

# PRUCash Double Reward

Protection with guaranteed annual payout that will

*double up*



**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  
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Member of PIDM

# Let your cash grow as you save

## At a Glance:

PRUCash Double Reward offers you:

- > **DOUBLE ANNUAL GUARANTEED PAYOUT**
- > **DOUBLE SUM ASSURED** for twice the protection
- > **CONTINUOUS FINANCIAL CERTAINTY** for your loved ones
- > **SHORTER PREMIUM PAYMENT** terms with **LONGER CASH PAYOUT** terms
- > **WIDEN YOUR SAFETY NET** with more supplementary benefits

Maximise your savings while getting rewarded along the way

You work hard and save diligently to provide a rewarding life for your family and your retirement. But you also want to enjoy life's little pleasures now, without feeling guilty that you have dipped into your savings.

Introducing **PRUCash Double Reward** plan – an insurance plan that gives you all the reasons to save. Boost your family's savings or your retirement fund by receiving **lump sum cash at maturity**. Plus, be rewarded with an **annual guaranteed payout which will DOUBLE** so that you can indulge yourself along the way. With this plan, you only need to **pay premiums for a limited time** to enjoy these benefits.

What's more, protect your family with **DOUBLE the benefit** and a continuous stream of payouts.

Save and be rewarded with **PRUCash Double Reward** today!

# » Benefits

## DOUBLE ANNUAL GUARANTEED PAYOUT

PRUCash Double Reward provides you with a steady stream of payouts before maturity. The annual guaranteed payout<sup>1</sup>, pays you **3% of the basic sum assured\*** from the end of the first year and this amount **DOUBLES to 6% of the basic sum assured\*** at the sixth policy year onwards. You will also receive **additional yearly non-guaranteed bonuses<sup>2&3</sup>**, if any, over and above the annual guaranteed payout!

## DOUBLE SUM ASSURED for twice the protection

Understanding your need for more protection due to increasing commitments and inflation rates, your sum assured will **DOUBLE from the basic sum assured\*** from the sixth policy year onwards. This means, you will get **twice as much protection** should anything unexpected happen to you.

Upon death during the term of the policy or upon the occurrence of Total and Permanent Disability prior to the Policy Anniversary of age 60 next birthday or expiry of policy, whichever is earlier, you or your loved ones will receive a lump sum benefit to see them through the future.

## CONTINUOUS FINANCIAL CERTAINTY for your loved ones

You can rest assured as the optional PRULegacy will **continue to provide a steady stream of annual payouts** called **Guaranteed Income Benefit (GIB)<sup>4</sup>** for your loved ones when you are no longer able to support them upon death during the term of the policy or Total and Permanent Disability prior to the Policy Anniversary of age 60 next birthday or expiry of policy, whichever is earlier.

\* Initial sum assured chosen.

<sup>1-4</sup> Please refer to 'Important Notes' for definitions.

## SHORTER PREMIUM PAYMENT terms with LONGER CASH PAYOUT terms

PRUCash Double Reward offers you **various plans** tailored to your individual lifestyle and needs. You can choose to pay premium for 10, 15 or 20 years, while enjoying benefits up to 40 years.

Premium Payment Term	Policy Term
10 years	20 years
	25 years
	30 years
	35 years
	40 years
15 years	25 years
	30 years
	35 years
	40 years
20 years	30 years
	35 years
	40 years

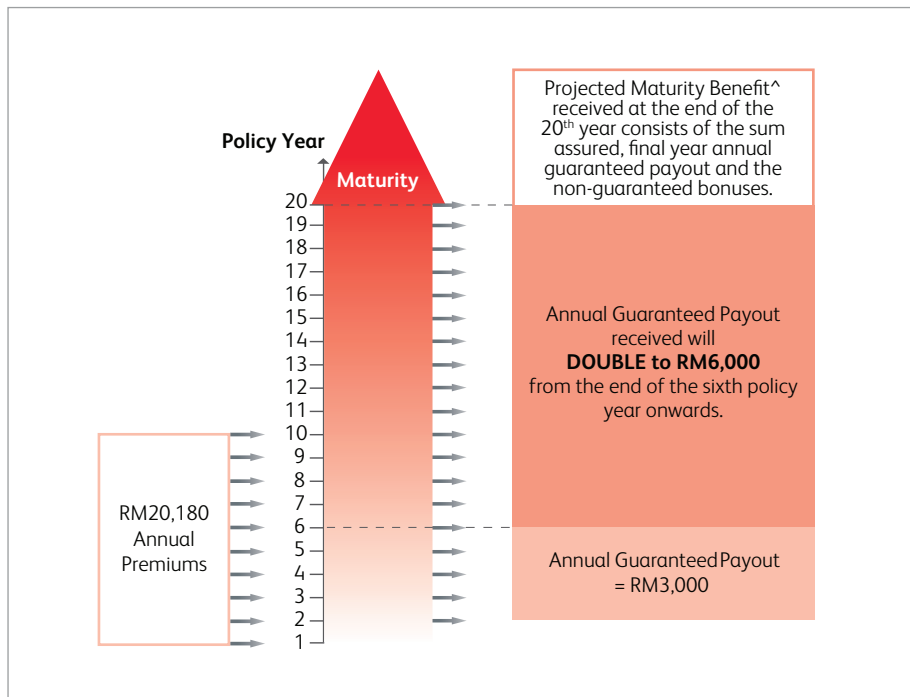
## WIDEN YOUR SAFETY NET with more supplementary benefits

Opt for an enhanced cover by purchasing **PRULegacy\*\***, to ensure that your loved ones will not be financially burdened upon death during the term of the policy or upon the occurrence of Total and Permanent Disability prior to the Policy Anniversary of age 60 next birthday or expiry of policy, whichever is earlier.

You also have the option of **waiving future premiums** for your own, your spouse's or your child's plan, with the **waiver riders** upon death, diagnosis of a critical illness during the term of the policy or Total and Permanent Disability prior to the Policy Anniversary of age 60 next birthday or expiry of rider, whichever is earlier.

*\*\* Terms and conditions apply.*

# A simple illustration of how PRUCash Double Reward works



The diagram above summarises the basic structure of the PRUCash Double Reward for a male non-smoker, aged 35, with an annual premium of RM20,180, sum assured of RM100,000, for a 20-year policy term plan and a premium payment term of 10 years.

**Not only will the Annual Guaranteed Payout DOUBLE from policy year 6 onwards, your Sum Assured will also DOUBLE that of the initial amount, giving you added protection!**

*^ Please refer to the Product Illustrations on the derivation of all guaranteed & projected maturity values. The projected maturity values are for illustrative purposes only and they are not guaranteed. The projected values assume current law, tax and prescribed investment returns.*

# » All about PRUCash Double Reward

## 1. What is PRUCash Double Reward?

PRUCash Double Reward is a regular premium participating anticipated endowment plan that gives you an **annual guaranteed payout** from the end of the first policy year in addition to coverage on Death & Total and Permanent Disability (TPD).

## 2. What are the non-guaranteed bonuses available?

In addition to the annual guaranteed cash payment, Prudential gives you **bonuses**<sup>2 & 3</sup> which are declared annually and are payable should you pass on, suffer from TPD, reach policy maturity or upon surrender of the policy.

## 3. What are the benefits?

### Upon Death

The higher of:

- (a) Total current basic sum assured plus bonuses<sup>2 & 3</sup>; or
- (b) Total basic plan's premium paid, minus all Annual Guaranteed Payout received; plus All accumulated Annual Guaranteed Payout with interest (if any).

### Upon Maturity

- (a) Total initial basic sum assured; plus
  - (b) Final year Annual Guaranteed Payout; plus
  - (c) Total bonuses<sup>2 & 3</sup>; plus
- Any accumulated Annual Guaranteed Payout with interest (if any).

### Total and Permanent Disability (TPD)

Same as Death Benefit.

In the event of TPD prior to the Policy Anniversary of age 60 next birthday or expiry of policy, whichever is earlier, the sum assured is payable subject to a maximum lump sum of RM1 million upon claim. The balance of the sum assured will be paid upon the first anniversary of the disability\* or death of the life assured, whichever comes first. (Please refer to the Policy Document for the definitions of TPD)

<sup>2 & 3</sup> Please refer to 'Important Notes' for definitions.

\* Subject to proof of continued disability.

### Annual Guaranteed Payout

Payable annually from the end of the 1<sup>st</sup> policy year until Death, TPD or maturity, whichever occurs first. The Life Assured can also choose to accumulate the Annual Guaranteed Payout until policy maturity.

### Upon Surrender of Policy

Guaranteed cash value; plus  
Any cash value of bonuses<sup>2&3</sup>; plus  
Any accumulated Annual Guaranteed Payout will be payable.

**Note:** For a juvenile plan, in the event of death, critical illness or TPD before age 5 n.b. (next birthday), the proportion of the basic sum assured paid is at age 1 n.b.: 20%, age 2 n.b.: 40%, age 3 n.b.: 60%, age 4 n.b.: 80%, age 5 n.b.: 100%.

<sup>2&3</sup> Please refer to 'Important Notes' for definitions.

## 4. What supplementary benefits does this plan offer to me?

Just by paying additional premium, the following plans/riders can be added to your **PRUCash** Double Reward plan so you can enjoy greater coverage for better overall protection.

Double Enhancer	Provides additional annual guaranteed payouts starting from the end of the first policy year and additional lump sum cash payment when the policy matures.
<b>PRU</b> Waiver	Waives all future premiums for the participating plans in the event that the Life Assured is diagnosed to suffer from a critical illness.
<b>PRU</b> Spouse Waiver	Waives all future premiums for the participating plans upon the spouse's death, diagnosis of a critical illness during the term of the policy or Total and Permanent Disability prior to the Policy Anniversary of age 60 next birthday or expiry of rider, whichever is earlier.
<b>PRU</b> Parent Waiver	Should the parent of the Life Assured death, diagnosis of a critical illness during the term of the policy or Total and Permanent Disability prior to the Policy Anniversary of age 60 next birthday or expiry of rider, whichever is earlier, all future premiums for the participating plans will be waived until the child reaches age 25 n.b. or the end of the premium payment term, whichever is earlier.

### Other non-participating plans to enhance your protection needs!

On top of the participating plans above, you may purchase these non-participating plans ranging from waiver of premium to term insurance.

These non-participating plans can be purchased separately and any surplus arising from non-participating products will not be distributed to the policyholders.

<b>PRULegacy</b>	Pays the remaining Annual Guaranteed Payout to the Life Assured's next-of-kin upon the Life Assured's death during the term of the policy or Total and Permanent Disability prior to the Policy Anniversary of age 60 next birthday or expiry of policy, whichever is earlier.
<b>PRUWaiver (PRULegacy)</b>	Waives all future premiums for the non-participating plans in the event that the Life Assured is diagnosed to suffer from a critical illness.
<b>PRUSpouse Waiver (PRULegacy)</b>	Waives all future premiums for the non-participating plans upon the spouse's death, diagnosis of a critical illness during the term of the policy or Total and Permanent Disability prior to the Policy Anniversary of age 60 next birthday or expiry of rider, whichever is earlier.
<b>PRUParent Waiver (PRULegacy)</b>	Should the parent of the Life Assured death, diagnosis of a critical illness during the term of the policy or Total and Permanent Disability prior to the Policy Anniversary of age 60 next birthday or expiry of rider, whichever is earlier, all future premiums for the non-participating plans will be waived until the child reaches age 25 n.b. or the end of the premium payment term, whichever is earlier.

Descriptions above summarise the product features for each product. Please refer to Product Disclosure Sheet, Product Illustrations or Policy Document for the details of each product.

## 5. Who can take up PRUCash Double Reward?

This plan is available for individuals between the age of 1 - 60 years on their next birthday who:

- Want a savings plan with double protection
- Want a steady stream of payouts and bonuses

You can also take up this plan for your child who is under the age of 15 years on their next birthday.

## 6. How much premium do I need to pay?

Premiums payable is determined by your entry age, gender, smoking status and the type of plan chosen.

### Premium payment

Premiums can be paid yearly, half-yearly, quarterly or monthly via Direct Debit, Credit Card, Cash or Cheque.



## Important Notes

1. You can choose to receive your Annual Guaranteed Payout (also known as Survival Benefit) payout based on these options:

**Option 1** : Receive the payout as cash to cater for expenses

**Option 2** : Accumulate the payout and earn compounded interest during the entire policy term, and receive it as a lump sum upon maturity.

**Note:** *The compounded interest earned is not guaranteed and subject to change.*

2. **Compound Reversionary Bonus (CRB)**

- A bonus declared each year during the term of the policy. The amount of bonus is not guaranteed and will depend on, among other factors, the actual investment performance achieved by the company.
- Will be available from the calendar year following the first policy anniversary.
- Will be payable in full upon the maturity of the plan, Death or TPD of the life assured.
- Full value of the CRB declared is not payable on early termination, surrender or conversion of the policy.

3. **Terminal Bonus**

Will be payable upon maturity of the plan, death or TPD of the life assured or upon policy surrender.

4. **Guaranteed Income Benefit (GIB)** only applicable if you purchase **PRULegacy**  
*Benefit payable is:*

- 3% of basic sum assured\* for end of policy year 1 - 5
- 6% of basic sum assured\* for end of policy year 6 onwards

E.g.

If the policy has a Basic Sum Assured of RM100,000 and a term of 20 years and the Life Assured passes away during the 7<sup>th</sup> year, the GIB payable is RM6,000 from the end of the 7<sup>th</sup> year until the 20<sup>th</sup> policy year.

**Note:** *Compound Reversionary Bonus and Terminal Bonus declared are not guaranteed and will depend on actual operating and investment results experienced by Prudential. Please refer to the Product Illustration for more information.*

\* Initial sum assured chosen.



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.

## Terms and Conditions

- > Premium rates for the **PRUCash Double Reward**, **Double Enhancer**, and **PRULegacy** are guaranteed. However, premium rates for other 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.
- > 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.
- > In the event that you do not pay your premium as scheduled, then the amount of cash value available will be used to pay for your premium through Automatic Premium Loan. If the cash value is not enough to pay for such outstanding premiums or other debts with the Company, then your policy will lapse.
- > If you cancel the policy in the early years, you may get back less than the amount you have paid in. Upon surrender, the various benefits under this plan will not be applicable.
- > There is a free-look period of 15 days after the delivery of your policy to allow you to review it if it meets your needs. If the policy is cancelled within this period, the full premium, including taxes (if any) less medical expenses incurred (if any), will be refunded.
- > 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.
- > This brochure is for illustrative purposes only. You are advised to refer to the Product Disclosure Sheet and Product Illustrations 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.
- > 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.
- > Prudential Assurance Malaysia Berhad (PAMB) is an insurance company licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

## Secure the future of your family today!