

# PRUCash

A savings and protection plan with regular

*cash payout and protection*



**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)).

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In your life, you always look forward to certain milestones. It may be the birth of a child in your family, the education of your children or purchasing a new home. These milestones require finances to achieve them. What you need is an insurance plan that not only provides your family with adequate cover against any unfortunate event happening with your life, but also provides you with cash at regular intervals to take care of financial requirements at these milestones.

Understanding your needs, Prudential presents **PRUCash** – a single plan that combines **Protection, Savings** and **Liquidity**.

## What is PRUCash?

**PRUCash** is a fixed term policy which can be purchased for terms of 20 to 30 years, in multiple of 2 years with premiums paid throughout the term of policy. Survival benefit payments of 6% of the sum assured will be paid every two years to provide you with liquidity. This extra cash allows you to pay for the little pleasures in life, so while you are saving up for your future, you do not lose the opportunity to enjoy life.

You may choose to either receive survival benefit as cash or accumulate the same and earn compounded interest during the entire policy term. On the death of the life assured, the beneficiary will receive the full sum assured, as well as any attaching bonuses and accumulated cash, irrespective of the survival benefits already paid.

## What are the bonuses?

Apart from the cash survival benefit, Prudential also lets you share in the profits when you receive the **Reversionary Bonus**<sup>#1</sup> and **Terminal Bonus**<sup>#2</sup>. The bonuses are declared annually and are payable upon Death or Total and Permanent Disability (TPD), policy maturity or upon surrender of policy.

## What will be paid out?

<b>Upon Death or Maturity</b>	The sum assured; Reversionary bonus; Terminal bonus; and Any accumulated cash (with interest), will be payable.
<b>Total and Permanent Disability (TPD)<sup>#3</sup></b>	Pays in the same way as death benefit.
<b>Upon surrender of policy</b>	Guaranteed cash value; Any cash value of reversionary bonus; Any cash value of terminal bonus; and Any accumulated cash (with interest), will be payable.

## What additional features does this plan offer you?

For protection to your family against any unfortunate health hazards or eventuality, we also offer you optional benefits with your **PRUCash** plan. You may enhance your plan by adding these optional benefits.

<b>Crisis Cover Benefit</b>	Provides protection against critical illness, comes in handy when it's most needed.
<b>PRUWaiver</b>	Waives all future premiums in the event of diagnosis of a critical illness.
<b>PRUSpouse Waiver</b>	Waives all future premiums in the event the spouse's Death, diagnosis of a critical illness during the term of the policy or TPD prior to the Policy Anniversary of age 60 next birthday or expiry of rider, whichever is earlier.
<b>PRUParent Waiver</b>	Waives all future premiums until the child attains the age of 25 next birthday in the event the parent's Death, diagnosis of a critical illness during the term of the policy or TPD prior to the Policy Anniversary of age 60 next birthday or expiry of rider, whichever is earlier.

## Who is this for?

This plan is ideal for those who:

- want a plan which combines savings and protection.
- value liquidity and wish to receive regular cash benefits even as their savings continue to grow.
- want guaranteed payout of the sum assured plus bonuses of their insurance policy.

## Juvenile plan

For a juvenile plan, in the event of a TPD or Death occurred to the child prior to the age of 5 next birthday, the proportion of the basic sum assured paid is 20% at age 1 next birthday, 40% at age 2 next birthday, 60% at age 3 next birthday and 80% at age 4 next birthday.

## Premium amount

The premium rate will vary by entry age, gender and smoking status.

## Frequency and method of premium payment

Premiums are payable throughout the term of the policy and can be paid in yearly, half-yearly, quarterly or monthly mode via the Direct Debit, Banker's Order, Credit Card, Cash or Cheque.

## Types of loan available

There are Policy loan, Automatic Premium loan and Surgical and Nursing Fees loan available. *(Terms and conditions apply)*.

## Important notes

<b>#1 Reversionary bonus</b>	<ul style="list-style-type: none"><li>• Will be available from the calendar year following the second policy anniversary.</li><li>• Will be payable upon the maturity of the plan, Death or TPD of the life assured or upon policy surrender.</li><li>• The policy will have cash value after at least 3 years' premiums have been paid and policy has been in force for 3 years.</li><li>• Full value of Reversionary Bonus declared is not payable on early termination, surrender or conversion of the policy.</li></ul>
<b>#2 Terminal bonus</b>	<ul style="list-style-type: none"><li>• Will be payable upon maturity of the plan, Death or TPD of the life assured or upon policy surrender.</li></ul>
<b>#3 TPD</b>	<ul style="list-style-type: none"><li>• For TPD benefit, for sum assured greater than RM1 million, method of payment is base on the terms and conditions of the policy contract.</li></ul>

*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.*



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

- Premium rates for the **PRUCash**, and Cash Booster are guaranteed. However, premium rates for other optional benefits are not guaranteed. Prudential reserves the right to revise the premium rates for the optional benefits 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 did 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 not be able to obtain the full value from the amount you have paid in.
- If the policy is returned within the 15-day free look period, the full premium, including taxes (if any) less medical expenses 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.
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