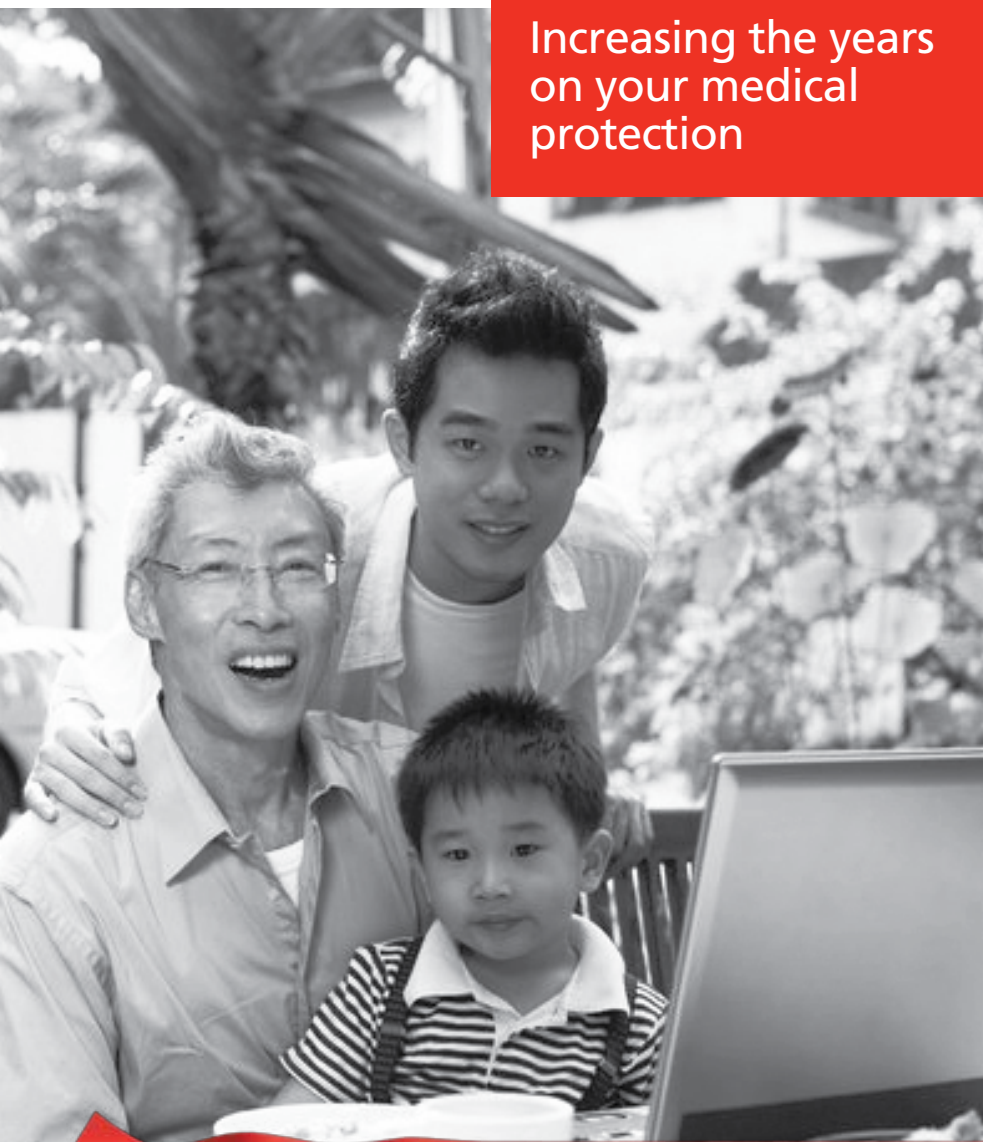


PRUmajor med Plus

MEDICAL 

Increasing the years
on your medical
protection

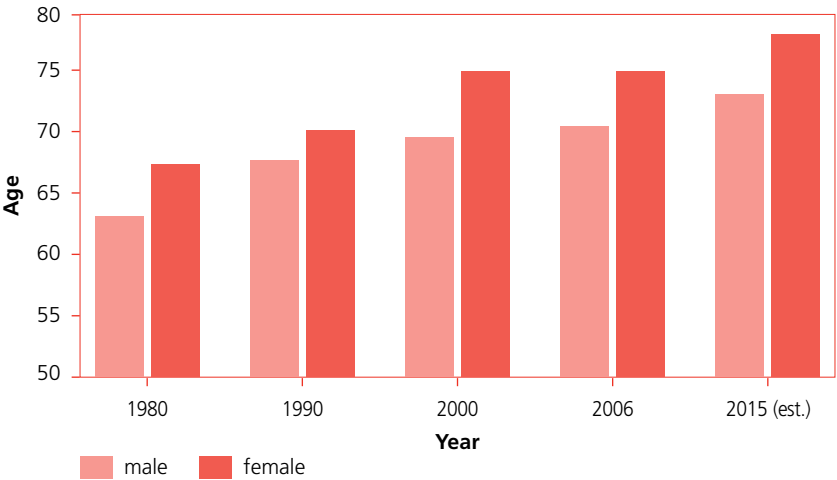


The face you can trust **PRUDENTIAL** 

Extend the years of your medical coverage

It is a commonly known fact that the Malaysian population is aging. Today, the average life expectancy for males and females is 72 and 76 respectively, and projections show that it will keep rising¹. All of which are good news, provided you have the necessary medical coverage.

Malaysia's Life Expectancy Table



¹ UN Common Database www.globalis.gvu.unu.edu

Therefore, it is essential to have the right medical plan that can ensure your medical expenses are taken care of, without eating into your retirement fund. A comprehensive medical plan that extends the years of your coverage is what you need.

Introducing **PRU***major med Plus*, the rider plan that extends your medical coverage and ensures your peace of mind - all through your golden years.

» All about **PRU**major med Plus

1. What is **PRU**major med Plus (**PMM Plus**)?

PMM Plus is a regular-premium rider that extends the coverage term of selected basic **PRU**major med (**PMM**) plans currently attached to an investment-linked or universal life policy, from age 70 to 80.

2. What is the minimum and maximum age limit to enjoy this benefit?

Anyone aged between 1 and 60 can purchase this rider plan.

3. Are there any other matters I need to take into consideration?

PMM Plus can only be purchased if you have a basic **PMM** plan attached to your investment-linked or universal life policy.

However, **PMM Plus** is not available to policies with **PMM4** 100 or **PMM5** 100 plan attached.

For **PMM** 70 & 100, **PMM2** 100 and **PMM3** 100, **PRU**major med **Enhancer** (**PMM Enhancer**) is a pre-requisite for attachment of **PMM Plus**.

Should you decide to cancel your **PMM Plus** subsequently after its attachment, your basic **PMM** plan and/or **PMM Enhancer** (if attached) will not be affected.

The treatment of the rider cash value after cancellation of **PMM Plus** in an investment-linked and universal life policies will follow the current rules of the respective policies.

Other policy options applicable to basic **PMM** plan will apply to **PMM Plus**, whichever is relevant.

4. What is the annual premium rate?

Please refer to the Appendix.

Once **PMM Plus** is attached, the original premium payment term of the basic **PMM** plan will be extended for another 10 years (i.e. from age 70 to 80).

The premium rates remain level throughout the coverage term of the plan. The premium payable for **PMM Plus** is on top of existing premium payable for the basic **PMM** plan and **PMM Enhancer** (if attached).

5. What is the premium allocation / crediting rate?

The premium allocation / crediting rate is 95%.

6. Are there any charges?

There is no insurance charge for **PMM Plus** but the insurance charge of your basic **PMM** plan will be extended to age 80 with the inception of **PMM Plus**.

7. What is the benefit & premium paying term?

The coverage and premium paying term is until age 80. Details of events where the benefits are payable and the entailing exclusions or restrictions that apply to them will follow the basic **PMM** plan.

8. What is the frequency & method of premium payment?

The frequency & method of premium payment will follow that of your basic **PMM** plan.

Important Notes

- > This brochure is for illustrative purposes only. For further terms and conditions, please refer to the policy annexure.
- > **PMM Plus** is not cancellable by Prudential as the coverage cannot be revoked by the Company. However, premium rates are not guaranteed.
- > You are advised to ensure that this plan will best serve your needs and that the premium payable is an amount you can afford.
- > Attachment of this rider plan is subject to underwriting.
- > 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 returned within the period, the premium will be refunded, subject to deduction of any expenses incurred for medical examination.

Extend Your Medical Coverage Today!

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

Appendix

Annual Premium Rates for Investment-Linked Plans (RM)

PMM Plus Entry Age	PMM 70 + PMM Enhancer	PMM 100* + PMM Enhancer	PMM4 150	PMM 200*	PMM 300*	PMM 400*
(Occupation Class 1 & 2) 1 - 15	111	111	111	132	188	258
16 - 20	142	142	142	168	240	332
21 - 25	176	176	176	208	299	411
26 - 30	221	221	221	261	375	516
31 - 35	269	269	269	320	458	634
36 - 40	342	342	342	406	585	805
41 - 45	415	415	415	494	711	980
46 - 50	515	515	515	616	886	1222
51 - 55	636	636	636	760	1092	1512
56 - 60	756	756	756	903	1302	1799

* Refers to basic PMM, PMM2, PMM3 and PMM4 plans except PMM4 100 plan.

Annual Premium Rates for Investment-Linked Plans (RM)

PMM Plus Entry Age	PMM5 150	PMM5 200	PMM5 300	PMM5 400
(Occupation Class 1 & 2) 1 - 15	117	139	197	271
16 - 20	149	176	252	349
21 - 25	185	218	314	432
26 - 30	232	274	394	542
31 - 35	282	336	481	666
36 - 40	359	426	614	845
41 - 45	436	519	747	1029
46 - 50	541	647	930	1283
51 - 55	668	798	1147	1588
56 - 60	794	948	1367	1889

Premium rates for Occupation Class 3 & 4 are 1.25 & 1.5 times of the premium for Occupation Class 1 & 2.

Annual Premium Rates for Universal Life Plans (RM)

PMM Plus Entry Age	PMM3 100 + PMM Enhancer	PMM4 150	PMM 200*	PMM 300*	PMM 400*
(Occupation Class 1 & 2) 1 - 15	123	123	146	207	284
16 - 20	157	157	185	264	366
21 - 25	194	194	229	329	453
26 - 30	244	244	288	413	568
31 - 35	296	296	352	504	698
36 - 40	377	377	447	644	886
41 - 45	457	457	544	783	1078
46 - 50	567	567	678	975	1345
51 - 55	700	700	836	1202	1664
56 - 60	832	832	994	1433	1979

Premium rates for Occupation Class 3 & 4 are 1.25 & 1.5 times of the premium for Occupation Class 1 & 2.

* Refers to basic **PMM3** and **PMM4** plans.

Annual Premium Rates for Universal Life Plans (RM)

PMM Plus Entry Age	PMM5 150	PMM5 200	PMM5 300	PMM5 400
(Occupation Class 1 & 2) 1 - 15	129	153	217	298
16 - 20	164	194	277	384
21 - 25	204	240	345	475
26 - 30	255	301	433	596
31 - 35	310	370	529	733
36 - 40	395	469	675	930
41 - 45	480	571	822	1132
46 - 50	595	712	1023	1411
51 - 55	735	878	1262	1747
56 - 60	873	1043	1504	2078

Premium rates for Occupation Class 3 & 4 are 1.25 & 1.5 times of the premium for Occupation Class 1 & 2.



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