

**PRU**my child

INVESTMENT-LINKED   
INSURANCE

"I have peace of mind knowing that all my hopes, wishes and dreams for my child are well secured."



Always Listening. Always Understanding.

**PRUDENTIAL** 

# Secure your child's future with a complete protection and education plan

## *At a Glance:*

**PRU***my child* gives you :

- > **COMPLETE PROTECTION** for every stage of your child's life... even **BEFORE BIRTH**
- > **ENHANCEMENT** to your child's plan with **NEW & EXTENDED range of covers\***
- > **ADDITIONAL PROTECTION** for **PARENTS\***
- > **Planting the seeds** towards a **SECURE EDUCATION FUND** for your child

## Let nothing come between your child and his future

As a parent, you know that your children deserve the very best. You want to give your children a head start in life by giving them the best protection and securing their education future. Finding this balance between protection and education, however, can be challenging, especially with the unpredictable nature of life and the rising costs of higher education.

Prudential now offers **PRU***my child*, the first-of-its-kind-plan that offers coverage during the crucial pregnancy and infancy periods, compared to most conventional child plans that leave the child without any protection during the early stages of infancy. Additionally, certain congenital abnormalities may not be covered under regular juvenile plans. With **PRU***my child*, parents can now be rest assured that their baby will be well protected, even before he is born!

How then, do you safeguard your child's education future? With **PRU***my child*, you can take charge AND guarantee\*\* your child's education fund as early as possible. You may also reap potentially higher returns over the long term by investing in any of the **PRU***link* or **PRU***link education* funds.

No other plan balances protection and education more comprehensively than the **PRU***my child* plan - an innovative plan that combines investment, protection and flexible features.

Take time to focus on what is truly important - your child.

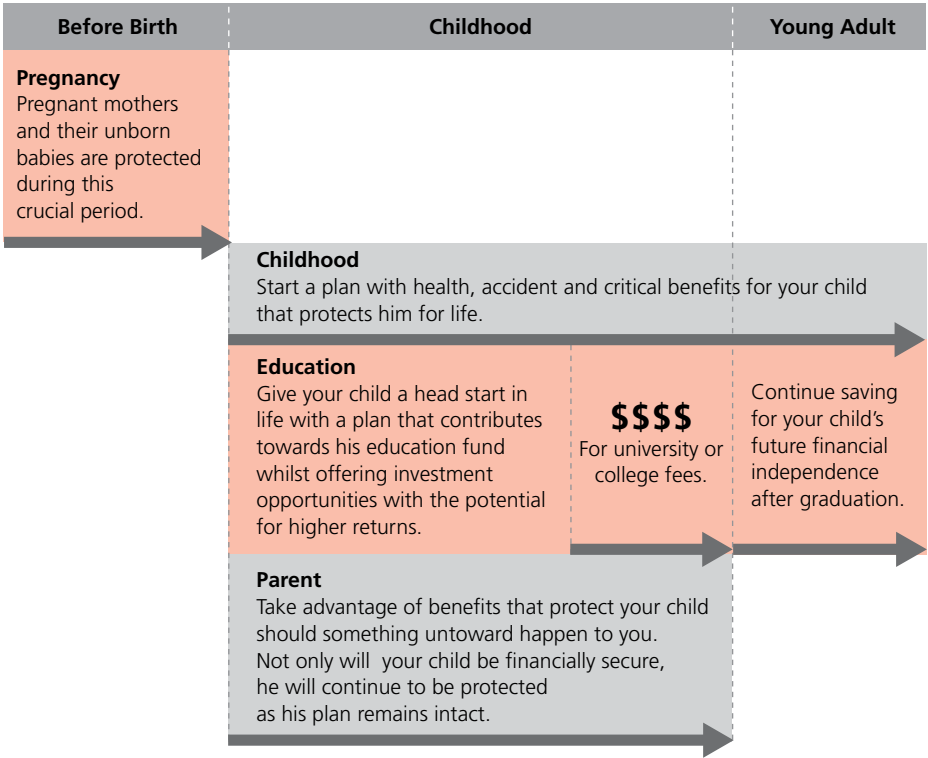
\* *With the attachment of optional / add-on covers and subject to additional premiums.*

\*\* *With attachment of **PRU***edusaver* to the plan.*

# » Benefits

## COMPLETE PROTECTION for every stage in your child's life... even BEFORE BIRTH

**PRU***my child* gives you control and flexibility to design a complete plan for your child. Offering an unparalleled choice of protection benefits ranging from health, hospitalisation, accidental and critical illness benefits, you can be confident that your child's future is secure.



## ENHANCE your child's plan with a **NEW & EXTENDED** range of covers\*

Aiming to give you peace of mind when it comes to your child's needs, the new **PRU***early start* and **PRU***best start* benefit under this plan offers your child protection during the crucial pregnancy and infancy periods under the **Pregnancy Care Benefit** and **Child Care Benefit**.

You can further secure your child's wellbeing with the new **PRU***essential child* that offers coverage against child specific illnesses such as leukaemia, severe juvenile rheumatoid arthritis and epilepsy (for a full listing, please refer to the policy document).

\* Subject to additional premiums.

## ADDITIONAL PROTECTION for PARENTS

How do you ensure that your child will continue to enjoy uninterrupted protection and benefits should something unfortunate happen to you? In the event that the insured parent(s) suffer from Total and Permanent Disability (TPD) before age 70, passes away or is diagnosed with a critical illness (where applicable), you can be rest assured that your various needs are met as follows:

### Immediate needs

**PRU<sup>term</sup> (Parent)** and **Crisis Cover Plus (Parent)** benefit provides a lump sum payout to help with immediate expenses such as loans and credit card payments.

### Everyday expenditure

Opt to further enhance your child's plan with **PRU<sup>family income</sup>** or **PRU<sup>family double income</sup>** that gives your child a monthly income to help pay for any ongoing living expenses.

### Future expenses

With Parent Payor benefits, the premium will continue to be paid on your behalf to ensure that the plan carries on, and your child stays protected and his future education fund stays secure.

## Planting the seeds towards a **SECURE EDUCATION FUND** for your child

Will you be prepared when your child is ready for higher education? With **PRU<sup>saver kid</sup>** or **PRU<sup>edusaver</sup>**, you can start building your child's education fund and reap the potential of higher returns through our series of **PRU<sup>link</sup>** or **PRU<sup>link education</sup>** funds. You can opt to receive the payout for your child's education when he is entering higher tertiary institution anytime between the ages of 18 - 25 years next birthday.

# » All about **PRU***my child*

## 1. What is **PRU***my child*?

**PRU***my child* is a regular premium investment-linked insurance plan that serves to fulfill the protection needs of you and your child, allowing you to plan ahead for his future... today.

## 2. What are the benefits available in this plan?

### For the child

Should the unfortunate happen to your child, such as death, the benefit payable is the:

- Sum assured & total value of units in the account<sup>1</sup>

Should your child suffer from Total and Permanent Disability (TPD):

- (a) before the age of 16 years, the maximum sum assured is payable (subject to RM500,000 per life); or
- (b) after age 16 years but prior to age 70, the maximum sum assured is payable (subject to a total of RM4 million per life)

In the event of TPD, the sum assured is payable subject to a maximum lump sum of RM1 million upon claim. The balance of the sum assured will be paid upon the first anniversary of the TPD<sup>2</sup>. Upon earlier death, the balance of any sum assured will be paid immediately.

*(Please refer to the policy document for the definitions of TPD)*

### Upon maturity of plan

Value of all units in the account is payable when your child reaches the age of 100 years on his next birthday.

### Upon surrender

Value of units in the account at the point of surrender.

### For a pregnant mother

It's never too early to start protection with **PRU***early start* or **PRU***best start* benefit that offers **Child Care Benefit** and **Pregnancy Care Benefit** for pregnant mothers and their unborn children.

Please refer to the **PRU***early start* / **PRU***best start* Leaflet for further details.

<sup>1</sup> For a child's death that occurs after 30 days from birth. However, for a child's death that occurs before birth and up to 30 days from birth, the benefit payable is the total premiums paid or the total value of units in the account, whichever is higher.

<sup>2</sup> Subject to proof of continued disability.

**Note:** For a juvenile plan, in the event of death, critical illness or TPD before age 5, the proportion of the basic sum assured paid is at age 1 n.b. (next birthday): 20%, age 2 n.b.: 40%, age 3 n.b.: 60%, age 4 n.b.: 80%, age 5 n.b.: 100%.

### 3. Who can take up the PRUmy child plan?

You can take up this plan for your unborn child as early as 18 weeks into your pregnancy\*, or for your child who is between 1 - 18 years of age on his next birthday. The parent, who must be between 18 - 60 years old, owns the policy and is able to adapt it as they see fit for the benefit of the child.

\* If you do not wish to enjoy the Child Care Benefit / Pregnancy Care Benefit, you may opt to purchase PRUmy child after your child is born.

### 4. How much premium do I need to pay?

	Minimum premium per year
PRUmy child	RM600*
PRUsaver kid	RM120
PRUedusaver	RM600 (subject to 5 times the premium of the basic PRUmy child plan)

\* Subject to underwriting.

**Note:** PRUsaver kid or PRUedusaver cannot co-exist within the same plan.

#### Premium allocation

Your premium paid is allocated to buy units in the PRUlink or PRUlink education funds. For more information on these funds, please refer to the PRUlink or PRUlink education Fund Fact Sheet.

Example:

Assuming your monthly premium for PRUmy child and PRUsaver kid / PRUedusaver each is RM200; your premium allocation will be as follows:

Year	1	2	3	4	5	6	7 & above
<b>PRUmy child Premium Allocation Rates*</b>	40%	50%	60%	70%	90%	90%	100%
<b>Premium Invested**</b>	RM80	RM100	RM120	RM140	RM180	RM180	RM200
<b>PRUsaver kid / PRUedusaver Allocation Rates</b>	95%	95%	95%	95%	95%	95%	95%
<b>Premium Invested**</b>	RM190	RM190	RM190	RM190	RM190	RM190	RM190

It is recommended that you purchase PRUsaver kid or PRUedusaver, which allows you to increase the level of your investment for as little as RM10 and RM50 a month respectively, of which 95% of the premium will be invested into the funds.

\* 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.

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

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

\* Upon expiry of **PRUsaver kid** or the end of the accumulation period of **PRUedusaver**, premiums will be continued and allocated as **PRUsaver** premiums. You may also inform the Company should you decide not to continue with the premium payment for **PRUsaver**.

## 6. How can I enhance the coverage of the PRUmy child plan?

With additional premium, you can extend the **PRUmy child** plan beyond the ordinary by attaching any of the following optional / add-on covers that will insure your child and loved ones against unexpected events:

### Critical Illness Cover

Takes care of your child in the event they are diagnosed with critical illness, including child-specific illnesses under the new **PRUessential child**<sup>1</sup> rider that covers them up to the age of 25 years next birthday.

### Income Cover

With the new **PRUfamily income** and **PRUfamily double income**, the benefit will pay a monthly income to help with everyday living expenses to the family in the event the child's parent(s) suffers from TPD prior to age 70, passes away or is diagnosed with a critical illness.

### Payor Cover

Pays for your plan in the event of death (if applicable), TPD before age 70 or critical illness.

### Parent Cover

With the new **PRUterm (Parent)** and **Crisis Cover Plus (Parent)**, the benefit will pay out a lump sum to the Legal Personal Representative of the Assured in the event that the insured parent suffers from TPD before age 70, passes away or is diagnosed with a critical illness (if applicable).

### Accident Cover

Comprehensive coverage for injuries due to accident.

### Health and Medical Cover

Takes care of major medical bills in the event that your child needs surgery or outpatient treatment and if he or she is hospitalised.

<sup>1</sup> See Appendix for further details.

## 7. How do I start building my child's education fund?

You can attach either **PRUsaver kid** or **PRUedusaver** where the premiums will be invested in our series of **PRUlink** or **PRUlink education** funds. In addition, you can also make one-off investments via Top-up on **PRUsaver kid** or Education Top-up on **PRUedusaver**. The allocation rate for Top-up and Education Top-up is 95%.

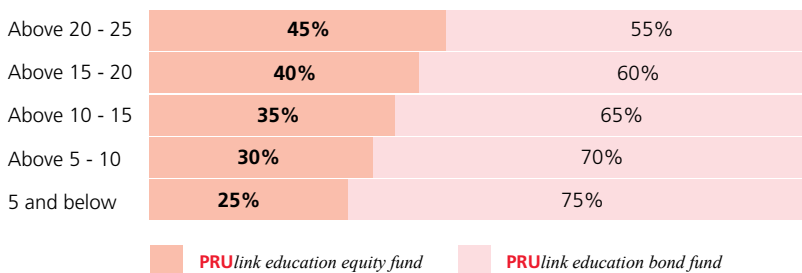
**Note:** If you attach **PRUedusaver**, the Education Top-up must be paid at least 5 years (60 months) before the Payout Period and all premiums must be up-to-date. The minimum amount for top-ups is RM1,000. There is no maximum amount.

## 8. What is the difference between PRUsaver kid and PRUedusaver?

**PRUsaver kid** is primarily for capital appreciation, where you have the flexibility to choose the funds you wish to invest in within our series of **PRUlink** funds. You also have the flexibility to change the funds you invested in from time to time as you and your child's aspirations change. The return depends on the performance of the funds you selected and therefore, the returns are not guaranteed.

**PRUedusaver\*** comes with a minimum capital guarantee in the form of Annual Guarantee Income\*\*. Premiums paid will be invested in the **PRUlink education equity fund** and the **PRUlink education bond fund** in specified proportions determined by the company during the accumulation period following the table below. It will be adjusted to a more secure asset mix for each premium payment as your child approaches the age for higher tertiary education.

### Remaining Accumulation Period (in years) when premium is paid



## During Payout Period

Your child's education fund will be invested into the **PRU**link education income fund, by investing in selected fixed interest securities, corporate bonds, money market instruments and any other financial instruments.

Please refer to the Sales Illustration or Policy Document for further details on the investment strategy / fund(s) invested.

\* Must be attached prior to the first policy anniversary. See Appendix for further details.

\*\* Provided that premiums are paid in full during the accumulation period and no withdrawals have been made during the accumulation and payout periods of **PRU**edusaver.

## 9. How does **PRU**edusaver work?

### Step 1

First determine how much you need to grow your child's education fund. You have the flexibility to choose the period of time you pay your premiums and the duration to receive the Annual Guaranteed Income during the payout period\*.

### Step 2

Determine when your child will need the education income and for how long they will need it. You can choose to receive the Annual Guaranteed Income for either 3, 4 or 5 years (which is between your child's age of 18 - 25 years next birthday).

### Step 3

Depending on the Payout Period selected, the amount of payout you will receive each year will be a percentage Payout Rate (as shown in the table below) of your child's **PRU**edusaver fund value at the end of the Accumulation Period OR total **PRU**edusaver premium including any Education Top-ups you have paid whichever is higher\*\*. Any remaining fund at the end of the Payout Period will continue to be invested into the **PRU**link education income fund.

**Note:** Changes to the accumulation and payout periods can only be made once during the accumulation period.

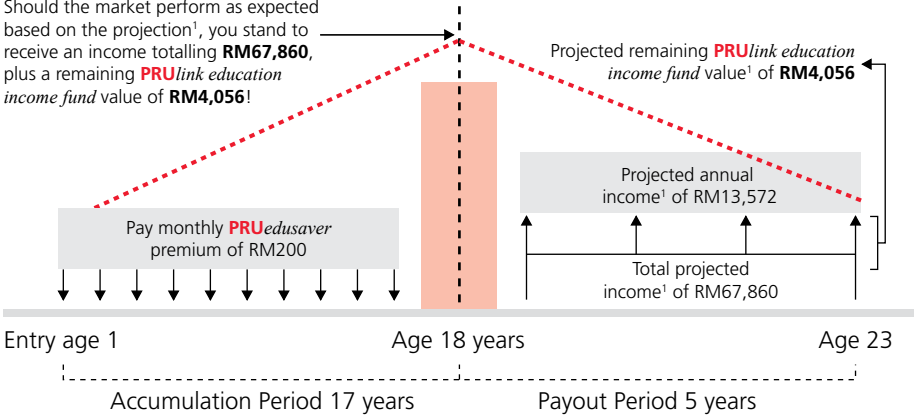
	Payout Period		
Years	3	4	5
Payout Rate	34%	26%	21%
Total Payout Rate	102%	104%	105%

\* Payout period has to be determined at policy inception.

\*\* Please refer to the Sales Illustration for terms & conditions on the Annual Guaranteed Income. Annual Guaranteed Income is received provided that premiums have been paid in full during the accumulation period and no withdrawals have been made during the accumulation and payout periods of **PRU**edusaver.

### Scenario A:

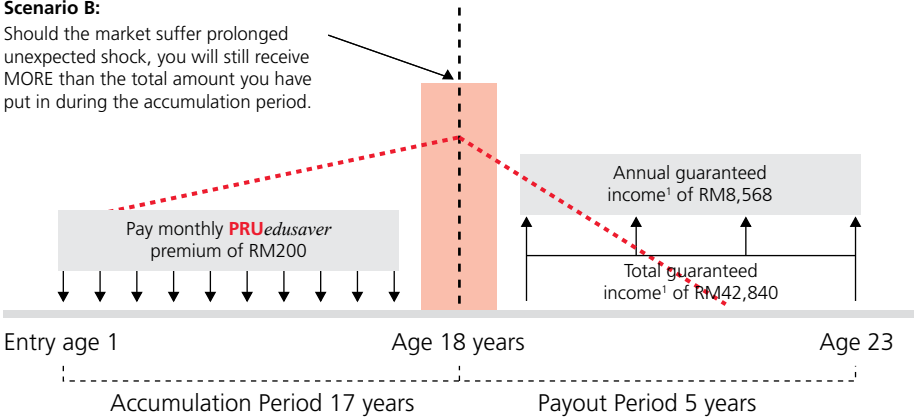
Should the market perform as expected based on the projection<sup>1</sup>, you stand to receive an income totalling **RM67,860**, plus a remaining **PRUlink education income fund** value of **RM4,056**!



..... Fund Value      Total **PRUedusaver** Premiums Paid + Total Education Top-ups paid (if any)

### Scenario B:

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



..... Fund Value      Total **PRUedusaver** Premiums Paid + Total Education Top-ups paid (if any)

<sup>1</sup> The above illustration is based on a 1-year-old, male, non-smoker with monthly **PRUedusaver** premium of RM200, accumulation period of 17 years and payout period of 5 years. The projected values are for illustrative purposes 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, the regular premium is invested in the **PRUlink education equity fund** and the **PRUlink education bond fund** at policy inception. The premium direction into the **PRUlink education equity fund** and the **PRUlink education bond fund** will be revised according to the remaining term of the accumulation period. Once the policy is in the payout period, the fund will be invested in the **PRUlink education income fund**.

## 10. Is PRU my child eligible for tax relief?

During childhood	During adulthood (Above age 25 at next birthday)
As a parent, you should be entitled to education tax relief on premiums paid for <b>PRUedusaver</b> , <b>PRUsaver kid</b> or Parent Payor. Furthermore, premiums paid for <b>PRUfamily income</b> , <b>PRUfamily double income</b> and <b>PRUessential child</b> may also qualify for tax relief.	Your child will be entitled to life / medical tax relief upon transfer of ownership.

The amount of tax relief will depend on your total taxable income and is subject to the final decision of the Inland Revenue Board.

## 11. 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](http://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.*

## 12. What are the charges\*\*\* involved?

<b>Service charge</b>	RM6 per month for payments by cash or cheque. RM5 per month for other payment modes (credit card or auto debit).
<b>Insurance charge</b>	A monthly insurance charge is levied depending on your child's age, gender, smoking status, occupation class (if applicable) and sum assured.
<b>Top up charge</b>	Each top-up incurs a service charge of RM25.
<b>Fund switching fee (for PRUlink funds only)</b>	Four free switches are available every year. The switch fee is set at 1% (subject to maximum of RM50) for any subsequent switches within the year.
<b>Administration charge</b>	RM2 per month during both the Accumulation and Payout Periods if <b>PRUedusaver</b> is attached.
<b>Processing charge</b>	RM25 is charged for each of the following request: <ul style="list-style-type: none"> <li>• Withdrawal of units created from <b>PRUedusaver</b> and Education Top-Up in the investment account only</li> <li>• Revision of accumulation and payout period.</li> </ul>
<b>Guarantee charge</b>	A guarantee charge of 1% p.a. of <b>PRUedusaver</b> annual premium will be levied monthly during the accumulation period, and 1% of each Education Top-Up paid (if any) will be charged one-off.
<b>Fund management charge</b>	Charges vary depending on the funds that you select. Please refer to the attached Fund Fact Sheets for more details.

\*\*\* *All charges are levied through cancellation of units. The fees and charges may be varied from time to time. 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 the insurance charges and premium rates for optional benefits by giving a 90-day written notice to the policyholders.*

# Appendix

## Child Specified Illnesses

**PRU**essential child (PEC) is an Optional Benefit that pays the sum assured upon the diagnosis of the child's specified illnesses. This benefit will cease when the child reaches age 25.

The following specified illnesses are covered under **PRU**essential child:

- Severe asthma
- Leukaemia
- Insulin-dependent Diabetes Mellitus
- Rheumatic fever with valvular impairment
- Kawasaki Disease with heart complications
- Severe juvenile rheumatoid arthritis
- Glomerulonephritis with Nephrotic Syndrome
- Severe epilepsy
- Intellectual Impairment due to illnesses or accident

**Note:** For total benefits payable and definitions on each condition and illness, please refer to the policy document.

*Safeguard your child's  
future now!*

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

- > All **PRUlink** *dana* are invested in Shariah-approved securities and / or Islamic private debt securities. **PRUlink** 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).



Always Listening. Always Understanding.

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