

**We do** protection for what  
matters most to you.

**PRUBiz Protect**

Build a safe future for your family as you protect your business

Investment-Linked Insurance



**PRUDENTIAL**

Listening. Understanding. Delivering.



# Introducing PRUBiz Protect

## Are you a young entrepreneur and businessperson?

Thinking about starting a family or setting up your own business? Are you currently dealing with more complex financial situations like household debt, mortgage and business debts or liabilities? What can you do to protect your loved ones and reduce their financial burden of repaying loans, business debts and liabilities of your business, should any unfortunate event happen to you?

With PRUBiz Protect, you can get protection with affordable premium from as low as RM120\* per month. Through Protect Booster, you have the flexibility to choose your preferred protection amount and coverage term that corresponds with your short-to-medium term liabilities and commitments. PRUBiz Protect comes with the elements of insurance protection through accidental and payor riders. This insurance plan can also boost up your current safety net and give you the peace of mind that your loved ones are protected and there's enough funds to keep the business going.

\*Monthly premium quoted above is based on age 20, occupation class 1, Male Non-Smoker, Policy Term of age 70 with auto-extension<sup>^</sup>, and 100% PRULink Managed Fund II.

<sup>^</sup>This product comes with Extension of Coverage Term to extend the term of basic plan and rider(s) (if applicable) up to the Policy Anniversary of Life Assured's age 100 or the rider's maximum coverage term, whichever is earlier. Unless you change the applicability of Extension of Coverage Term, policy will be auto extended as long as it has sufficient value of units to be deducted to pay for the relevant charges, fees and taxes during the extended term. To ensure sufficient value of units, additional premium is likely required during the extended term.

## Key features of Protect Booster

Under PRUBiz Protect, Protect Booster provides you with the extra death coverage you need to ensure your business stays protected without compromising your loved ones' well-being.

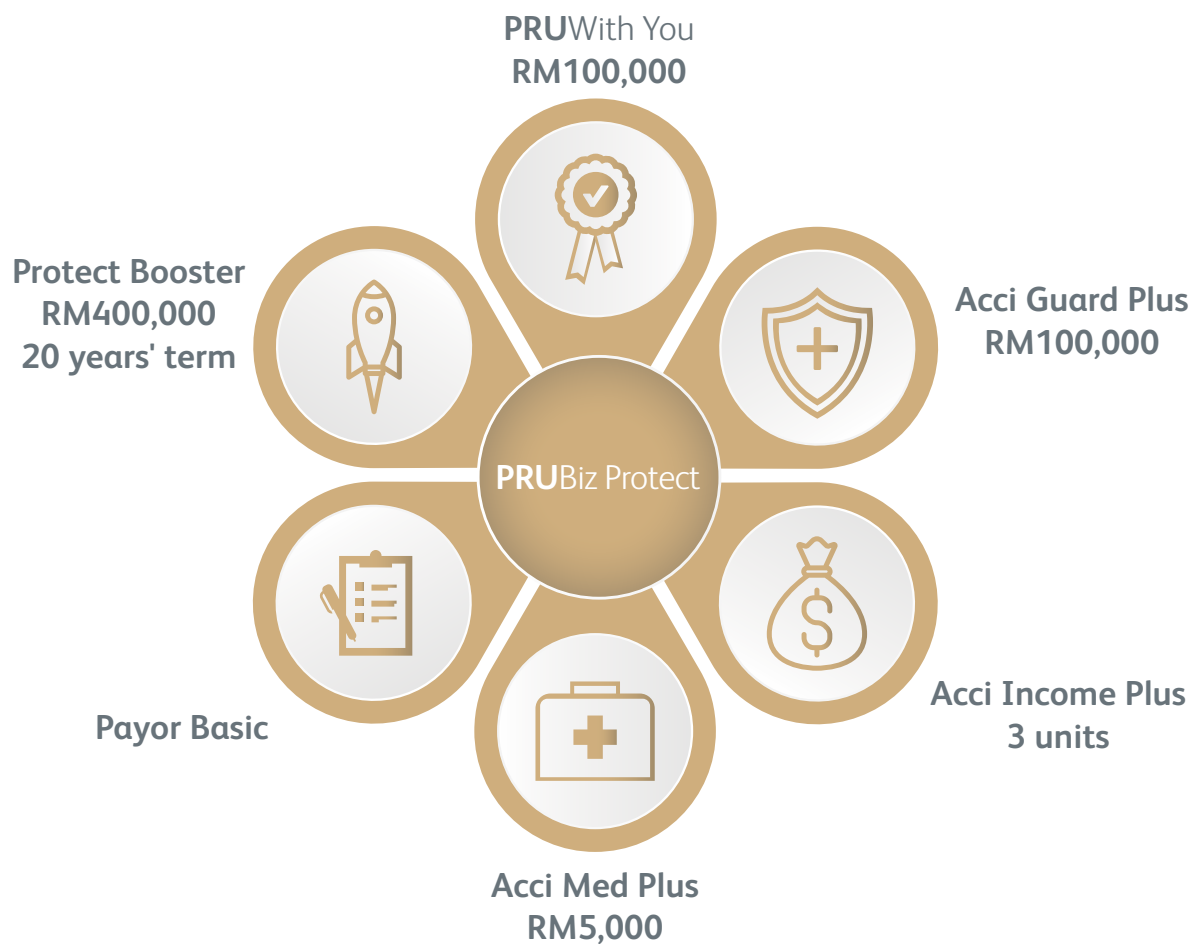
- 1. Enjoy extra protection with a minimum sum assured of **RM100,000**.
- 2. Choose from a selection of coverage terms of **5, 10, 20 or 30 years** to match your short-to-medium term liabilities or financial commitment.
- 3. Enjoy up to **20% discount<sup>1</sup>** on your PRUWith You and Protect Booster insurance charges:

Total PRUWith You and Protect Booster Coverage	Discount on insurance charges
RM100,000 to RM199,999	10%
RM200,000 and above	20%

- 4. Guaranteed rates of insurance charge.
- 5. Entry age as early as **14 weeks** into pregnancy and enjoy protection from age 1 onwards<sup>2</sup>, subject to juvenile lien.

<sup>1</sup>Discount on insurance charges applies when the aggregated sum assured of PRUWith You and Protect Booster coverage meets the minimum requirement during each period where insurance charges are deducted.

<sup>2</sup>Where Life Assureds are unborn children, a waiting period of 30 days from birth will be applicable for Protect Booster.



## Case Study



Alex is a businessman with RM400,000 worth of debts to be paid in 20 years. He needs a plan to ensure his family and debts are well taken care of in case of any unfortunate events during the 20 years. Alex has the following solutions to choose from:

Benefit	Solution A	Solution B PRUBiz Protect
Monthly Premium	RM100*	RM120*
Death Coverage	RM100,000	RM100,000
Protect Booster with 20 years' term	-	RM400,000
Acci Guard Plus	RM100,000	RM100,000
Acci Med Plus	RM5,000	RM5,000
Acci Income Plus	3 units	3 units
Payor Basic	Yes	Yes
Total Benefit Payable (Natural Death)	RM100,000	RM500,000
Debts	-RM400,000	- RM400,000
Net	-RM300,000 (Outstanding Unpaid Debt)	RM100,000 (Debt fully paid with extra for his family)

\* Monthly premium quoted above is based on age 20, occupation class 1, Male Non-Smoker, Policy Term of age 70 with auto-extension<sup>^</sup>, and 100% PRULink Managed Fund II.

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For more information, you can visit [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

- **PRUBiz Protect** is a solution offered by our product, **PRUWith You** as its basic plan, and is underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U), which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.
- **PRUBiz Protect** consists of components that can be bought separately, and you are not obligated to select all components of this package.
- Buying life insurance is a long-term financial commitment. You should satisfy yourself that this policy (including riders) 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 flyer contains only a brief description of the product and is not exhaustive. You are advised to refer to the **PRUWith You** Product Disclosure Sheet, Product Illustration, Fund Fact Sheet(s) and the *insuranceinfo* booklet on Life Insurance, Investment-Linked Insurance, Personal Accident Insurance and Medical and Health 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 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.
- **PRUWith You** and its attachable riders (if any) are not Shariah-compliant products.
- 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 plan will be terminated.
- Any age reference shall be on the basis of Age Next Birthday.
- 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 THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.**

#### **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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