

Building your life safety net now

Here is an example you could refer to before purchasing your first insurance policy.

Jeremy is a 25-year-old healthy, non-smoking, executive who is in the midst of working in his dream career.

He plans to get his first insurance plan while he is still young and healthy.

After the fact-finding process, his Bank Representative proposed Medical Plus Solution to Jeremy which caters to his lifestyle and affordability. The coverage only costs him RM206 per month!

Basic Protection PRULink Cover – provides a lump sum benefit in the event of Jeremy's death/ Total and Permanent Disability (TPD)¹.



Hospitalisation PRUValue Med – provides Jeremy medical reimbursement benefit with no annual and lifetime limits in the event of hospitalisation.



Critical Illness Crisis Care – pays Jeremy a lump sum benefit upon diagnosis of any of the 43 covered Critical Illnesses.



Accident Acci Guard Plus – provides Jeremy with a lump sum payout in the event of death or permanent disability due to accidental causes.



Accidental Income Acci Income Plus – provides Jeremy with income in the event of temporary total disablement or temporary partial disablement due to accidental causes.



Life Long Protection²



Policy Protection Payor Basic – continues to pay this policy's premiums in the event Jeremy is diagnosed with TPD¹ or Critical Illness.



Accidental Medical Reimbursement Acci Med Plus – absorbs the cost of Jeremy's hospitalisation due to accidental causes.

ANB 25 male, non-smoker, occupation class 1, 100% PRULink Equity Focus Fund, target sustainability option is ANB 70.

¹TPD coverage is available prior to the Policy Anniversary of ANB 70 or expiry of the policy, whichever is earlier.

²This 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 request to disable the 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.