weather, and be prepared for any uncertainties.

PRULady celebrates with you throughout your life's journey and takes away the worry of being a woman.



# » A personalised insurance plan for women from all walks of life.

We understand that every woman is unique in her own way. Therefore, we specially bring to you **PRULady**, which caters to your changing needs at different chapters of your life.

## **PRULady** **benefits at a glance:**

- Covers a wide range of **female-related illnesses** and age-related conditions.
- Covers pregnancy complications and congenital illnesses.
- **Sum Assured Bounce-back Feature** for Female Carcinoma-in-situ.
- **Cash Rewards for Life Change Benefit** at different life events, up to a maximum of **9% of the sum assured** per policy.
- **100% refund of total premiums paid\*** upon maturity.

*\* Please refer to the Benefits page for details of the important features and terms and conditions.*



# » All about PRULady

## What is PRULady?

PRULady is a regular premium, non-participating life insurance plan that provides you with protection against financial impact arising from female illnesses, death or disability up to the Policy Anniversary of age 70 next birthday. In addition, it also pays a Life Change Benefit for various life events. Upon maturity, 100% of the total premiums that you have paid (excluding extra premium charged for sub-standard life and taxes, if applicable) will be refunded to you. Furthermore, it protects all mothers-to-be against pregnancy complications and their child against congenital anomalies.

## Who can take up the plan?

PRULady is for females aged between 17 to 45 years old next birthday.

## How much premium do I have to pay?

Premiums that you have to pay may vary by age and plan chosen, subject to underwriting. Please refer to the Product Disclosure Sheet and Sales Illustration for the premium payable during the policy term.

You must inform us of any change in occupation, avocation or sports activities because it may affect the premiums, terms, conditions and benefits.

## How are the premiums paid?

Premiums shall be paid throughout the policy term. Premiums can be paid yearly, half-yearly, quarterly or monthly via Direct Debit, Credit Card, Cash or Cheque.

## What are the key terms and conditions that I should be aware of?

1. **Grace Period:** If you do not pay your premiums within the one-month grace period and the policy has not accumulated any cash value, your policy may lapse.
2. **Automatic Premium Loan Scheme:** If the policy accumulates sufficient cash value and you are unable to pay premiums, we will automatically pay the premiums on your behalf under the Automatic Premium Loan Scheme. You will continue to enjoy the benefits under the policy. The policy will end when the premium loan plus interest are greater than its cash value.

# » Benefits

Plan	1	2	3	4
Basic Sum Assured	25,000	50,000	75,000	100,000
Death or Total and Permanent Disability (TPD) Benefit	100% of the Basic Sum Assured <sup>1</sup>			
Female-Related Illnesses Benefit i) Female Cancer <ul style="list-style-type: none"><li>• Cancer of the breast, cervix uteri, fallopian tube, ovary, uterus or vagina/vulva; or</li></ul> ii) Systemic Lupus Erythematosus with Severe Kidney Complications	100% of the Basic Sum Assured <sup>1</sup>			
iii) Female Carcinoma-in-situ <ul style="list-style-type: none"><li>• Carcinoma-in-situ of the breast, cervix uteri, fallopian tubes, ovary, uterus, or vagina/vulva</li></ul>	50% of the Basic Sum Assured, claimable once.			
<b>Sum Assured Bounce-back Feature for Female Carcinoma-in-situ: The reduced Basic Sum Assured amount will be reverted to the original Basic Sum Assured after 6 months from the diagnosis date of Carcinoma-in-situ.<sup>2</sup></b>				
Recovery Benefit i) Osteoporotic Fracture; ii) Rheumatoid Arthritis; iii) Facial Reconstructive Surgery due to Cancer or Accident; iv) Skin Grafting due to Burn or Skin Cancer; v) Breast Lumpectomy or Mastectomy due to Carcinoma-In-Situ, Cancer or Accident; vi) Breast Reconstructive Surgery following a Mastectomy due to Carcinoma-In-Situ, Cancer or Accident; or vii) Surgical Removal of Female Reproductive Organ due to Carcinoma-In-Situ, Cancer or Accident.	30% of the Basic Sum Assured per claim  Maximum 2 claims are allowed and only 1 claim per category applies.			
Pregnancy Care Benefit i) Disseminated Intravascular Coagulation (after 7 months of pregnancy); ii) Ectopic Pregnancy; iii) Hydatidiform Mole; iv) Eclampsia; v) Late Miscarriage (after 18 <sup>th</sup> to 28 <sup>th</sup> week of pregnancy); vi) Death of Foetus (after 28 <sup>th</sup> week of pregnancy); or vii) Death of Child (within 30 days of birth).	10% of the Basic Sum Assured, claimable once.			
Baby Care Benefit i) Ventricular Septal Defect requiring surgery; ii) Atrial Septal Defect requiring surgery; iii) Down's Syndrome; iv) Spina Bifida; v) Tetralogy Of Fallot; vi) Cleft Lip and/or Cleft Palate requiring surgery; vii) Transposition of the Great Vessels; or viii) Patent Ductus Arteriosus requiring surgery.	10% of the Basic Sum Assured, claimable once.			
Life Change Benefit i) Marriage; ii) Childbirth; iii) Buy a Property; iv) Retirement; or v) Death of Spouse.	Subject to a maximum of 9% of the Basic Sum Assured; i) 3% of Basic Sum Assured; ii) 3% of Basic Sum Assured per childbirth, claimable up to 3 times; iii) 3% of Basic Sum Assured; iv) Up to 9% of Basic Sum Assured; v) Up to 9% of Basic Sum Assured.			
Money Back Benefit	100% refund of total premiums paid is payable upon maturity (excluding extra premium charged for sub-standard life and taxes, if applicable)			

Notes:

- This policy will terminate after you have made a claim for Death, TPD, Female Cancer or Systemic Lupus Erythematosus with Severe Kidney Complications.
- <sup>1</sup>Upon Death, TPD, Female Cancer or Systemic Lupus Erythematosus with Severe Kidney Complications, if the total premiums paid (excluding extra premium charged for sub-standard life and taxes, if applicable) is more than the Basic Sum Assured, we shall refund the total premiums paid (excluding extra premium charged for sub-standard life and taxes, if applicable) instead of Basic Sum Assured.
- <sup>2</sup>If Death, TPD, Female Cancer or Systemic Lupus Erythematosus with Severe Kidney Complications occurs within 6 months from the diagnosis date of Female Carcinoma-in-situ, the payout will be reduced by 50% of the Basic Sum Assured. If Death, TPD, Female Cancer or Systemic Lupus Erythematosus with Severe Kidney Complications occurs after 6 months from the diagnosis date of Female Carcinoma-in-situ, the payout will be the benefit amount described above.
- Claim on Recovery Benefit, Pregnancy Care Benefit, Baby Care Benefit and Life Change Benefit will **NOT** reduce the Basic Sum Assured.
- Pregnancy Care Benefit and Baby Care Benefit will cease when the Life Assured reaches age 50.
- All events are claimable once only under Life Change Benefit, except for Childbirth. For Retirement or Death of Spouse Benefit, we shall pay 9% of the Basic Sum Assured less any life change benefits paid previously.

## What are the Waiting and Survival periods that I should be aware of?

Benefits	Waiting Period	Survival Period
<b>Female-Related Illnesses Benefit</b> (i) Female Cancer (ii) Systemic Lupus Erythematosus with Severe Kidney Complications (iii) Female Carcinoma-in-situ	(i) 60 days (ii) 30 days  (iii) 60 days	Nil
<b>Recovery Benefit</b> (i) If the conditions, surgical or treatment are due to Cancer or Carcinoma In-situ (ii) Others	(i) 60 days (ii) Nil	(i) 7 days (ii) Nil
<b>Pregnancy Care Benefit</b>	1 year	Nil
<b>Baby Care Benefit</b>	1 year	Nil
<b>Life Change Benefit</b> (i) Death of Spouse (ii) Retirement (iii) Others	(i) No waiting period for Death of Spouse. (ii) Retirement benefit is claimable at the age of 55 and above. (iii) The policy must have continuously been in force for at least 1 year from the effective date or the date it is revived, whichever is later; and a. you have paid at least 2 full years of premiums, before the first claim; b. you have paid at least 4 full years of premiums, before the second claim; and c. you have paid at least 6 full years of premiums, before the third claim.	Nil

Note:

This list is non-exhaustive. Please refer to the Policy Document for the full list of terms and conditions under this policy.

# » Claim Illustration

## Claim scenario 1:

Sally is a 25-year-old female customer. She purchased the **PRULady Plan 2** with a Sum Assured of RM50,000, inception on 1 January 2014.

**1 June  
2016**

... Sally is getting married! As marriage falls under the Life Change Benefit, Sally will be getting a payable amount of RM1,500 (3%)\*.

**1 June  
2017**

... Today, Sally suffers from a late miscarriage. Late miscarriage is included in the Pregnancy Care Benefit, in which the amount payable is RM5,000 (10%)\* from the plan that she has purchased from Prudential.

**1 Sept  
2018**

... Sally's first child was born today! She will receive a payable amount of RM1,500 (3%)\* as child birth is also included in the Life Change Benefit. Unfortunately, her baby is born with cleft lip that requires surgery to fix the cleft. A payable amount of RM5,000 (10%)\* will be given to Sally for her baby's cleft lip and/or cleft palate requiring surgery, which is included in the Baby Care Benefit.

**1 Jan  
2021**

... Sally is finally getting her first property! She will be reimbursed with a payable amount of RM1,500 (3%)\* as buying a property is also included in the Life Change Benefit.

**1 Jan  
2022**

... Today, a year after Sally purchased her first property, she is diagnosed with Female Carcinoma-in-situ<sup>3</sup>. She will receive a payable amount of RM25,000 (50%)\* as Female Carcinoma-in-situ falls under Female-related Illnesses Benefit.

**1 Dec  
2022**

(after 6 months from the diagnosis date of Carcinoma-in-situ)

... Sally's condition gets worse and she is confirmed to be diagnosed with female breast cancer<sup>4</sup>. She will receive a payment amount of RM50,000 (100%)\* as female breast cancer falls under the Female-Related Illnesses Benefit. She will also receive a payable amount from the Recovery Benefit of RM15,000 (30%)\* each that includes both breast lumpectomy or mastectomy and breast reconstructive surgery following a mastectomy.

\* Percentage of Basic Sum Assured

<sup>3</sup> Basic Sum Assured amount will be reverted to the original Basic Sum Assured after 6 months from the diagnosis date of Carcinoma-in-situ.

<sup>4</sup> Upon claims for Female Cancer Benefit, if you have not made the maximum of two claims under the Recovery Benefit, Prudential shall pay you the Recovery Benefit together with the Female Cancer Benefit.



## Claim scenario 2:

Jane is a 35-year-old female customer. She purchased the **PRULady Plan 4** with a Sum Assured of RM100,000, inception on 1 January 2014.

**1 Feb  
2016**

... Jane buys her very own property today. She will receive a payable amount of RM3,000 (3%)\* as buying a property is included as a Life Change Benefit.

**1 Feb  
2034**

... Today is finally the time for Jane to enjoy her life as it is her retirement<sup>5</sup> day. As retirement<sup>5</sup> is a Life Change Benefit, Jane will receive a payable amount of RM6,000 (6%)\*.

**1 March  
2034**

... Jane is diagnosed with Female Carcinoma-in-situ<sup>6</sup> today. She will receive a payable amount of RM50,000 (50%)\* as Female Carcinoma-in-situ<sup>6</sup> falls under Female-related Illnesses Benefit. Due to this, Jane will undergo breast lumpectomy surgery. She will receive a payable amount of RM30,000 (30%)\* as Breast Lumpectomy or Mastectomy falls under the Recovery Benefit.

**1 June  
2034**

(within 6 months from  
the diagnosis date of  
Carcinoma-in-situ)

... Jane is now diagnosed with female breast cancer<sup>7</sup> and is given a payable amount of RM50,000 (50%)\* as a Female-related Illnesses Benefit. She will also receive a payable amount of RM30,000 (30%)\* as breast reconstructive surgery following a mastectomy is included in the Recovery Benefit.

\* Percentage of Basic Sum Assured

<sup>5</sup> For retirement or Death of Spouse Benefit, we shall pay 9% of the Basic Sum Assured less any life change benefits paid previously.

<sup>6</sup> If Female Cancer occurs within 6 months from the diagnosis date of Female Carcinoma-in-situ, the payout will be reduced by 50% of Basic Sum Assured.

<sup>7</sup> Upon claims for Female Cancer Benefit, if you have previously made claim under the Recovery Benefit, as each category is only claimable once, we shall only pay the remaining benefit under the Recovery Benefit, and together with the Female Cancer Benefit.

### Note:

*The above examples are illustrative purposes only. All benefits are subject to waiting periods and survival periods. Please refer to the Policy Document for detailed terms and conditions.*

# » Exclusions

1. We shall not pay any benefit for the death of the Life Assured if it is caused by or is in connection with the Life Assured's suicide within the first year of the effective date of this Policy or the date it was revived, whichever is later. We shall only return all premiums paid for this Policy without interest. We shall also not pay any benefit for the death of the Life Assured's Spouse (under the Life Change Benefit) if it is caused by suicide within the first year of the effective date of this Policy or the date it was revived, whichever is later.
2. We shall not pay any Benefits under this Policy for any condition, illness, injury or event which is caused by or in connection with any of the following:
  - a) Any self-inflicted injury or self-inflicted illness, whether inflicted while sane or insane;
  - b) Any injury or illness caused by war, invasion, act of foreign enemy hostilities, (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in a riot, strike or civil commotion;
  - c) The existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection;
  - d) Any surgery you have chosen to have rather than which is Medically Necessary (whether cosmetic, plastic or otherwise) unless we cover it under this Policy;
  - e) If the Life Assured breaks or tries to break the law, or resist arrest;
  - f) Alcohol or substance abuse or addiction;
  - g) Injuries or sickness arising from professional sports, racing of any kind, scuba-diving, aerial sport activities such as hang-gliding, ballooning, and any other dangerous activities or sports, unless we agree differently in a special endorsement; or
  - h) Nuclear fusion, nuclear fission, nuclear waste or any radioactive or ionizing radiation.
3. We shall not pay the Life Change Benefit for Marriage, Childbirth or Buy a Property unless
  - a) This Policy has been continuously in force for at least one (1) year after the effective date of this Policy or the date it is revived, whichever is later;
  - b) You have paid at least two (2) full years of premiums, before the first Life Change Benefit claim;
  - c) You have paid at least four (4) full years of premiums, before the second Life Change Benefit claim; and
  - d) You have paid at least six (6) full years of premiums, before the third Life Change Benefit claim.
4. We shall not pay any benefit for any pregnancy complications and any congenital anomalies covered under the Pregnancy Care Benefit and Baby Care Benefit respectively if:
  - a) The Life Assured has chosen to have a termination of pregnancy other than for medical reasons; or
  - b) The pregnancy results from fertility treatment, including in-vitro fertilisation.
5. We shall not pay any Benefit under this Policy for:
  - a) Any condition, illness or injury if there was any manifestation, symptom or diagnosis of it before this Policy came into force or when this Policy is not in force;
  - b) Any event which happened before this Policy came into force or when this Policy is not in force; or
  - c) Any condition, disease, illness, injury or event which the Life Assured has ever suffered from before.

**Note:**

*This list is non-exhaustive. Please refer to the Policy Document for the full list of terms and conditions under this policy.*

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION. IT IS IMPORTANT THAT ANY RECEIPT THAT YOU RECEIVE SHOULD BE KEPT AS PROOF OF PAYMENT OF PREMIUMS.

# » Appendix

Annual Premium Rates for PRULady (RM)				
Entry Age Next Birthday	Plan 1	Plan 2	Plan 3	Plan 4
17	437	854	1,276	1,610
18	450	873	1,306	1,649
19	465	892	1,337	1,690
20	482	914	1,371	1,736
21	498	939	1,408	1,783
22	516	968	1,459	1,842
23	535	998	1,510	1,905
24	554	1,026	1,558	1,963
25	574	1,065	1,597	2,023
26	594	1,096	1,640	2,077
27	614	1,132	1,698	2,145
28	633	1,170	1,756	2,219
29	652	1,213	1,820	2,300
30	673	1,259	1,889	2,393
31	694	1,303	1,954	2,470
32	724	1,350	2,028	2,563
33	759	1,408	2,129	2,676
34	798	1,472	2,226	2,799
35	840	1,555	2,333	2,955
36	885	1,656	2,473	3,132
37	935	1,773	2,655	3,359
38	1,001	1,952	2,932	3,709
39	1,092	2,151	3,227	4,095
40	1,193	2,361	3,542	4,486
41	1,291	2,492	3,758	4,782
42	1,364	2,605	3,929	4,996
43	1,435	2,711	4,109	5,219
44	1,510	2,846	4,281	5,435
45	1,531	3,031	4,547	5,760

Note:

The above premium rates are based on standard risk and yearly payment mode.

# » Important Notes

- > **PRULady is not a Shariah-compliant product.**
- > This brochure is for illustrative purposes only. You are advised to refer to the Product Disclosure Sheet and Sales Illustration before purchasing the plan, and to refer to the terms and conditions under this plan in the Policy Document for details of the important features of the plan.
- > You should assess the affordability and suitability of the product 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 in making an informed decision.
- > There is a free-look period of 15 days after the delivery of your policy to allow you to review and ensure that it meets your needs. If the policy is cancelled within this period, we will refund you the premiums you have paid, including taxes (if any) less medical expenses incurred (if any).
- > If you cancel the policy, you may not obtain the full value of the amount you have paid. Upon surrender, this plan will cease.
- > Non-payment of premiums may cause this policy to lapse.
- > Premiums in respect of basic coverage for Death/TPD, and the Life Change Benefit are guaranteed. However, we reserve the right to revise the premium in respect of other benefits if the actual claims experience is worse than expected, by giving at least a 90-day prior notice before taking effect on the following policy anniversary. In the event of revision of the premiums, we will also provide you the following options:
  - a) You may pay the same premium but there will be a reduction in the Amount of Benefit for all Benefits; or
  - b) You may remove the Female-Related Illnesses Benefit, Recovery Benefit, Pregnancy Care Benefit and Baby Care Benefit. Should you decide to take this option, we shall change the premium payable and the Amount of Benefit for the Money Back Benefit.In the event of (a) or (b) above, we shall notify you of the changes and pay you the Surrender Value (if any) due to changes in the Benefits. The new premium payable, Benefits and Surrender Value (whichever is applicable) shall take effect on the next Policy Anniversary from the date we receive your notification.
- > Prudential Assurance Malaysia Berhad (PAMB) is an insurance company licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia (BNM).

## 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).

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