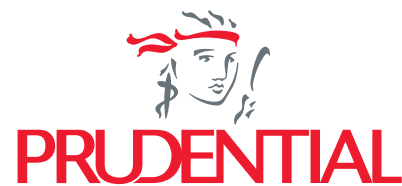


Exclusive Privileges

PRUPrestige

A by-invitation-only program tailored for Prudential's highly-recognised, distinguished group of customers.



Listening. Understanding. Delivering.

PRU *Prestige*

Membership Privileges



Exclusive underwriting lane
for you from your second
policy onwards with our
Special Underwriting Privileges



Special Hospital Benefits
provide you with the comfort
you need when you're not at
your best



Other Exciting Privileges
exclusively for PRUPrestige
members

Special Underwriting Privileges

Your protection should change according to your life milestones. Apply for your next insurance policy with our exclusive financial underwriting guidelines.



Financial Table

Higher Non-Financial Limit (NFL) for personal cover - up to RM3 million

Total Sum at Risk (RM)	Personal Cover
Up to 2,000,000	No additional requirements
2,000,001 - 2,500,000	No requirements for PRUPrestige members
2,500,001 - 3,000,000	No requirements for PRUPrestige members
3,000,001 - 4,000,000	Financial Questionnaire - Personal Cover
4,000,001 - 5,000,000	Financial Questionnaire - Personal Cover, Proof of Income e.g. Income tax for current & previous 2 years and/or Audited Reports and Accounts
> 5,000,000	Each case will be considered on its own merit

Financial Underwriting - Non-income earner group

Higher Max Sum Assured limit for non-income earner - up to RM3.5 million

Non-income Group	Total Sum at Risk (RM)	Financial Underwriting
Juvenile (age 1-18)	Up to 750,000	No requirements
	750,001 - 3,000,000/*3,500,000	Subject to parents/siblings with similar coverage
	> 3,000,000/*3,500,000	No further coverage
Adult Student (age 19 - 23)	Up to 750,000	No requirements
	750,001 - 3,000,000/*3,500,000	Subject to parents/siblings with similar coverage
	> 3,000,000/*3,500,000	No further coverage
Housewife	Up to 750,000	No requirements
	750,001 - 3,000,000/*3,500,000	Subject to spouse with similar coverage
	> 3,000,000/*3,500,000	Up to 50% of spouse's coverage
Retirees	Up to 750,000	No requirements
	750,001 - 3,000,000/*3,500,000	30% of net worth

*Special Underwriting Privileges for **PRUPrestige** Members

Note: The **PRUPrestige** Special Underwriting Privileges are offered to **PRUPrestige** members at the sole discretion of PAMB. We reserve the right to amend and/or change the offer at our absolute discretion without prior notice given.

Special Underwriting Privileges

Enhance your protection needs with our exclusive relaxation of the medical underwriting guideline which is available specially for PRUPrestige members only.



Medical Report

Medical report validity increases from current 1 year to 1.5 years.

Criteria:



Applicable up to age 45 and standard lives only.



Maximum Critical Illness cover up to RM2 million.



Applicant has undergone full routine requirements with Prudential Assurance Malaysia Berhad (PAMB)'s panel labs.



For existing applicants who were accepted based on the personal health screening report, PAMB will need to ensure that the health screening done is comprehensive enough and not lesser than the routine medical screening. In the event the health screening done is not comprehensive enough, PAMB will need to obtain the balance of the medical report.

Note: The PRUPrestige Special Underwriting Privileges are offered to PRUPrestige members at the sole discretion of PAMB. We reserve the right to amend and/or change the offer at our absolute discretion without prior notice given.

Special Hospital Benefits

Special Hospital Benefits provide you with the comfort you need when you are not at your best.



Appointment arrangement



Valet parking at the hospital



Auto upgrade to luxury suites (subject to availability)



Hassle free admission & discharge



Fruit basket



Discount on health screening



Butler service



Concierge services such as usher/porter service

Note: Room upgrade is eligible to policies with Room & Board RM300 and above.

PRUPrestige Panel Hospitals

Parkway Pantai Group

- Pantai Hospital
- Gleneagles KL
- Gleneagles KK
- Gleneagles Penang

Ramsay Sime Darby Group

- Ara Damansara Medical Centre
- ParkCity Medical Centre
- Subang Jaya Medical Centre

Other Panel Hospitals

- Sunway Medical Centre
- Mahkota Medical Centre
- Borneo Medical Centre Kuching

PRUPrestige Hospital Benefits are subject to the facility/services provided by respective hospitals and may vary from time to time.

For more information, check out the details in your PRUPrestige mobile app or visit <https://www.prudential.com.my/en/claims-and-support/pruprestige/>

Rewards, Benefits and Other Privileges

Enjoy other privileges, rewards and exclusive benefits for PRUPrestige members at our branches, or via PRUPrestige mobile app.

Rewards and Benefits



Merchant Discount

(Food & Beverages, Hotels, Shopping/Retail Outlets)

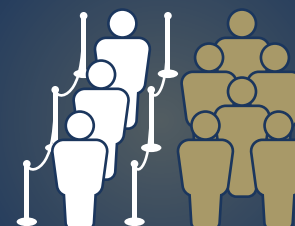
Check out updates via PRUPrestige mobile app from time to time

Exclusive Events Invitation



Priority Queue

PRUPrestige members can enjoy shorter waiting time with the priority queue when they walk into any of our specially selected branches below:



- | | | | | |
|-------------------|--------------------|--------------------------|-----------------|-----------------|
| • Alor Setar | • Kajang | • Kuantan | • Penang KWSP | • Seremban |
| • Batu Pahat | • Kemaman | • Kuching | • PJ33 | • Sibu |
| • Bayan Baru | • Klang | • Menara Prudential, TRX | • Puchong | • Skudai |
| • Bintulu | • Kluang | • Melaka | • Raub | • Southkey |
| • Damansara Intan | • Kota Bharu | • Miri | • Sandakan | • Sungai Petani |
| • Ipoh | • Kuala Terengganu | • Muar | • Seberang Jaya | • Taman Sea |



PRUPrestige Dedicated Careline 03-2771 2488

Stay with us as PRUPrestige Member to enjoy the special privilege services and more benefits!

Membership Eligibility

A minimum aggregated annual premium of RM25,000 excluding PRUSaver (Applicable to Assured only) from either:

- Regular premium; or
- A combination of single premium (10% of the premium amount up to a maximum of RM12,500) and regular premium.

For more information, check out the details in your PRUPrestige mobile app or visit <https://www.prudential.com.my/en/claims-and-support/pruprestige/>

Important Notes & Disclaimers

PRUPrestige is a privileged programme managed and operated by Prudential Assurance Malaysia Bhd (PAMB). This is a by invitation only to individuals that fulfill the qualifying criteria. PAMB reserves the right to change the qualifying criteria at any time without prior notice. PAMB reserves the right to grant, revoke or refuse membership at its sole and absolute discretion. This membership is non-transferable and each member can only hold one membership at one time. The provision of benefits, products and services by the partners to members is solely between the partners and members, and members may be liable to pay for such benefits, products or services. PAMB is not a party to such transactions and does not in any way owe any contractual or any other duty or obligation to the members. Any age references shall be on the basis of Age Next Birthday. Please refer to our full set of terms and conditions at <http://www.prudential.com.my>.