

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the PRUMillion Cover. Be sure to also read the general terms and conditions.)

PRUDENTIAL ASSURANCE MALAYSIA BERHAD

PRUMillion Cover

28/07/2021

1. What is this product about?

This regular premium investment-linked policy (ILP) offers a combination of insurance protection and investment.

It pays a lump sum death benefit (i.e. the sum assured) if you die during the term of the policy / are totally and permanently disabled prior to the Policy Anniversary of age next birthday (ANB) 70 or expiry of the policy, whichever is earlier. The value of units in Basic Unit Account (BUA) and Investment Unit Account (IUA) (if any) is also payable at the time of death claim.

The value of units depends on the price of the underlying units, which in turn depends on the performance of your chosen fund(s).

The policy term is 40 years.

This product comes with Extension of Coverage Term to extend the term of basic plan and rider(s) (if applicable) up to the Policy Anniversary of Life Assured's ANB 100 or the rider's maximum coverage term, whichever is earlier. Unless you change the applicability of Extension of Coverage Term, your policy will be auto extended as long as it has sufficient value of units to be deducted to pay for the relevant charges, fees and taxes during the extended term. To ensure sufficient value of units, additional premium is likely required during the extended term.

2. What are the covers / benefits provided?

The table below summarises the benefits that you have selected. Please refer to the relevant Appendices which accompany your product illustration for more information about the benefits of the basic plan and rider(s) (if any).

Basic Benefits

Death Benefit	(a) Basic Sum Assured* (based on Basic Sum Assured of RM 500,000) plus (b) value of units in BUA and IUA (if any).
Total and Permanent Disability (TPD) Benefit	Basic Sum Assured* (based on Basic Sum Assured of RM 500,000) shall be payable upon Life Assured suffering from TPD prior to the Policy Anniversary of ANB 70 or expiry of the policy, whichever is earlier. Note: Payment of this benefit will reduce the Basic Sum Assured*.
Maturity Benefit	Value of units in BUA and IUA (if any).
Loyalty Bonus	RM 1 per RM 1,000 Basic Sum Assured* shall be credited into BUA once every 2 years upon completion of 9 policy years, provided the policy is still in force, subject to terms and conditions stipulated in policy contract.
Loyalty Booster	RM 80 per RM 1,000 Basic Sum Assured* shall be credited into BUA by the Policy Anniversary of Life Assured's ANB 70, provided the policy is still in force, subject to terms and conditions stipulated in policy contract.
Accidental Death (AD) Benefit	Death Benefit and one of the below shall be payable if the following event happens prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier: (a) an additional 100% of Basic Sum Assured* if death is due to accident; (b) an additional 200% of Basic Sum Assured* if death is due to accident from commuting in public conveyance, elevator car, burning of theatre, hotel or other public building; or (c) an additional 300% of Basic Sum Assured* if death is due to accident occurring while Life Assured is residing or travelling outside of Malaysia (except Singapore and Brunei) for not more than 90 consecutive days, or in Singapore or Brunei for any number of days.
Infectious Disease Benefit	RM 5,000 shall be payable for each diagnosis of infectious disease in Category A as stipulated in Appendix: Infectious Disease Benefit that happens prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier, subject to each infectious disease only being payable once during the policy term. RM 10,000 shall be payable for each hospitalisation of infectious disease in Category B as stipulated in Appendix: Infectious Disease Benefit that happens before the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier, subject to each infectious disease only being payable once during the policy term.

Note: Accidental Death Benefit, Infectious Disease Benefit, Loyalty Bonus and Loyalty Booster shall not be payable if Basic Sum Assured* is reduced to zero by accelerating benefit such as TPD benefit and/or Crisis Guard.

*The Basic Sum Assured payable will be in line with the Increasing Basic Sum Assured table below:

Increasing Basic Sum Assured

Policy Year	% of Basic Sum Assured
1	100%
2	102%
3	104%
4	106%
5 or above 5	108%

Critical Illness Benefit	
Crisis Guard	N/A
Crisis Care	N/A
Payor Benefit	
Payor Basic	N/A
Spouse Payor Basic	N/A
Payor Saver	N/A
Spouse Payor Saver	N/A
Optional Investment Premium Rider	
PRUSaver	N/A

Ratio of Fund(s) chosen:

PRULink Funds

PRULink Equity Income Fund (PI)	0%	PRULink Equity Focus Fund (FF)	100%	PRULink Managed Fund II (PM2)	0%
PRULink Bond Fund (PF)	0%	PRULink Dana Unggul (HE)	0%	PRULink Dana Urus II (HM2)	0%
PRULink Dana Aman (HF)	0%	PRULink Strategic Managed Fund (PSM)	0%		

PRULink Global Funds

PRULink Asia Equity Fund (ASF)	0%	PRULink Global Market Navigator Fund (GMN)	0%	PRULink Dragon Peacock Fund (DPF)	0%
PRULink Asia Managed Fund (AMF)	0%	PRULink Global Growth Fund (GGF)	0%		

Reminder: Please read the sales literature which includes product benefits and objectives of the investment-linked fund(s). It is important to select a plan or a combination of funds that suit your financial goals and risk profile.

3. How much premium do I have to pay?

The total premium that you have to pay and the policy terms may vary depending on the underwriting requirements of the insurance company:

- The estimated total premium that you have to pay: RM 7,200.00 annually.

Insurance company allocates a portion of the premium to purchase units in the investment-linked fund(s) that you have chosen. Any unallocated amount will be used to pay commissions to UOB Malaysia and other expenses of the insurance company. You are advised to refer to the allocation rates given in the product illustration.

4. What are the fees and charges I have to pay?

The insurance coverage charges are deducted monthly from the value of units. The insurance charges will increase as you grow older. Details of the insurance charges and other charges for the ILP are given in the product illustration.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure** - you must disclose all material facts such as medical condition and state your age correctly when answering any question asked by us. If the insurance policy is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your duty of disclosure continues until the policy is issued.
- Free-look period** - you may cancel your ILP by returning the policy within 15 days after the policy has been delivered to you. The insurance company will refund to you the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date, any insurance charge, taxes (if any) and other charges that have been deducted, less any medical fee incurred.
- Cash value** - the cash value of the ILP depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be absorbed to pay for the insurance charges and the fewer units will remain to accumulate cash values under your policy.
- Policy lapse** - the ILP will lapse when the value of units is insufficient to pay for the insurance and other charges after the No-Lapse Provision is revoked or has expired.
- Grace period** - you have a one-month grace period from each premium due date to pay the premium for this policy. The policy will remain in force during the grace period.
- Nomination** - you are advised to name a nominee(s) for your insurance application to ensure a smooth settlement of claims. You should also ensure that the nominee(s) is aware of the policy that you have purchased.
- No-Lapse Provision** - the policy will not lapse even when the value of units falls to zero within the first 72 months of the policy. Any unpaid charges during the period when No-Lapse Provision is in effect are regarded as monies owing to us, which shall be deducted when there is payment of premium, payment of any benefits or value of units payable under the policy upon surrender.

The No-Lapse Provision will be revoked if:

- you do not pay your premium due within the grace period; or
- you make a withdrawal from BUA.

Subsequently, the policy shall lapse if there are insufficient units to cover for the charges.

- Claims** - please refer to the policy contract to understand further on the claims requirements.
- Waiting period** - the eligibility for the benefits under the policy will only start after the waiting periods below from the effective date of the policy or the date of policy revival, whichever is later.

Benefit	Conditions	Waiting Period
Accidental Benefit	All covered conditions	Immediately
Infectious Disease Benefit	All covered infectious diseases	90 days

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

6. What are the major exclusions under this policy?

- Suicide - if death was due to suicide within one year from the effective date of policy or the date of policy revival, whichever is later, the value of units at the valuation date after the date of notification shall be payable.
- Total and Permanent Disability (TPD) benefit is not payable if the disability is directly or indirectly caused by:
 - (a) any pre-existing conditions;
 - (b) any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
 - (c) any traveling in an aircraft other than as a pilot or a member of a crew or a fare paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only; or
 - (d) any participation in any aerial sporting activities such as hang-gliding, ballooning, parachuting, sky-diving, bungee jumping and other such similar activities.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

Buying a regular premium ILP is a long-term financial commitment. It is not advisable to hold this policy for a short period of time in view of the high initial costs. If you find that the fund(s) that you have chosen is no longer appropriate, you have the flexibility to switch fund. You are allowed four switches per policy year without any fee. For additional switches, you may be charged a fund switching fee.

However, the fee is currently waived until electronic transactions are made available. Thereafter, manual requests for additional switches will be subjected to the fees mentioned.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

For more information on the latest products and services, do visit www.UOB.com.my or visit the nearest UOB Malaysia Branches. Contact the 24-hour UOB Contact Centre at:

Kuala Lumpur 03-2612 8121
Penang 04-2401 121
Johor Bahru 07-2881 121
Kuching 082-287 121
Kota Kinabalu 088-477 121

Should you require additional information about investment-linked insurance and medical & health insurance, please refer to the *insuranceinfo* booklet on 'Investment-Linked Insurance' and 'Medical & Health Insurance', available at all our branches or you can obtain a copy from your UOB Malaysia Representative or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Prudential Assurance Malaysia Berhad 198301012262 (107655-U)
Level 20, Menara Prudential,
Persiaran TRX Barat,
55188 Tun Razak Exchange,
Kuala Lumpur, Malaysia.
P.O. Box 10025, 50700 Kuala Lumpur.
Tel: 03-2771 2499
E-mail: customer.mys@prudential.com.my

10. Other similar types of plan available

Please ask your UOB Malaysia Representative for other similar types of plans offered by the insurer.

IMPORTANT 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. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

The information provided in this disclosure sheet is valid as at or until 27/08/2021.

READ

Is investment-linked policy right for you?

Product Illustration

Are you aware of the costs, benefits and risks?

Name of insurer: Prudential Assurance Malaysia Berhad
Product name: **PRUMillion Cover**
Type of policy: Regular Premium Investment-linked Insurance
Ratio of fund(s) chosen: 100% in **PRULink Equity Focus Fund (FF)**

Client's name: Sample
Gender: Male
Smoker: No
Age: ANB 30



Do you know that ...



Have you been advised of ...



Have you been told ...



It is flexible but you bear the investment risk?

It is an insurance product that is tied to the performance of the investment fund(s) which you selected

Benefits

- **Flexibility** to vary your premium amount or coverage if your financial needs change.
- **Choice of funds** depending on the level of risk you are comfortable with.

Risks

- You bear the **investment risk entirely** including poor returns.
- If your fund performs poorly or your insurer increases your charges -
 - o You may lose your insurance cover; or
 - o Your cash value may be adversely affected.
- You may need to increase your premiums or reduce the level of insurance protection to avoid losing your insurance cover.



How your premiums will be used?

Premium paid (a)

Unallocated Premium

To pay: -

- Insurer's own expenses
- Commission to Bank (h)

Premium allocated into Unit Fund (b)

Used to purchase units in the investment fund(s)

Deduct fees & charges:

- Insurance charges (c) - to pay for your insurance cover
- Other charges (d) e.g. policy fees
- Fund management charge (e)

What you may receive

Non-guaranteed cash value (g)
Amount received on surrender/
death/maturity

The coverage you will receive

Sum assured (f)
Minimum amount received on death/disability

Note: Upon death, the total of the sum assured and cash value is payable



Other products that could better meet your needs?

- **Non-participating products:** The benefits and coverage period are guaranteed as long as you pay premiums.
- **Participating products:** In addition to receiving guaranteed benefits and having a guaranteed coverage period, you can share in the profits (non-guaranteed) of the participating life fund.

Fees and charges taken out of your investment fund(s) which reduce the amount available for investment:-

- Insurance Charge (c)
- Service Charge (d)
- Fund Management Charge (e)
- Fund Switching Fee
- Partial Withdrawal Charge

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Appendix: Investment-linked Funds

The investment-linked funds below are either managed by the investment team of Prudential Assurance Malaysia Berhad, Eastspring Investments Berhad, Eastspring Al-Wara' Investments Berhad or any other third-party fund managers and the information provided in this Appendix was updated as at 10/07/2021. For further details, please refer to the most recent fund fact sheets of the respective funds available at www.prudential.com.my.

Projected Investment Return

- The projected investment returns used below are **for illustrative purposes** in illustrated Table 1 and Appendix: Projection by Accounts. They are not meant to show possible returns of your chosen investment fund(s). They are **not guaranteed and not based on the past performance**.

Type of Funds	Projected Investment Rate of Return (p.a.)		
	X %	Y %	
	All Years	First 20 years	After 20 years
Bond	2.00%	5.00%	5.00%
Managed	2.00%	5.00%	5.00%
Equity	2.00%	5.00%	5.00%

Investment Objective

PRULink Equity Income Fund (PI) (Equity fund):

This fund aims to maximise returns over medium to long term. This is achieved by investing in a diversified portfolio of high quality shares and dividend yielding stocks which have or can potentially have attractive dividend yields.

PRULink Equity Focus Fund (FF) (Equity fund):

This fund aims to maximise returns over medium to long term. This is achieved by investing into approximately 30 quality Malaysian companies listed in Bursa Malaysia that are expected to provide medium to long-term capital appreciation and income potential.

PRULink Managed Fund II (PM2) (Managed fund):

This fund aims to maximise returns over medium to long term by investing in shares and fixed interest securities through PRULink Equity Fund and PRULink Bond Fund and in any other PRULink Funds that may become available in the future. The neutral asset allocation ratio is 80% and 20% with allowable movement from the benchmark of +/- 10%.

PRULink Bond Fund (PF) (Bond fund):

This fund aims to provide medium to long term accumulation of capital by investing in selected fixed interest securities, corporate bonds and fixed deposits.

PRULink Dana Unggul (HE) (Equity fund):

This fund aims to maximise returns over medium to long term by investing in high quality Shariah-approved shares listed on the Bursa Malaysia.

PRULink Dana Urus II (HM2) (Managed fund):

This fund aims to maximise returns over medium to long term by investing in Shariah-approved shares and Islamic debt securities through PRULink Dana Unggul and PRULink Dana Aman and in any other such PRULink Funds that may become available in the future. The neutral asset allocation ratio is 80% and 20% with allowable movement from the benchmark of +/- 10%.

PRULink Dana Aman (HF) (Bond fund):

This fund aims to provide medium to long term accumulation of the capital by investing in selected Islamic debt securities.

PRULink Strategic Managed Fund (PSM) (Managed fund):

This fund aims to provide moderate capital growth over the medium to longer term by investing in a mix of fixed income and equity securities directly, or indirectly through the use of investment funds. The fund will tactically allocate between 70% to 90% in fixed income and 10% to 30% in equities.

PRULink Asia Managed Fund (AMF) (Managed fund):

PRULink Asia Managed Fund is an actively managed fund that seeks to maximise returns over medium to long term. This is achieved by investing directly in shares, fixed interest securities and money market instruments in the Asia Pacific ex Japan region and through any other PRULink Global Funds that may become available in the future or indirectly via sub-funds managed by Eastspring Investments (Singapore) Limited or any other fund manager to be determined from time to time.

PRULink Global Market Navigator Fund (GMN) (Managed fund):

PRULink Global Market Navigator Fund is an actively managed fund that aims to achieve positive absolute returns over the medium-term through the implementation of an actively managed asset allocation strategy in a diversified range of global assets including cash, equities, bonds and currencies. Exposure to each asset classes will be primarily through exchange traded funds, index futures, direct equity and bonds, swaps, options and foreign exchange forwards, each of which may be traded through recognised exchanges or via the over-the-counter markets. The use of derivatives is for efficient portfolio management to gain access to the markets efficiently in a cost-effective manner. At inception, PRULink Global Market Navigator Fund will invest in a sub-fund called Eastspring Investments - Global Market Navigator Fund managed by Eastspring Investments (Singapore) Limited. The fund may then invest in any other PRULink absolute return funds that may become available in the future or indirectly via other absolute return funds.

PRULink Dragon Peacock Fund (DPF) (Equity fund):

PRULink Dragon Peacock Fund is a fund that aims to maximise long-term total return by investing primarily in equity and equity related instruments of corporations, which are incorporated in, or listed in, or operating principally from, or carrying on significant business in, or derive substantial revenue from, or whose subsidiaries, related or associated corporations derive substantial revenue from the People's Republic of China (PRC) and India. At inception, PRULink Dragon Peacock Fund will invest in a sub-fund called Eastspring Investments - Dragon Peacock Fund managed by Eastspring Investments (Singapore) Limited. The investments of the Sub-Fund include, but are not limited to, listed securities in the Recognised Markets, depository receipts including American Depository Receipts (ADRs) and Global Depository Receipts (GDRs), debt securities convertible into common shares, preference shares and warrants. The fund may invest in any other funds or sub-funds managed by Eastspring Investments (Singapore) Limited or any other fund managers to be determined from time to time.

PRULink Asia Equity Fund (ASF) (Equity fund):

PRULink Asia Equity Fund is a fund that aims to maximise long-term total return by investing in equity and equity-related securities of companies, which are incorporated, or have their area of primary activity in Asia Pacific ex-Japan. The Asia Pacific ex-Japan region includes but is not limited to the following countries: Korea, Taiwan, Hong Kong, Philippines, Thailand, Malaysia, Singapore, Indonesia, People's Republic of China, India, Pakistan, Australia and New Zealand. The fund may also invest in depository receipts [including American Depository Receipts (ADRs) and Global Depository Receipts (GDRs)], debt securities convertible into common shares, preference shares and warrants.

PRULink Global Growth Fund (GGF) (Equity fund):

This fund aims to generate long-term returns through investing primarily into a portfolio of assets globally including equities, equity-related securities, deposits, currencies, derivatives or any other financial instruments directly, and/or indirectly through the use of any funds.

Fund Management Charge (FMC)

PRULink Funds	FMC (p.a.)	PRULink Global Funds	FMC (p.a.)
PRULink Equity Income Fund (PI)	1.50%	PRULink Asia Managed Fund (AMF)	1.35%
PRULink Equity Focus Fund (FF)	1.50%	PRULink Global Market Navigator Fund (GMN)	1.15% ⁱ
PRULink Managed Fund II (PM2)	1.30%	PRULink Dragon Peacock Fund (DPF)	1.50%
PRULink Bond Fund (PF)	0.50%	PRULink Asia Equity Fund (ASF)	1.50%
PRULink Dana Unggul (HE)	1.50%	PRULink Global Growth Fund (GGF)	1.50%
PRULink Dana Urus II (HM2)	1.30%		
PRULink Dana Aman (HF)	0.50%		
PRULink Strategic Managed Fund (PSM)	1.10%		

ⁱ The actual investment charge charged for PRULink Global Market Navigator Fund will depend on the asset allocation of the fund, which will range from 1.00% for allocation to money market instruments or fixed income securities, to 1.50% for allocation to other assets. The actual investment charge will be determined on a monthly basis and will be revised whenever the proportion of fund allocated to money market instruments or fixed income securities shift by more than 10% since the investment charge was last determined. The current fund management charge used for the purpose of this product illustration is 1.15% p.a. based on the allocation of 70% bonds and 30% equities.

The investment charge will be deducted at each valuation date. We may change the Fund Management Charge from time to time.

Historical Actual Annual Returns of the Funds compared with the selected benchmarks

	2016	2017	2018	2019	2020
PRULink Equity Income Fund (PI)	2.86%	14.24%	-4.68%	2.44%	3.34%
Benchmark	-2.45%	12.74%	-9.28%	-2.88%	3.48%
PRULink Equity Focus Fund (FF)	-3.08%	18.49%	-5.41%	2.99%	15.00%
Benchmark	-2.45%	12.74%	-9.28%	-2.88%	3.48%
PRULink Managed Fund II (PM2)	0.06%	10.85%	-4.37%	0.18%	6.30%
Benchmark	-1.31%	10.77%	-6.78%	-1.65%	3.58%
PRULink Bond Fund (PF)	4.46%	4.47%	4.45%	8.24%	4.73%
Benchmark	3.21%	3.10%	3.34%	3.18%	2.22%
PRULink Dana Unggul (HE)	-4.24%	10.98%	-9.46%	4.47%	13.10%
Benchmark	-6.14%	10.72%	-13.52%	3.84%	10.13%
PRULink Dana Urus II (HM2)	-2.52%	9.71%	-7.02%	5.50%	10.80%
Benchmark	-4.30%	9.18%	-10.26%	3.79%	8.85%
PRULink Dana Aman (HF)	4.27%	4.34%	4.35%	8.84%	5.40%
Benchmark	3.21%	3.10%	3.34%	3.18%	2.22%
PRULink Strategic Managed Fund (PSM)	-	3.39% ⁱⁱ	2.84%	7.11%	4.11%
Benchmark	-	4.22% ⁱⁱ	0.61%	1.98%	2.76%
PRULink Asia Managed Fund (AMF)	8.20%	15.58%	-9.64%	12.59%	9.44%
Benchmark	10.79%	17.40%	-8.16%	15.10%	17.71%
PRULink Global Market Navigator Fund (GMN)	10.41%	1.46%	-7.79%	13.19%	6.95%
Benchmark	3.21%	3.10%	3.34%	3.18%	2.22%
PRULink Dragon Peacock Fund (DPF)	8.36%	27.31%	-9.78%	12.11%	14.99%
Benchmark	4.60%	32.16%	-10.96%	14.59%	21.56%
PRULink Asia Equity Fund (ASF)	8.69%	22.81%	-13.79%	13.58%	11.79%
Benchmark	10.56%	28.12%	-12.29%	16.97%	22.96%
PRULink Global Growth Fund (GGF)	-	-	-	-	12.48% ⁱⁱ
Benchmark	-	-	-	-	13.43% ⁱⁱ

ⁱⁱ Fund Performance is from fund launch date until year end of the same year (non-annualised return).

The benchmarks used for each fund are:

PI	FTSE Bursa Malaysia Top 100
FF	FTSE Bursa Malaysia Top 100
PM2	80% FBM100 + 20% Maybank 12 month Fixed Deposit Rate
PF	Maybank 12 month Fixed Deposit Rate
HE	FTSE Bursa Malaysia Emas Shariah Index
HM2	80% FTSE Bursa Malaysia Emas Shariah Index + 20% Maybank 12 month Fixed Deposit Rate
HF	Maybank 12 month Fixed Deposit Rate
PSM	80% Maybank 12 month Fixed Deposit Rate + 20% Financial Times Stock Exchange Bursa Malaysia Top 100 Index (FBM100)
AMF	70% MSCI Asia ex Japan Index + 30% JP Morgan Asia Credit Index

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GMN	Maybank 12 month Fixed Deposit Rate
DPF	50% MSCI China Index + 50% MSCI India Index
ASF	MSCI Asia ex Japan Index
GGF	MSCI AC World Index

Note: The benchmark of respective funds will vary based on the fund's investment strategies and approach. Past performances of the funds are not indicative of future performance and the performance of the funds are not guaranteed.

Unit Pricing

- Unit pricing is done daily. Please visit www.prudential.com.my for the unit pricing.
- Unit price is calculated based on the market value of the underlying assets of the fund, divided by the number of units issued.
- The investment-linked funds do not pay any dividend. All investment incomes and capital gains are automatically rolled up in its unit price.
- Unit price is the single price at which units are created and cancelled.

Forward Pricing

Units are created and/or cancelled at the next pricing date upon policy issuance and following receipt of premium thereafter (if any) or notification of claim / withdrawal.

Plan Description & Benefits

PRUMillion Cover is a regular premium investment-linked policy (ILP) that offers a combination of insurance protection and investment.

In the event of Life Assured's death, a lump sum benefit of the following will be payable:

- (a) Basic Sum Assured* (based on Basic Sum Assured of RM 500,000)
plus
- (b) value of units in BUA and IUA (if any).

In the event of Life Assured suffering from TPD prior to the Policy Anniversary of ANB 70 or expiry of the policy, whichever is earlier, TPD benefit equivalent to TPD Sum Assured is payable.

(Payment of this benefit will reduce the Basic Sum Assured*, Crisis Guard sum assured (if applicable) and the value of units in BUA and IUA (if any) as stipulated in the policy).

*The Basic Sum Assured payable will be in line with the Increasing Basic Sum Assured table below:

Increasing Basic Sum Assured

Policy Year	% of Basic Sum Assured
1	100%
2	102%
3	104%
4	106%
5 or above 5	108%

The policy is guaranteed to be in force in the first 72 months as long as all premiums are paid up to date and no withdrawal from BUA is performed during this period.

Please refer to **Conditions** and **Exclusions** for Death and TPD terms and exclusions.

Conditions:

Total and Permanent Disability (TPD)

In the event of Total and Permanent Disability (TPD) prior to the Policy Anniversary of insured life's ANB 70 or expiry of the policy, whichever is earlier, one lump sum payable under all policies with us on any one life is up to RM 1 million. Any excess will be paid on the anniversary of the disability subject to proof of continued disability. Upon earlier death, the balance shall be payable.

Total and Permanent Disability (TPD) shall mean:

- while aged above and including 16 years but below the age of 61 years, the insured life:
 - (a) becomes permanently and completely unable to engage in any occupation and is permanently and completely unable to perform any work for remuneration or profit;
 - (b) totally and irrecoverably loses sight in both eyes;
 - (c) totally and irrecoverably loses by severance one limb each at or above his/her wrist and ankle, or two limbs at or above his/her wrist or ankle; or
 - (d) totally and irrecoverably loses sight in one eye and totally and irrecoverably loses by severance one limb at or above his/her wrist or ankle.
- while aged above and including 61 years but below the Policy Anniversary of insured life's ANB 70 or expiry of the policy, whichever is earlier, the insured life shall receive confirmation by a Consultant Physician of the loss of independent existence lasting for a minimum period of 6 months and resulting in a permanent inability to perform at least 3 of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.

Activities of Daily Living are:

- (a) Transfer
- (b) Dressing
- (c) Mobility
- (d) Bathing/Washing
- (e) Eating
- (f) Continence

In all cases above, such disability must be permanent and must last for a minimum period of six (6) consecutive months.

For the purpose of this benefit, the word "permanent" shall mean beyond the hope of recovery with current medical knowledge and technology.

Exclusions

Death

If death was due to suicide within one year from the effective date of policy or the date of policy revival, whichever is later, the value of units at the valuation date after the date of notification shall be payable.

Total and Permanent Disability (TPD)

TPD benefit is not payable if the disability is directly or indirectly caused by

- (a) any pre-existing conditions;
- (b) any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (c) any traveling in an aircraft other than as a pilot or a member of a crew or a fare paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only; or
- (d) any participation in any aerial sporting activities such as hang-gliding, ballooning, parachuting, sky-diving, bungee jumping and other such similar activities.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

Other Policy Conditions

(i) **Non-guaranteed Insurance Charge:**

The insurance charges for death and TPD benefits are non-guaranteed. We reserve the right to revise the insurance charges at Policy Anniversary by giving 3 months written notice to you.

Appendix: Accidental Death Benefit

Plan Description & Benefits

On top of Death Benefit, Accidental Death Benefit pays one of the following:

- (a) an additional 100% of the Basic Sum Assured* if death happened due to accident;
- (b) an additional 200% of the Basic Sum Assured* if death happened due to accident while commuting in public conveyance, elevator car, burning of theatre, hotel or other public building; or
- (c) an additional 300% of the Basic Sum Assured* if death happened due to accident occurring while Life Assured is residing or travelling outside of Malaysia (except Singapore and Brunei) for not more than 90 consecutive days, or in Singapore or Brunei for any number of days.

Accidental Death Benefit is payable prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier.

Note: This benefit shall not be payable if Basic Sum Assured* is reduced to zero by accelerating benefit such as TPD benefit and/or Crisis Guard.

*The Basic Sum Assured payable will be in line with the Increasing Basic Sum Assured table below:

Increasing Basic Sum Assured

Policy Year	% of Basic Sum Assured
1	100%
2	102%
3	104%
4	106%
5 or above 5	108%

Exclusions

Accident benefit is not paid as a consequence of:

- (a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riot, strike or civil commotion;
- (b) breaking or trying to break any law or to resist arrest;
- (c) attempted suicide or self-inflicted injuries while sane or insane;
- (d) pregnancy, childbirth, miscarriage or any complications;
- (e) pre-existing physical or mental defect or infirmity;
- (f) alcoholic intoxication;
- (g) engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any hazardous activities or sports, unless agreed to by special endorsement; or
- (h) narcotics or drugs unless taken as prescribed by a doctor.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

Other Policy Conditions

- (i) **Change in Occupation, Avocation & Sports:**
You must inform us if there is any change of occupation, business or personal pursuits because it may affect the premiums, terms, conditions and benefits of the product.
- (ii) **Non-guaranteed Insurance Charge:**
We reserve the right to revise the insurance charges for accidental death benefit at Policy Anniversary by giving 3 months written notice to you.

Appendix: Infectious Disease Benefit

Plan Description & Benefits

RM 5,000 shall be payable for each diagnosis of infectious disease in Category A that happens prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier, subject to each infectious disease only being payable once during the policy term.

RM 10,000 shall be payable for each hospitalisation of infectious disease in Category B that happens prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier, subject to each infectious disease only being payable once during the policy term.

	Category A
1	Measles
2	Hand Foot Mouth Disease
3	Chikungunya Fever
4	Typhoid Fever
5	Rabies

	Category B
1	Zika virus
2	MERS-CoV
3	Ebola
4	SARS
5	Influenza A - Avian Influenza A(H7N9) & A(H5N1)
6	Nipah Virus Encephalitis
7	Japanese Encephalitis
8	Creutzfeldt-Jakob Disease
9	Malaria

Note: This benefit shall not be payable if Basic Sum Assured* is reduced to zero by accelerating benefit such as TPD benefit and/or Crisis Guard.

Exclusions

Infectious Disease Benefit is not paid as a consequence of:

- (a) symptoms of any of the Infectious Diseases that is manifested prior to or within 90 days after the policy has commenced;
- (b) Infectious Diseases arises directly or indirectly from any pre-existing condition;
- (c) the history of drug, substance or alcohol abuse;
- (d) war (declared or undeclared) foreign invasion to another country, hostile acts against another country, terrorism, civil war, rebellion, revolution, riot, civil unrest, military operation, or coup d'état; or
- (e) the presence of the Acquired Immune Deficiency Syndrome ("AIDS") / Human Immunodeficiency Virus ("HIV") infection.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

Other Policy Conditions

- (i) **Waiting Period:**
Infectious Disease benefits under the policy will only start 90 days after the effective date of the policy.
- (ii) **Change in Occupation, Avocation & Sports:**
You must inform us if there is any change of occupation, business or personal pursuits because it may affect the premiums, terms, conditions and benefits of the product.
- (iii) **Non-guaranteed Insurance Charge:**
We reserve the right to revise the insurance charges for infectious disease benefit at Policy Anniversary by giving 3 months written notice to you.

Charges

- **Service Charge:**
It is RM 5.00/month to cover for the policy fees.

Benefits

- **Maturity Benefit**
At maturity, the value of units in BUA and IUA (if any) is payable.
- **Surrender Benefit**
Upon surrendering, this policy will pay the value of units in BUA and IUA (if any).

Options

- **Premium Holiday:**
You may stop paying the recommended premium but the policy may lapse, unless there are available units in the plan to pay insurance charges and other charge. The charges will be deducted from the accounts through cancellation of units. However, if you do not wish to continue with the cancellation of units for rider's coverage, please provide us a written notice and the rider(s) attached in the policy will be cancelled.

During premium holiday, the policy will no longer be guaranteed to be in force for the first 72 months of the policy.
- **Fund Switching:**
If you find that the fund(s) that you have chosen is no longer appropriate, you have the flexibility to switch fund. You are allowed four switches per policy year without any fee. For additional switches, you may be charged a fund switching fee. Fund switching fee is set at 1.00% of the switched amount subject to a maximum of RM 50.00 per switch. However, the fee is currently waived until electronic transactions are available. Thereafter, manual request for additional switches will be subjected to the fees mentioned.
- **Premium Re-Direction:**
You have the flexibility to revise the proportion of your regular premium invested in different funds in multiple of 5.00% or revise your choice of investment-linked fund for future allocated premium.
- **Single Premium Top-Ups:**
Single-premium top-ups can be made at any time. The minimum amount required for each single-premium top-up is RM 100.00. 95.00% of top-ups are used to purchase units, you can maximise your value of units by maximising your top-ups.
- **Withdrawals:**
Withdrawals can be made at any time in terms of number of units or fixed monetary amount through cancellation of units. Each partial withdrawal incurs a partial withdrawal charge of RM 25.00. This charge will be waived until electronic transaction is available. Thereafter, manual request for partial withdrawal will be subjected to the charge mentioned.

If you make a withdrawal from BUA, the policy will no longer be guaranteed to be in force for the first 72 months of the policy.
- **Option to Vary Sum Assured, Premium and Policy Term:**
You may vary the sum assured and the premium and policy term subject to our requirement.
- **Extension of Coverage Term:**
This product comes with Extension of Coverage Term to extend the term of basic plan and rider(s) (if applicable) up to the Policy Anniversary of Life Assured's ANB 100 or the rider's maximum coverage term, whichever is earlier. Unless you change the applicability of Extension of Coverage Term, your policy will be auto extended as long as it has sufficient value of units to be deducted to pay for the relevant charges, fees and taxes during the extended term. To ensure sufficient value of units, additional premium is likely required during the extended term.

While your policy is still in force during the extended term, the benefits of the basic plan (including Loyalty Bonus and Loyalty Booster, if applicable) and rider(s), if any, provided under your policy shall continue, subject to terms and conditions stipulated in policy contract.

Notes:

1. **Taxes at the prevailing rate may be charged on any of the premiums, or any other payments due (where applicable) under this policy.**
2. **Company reserves the right to review all the fees and charges mentioned above from time to time.**

Important Note

PRUMillion Cover is an investment-linked plan which offers non-guaranteed rates of insurance charge for the Basic Benefits and Rider(s). Insurance charge will be deducted monthly from the value of units depending on the selected benefits or coverage. The rates of insurance charge for this plan are not guaranteed and may be varied from time to time by giving you notice, should there be adverse claim experience. The insurance charges are likely to be lower as compared to similar plan(s) with guaranteed rates of insurance. Hence, this may result in lower premium payable as compared to similar plan(s) with guaranteed rates of insurance charge, which may also be offered by Prudential from time to time. Additional premium may be required at the point of such rates revision if we foresee risk of non-sustainability of the policy. You may ask your insurer/Bank Representative for other types of plans offered by the insurer.

Please note that investment-linked plan is tied to the performance of the investment fund(s) chosen, and as a result, the sustainability of the policy is not guaranteed, and subject to the availability of sufficient fund value to pay for insurance and other charges, fees and taxes (if any).