

" We can look forward to a worry-free retirement with guaranteed monthly income... and more. "

Mr. & Mrs. Lim's number

RM 1,650,000

Securing your retirement lifestyle today.

At a Glance:

PRU *retirement accumulator* lets you enjoy:

- > **GUARANTEED monthly income**
- > **Capital protection with potential for HIGHER returns**
- > **Affordable monthly premium**
- > **Ability to make Flexible Withdrawals**
- > **Enjoy CONTROL over your savings**
- > **Death & Total and Permanent Disability (TPD) cover**

Achieve your dream retirement with just one plan

Everyone has unique dreams and plans for retirement. It could be starting your own business, pampering your grandchildren or even taking up a new hobby. It is a time to do anything you want, but most importantly, it should be a worry-free period in your life - especially when it comes to your finances.

Your retirement dream, like everyone else's, has a price to it.

While you want to make retirement planning a priority, time and financial constraints may impede that process. So, why not do it one small step at a time?

Introducing **PRU** *retirement accumulator*, the regular premium-paying plan that offers you financial independence after retirement.

» Benefits

GUARANTEED monthly income

PRU *retirement accumulator* provides you with a guaranteed monthly payout to help you live your dream life when you take your leave from the working arena.

Capital protection with potential for HIGHER returns

Enjoy both the security of having your capital protected and have the potential of receiving even more monthly income at retirement! The higher your fund value is at retirement, the more regular income you will receive as your monthly guaranteed income will be based on the fund value at retirement age OR the total basic premiums (excluding loading premiums) and total top-ups that you have paid, whichever is higher.

AFFORDABLE monthly premiums

Premiums for **PRU** *retirement accumulator* start from as low as RM100 a month, which gives you more reason to begin retirement planning today!

Be in CONTROL of your savings

Understanding that life has its ups and downs, **PRU** *retirement accumulator* gives you the flexibility to make **flexible withdrawals** during both the Accumulation and Payout Periods. You also have the option of topping up your premium to match your growing retirement goals. Change in your retirement age? Change in your income? It is all within your control.

Death and Total Permanent Disability (TPD) cover

In the event of TPD before the age of 65 years or death during the policy term, you or your loved ones will receive:

During the accumulation period, the Sum Assured plus the Net Asset Value (NAV).

During the payout period, the NAV or the outstanding monthly guaranteed income payments, whichever is higher.

» All about **PRU** retirement accumulator

1. How does the product work?

PRU retirement accumulator is a regular premium investment-linked insurance plan that helps you save and pays you a stream of guaranteed regular income for a fixed time which is determined by yourself. This plan also allows single premium top-ups*, enabling you to increase your retirement fund before you start receiving the regular income.

PRU retirement accumulator is divided into 2 main stages - **Accumulation Period** and **Payout Period**.

Accumulation Period

This is where the premiums paid work hard to grow your retirement fund. You have the flexibility to choose the period of time you pay your premiums:

Minimum accumulation period = 10 years

Maximum accumulation period = until you reach age 75 years next birthday

Based on your selection of the accumulation period, your investment strategy will then be determined (refer to question 2)

Payout Period

This is the time when you receive your monthly retirement income. Again, you have the flexibility to specify the number of years that you want to receive the monthly guaranteed income**.

Depending on the Payout Period you have selected, the amount of income you receive will be a percentage (as shown in the below table) of your retirement fund as at the end of the Accumulation Period OR the total basic premiums^ and any single premium top-ups you have paid, whichever is higher#.

Years	Payout Period					
	10	15	20	25	30	35
Payout Rate (p.a.)	10.80%	7.45%	5.80%	4.80%	4.15%	3.65%

During the payout period, your remaining cash value will continue to be invested. Any remaining fund value at the end of the Payout Period will be paid to you.

- * Minimum of RM1,000 and no maximum limit for top-ups
- ** Payout period has to be determined at policy inception. Age at entry + Accumulation Period + Payout Period \leq age 90 years at next birthday
- ^ 'Total basic premiums' refers to total regular premium excluding optional benefit premiums and loading premiums, if any
- # Please refer to the Sales Illustration for terms & conditions on the Guaranteed Monthly Income



2. What is the investment strategy?

During the Accumulation Period

At policy inception, your retirement fund will be invested in the **PRUlink golden equity fund** and **PRUlink golden bond fund** according to the asset mix as shown in the following table. It will be adjusted to a more secure asset mix for each premium payment as you approach retirement. Please refer to the table below for the asset mix during the accumulation period:

Remaining Accumulation Period (in years) when premium is paid

Above 45	70%	30%
Above 40 - 45	65%	35%
Above 35 - 40	60%	40%
Above 30 - 35	55%	45%
Above 25 - 30	50%	50%
Above 20 - 25	45%	55%
Above 15 - 20	40%	60%
Above 10 - 15	35%	65%
Above 5 - 10	30%	70%
5 and below	25%	75%

 **PRUlink golden equity fund**  **PRUlink golden bond fund**

During the Payout Period

Your retirement fund will be invested in the **PRUlink golden managed fund** with an asset mix of 80% in bonds and 20% equities.

3. Can I make withdrawals from my investments?

You can choose to make withdrawals, subject to a minimum of RM1,000 for a single withdrawal or RM100 per month for a regular scheduled withdrawal.

After the additional withdrawal is made, the amount of the total basic premiums paid (excluding the loading premium) and total top-ups paid will be adjusted by the same proportion that was withdrawn from the fund (including the processing charge levied for the flexible withdrawal). If you make a withdrawal at or after retirement, the total monthly guaranteed income will also be reduced by the same proportion that was withdrawn from the retirement savings.

4. What are the payouts I'm entitled to?

Apart from the guaranteed monthly income, **PRU**retirement accumulator also gives you:

Upon Death	Accumulation Period: The Sum Assured plus the Net Asset Value (NAV).
Total and Permanent Disability (TPD) before age 65 years	Payout Period: The Net Asset Value (NAV) or the outstanding guaranteed monthly income payments, whichever is higher.
Upon surrender of policy	Net Asset Value (NAV) of the fund.
Upon maturity	The remaining fund value.

5. What are the optional benefits available?

For your protection against any eventualities, we offer you optional benefits* to enhance your **PRU**retirement accumulator plan.

PRUpayor Pays an annual benefit equal to the total basic premium of the policy for the rest of the policy accumulation term should the life assured be diagnosed to suffer from a critical illness during the accumulation period.

PRUspouse payor Pays an annual benefit equal to the total basic premium of the policy for the rest of the policy accumulation term should the spouse of the life assured suffer TPD before age 65 years, die or be diagnosed to suffer from a critical illness during the accumulation period.

* Subject to additional premium.

6. What is the premium amount?

The minimum monthly premium for **PRU**retirement accumulator is RM100[^]. There is no maximum amount.

Premium allocation*

Your premium paid is allocated to buy units from **PRU**link golden funds. For more information on these funds, please refer to the **PRU**link golden Fund Fact Sheet.

Example:

Assuming your monthly premium is RM200, your premium allocation will be as follows:

Year	1	2	3	4	5	6	7+
Premium Allocation Rates*	70%	70%	85%	85%	95%	95%	100%
Premium used to buy units (RM)	140	140	170	170	190	190	200

* Before deduction of service charge, guarantee charge and insurance charge.

Premium payment

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

* The premium allocation rates shown above are applicable for policy with accumulation periods of 20 years and above. For accumulation periods of less than 20 years, the premium allocation will be higher. Please refer to the Sales Illustration for more information.

^ Subject to terms and conditions

7. Who is this plan for?

This plan is for anyone aged between 19 - 65 years old next birthday who would like to save regularly to plan for his / her retirement.

8. How do I track the performance of the funds?

Unit prices are published daily in major newspapers and on our website at www.prudential.com.my.*

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 funds is not guaranteed.

9. What are the charges involved?

Service charge	RM5 per month throughout the accumulation period.
Administration charge	RM2 per month throughout the payout period.
Insurance charge	Varies by attained age, gender, smoking status and coverage; which will be deducted from the policyholder's account. As an indication, the basic insurance charge for a non-smoking male aged 35 years is RM1.25 per RM1,000 sum assured.
Fund management charge	
PRUlink golden equity fund	1.5%
PRUlink golden bond fund	1.0%
PRUlink golden managed fund	1.1%
Guarantee charge	1.0% p.a. of the annual basic premium* will be levied monthly during the Accumulation Period and 1.0% of each top-up paid will be charged.
Top-up fee	RM25 for each top-up request.
Processing fee	A charge of RM25 will be levied for any change in the accumulation and/or payout period and for each withdrawal request.

* Basic premium refers to regular premium excluding optional benefits premiums and loading premiums, if any.

» **PRU** *retirement accumulator* in **3 Simple Steps**

Step 1

First, determine how much you need to retire based on your desired retirement lifestyle and whether you want to add-on the available optional benefits as well.

Let's say Mr. A wants to have a "comfortable" retirement lifestyle and has decided to take up the basic **PRU** *retirement accumulator* plan without any additional benefits.

Step 2

Decide on how long you want to save and for how long you want to receive your regular guaranteed income after retirement.

Your friendly Prudential Wealth Planner will then calculate the total monthly premium you have to pay throughout your Accumulation Period and the amount of guaranteed regular income you might receive during the Payout Period based on your age, gender, smoking status, sum assured and optional benefits (if any).

In this example, for Mr. A who is a non-smoking male, standard life, age 35 years at the next birthday, the monthly premium is RM500 which he has to pay for 20 years (accumulation period) following his preferred retirement lifestyle.

Step 3

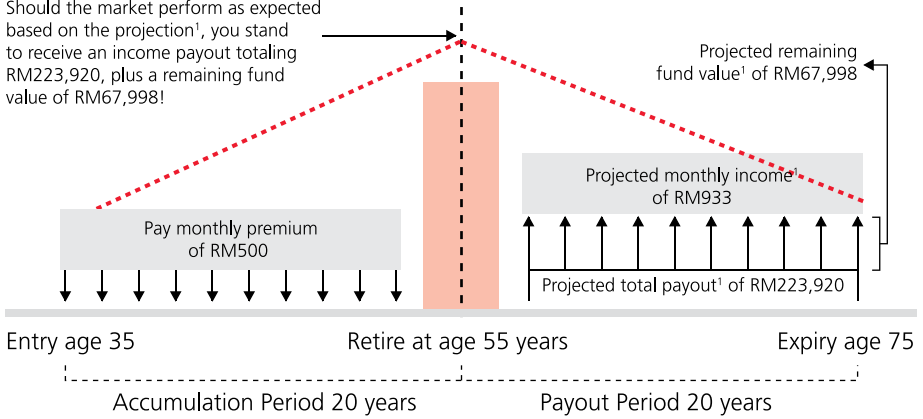
Pay your premiums regularly to ensure that you receive the following benefits during your Payout Period:

1. Guaranteed monthly income
2. Remaining fund value at maturity, if any

A simple illustration of how **PRU** retirement accumulator works

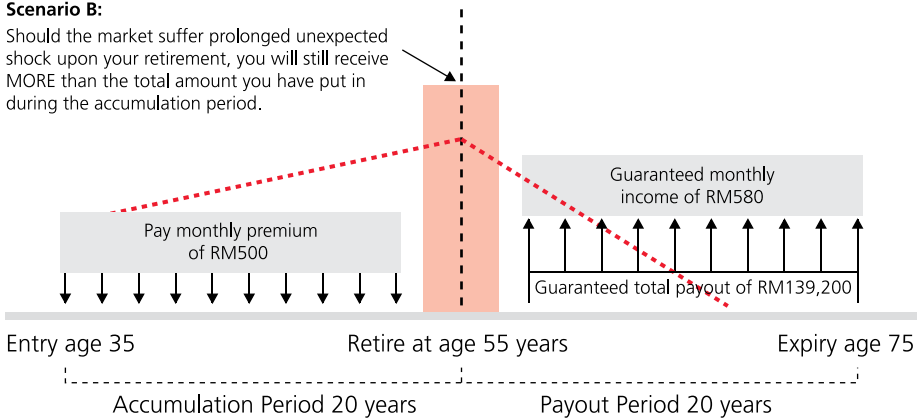
Scenario A:

Should the market perform as expected based on the projection¹, you stand to receive an income payout totaling RM223,920, plus a remaining fund value of RM67,998!



Scenario B:

Should the market suffer prolonged unexpected shock upon your retirement, you will still receive MORE than the total amount you have put in during the accumulation period.



With **PRU**retirement accumulator, you are assured of guaranteed monthly income after retirement. And the total amount which you will receive throughout the Payout Period is guaranteed to be HIGHER than what was put in, with potential for even more at maturity.

Securing your retirement dream has just been made that much simpler for you!

¹ The projected values are for illustrative purpose only. They are neither guaranteed nor based on past performance. The projected values assume current law, tax and prescribed investment returns (per annum), which are based on the weighted average of the current prescribed projected rates for investment-linked insurance policies. The projected remaining fund values also assume that there are no other flexible withdrawals done during the whole policy duration.

In this example, 40% of the regular premium is invested in the **PRUlink golden equity fund** and 60% into the **PRUlink golden bond fund** at policy inception. The premium direction into the **PRUlink golden equity fund** and the **PRUlink golden bond fund** will be revised according to the remaining term of accumulation period. Once the policy is in the payout period, the fund will be invested in the **PRUlink golden managed fund** with an 80% and 20% asset mix in bond and equities respectively.

Please refer to the sales illustration on the derivation of the projected remaining fund value.

Notes

Top-ups

- > Top-ups may be paid at any time after the policy has commenced but no later than 5 years prior to the start of the Payout Period provided all regular premiums are paid and up to date.
- > The allocation rate for top-ups is 95%.
- > Top-ups do not have any insurance cover.

Non-forfeiture option

- > In the unlikely event that you stop paying premiums, charges will continue to be debited for as long as there are sufficient units available in the account.
- > During the accumulation period, the policy may lapse if the contractual or endorsed premiums are not paid up to date (i.e. there are any missed premium payments) and there is no cash value in the Policy Account for the Company to deduct charges from. Upon policy lapse, the various guarantees under this plan will not be applicable.

Taking a step towards financial independence!

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 / Nota Penting / 重要事项:

1. All **PRUlink dana** are invested in Shariah-approved securities and / or Islamic private debt securities. **PRUretirement** products are not Shariah-compliant products.
2. 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.
3. 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 to make an informed decision.
4. Coverage to expiry age is subject to sufficient unit deductions for insurance charges, service charges, guarantee charges (if any) and administration charges (if any).
5. 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 not be applicable.
6. 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, insurance charge, guarantee charge (if any) and administration charge (if any), 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.
7. 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 conditions in the policy document for details of the important features of the plan.
8. Non-payment of premiums may cause this policy to cease.
9. Prudential Assurance Malaysia Berhad (PAMB) is licensed under the Insurance Act (1996) and is regulated by Bank Negara Malaysia (BNM).

1. Semua dana **PRUretirement** dilaburkan dalam sekuriti diluluskan Syariah dan / atau sekuriti hutang swasta Islam. Produk **PRUretirement** bukanlah produk berlandaskan Syariah.
2. Syarikat mempunyai hak untuk mengubah kadar premium dan caj (kecuali caj insurans untuk manfaat Kematian dan TPD) pada ulang tahun polisi dengan memberi notis 90-hari terdahulu.
3. Anda hendaklah menaksir kemampuan bayar dan kesesuaian produk (termasuk manfaat opsyenal) berkaitan dengan matlamat kewangan dan selera risiko anda. Untuk berbuat demikian, kami syorkan anda berbincang dengan ejen atau Perancang Kekayaan anda yang akan membuat analisis keperluan dan membantu anda membuat keputusan terklaum.
4. Perlindungan sehingga umur tamat tempoh adalah tertakluk kepada unit yang mencukupi untuk ditolak caj insurans, caj perkhidmatan, caj jaminan (jika ada) dan caj pentadbiran (jika ada).
5. Jika anda membatalkan polisi ini pada tahun-tahun permulaan, anda mungkin tidak dapat memperoleh nilai sepenuhnya daripada amaun yang telah anda bayar. Berikutan penyerahan, pelbagai manfaat di bawah pelan ini tidak berkuasa.
6. Tempoh membuat keputusan selama 15 hari diperuntukkan dari tarikh pengeluaran polisi anda untuk membolehkan anda mengkaji sama ada polisi tersebut memenuhi keperluan anda. Sekiranya polisi ini dibatalkan dalam tempoh tersebut, nilai unit (pada tarikh penentuan harga yang berikutan) berserta premium belum diperuntukkan, caj perkhidmatan dan caj insurans selepas ditolak perbelanjaan perubatan akan dipulangkan. Tambahan lagi, sekiranya tokokan telah dilakukan, 5% daripada premium belum diperuntukkan ditolak perbelanjaan perubatan akan dipulangkan. Tokokan tidak dikenakan sebarang caj insurans.
7. Risalah ini adalah bagi tujuan penjelasan sahaja. Anda dinasihatkan supaya merujuk kepada Lampiran Pendedahan Produk Prudential dan ilustrasi jualan sebelum membeli sesuatu pelan, dan merujuk kepada dokumen polisi anda untuk terma dan syarat yang lengkap.
8. Premium tidak terbayar mungkin menyebabkan polisi ini ditamatkan.
9. Prudential Assurance Malaysia Berhad (PAMB) mempunyai lesen di bawah Akta Insurans (1996) dan dikawal atur oleh Bank Negara Malaysia (BNM).

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2. 本公司保有在保单周年调整保费率及收费[死亡与完全及永久全残(TPD)利益的保险费除外]的权利；一旦决定调整，将发出90天的事前通知信。
3. 您必须评估自己负担保费缴付的能力及此产品(包括附加利益)对您的适用性，以确保这两者皆能符合你的财务目标及风险偏好。我们建议您向您的代理或财务规划师说明您的需求，以便他们进行专业分析，助您作出明智的决定。
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5. 如果您在早期时即取消本保单，您可能无法取回全额已付的款项。退保时，本计划下的种种利益将宣告失效。
6. 在我们交付保单后，您有15天的审阅期以检视本保单是否符合您的需求。如果您在这段期限内取消保单，我们将在扣除体检费用后，退还单位价值(下个定价日)加上未获分配的保费、服务费、保证费(若有)及行政费(若有)。另外，如果已进行加额服务，那5%的未获分配保费在扣除体检费用后退还予您。加额服务并不收取任何的保险费。
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Always Listening. Always Understanding.

Prudential Assurance Malaysia Berhad (107655-U)

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