



PRU*lady*

Specially prepared for:
SAW SIEW HUI

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PRUDENTIAL ASSURANCE MALAYSIA BERHAD

Product Disclosure Sheet for PRUlady

Please read this Product Disclosure Sheet before you decide to take up PRUlady. Be sure to also read the general terms and conditions. The information provided in this disclosure sheet is valid as at 30/07/2014.

1. What is this product about?

PRUlady is a regular premium non-participating plan that provides coverage up to age 70. It is specially designed to protect ladies from all walks of life. This plan protects the ladies against unexpected death or Total and Permanent Disability. In addition, it provides other comprehensive coverage such as Female Related Illnesses, Recovery Benefit, Life Change Benefit, as well as protection for pregnant mother and her baby. You will also receive refund of premium at maturity. Please refer to the table of benefits below for details.

2. What are the benefits provided?

Duration of cover: 43 years

This policy provides:

No.	Benefits	Amount of Benefits
Plan 3 Basic Sum Assured		RM 75,000
1.	Death or Total & Permanent Disability (TPD) Benefit	100% of Basic Sum Assured*
2.	Female Related Illnesses Benefit: (i) Female Cancer, (Cancer of breast, cervix uteri, fallopian tube, ovary, uterus or vagina / vulva), (ii) Systemic Lupus Erythematosus with Lupus Nephritis, (iii) Female Carcinoma-in-situ (Carcinoma-in-situ of breast, cervix uteri, fallopian tube, ovary, uterus or vagina / vulva)	(i) 100% of Basic Sum Assured* (ii) 100% of Basic Sum Assured* (iii) 50% of Basic Sum Assured

Notes:

- This policy will be terminated after you have made a claim on Death, TPD, Female Cancer or Systemic Lupus Erythematosus with Lupus Nephritis.
- * Upon Death, TPD, Female Cancer or Systemic Lupus Erythematosus with Lupus Nephritis, if the total premiums paid (excluding extra premium charged for sub-standard life and service tax, if applicable) is more than the Basic Sum Assured, we shall refund the total premiums paid (excluding extra premium charged for sub-standard life and service tax, if applicable) instead of 100% of Basic Sum Assured.
- If Death, TPD, Female Cancer or Systemic Lupus Erythematosus with Lupus Nephritis occurs within 6 months from the diagnosis date of Female Carcinoma-in-situ, the payout will be reduced by 50% of Basic Sum Assured. If Death, TPD, Female Cancer or Systemic Lupus Erythematosus with Lupus Nephritis occurs after 6 months from the diagnosis date of Female Carcinoma-in-situ, the payout will be the amount described above. Female Carcinoma-in-situ is payable once only.

3.	Recovery Benefit: <ul style="list-style-type: none"> • Osteoporotic Fracture; • Rheumatoid Arthritis; • Facial Reconstructive Surgery Due to Cancer or Accident; • Skin Grafting Due to Burns or Due to Skin Cancer; • Breast Lumpectomy or Mastectomy Due to Carcinoma-in-situ, Cancer or Accident; • Breast Reconstructive Surgery Following a Mastectomy Due to Carcinoma-in-situ, Cancer or Accident; or • Surgical Removal of Female Reproductive Organ Due to Carcinoma-in-situ, Cancer or Accident 	30% of Basic Sum Assured per claim
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Notes:

- Maximum 2 claims are allowed for Recovery Benefit and only one claim per category applies.
- Upon claims on Female Cancer Benefit, if you have not made the maximum of two claims under Recovery Benefit, we shall pay you the Recovery Benefit together with the Female Cancer Benefit. Please refer to the Policy Document for the detailed terms and conditions.

4.	Life Change Benefit: <ul style="list-style-type: none"> • Marriage Benefit • Childbirth Benefit • Buying a Property Benefit • Retirement Benefit • Death of Spouse Benefit 	<ul style="list-style-type: none"> • 3% of Basic Sum Assured; • 3% of Basic Sum Assured per childbirth; • 3% of Basic Sum Assured; • Up to 9% of Basic Sum Assured; • Up to 9% of Basic Sum Assured
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Notes:

- Total Life Change Benefit is subject to maximum of 9% of Basic Sum Assured being claimed.
- Except for Childbirth, all other events are claimable once only.
- For Retirement or Death of Spouse Benefit, we shall pay 9% of Basic Sum Assured less any life change benefits paid previously. Please refer to the Policy Document for the detailed terms and conditions.

5.	Pregnancy Care Benefit: <ul style="list-style-type: none"> • Disseminated Intravascular Coagulation (DIC) (after 7 months of pregnancy); • Ectopic Pregnancy; • Hydatidiform Mole; • Eclampsia; • Late Miscarriage (after 18th to 28th week of pregnancy); • Death of Foetus (after 28th week of pregnancy); or • Death of Child (within 30 days of birth) 	10% of Basic Sum Assured
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6.	Baby Care Benefit: <ul style="list-style-type: none"> * Down Syndrome; * Spina Bifida; * Ventricular Septal Defect; * Atrial Septal Defect; * Cleft Lip and/or Palate; * Tetralogy of Fallot; * Transposition of Great Vessels; or * Patent Ductus Arteriosus 	10% of Basic Sum Assured
<i>Note: Pregnancy Care Benefit and Baby Care Benefit are claimable once each and these benefits will cease when the Life Assured reaches age 50.</i>		
7.	Money Back Benefit:	RM 77,100.72, which is refund of total premium paid excludes the additional premium charged for sub-standard life and service tax, if applicable, is payable upon maturity

Reminder: Please refer to the Sales Illustration for more information about the benefits of the basic plan. It is important to select a plan that suits your financial goals. Please also refer to the Policy Document for the detailed terms and conditions.

3. How much premium do I have to pay?

The total premium that you 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 is RM149.42 monthly.

You are required to pay the premium for 43 years. You are given one month's grace period after the due date for the payment of premium. Please refer to Sales Illustration for details of premiums payable during the policy term.

Premiums in respect of basic coverage for Death / TPD, and Life Change Benefit are guaranteed. However, we reserve the right to revise the premium in respect of other benefits if the actual claim experience is worse than expected, by giving at least 90-day prior notice before taking effect on the following policy anniversary.

In the event of revision of the premiums, we will also provide you the following options:

- a) You may pay the same premium but there will be a reduction to the Amount of Benefit for all Benefits; or
- b) You may remove Female Related Illnesses Benefit, Recovery Benefit, Pregnancy Care Benefit and Baby Care Benefit. Should you decide to take this option, we shall change the premium payable and the Amount of Benefit for Money Back Benefit.

In the event of (a) or (b) above, we shall notify you the changes and pay you the Surrender Value (if any) due to changes in Benefits. The new premium payable, Benefits and Surrender Value (whichever is applicable) shall take effect on the next Policy Anniversary from the date we receive your notification.

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

- * A surrender charge will be levied if you surrender the policy before the end of the policy term, please refer to the Sales Illustration for surrender charges and surrender values.
- * For direct distribution cost paid to the agent/wealth planner, please refer to the Sales 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, occupation and state your age correctly.
- * **Free-look period** - you may cancel your policy by returning the policy within 15 days after the policy has been delivered to you. The premium that you have paid (less any medical fee incurred) will be refunded to you.
- * **Policy lapse** - If you do not pay your premiums within the grace period, your policy may lapse. Please refer to your policy documents for provisions on premiums.

✦ **Waiting period and Survival Period**

Benefits	Waiting Period	Survival Period
Female Related Illnesses (i) Female Cancer, (ii) Systemic Lupus Erythematosus with Lupus Nephritis (iii) Carcinoma-in-situ,	(i) 60 days (ii) 30 days (iii) 60 days	Nil
Recovery Benefit (i) If the conditions, surgical or treatment are due to Cancer or Carcinoma In-situ (ii) Others	(i) 60 days (ii) Nil	(i) 7 days (ii) Nil
Pregnancy Care Benefit,	1 year	Nil
Baby Care Benefit	1 year	Nil
Life Change Benefit (i) Death of Spouse (ii) Retirement (iii) Others	(i) No waiting period for Death of Spouse (ii) Retirement benefit is claimable at the age of 55 (iii) The policy must have continuously in force for at least 1 year, and i) you have paid at least 2 full years of premiums, before the first claim; ii) you have paid at least 4 full years of premiums, before the second claim; and iii) you have paid at least 6 full years of premiums, before the third claim	Nil

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

6. What are the major exclusions and limitations under this policy?

- ✦ If it is a suicide within the first year from the commencement date of the policy or the date of policy revival, we shall refund all premiums paid without interest.
- ✦ We shall not pay any Benefits under this Policy for any condition, illness, injury or event which is caused by or in connection with any of the following:
 - a) any self-inflicted injury or self-inflicted illness, whether inflicted while sane or insane;
 - b) any injury or illness caused by 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 a riot, strike or civil commotion;
 - c) the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection;
 - d) any surgery you have chosen to have rather than which is Medically Necessary (whether cosmetic, plastic or otherwise) unless we cover it under this Policy;
 - e) if the Life Assured breaks or try to break the law, or resist arrest;
 - f) alcohol or substance abuse or addiction;
 - g) injuries or sickness arising from professional sports, racing of any kind, scuba-diving, aerial sport activities such as hang-gliding, ballooning, and any other dangerous activities or sports, unless we agree differently in a special endorsement; or
 - h) nuclear fusion, nuclear fission, nuclear waste or any radioactive or ionizing radiation.
- ✦ We shall not pay any Benefits for the following condition or illness, if the condition or illness first happens or manifests symptoms, or the events which leads to diagnosis become clear within:
 - a) the first 30 days for Systemic Lupus Erythematosus (SLE) with Lupus Nephritis;
 - b) the first 60 days for Female Cancer, Carcinoma-In-Situ, Skin Grafting due to Skin Cancer, Facial Reconstructive Surgery due to Cancer, Breast Lumpectomy or Mastectomy due to Carcinoma In-situ or Cancer, Breast Reconstructive Surgery following a Mastectomy due to Carcinoma In-situ or Cancer and Removal of Female Reproductive Organ Surgery due to Carcinoma-In-Situ or Cancer; or
 - c) one (1) year for all pregnancy complications and all congenital anomalies covered under Pregnancy Care Benefit and Baby Care Benefit respectively,

from the Commencement Date of this Policy or the date it is revived, whichever is later.
- ✦ We shall not pay the Facial Reconstructive Surgery due to Cancer, Skin Grafting due to Skin Cancer, Breast Lumpectomy or Mastectomy due to Carcinoma-In-situ or Cancer, Breast Reconstructive Surgery following a Mastectomy due to Carcinoma-In-Situ or Cancer or Surgical Removal of Female Reproductive Organ due to Carcinoma-In-Situ or Cancer under the Recovery Benefit if the Life Assured does not survive for at least 7 days from the date of diagnosis of the Carcinoma-In-Situ or Cancer.
- ✦ We shall not pay the Life Change Benefit for Marriage, Childbirth or Buy a Property unless
 - a) this Policy has been continuously in force for at least one (1) year after the Commencement Date of this Policy or the date it is revived, whichever is later;
 - b) you have paid at least two (2) full years of premiums, before the first Life Change Benefit claim;
 - c) you have paid at least four (4) full years of premiums, before the second Life Change Benefit claim; and
 - d) you have paid at least six (6) full years of premiums, before the third Life Change Benefit claim.
- ✦ We shall not pay any benefit for any pregnancy complications and any congenital anomalies covered under Pregnancy Care Benefit and Baby Care Benefit respectively if:
 - a) the Life Assured has chosen to have a termination of pregnancy other than for medical reasons; or
 - b) the pregnancy results from fertility treatment, including in-vitro fertilization.
- ✦ We shall not pay any Benefit under this Policy for any Pre-Existing Conditions.

Note: This list is non-exhaustive. Please refer to the Policy Document for more details about the major exclusions under this policy.

7. Can I cancel my policy?

Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your policy may lapse. If your policy comes with cash value, the amount that the insurance company will pay you when you cancel the policy before the maturity period will be lesser than the total amount of premium that you have paid. You may cancel your policy by giving a written notice to the insurance company.

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?

Should you require additional information about life insurance and medical & health insurance, please refer to the insuranceinfo booklet on 'Life Insurance' and 'Medical & Health Insurance', available at all our branches or you can obtain a copy from your agent/wealth planner or visit www.insuranceinfo.com.my. If you have any enquiries, please contact us at:

Prudential Assurance Malaysia Berhad
Menara Prudential, 10 Jalan Sultan Ismail,
50250 Kuala Lumpur, Malaysia.
Tel: 03-2031 8228 Fax: 03-2032 3939
E-mail: customer.mys@prudential.com.my

10. Other similar types of plan available

Please ask your insurer/agent/wealth planner for other similar types of plans offered by the insurer.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION. IT IS IMPORTANT THAT ANY RECEIPT THAT YOU RECEIVE SHOULD BE KEPT AS PROOF OF PAYMENT OF PREMIUMS.

Details	Life Assured's Details	Plan Type	: Traditional Non-Participating
Name	: SAW SIEW HUI	Total Premium	: 149.42
Date of birth	: 24/3/1988	Payment Frequency	: Monthly
Age next birthday	: 27	Payment Mode	: Cash / Cheque
Gender	: Female	Premium Payment Period	: 43 year
Smoking status	: No	Expiry Age	: 70
Occupation class	: Class 2		

Details of Plan

Benefits	Plan	Term (Years)	Sum Assured (RM)	Premium (RM)
Basic	PRUlady (Plan 3)	43	75,000.00	149.42
Total Premium				149.42

Premium Paid by Cash / Cheque:	Yearly(RM)	Half-yearly (RM)	Quarterly (RM)	Monthly (RM)
Year 1 to Year 43	1,698.00	857.49	437.24	149.42

Note: There is an additional 6% service tax which is chargeable on all premiums paid by business organisations. This service tax does not affect the projection of cash value.

The monthly premium that will be used to determine the Refund of Premium at the end of the term is RM 149.42, which excludes extra premium charged for sub-standard life and service tax, if applicable.

Summary Illustration

Illustration of Benefits and Charges

Year	Age	(a) Premium Paid at Beginning of the year	GUARANTEED		(d) Surrender Charge	Direct Distribution Cost**	
			(b) Death Benefit	(c) Surrender Value*		Percentage of Total Premium (%)	Actual Amount (RM)
1	28	1,793.04	75,000	115	268	55.00	986.17
2	29	1,793.04	75,000	426	993	35.00	627.56
3	30	1,793.04	75,000	1,057	264	21.00	376.54
4	31	1,793.04	75,000	969	242	20.00	358.61
5	32	1,793.04	75,000	873	218	10.00	179.30
6	33	1,793.04	75,000	1,024	114	10.00	179.30
7	34	1,793.04	75,000	1,238	138	0.00	0.00
8	35	1,793.04	75,000	1,454	162	0.00	0.00
9	36	1,793.04	75,000	1,674	186	0.00	0.00
10	37	1,793.04	75,000	2,396	266	0.00	0.00
11	38	1,793.04	75,000	3,368	374	0.00	0.00
12	39	1,793.04	75,000	4,380	487	0.00	0.00
13	40	1,793.04	75,000	5,434	604	0.00	0.00
14	41	1,793.04	75,000	6,530	726	0.00	0.00
15	42	1,793.04	75,000	7,668	852	0.00	0.00
16	43	1,793.04	75,000	8,849	983	0.00	0.00
17	44	1,793.04	75,000	10,074	1,119	0.00	0.00
18	45	1,793.04	75,000	11,346	1,261	0.00	0.00
19	46	1,793.04	75,000	12,669	1,408	0.00	0.00
20	47	1,793.04	75,000	14,043	1,560	0.00	0.00
25	52	1,793.04	75,000	21,767	2,419	0.00	0.00
30	57	1,793.04	75,000	31,250	3,472	0.00	0.00
35	62	1,793.04	75,000	43,114	4,790	0.00	0.00
40	67	1,793.04	75,000	58,212	6,468	0.00	0.00
43	70	1,793.04	77,101	77,101	0	0.00	0.00

* Surrender value is net of surrender charge.

** Cost directly attributable to the distribution channel for the sale/marketing of this policy, i.e. payments to agent/wealth planner. This cost is borne by you and paid from your premium for services that the agent/wealth planner will provide to you for the duration of your policy. The agent/wealth planner may be entitled to production bonus and persistency bonus during the first three years of the policy provided that the agent/wealth planner meets the qualifying criteria set by the insurer.

Appendix

Brief Description of the Plan

PRU/lady is a regular premium non-participating plan that provides coverage up to age 70. It is specially designed to protect ladies from all walks of life. This plan protects the ladies against unexpected death or Total and Permanent Disability. In addition, it provides other comprehensive coverage such as Female Related Illnesses, Recovery Benefit, Life Change Benefit, as well as protection for pregnant mother and her baby. You will also receive refund of premium at maturity. Please refer to the table of benefits in Product Disclosure Sheet for details.

Conditions

* Death

If it is a suicide within the first year, all premiums paid will be returned without interest.

* Total and Permanent Disability

In the event of Total and Permanent Disability before age 70, one lump sum payable under all policies with the Company on any one life is up to RM1 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. The maximum payable under all policies on any one life is RM4 million plus bonuses (if any).

Total and Permanent Disability shall mean:

-while aged 16 years but below the age of 61 years

(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; or

(b) totally and irrecoverably loses sight in both eyes; or

(c) totally and irrecoverably loses by severance one limb each at or above his wrist and ankle, or two limbs at or above his 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 the wrist or ankle.

-while aged 61 years but below the age of 70 years, the Life Assured shall mean 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. For the purpose of this benefit, the word "permanent", shall mean beyond the hope of recovery with current medical knowledge and technology.

Activities of Daily Living are:

(a) Transfer

(b) Dressing

(c) Mobility

(d) Bathing/Washing

(e) Eating

(f) Continence

The disability must be permanent and must last for a minimum period of 6 consecutive months.

* Waiting Period and Survival Period

Benefits	Waiting Period	Survival Period
Female Related Illnesses (i) Female Cancer, (ii) Systemic Lupus Erythematosus with Lupus Nephritis (iii) Carcinoma-in-situ,	(i) 60 days (ii) 30 days (iii) 60 days	Nil
Recovery Benefit (i) If the conditions, surgical or treatment are due to Cancer or Carcinoma In-situ (ii) Others	(i) 60 days (ii) Nil	(i) 7 days (ii) Nil
Pregnancy Care Benefit,	1 year	Nil
Baby Care Benefit	1 year	Nil
Life Change Benefit (i) Death of Spouse (ii) Retirement (iii) Others	(i) No waiting period for Death of Spouse (ii) Retirement benefit is claimable at the age of 55 (iii) The policy must have continuously in force for at least 1 year, and i) you have paid at least 2 full years of premiums, before the first claim; ii) you have paid at least 4 full years of premiums, before the second claim; and iii) you have paid at least 6 full years of premiums, before the third claim	Nil

* Exclusions and limitations:

1) We shall not pay any Benefits under this Policy for any condition, illness, injury or event which is directly or indirectly caused by or in connection with any of the following:

a) any self-inflicted injury or self-inflicted illness, whether inflicted while sane or insane;

b) any injury or illness caused by 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 a riot, strike or civil commotion;

- c) the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection;
 - d) any surgery you have chosen to have rather than which is Medically Necessary (whether cosmetic, plastic or otherwise) unless we cover it under this Policy;
 - e) if the Life Assured breaks or try to break the law, or resist arrest;
 - f) alcohol or substance abuse or addiction;
 - g) injuries or sickness arising from professional sports, racing of any kind, scuba-diving, aerial sport activities such as hang-gliding, ballooning, and any other dangerous activities or sports, unless we agree differently in a special endorsement; or
 - h) nuclear fusion, nuclear fission, nuclear waste or any radioactive or ionizing radiation.
- 2) We shall not pay any Benefits for the following condition or illness, if the condition or illness first happens or manifests symptoms, or the events which leads to diagnosis become clear within:
- a) the first 30 days for Systemic Lupus Erythematosus (SLE) with Lupus Nephritis;
 - b) the first 60 days for Female Cancer, Carcinoma-In-Situ, Skin Grafting due to Skin Cancer, Facial Reconstructive Surgery due to Cancer, Breast Lumpectomy or Mastectomy due to Carcinoma In-situ or Cancer, Breast Reconstructive Surgery following a Mastectomy due to Carcinoma In-situ or Cancer and Removal of Female Reproductive Organ Surgery due to Carcinoma-In-Situ or Cancer; or
 - c) one (1) year for all pregnancy complications and all congenital anomalies covered under Pregnancy Care Benefit and Baby Care Benefit respectively,
- from the Commencement Date of this Policy or the date it is revived, whichever is later.
- 3) We shall not pay the Facial Reconstructive Surgery due to Cancer, Skin Grafting due to Skin Cancer, Breast Lumpectomy or Mastectomy due to Carcinoma-In-situ or Cancer, Breast Reconstructive Surgery following a Mastectomy due to Carcinoma-In-Situ or Cancer or Surgical Removal of Female Reproductive Organ due to Carcinoma-In-Situ or Cancer under the Recovery Benefit if the Life Assured does not survive for at least 7 days from the date of diagnosis of the Carcinoma-In-Situ or Cancer.
- 4) We shall not pay the Life Change Benefit for Marriage, Childbirth or Buy a Property unless
- a) this Policy has been continuously in force for at least one (1) year after the Commencement Date of this Policy or the date it is revived, whichever is later;
 - b) you have paid at least two (2) full years of premiums, before the first Life Change Benefit claim;
 - c) you have paid at least four (4) full years of premiums, before the second Life Change Benefit claim; and
 - d) you have paid at least six (6) full years of premiums, before the third Life Change Benefit claim.
- 5) We shall not pay any benefit for any pregnancy complications and any congenital anomalies covered under Pregnancy Care Benefit and Baby Care Benefit respectively if:
- a) the Life Assured has chosen to have a termination of pregnancy other than for medical reasons; or
 - b) the pregnancy results from fertility treatment, including in-vitro fertilization.
- 6) We shall not pay any Benefit under this Policy for any Pre-Existing Conditions.