

PRU*link one*

INVESTMENT-LINKED 
INSURANCE

" I can spend
the rest of my life
with peace of mind "

Do more with just one plan

At a Glance:

PRU*link one* gives you :

- > **COMPREHENSIVE MEDICAL OPTIONS***
- > **ENHANCED ACCIDENT BENEFITS for extra protection***
- > **DIVERSIFIED investment opportunities through LOCAL and GLOBAL FUNDS**
- > **LOYALTY BONUS for being a reliable customer**
- > **FLEXIBILITY, CONVENIENCE and CONTROL over your plan**

Introducing your ideal companion for every life stage.

Everyone goes through different phases in life. So do you. Priorities continue to change throughout your life... so how do you manage this ever-changing cycle?

- A fresh graduate yearns for independence – to join the work force and buying their very first insurance policy.
- A newly married couple faces new commitments such as financing a new home, a progressing career and entertaining the thought of starting a family.
- Parents with children on the other hand want nothing else but protection for their children whilst ensuring that they have solid savings for the continuity of their children's future.
- Upon reaching their golden years, retirees wish for nothing more than their good health whilst looking for smart investment opportunities.

That's where **PRU***link one* comes in – a plan that helps you do what you want at different stages of your life... giving you complete protection through **new and innovative medical and accident benefits** plus a **combination of local and global investment opportunities** right at your fingertips! What's more, **PRU***link one* also lets you enjoy loyalty bonus** when you do not miss any of your payments!

So why wait any longer? You can look forward to experiencing every worthwhile moment in life - having absolutely no worries whilst being able to enjoy every little reward that comes your way with **PRU***link one*.

* Attachment of optional benefits are subject to underwriting & additional premium.

** Subject to terms and conditions.

PRUacci med: For injuries caused by accidents, the following expenses are amongst a few that will be reimbursed

- Medical treatment, hospital confinement or nursing services
- Medical expenses to treat an injury caused by an accident by a Traditional and Complementary Medicine Practitioner (a licensed acupuncturist / herbalist / bonesetter / chiropractor)
- Return air ticket for **one** immediate family member to visit you if admitted to an overseas hospital for 10 days or more, and a one-way ticket for you to return to Malaysia immediately after hospitalisation
- Reimbursement of reasonable cost of purchasing a wheelchair if you become permanently paraplegic or artificial limb (prosthesis)

PRUacci income: If you are admitted to hospital, you will receive

- Weekly income of RM100 and RM50 for Temporary Total Disablement and Temporary Partial Disablement respectively
- Daily income of RM50 a day when admitted to a Malaysian government hospital

Note: For further details on each accident benefit, please refer to the policy document.

BROADER INVESTMENT OPPORTUNITIES through LOCAL and GLOBAL FUNDS

Have the flexibility to build a healthy investment fund for potentially higher returns over the long term by choosing to invest in any of the **PRUlink** and **PRUlink global** funds. For further details, please refer to the **PRUlink** and **PRUlink global** Fund Fact Sheet attached with this brochure.

LOYALTY BONUS³ for being a long-term customer

At Prudential, we want to reward our customers who pay their premium on a timely basis by giving 5% of annualised premium (excluding premiums paid for top-ups and **PRUsaver**) upon completion of the 10th policy year and every 3 years thereafter.

FLEXIBILITY, CONVENIENCE and CONTROL over your plan

PRUlink one gives you control and flexibility to vary and customise your protection and investment needs to suit all stages of your life! Don't hesitate and speak with your friendly Prudential Wealth Planner whenever your circumstances or needs have changed.

¹ Optional covers are subject to underwriting, additional premium and subject to policy terms and conditions.

² Cannot co-exist with **PRUannual limit waiver rider** and vice versa.

³ Subject to terms and conditions.

» All about **PRU**link one

1. What is **PRU**link one?

PRUlink one is a comprehensive, all-in-one regular premium investment-linked insurance plan that provides protection together with local and overseas investment opportunities that can cater to your changing needs at different stages of your life.

In addition to the basic death and disability coverage, you can choose from a range of add-on covers to suit your budget and prevailing needs (subject to additional premium):

Health & Medical Covers

Get peace of mind with comprehensive medical coverage for expenses incurred in the event of hospitalisation via the **PRU**health plan.

To further enhance your medical protection, you can now attach these new optional benefits:

- **PRU**medic overseas
- **PRU**medic auto upgrade
- **PRU**medic retirement

*For further details on the new optional medical benefits above, please refer to the **PRU**health product brochure.*

Accident Covers

Get comprehensive coverage for death and injuries due to accident.

New and enhanced **PRU**acciguard (PAG), **PRU**accimed (PAM) and **PRU**accincome (PAI) will help elevate your worries from the accident so that you can recover from your injuries without any unwanted distraction.

Critical Illness Covers

Takes care of you in the event that you are diagnosed with a critical illness such as Multiple Crisis Protector, Crisis Shield and Crisis Shield Plus.

Payor Covers

Pays for your plan in the event of death (if applicable), disability or critical illness on behalf of the payor of the plan be it yourself or your spouse.

Disability Covers

Takes care of you in the event of any disability by helping you cover your expenses through annual payouts on each subsequent policy anniversary prior to the age of 70 years.

Female Illness Covers

Tailor-made coverage especially for women.

For more details on the main components of your plan, please refer to the Sales Illustration and Policy Contract.

2. How do I start?

First, determine your protection needs, such as your basic cover and other optional benefits. Then decide on an affordable amount to set aside every month. With **PRUlink one**, you can start securing your future for as little as RM100 a month (subject to underwriting, excluding premiums paid for **PRUsaver** and subject to policy terms & conditions).

3. What will I receive?

Upon death	The sum of: a) sum assured, and b) value of units in the account
Total and Permanent Disability (TPD) Subject to RM4 million per life on the sum assured.	In the event of TPD before age 70 years, the sum assured is payable subject to a maximum lump sum of RM1 million. The balance of the sum assured will be paid upon the first anniversary of the disability ¹ . Upon earlier death, the balance of any sum assured will be paid immediately together with the value of units in the account. (Please refer to the policy document for the definitions of TPD)
Upon Maturity	Value of units in the account is payable when you reach the age of 100 years on your next birthday.
Upon Surrender of Policy	Value of units in the account at the point of surrender.

¹ Subject to proof of continued disability.

4. Who can take up the **PRUlink one** plan?

Anyone between the ages of 19 – 70 years on their next birthday can take up the plan.

5. How long do I need to pay premiums for?

Premium is payable for the whole policy term until expiry of the policy. Upon expiry of any optional or add-on benefits, the premium will be reduced accordingly.

6. How much premium do I need to pay?

The minimum premium payable per year is as follows:

	Minimum premium per year
PRUlink one	RM1,200 (subject to underwriting)
PRUsaver	RM120

You may top-up your premium with a minimum of RM500 or choose to increase your level of investment by purchasing **PRUsaver**, of which 95% of the premium will be invested into the funds for as little as RM10 a month.

Premium allocation

Your premium paid is allocated to buy units in the **PRUlink** or **PRUlink global** funds as per the table shown below. For more information on these funds, please refer to the **PRUlink** or **PRUlink global** Fund Fact Sheet (if applicable).

Example:

Assuming your monthly premium for **PRUlink one** and **PRUsaver** each is RM200; your monthly premium allocation will be as follows:

Policy Year	1	2	3	4	5	6	Above 6
PRUlink one Premium Allocation Rates*	40%	50%	60%	70%	90%	90%	100%
Premium Invested**	RM80	RM100	RM120	RM140	RM180	RM180	RM200
PRUsaver Allocation Rates	95%						
Premium Invested**	RM190						

* The premium allocation rate shown above is applicable for policies with terms of 20 years and above. For terms of less than 20 years, the premium allocation will be higher.

** Before deduction of service charge and insurance charges.

Premium payment

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

7. Where are my funds invested?

You can choose to invest into any of the **PRUlink** and/or **PRUlink global** series of funds. For further details, please refer to the **PRUlink** and **PRUlink global** Fund Fact Sheet attached with this brochure.

You can track the performance of your funds by checking the unit prices published daily on our website at www.prudential.com.my or in major newspapers. #

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.

The investment performance of the **PRUlink** and **PRUlink global** funds are not guaranteed.

8. What are the charges* involved?

Service charge	RM6 per month for payments by cash or cheque. RM5 per month for other payment modes (credit card or auto debit).
Insurance charge	A monthly insurance charge is levied depending on your age, term, gender, smoking status, sum assured and occupation class (if applicable).
Top up service charge	Each top-up incurs a service charge of RM25.
Fund switching fee	Four free switches are available every year. The switch fee is set at 1% of the switched amount (subject to maximum of RM50) for any subsequent switches within the year.
Fund management charge	Charges vary depending on the funds that you select. Please refer to the attached Fund Fact Sheet for more details.

* All charges are levied through cancellation of units. The fees and charges may be varied from time to time.

Do more with your
PRU*link one plan*

For personal assistance call **03-2116 0228**, e-mail us at **customer.mys@prudential.com.my** or contact your friendly Prudential Wealth Planner.

Important Notes

- > This leaflet is to be used in conjunction with the **PRUlink** Fund Fact Sheet and **PRUlink global** Fund Fact Sheet (if applicable).
- > All **PRUlink** dana are invested in Shariah-approved securities and / or Islamic private debt securities. **PRUlink** and **PRUlink global** products are not Shariah-compliant products.
- > Premium rates and insurance charges for basic coverage for death / TPD are guaranteed. However, premium rates and insurance charges for other benefits are not guaranteed. The Company reserves the right to revise premium rates and charges (except insurance charge for Death and TPD benefits) at policy anniversary by giving a 90-day prior notice if the actual claims experience is worse than expected (or 30-day prior notice for **PRUhealth**, **PRUmedic overseas**, **PRUmedic auto upgrade**, **PRUmedic retirement**, **PRUannual limit waiver**, Hospital Benefit and **PRUmed**).
- > You should assess the affordability and suitability of the product (including optional benefits) in relation to your financial goals and risk appetite. To achieve this, we recommend you speak to your agent or Wealth Planner who will perform a needs analysis and assist you in making an informed decision.
- > Coverage to expiry age is subject to sufficient funds to cover for insurance charges and service charges.
- > 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. Upon surrender, the various benefits under this plan will cease.
- > 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 value of units (at next pricing date) plus the unallocated premiums, service charge and insurance charges less medical expenses will be refunded. Additionally, if top-ups are done, 5% of the unallocated premium less medical expenses will be refunded. Top-ups do not incur any insurance charge.
- > This leaflet is for illustrative purposes only. You are advised to refer to the Prudential Product Disclosure Sheet and Sales Illustration before purchasing a plan, and to refer to the terms and conditions in the policy document for details of the important features of the plan.
- > Non-payment of premiums may cause this policy to cease.
- > Prudential Assurance Malaysia Berhad (PAMB) is licensed under the Insurance Act (1996) and is regulated by Bank Negara Malaysia (BNM).



Always Listening. Always Understanding.

Prudential Assurance Malaysia Berhad (107655-U)

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