

# PRUGrowth

The plan that *grows with you*



PRUDENTIAL

Listening. Understanding. Delivering.



The benefit(s) payable under eligible certificate/policy is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact Prudential Assurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

Prudential Assurance Malaysia Berhad  
198301012262 (107655-U)  
Member of PIDM



If you follow your  
**DREAMS** in life,  
where would they  
lead you?

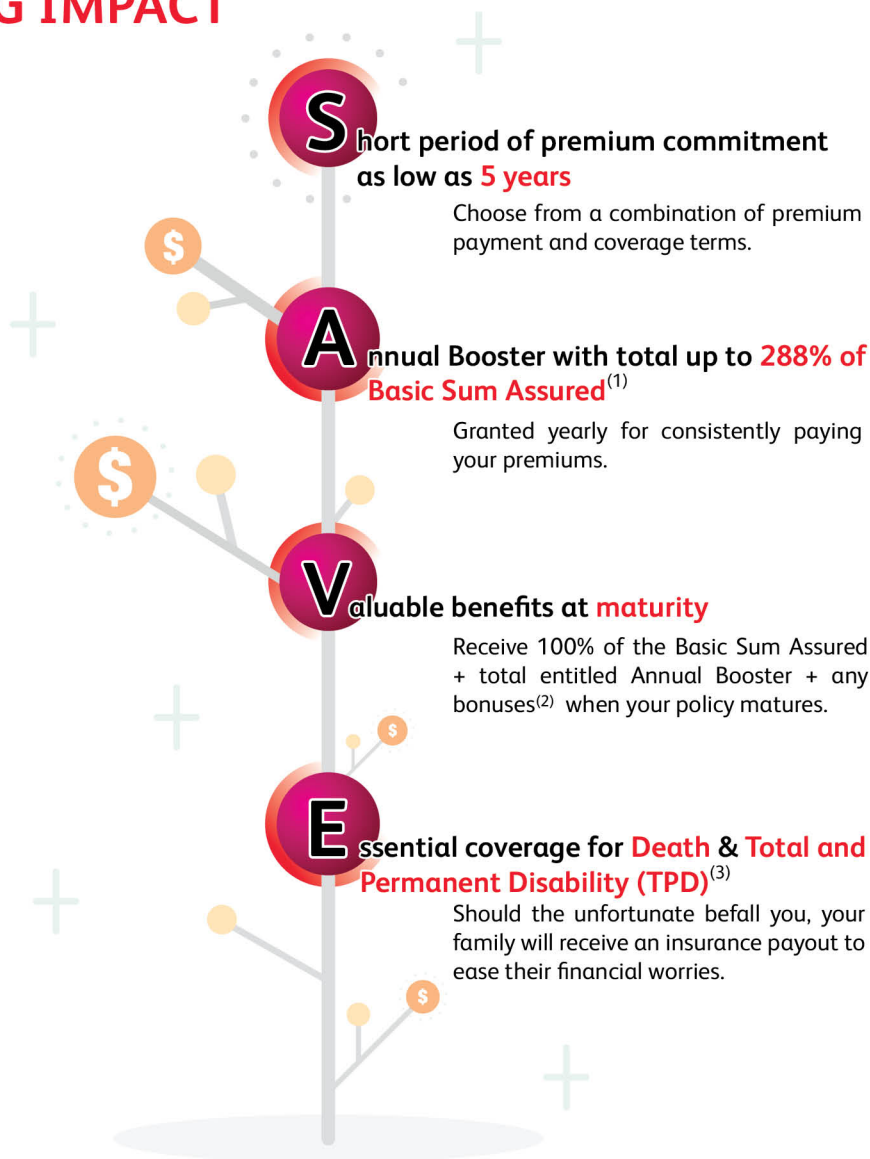
Achieving  
your  
personal  
**GOALS**

The  
**SUCCESS**  
of your children

Enjoying a  
**STABLE  
FUTURE**  
with your  
loved ones



# Small Steps BIG IMPACT



<sup>(1)</sup> If you select 30 years of policy term, the total entitled Annual Booster at maturity comprises 288% of the Basic Sum Assured.

<sup>(2)</sup> Bonuses consist of Terminal Bonus and Compound Reversionary Bonus and will be paid as a lump sum upon Death, Total and Permanent Disability (TPD) before policy anniversary date when the Life Assured is age 70, surrender or maturity. These bonuses are not guaranteed and will depend on the actual operating and investment results experienced by Prudential's participating life fund.

<sup>(3)</sup> Total and Permanent Disability (TPD) Benefit expires at the policy anniversary date when the Life Assured is age 70.

A close-up photograph of a person's hand sowing small, round, yellow seeds into dark, rich soil. The hand is positioned in the upper right, with seeds falling from the palm towards the bottom center. The soil is textured and appears to be in a garden or field setting.

Take the  
first step to  
achieving  
your dreams  
**TODAY**

### **PRUGrowth**

**Building up your savings is worth the effort. It gives you a sense of security and helps you achieve the life you desire.**

**PRUGrowth** is an insurance plan that helps you grow your savings by rewarding you with a yearly entitlement of Annual Booster when you commit to paying your premiums regularly. You can opt for payment term as short as 5 or 10 years, and choose from 3 different coverage terms from 15 to 30 years.

Secure your saving **growth** with Annual Booster, while enjoying the benefits of insurance coverage.



**S**hort  
period of premium  
commitment as  
low as **5 years**

"I wish to pay my premiums for \_\_\_\_ years to enjoy \_\_\_\_ years of insurance coverage."

Enjoy the flexibility to choose your preferred premium payment term and coverage term with **PRUGrowth!**



#### 5 PAY 15

5 years premium payment term with 15 years insurance coverage term.

#### 5 PAY 20

5 years premium payment term with 20 years insurance coverage term.

#### 10 PAY 20

10 years premium payment term with 20 years insurance coverage term.

#### 10 PAY 30

10 years premium payment term with 30 years insurance coverage term.



**A**nnual  
Booster with total  
up to **288% of Basic  
Sum Assured<sup>(4)</sup>**

"I wish to receive **loyalty rewards** from continuous commitment in savings. The longer I save, the more the loyalty rewards will be granted!"

#### What is Annual Booster?

You will be granted Annual Booster annually to boost your Death/Total and Permanent Disability (TPD)<sup>(5)</sup>/Surrender/Maturity Benefit.

Once granted, the Annual Booster amount is guaranteed and will be payable if you keep your policy until maturity or on earlier Death/Total and Permanent Disability (TPD)<sup>(5)</sup> before policy anniversary date when the Life Assured is age 70. Upon surrender, policyholder will not receive the full amount of the Annual Booster. Guaranteed Surrender Value includes surrender value of the entitled Annual Booster.

*Note: the Annual Booster is not allowed to be withdrawn throughout the policy term.*

POLICY YEAR		5 PAY 15	5 PAY 20	10 PAY 20	10 PAY 30
% of Basic Sum Assured (BSA)	1 – 6	6% of BSA p.a.	6% of BSA p.a.	6% of BSA p.a.	6% of BSA p.a.
	7 – 12	8% of BSA p.a.	8% of BSA p.a.	8% of BSA p.a.	8% of BSA p.a.
	13 – 15	18% of BSA p.a.	8% of BSA p.a.	8% of BSA p.a.	8% of BSA p.a.
	16 – 17		8% of BSA p.a.	8% of BSA p.a.	8% of BSA p.a.
	18 – 19		18% of BSA p.a.	8% of BSA p.a.	8% of BSA p.a.
	20		28% of BSA p.a.	8% of BSA p.a.	8% of BSA p.a.
	21 – 27			8% of BSA p.a.	8% of BSA p.a.
	28 – 30			28% of BSA p.a.	28% of BSA p.a.
TOTAL		138% of BSA	188% of BSA	288% of BSA	288% of BSA

<sup>(4)</sup> If you select 30 years of policy term, the total entitled Annual Booster at maturity comprises 288% of the Basic Sum Assured.

<sup>(5)</sup> Total and Permanent Disability (TPD) Benefit expires at the policy anniversary date when the Life Assured is age 70.

<sup>^</sup> Accidental Death Benefit expires at the policy anniversary date when the Life Assured is age 70.



# V

## aluable benefits from maturity



“How much could I gain when my policy matures?”

## MATURITY =



## What types of bonuses<sup>(6)</sup> will you enjoy?

**Terminal Bonus:** This is a non-guaranteed bonus which may be payable when your policy ends – upon Death/TPD<sup>(5)</sup>, maturity, or if you choose to surrender your policy.

### Compound Reversionary Bonus (CRB):

This is a non-guaranteed bonus which is allocated and added to the sum assured of a participating policy, usually on an annual basis. The amount of bonus is not guaranteed and will depend on, among other factors, the actual operating and investment performance of the participating life fund. The declared bonus will be payable in full if the Life Assured suffers from Total and Permanent Disability (TPD)<sup>(5)</sup> prior to the policy anniversary date before the Life Assured is age 70 next birthday, upon death during the policy term or at the maturity date, whichever is earlier. If you choose to terminate your policy early, e.g. surrender your policy or convert your policy, you may not receive the full amount of the CRB declared.

# E

## ssential coverage for Death & Total and Permanent Disability (TPD)<sup>(5)</sup>



“On top of a disciplined savings plan, I would like to have some essential insurance coverage.”



In the event of Death or TPD<sup>(5)</sup> of the Life Assured for the first 2 policy years, the higher of the following shall be payable:

100% of total premiums paid for basic plan (inclusive of loading, if any);

OR

Guaranteed Surrender Value **PLUS** any entitled Annual Booster **PLUS** bonuses<sup>(6)</sup> on death (if any).



In the event of Death or TPD<sup>(5)</sup> of the Life Assured from the 3rd policy year onward, the higher of the following shall be payable:

110%/105%<sup>(7)</sup> of total premiums paid for basic plan (inclusive of loading, if any);

OR

Basic Sum Assured **PLUS** entitled Annual Booster **PLUS** bonuses<sup>(6)</sup> on death (if any);

OR

Guaranteed Surrender Value **PLUS** bonuses<sup>(6)</sup> on surrender (if any).



In the event of accidental death, the following Accidental Death Benefit will be paid in addition to the death coverage:

1x

of the Basic Sum Assured upon death due to accident<sup>^</sup>.

2x

of the Basic Sum Assured upon death due to accident<sup>^</sup> from commuting in public conveyance, an elevator car or due to fire while in a public building.

3x

of the Basic Sum Assured upon death due to accident<sup>^</sup> occurring outside of Malaysia.

<sup>(6)</sup> Bonuses consist of Terminal Bonus and Compound Reversionary Bonus and will be paid as a lump sum upon Death, Total and Permanent Disability (TPD) before policy anniversary date when the Life Assured is age 70, surrender or maturity. These bonuses are not guaranteed and will depend on the actual operating and investment results experienced by Prudential's participating life fund.

<sup>(7)</sup> 110% for entry age 1 to 50; 105% for entry age 51 to 60.

# How **PRU**Growth works?



James, aged 35, is a married man with a stable career. His new goal in life is to provide the best for his loved ones. He purchases **PRUGrowth**, an insurance plan that can help him grow his savings.



With an annual premium of **RM4,655** payable for 10 years, this plan provides James with 30 years of insurance coverage with a Basic Sum Assured<sup>(8)</sup> (BSA) of **RM15,000**.



The plan will also grant James with Annual Booster each year, total of up to **288% of BSA<sup>(9)</sup>**. The granted Annual Booster range is from **RM900** to **RM4,200** at the end of each policy year. These Annual Booster amounts are guaranteed and will be payable if he keeps the policy until maturity or on earlier Death/TPD.

With the insurance coverage provided by **PRUGrowth**, should James suffer from TPD at Policy Year 15 and is no longer able to provide financial support for his family, he will receive a lump sum benefit of **RM57,889<sup>(10)</sup>** that could ease his family's financial burden. The amount consisting of guaranteed benefit of **RM51,208** and non-guaranteed benefit of **RM6,681**.

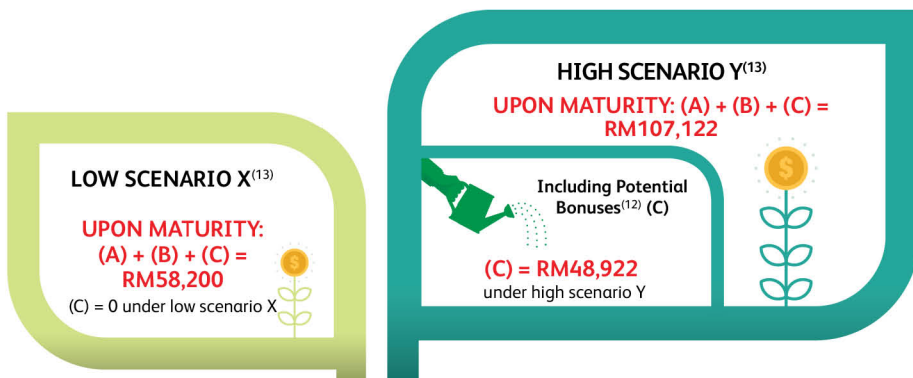


Upon maturity of his policy, if no TPD or Death claim has been made, he may receive **RM107,122<sup>(11)</sup>**, consisting of **RM15,000** from BSA and **RM43,200** from the total entitled Annual Booster as well as potential bonuses of **RM48,922** available on maturity. The money received upon maturity can be used to do anything he loves the most.






*Note: The above example is for illustrative purposes only. The calculation above is based on Age 35, Male Non-Smoker, 10 Pay 30, with Basic Sum Assured of RM15,000 and with the assumption of Participating Life Fund earning 5% every year.*





ANNUAL BOOSTER <b>288%</b> of Basic Sum Assured (BSA) <b>RM43,200 (B)</b>	Year: 01 – 06	6% of BSA p.a	RM900 X 6 years = RM5,400
	Year: 07 – 27	8% of BSA p.a	RM1,200 X 21 years = RM25,200
	Year: 28 – 30	28% of BSA p.a	RM4,200 X 3 years = RM12,600
<b>BASIC SUM ASSURED – RM15,000 (A)</b>			

## SAVE MORE with Yearly Premium method!

Yearly Direct Debit/Credit Card	Yearly Cash/Cheque	Monthly Direct Debit/Credit Card	Monthly Cash/Cheque
 <b>RM46,552.50</b> RM4,655.25 X 10 years		<b>RM47,484.00</b> RM395.70 X 12 months X 10 years  <b>PAY MORE*</b> RM931.50 	<b>RM49,158.00</b> RM409.65 X 12 months X 10 years  <b>PAY MORE*</b> RM2,605.50 
	*Compared to Yearly Premium method		
	<b>10 YEARS PREMIUM</b>		

<sup>(8)</sup> The Death/TPD benefit is not solely based on the Basic Sum Assured. Please refer to the “Essential coverage for Death & Total and Permanent Disability (TPD)” column for more details.

<sup>(9)</sup> If you select 30 years of coverage term, the total entitled Annual Booster at maturity comprises 288% of the Basic Sum Assured.

<sup>(10)</sup> The projected TPD Benefit at Year 15 is based on high scenario assuming the participating life fund earns 5% (gross of tax and expenses) every year. Under low scenario assuming the participating life fund earns 2% (gross of tax and expenses) every year, the projected TPD Benefit at Year 15 will be **RM51,208**, consist of guaranteed benefit only.

<sup>(11)</sup> The projected Maturity Benefit is based on high scenario assuming the participating life fund earns 5% (gross of tax and expenses) every year. Under low scenario assuming the participating life fund earns 2% (gross of tax and expenses) every year, the projected Maturity Benefit will be **RM58,200**, consisting of guaranteed benefit only. Bonuses consist of Terminal Bonus and Compound Reversionary Bonus and will be paid as a lump sum upon Total and Permanent Disability (TPD) before policy anniversary date when the Life Assured is age 70, death, surrender or maturity. These bonuses are not guaranteed and will depend on the actual operating and investment results experienced by Prudential's participating life fund.

<sup>(12)</sup> The illustrations of Non-Guaranteed benefits have been prepared on two hypothetical investment scenarios.

a. Scenario X = Assumes the participating life fund earns 2% every year

b. Scenario Y = Assumes the participating life fund earns 5% every year

<sup>(13)</sup> The two rates are used purely for illustrative purposes to show the variability of non-guaranteed benefits under the different investment scenarios and are NOT GUARANTEED. They do not represent upper and lower limits on the investment performance of the participating life fund, and are not the returns earned on the actual premiums paid for the life insurance product.

# Enhance your protection with OPTIONAL RIDERS

## PRUWaiver



Ensures continuous **PROTECTION** without the need to pay all future premiums if the **LIFE ASSURED** is diagnosed with Critical Illness.

## Spouse Waiver



Ensures the **LIFE ASSURED** will continue to be protected without the need to pay all future premiums if the spouse (Insured Life for this rider) suffers from TPD<sup>(15)</sup>, dies or is diagnosed with Critical Illness, whichever is earlier.

## Parent Waiver



Ensures the **LIFE ASSURED** will continue to be protected without the need to pay all future premiums up to policy anniversary date before the Life Assured attains age 25 or the end of the premium payment term (whichever is earlier), should the parent (Insured Life for this rider) suffers from TPD<sup>(15)</sup>, dies or is diagnosed with Critical Illness, whichever is earlier.



# Kickstart your savings with 3 SIMPLE STEPS



**Step 1**  
Select your  
Coverage Amount

Min. Sum Assured  
of RM10,000



**Step 2**  
Select your  
Preferred Options

5 Pay 15, 5 Pay 20  
10 Pay 20 & 10 Pay 30



**Step 3**  
Select your Riders  
(optional)

PRUWaiver, Spouse or  
Parent Waiver



## Upon Maturity

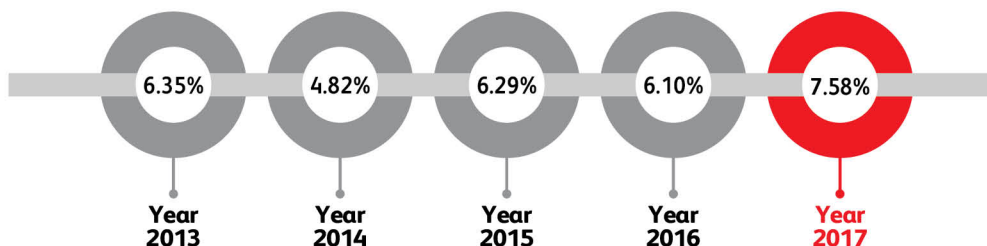
100% of Basic Sum  
Assured  
+  
Total entitled Annual  
Booster  
+  
Any bonuses<sup>(14)</sup>  
on maturity

<sup>(14)</sup> Bonuses consist of Terminal Bonus and Compound Reversionary Bonus and will be paid as a lump sum upon Death, Total and Permanent Disability (TPD) before policy anniversary date when the Life Assured is age 70, surrender or maturity. These bonuses are not guaranteed and will depend on the actual operating and investment results experienced by Prudential's participating life fund.

<sup>(15)</sup> Total and Permanent Disability (TPD) Benefit expires at the policy anniversary date when the Life Assured is age 70.

# Most Frequently Asked Questions

How was the past performance of the participating life fund?



The past investment performance of the fund is not an indication of its future performance. This is strictly the investment performance of the participating life fund, and not the returns earned on the premiums. The actual returns earned on premiums at maturity/surrender will be lower due to cost of insurance and expenses. Rates shown above are gross of tax and expenses.

## What is PRUGrowth?

It is a limited pay anticipated participating endowment plan that offers a combination of protection and savings.



## Am I **eligible** for this plan?

Sure, if you are aged between 14 days to 60 years, subject to expiry age 80.

## How much **Basic Sum Assured** can I go for?

You can set it to as low as RM10,000 or opt for a higher coverage amount (subject to underwriting).

## How much **premium** do I need to pay?

The premium you pay depends on your entry age, your chosen Basic Sum Assured, premium payment term, policy term and optional riders (if any).



## How to qualify for **Large Sum Assured Discount**?

Large sum assured discount is applicable to Basic plan only for Basic Sum Assured equal or larger than RM20,000.

## Can I **surrender** the policy at any time?

You can surrender your policy at any time. However, if you cancel the policy in the early years, you will not receive the full value of the premium you have paid and the full amount of the Annual Booster that you entitled. Upon surrender, a surrender value will be payable and all the benefits under this plan will cease.







For more information, visit our website at [www.prudential.com.my](http://www.prudential.com.my) or contact one of our friendly Prudential Wealth Planners. We're always here to help.

## Important Notes & Disclaimers

- > This brochure is for illustrative purposes only. You are advised to refer to the PRUGrowth Product Disclosure Sheet and Product Illustrations 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.
- > You should satisfy yourself that this product will best serve your needs. You should also satisfy yourself 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.
- > Premium rates for the basic plan are guaranteed. However, premium rates for the optional riders are not guaranteed. Prudential reserves the right to revise the premium rates for the optional riders at policy anniversary by giving a 90-day prior notice.
- > There is a free look period of 15 days after the date of delivery of your policy, to allow you to review if the product meets your needs. If the policy is cancelled within the free look period, we will refund to you the premiums that you have paid less any medical fee incurred.
- > If death was due to suicide within one year from the effective date of the policy or the date of policy revival, whichever is later, all premiums paid (excluding taxes, if any) will be refunded without interest. Please refer to the Policy Document, Product Disclosure Sheet and Product Illustrations for the full list of exclusions under this policy.
- > The benefits are subjected to exclusions, please refer to the exclusion clauses in the Product Disclosure Sheet and Product Illustrations. You may refer to the policy document for the full list of exclusions.
- > It is important that any receipt that you receive should be kept as proof of payment of premiums.
- > In the event that you do not pay your premium due within one month of grace period, then the amount of cash value available will be used to pay for your premium through Automatic Premium Loan at the prevailing interest rate, as determined by Prudential. If the cash value is insufficient to pay for such outstanding premiums or other debts with Prudential, then your policy will lapse.
- > Any age reference shall be on the basis of Age Next Birthday.
- > In the event that there shall be any conflict or inconsistencies between the English, Bahasa Malaysia and Chinese versions of the brochure and for the purpose of interpretation, the English language version of the brochure shall prevail.
- > PRUGrowth is not a Shariah-compliant product.
- > Prudential Assurance Malaysia Berhad (PAMB) is an insurance company licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.