

**PRU**early start /  
**PRU**best start

INVESTMENT-LINKED   
INSURANCE

"My love for you starts  
even before you are born."



Always Listening. Always Understanding.

**PRUDENTIAL** 

# Give your child a headstart in life and protect him before he is born

At Prudential, we understand that protecting your child is key and of utmost value to you. Let us introduce **PRU***early start* and **PRU***best start* - the first of its kind plan that not only balances protection and education for your child, it safeguards your child even before he is born!

## 1. How does **PRU***early start* and **PRU***best start* work?

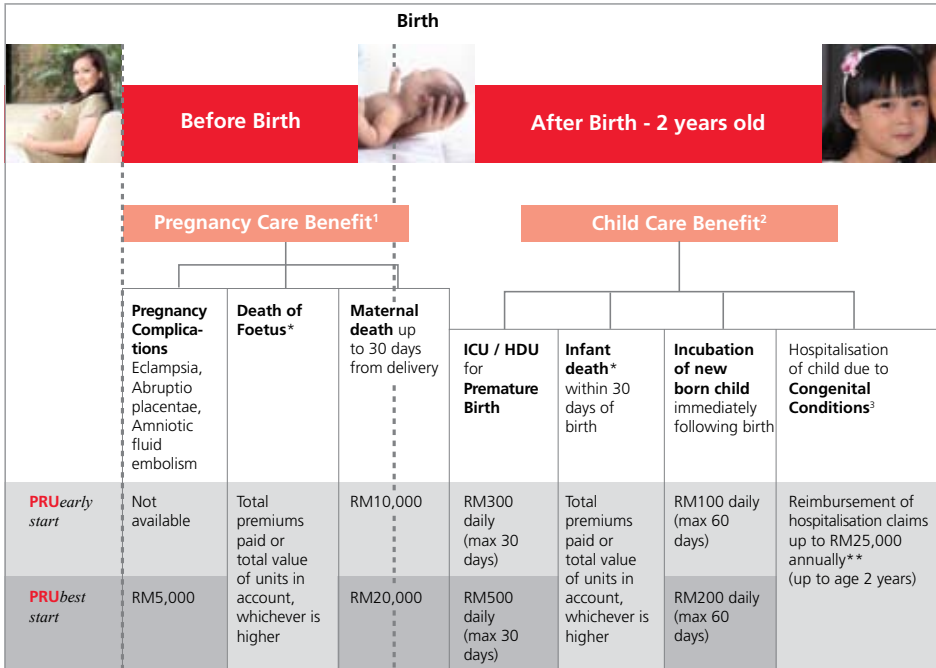
Compared to most juvenile plans that can only be purchased after the child is 2 weeks old, **PRU***early start* and **PRU***best start* serves to bridge this gap between those crucial periods - through pregnancy, birth of your child and as they begin their journey into adulthood.

**Note:** **PRU***early start* and **PRU***best start* cannot co-exist within the same plan.

## 2. Who can take up the **PRU***best start* and **PRU***early start* plan?

You can take up this plan for your unborn child as early as 18 weeks up until 35 weeks into your pregnancy and if you are between 18 - 45 years of age next birthday.

# A Simple Illustration of how **PRU** *early start* and **PRU** *best start* works



\* Amount payable will be adjusted if any withdrawals have been made.

\*\* Payable only if diagnosis and hospitalisation is prior to child attaining age 2 years.

<sup>1 & 2</sup> For further details regarding the Pregnancy Care Benefit and Child Care Benefit, please refer to your policy document.

<sup>3</sup> Congenital conditions covered under:

<b>PRU</b> <i>early start</i>	<b>PRU</b> <i>best start</i>
Anal atresia	Anal atresia
Congenital Cataract	Atrial Septal Defect
Congenital Deafness	Congenital Cataract
	Congenital Deafness
	Congenital Diaphragmatic Hernia
	Infantile Hydrocephalus
	Tetralogy of Fallot
	Transposition of Great Vessels
	Truncus Arteriosus
	Ventricular Septal Defect

**Note: 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.**

# Important Notes

- > All **PRU**link dana are invested in Shariah-approved securities and / or Islamic private debt securities. **PRU**link products are not Shariah-compliant products.
- > 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.
- > 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.
- > Coverage to expiry age is subject to sufficient unit deductions for insurance charges, service charges, guarantee charges (if any) and administration charges (if any).
- > Ownership of the policy shall automatically be transferred to the child once he / she is 25 years old.
- > 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.
- > 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.
- > 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.
- > This leaflet is to be used in conjunction with the **PRUlink** Fund Fact Sheet and **PRUlink education** Fund Fact Sheet (if applicable).
- > Prudential Assurance Malaysia Berhad (PAMB) is licensed under the Insurance Act (1996) and is regulated by Bank Negara Malaysia (BNM).

*Invest in your child's  
future even before they  
are born!*

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



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