We do protection with easy enrolment to give you a secure tomorrow.

PRUEasy Protect

An easy path towards a protected future

Protection Insurance

PRUDENTIAL

Listening. Understanding. Delivering.

As you go through different stages of life, your responsibilities and needs may change and evolve. Therefore, it is crucial to have life insurance that protects you and your loved ones should life take an unexpected turn.

It is a common misconception that purchasing life insurance becomes more difficult as you grow older. Fortunately, this could not be further from the truth. Introducing **PRU**Easy Protect, an easy path towards a protected future for you and your loved ones. This product can be creditor proof[1] and hence ensures that your loved ones are financially secure if the unexpected happens. Now, everyone can enjoy insurance protection.

Essential life protection to safeguard you and your loved ones.

Assurance of Guaranteed Premium and Maturity Benefit.

Simple enrolment with no underwriting required for coverages up to RM300,000.

You deserve peace of mind: enjoy long-term coverages (up to age 80) with short-term premium commitment (5 or 10 years).

Death[2] or Total and Permanent Disability[3] (TPD) coverage

Coverages equivalent to higher of Basic Sum Assured (BSA) or up to 110%[4] of total premium paid[5].

Additional Accidental Death (AD) coverage

On top of Death coverage, this plan offers additional Accidental Death coverage up to 150%[6] of BSA.

Guaranteed Maturity Benefit

Money-back guarantee equivalent to 100% total premium paid[5] upon maturity.

Please refer to the next page for Notes.

Notes: [1]Creditor proof means the creditors will not be able to directly claim the monies payable on death to pay off debts. This only applies to your policy if you are a non-Muslim insuring your own life and named your spouse, children, or parent (if no spouse or child at the time of nomination) as nominees. These nominees will then receive the monies as beneficiaries. For Muslims, the policy monies shall be distributed according to Islamic Law.

[2]For death due to non-accidental causes in the first two years from the effective date of policy or the date of policy revival, whichever is later, all premiums paid (excluding taxes, if any) will be refunded without interest.

[3]TPD benefit is payable in the event of the Life Assured suffering from TPD prior to the Policy Anniversary of age 70 of the policy. TPD benefit is not payable if the disability is directly or indirectly caused by non-accidental causes in the first two years from the effective date of policy or the date of policy revival, whichever is later.

[4]110% for entry age 55 and below/100% for entry age 56 and above.

[5]Excluding taxes, if any.

[6]150% if Accidental Death happens before the Policy Anniversary of the Life Assured's age of 70/100% if Accidental Death happens on or after the Policy Anniversary of the Life Assured's age of 70.

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

Important Notes and Disclaimer:

- **PRU**Easy Protect is a regular premium whole life non-participating insurance underwritten by Prudential Assurance Malaysia Berhad ("PAMB") 198301012262 (107655-U), which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.
- Buying life insurance is a long-term financial commitment. You should satisfy yourself that the policy will best serve your needs and that the premium payable under the policy is an amount that you can afford. To achieve this, we recommend that you speak to your Prudential 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 **PRU**Easy Protect Product Disclosure Sheet, Sales Illustration and the *insuranceinfo* booklet on Life Insurance before purchasing a policy, and to refer to the terms and conditions in the policy document for details of the features and benefits, exclusions and waiting periods 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 premiums and taxes (if any) that you have paid.
- Any age references shall be on the basis of Age Next Birthday.
- 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 PAMB. If cash value is insufficient to pay for such outstanding premiums or other debts with PAMB, then the policies will lapse.
- You can surrender the policy at any time. However, if you terminate the policy in the early years, you may get back less than the amount you have paid in. Upon surrender, a surrender value will be payable and all the benefits under this policy will be terminated.
- **PRU**Easy Protect is not a Shariah-compliant product.
- 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.

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) or call PIDM toll-free line (1-800-88-1266).

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