



# PRUinvestor care

For investors and employees of Phillip Capital Holdings Sdn. Bhd. and its subsidiaries.

## Simple and affordable – Just for you!

### Benefits at a glance:

- Death and Total & Permanent Disability Coverage
- **2X** the coverage on Accidental Death and Accidental Total & Permanent Disability
- Optional Critical Illness Coverage
- Affordable premium *care?*



### Plan A

BENEFITS/TYPE	1	2	3*	4*	5*	6*
Death or TPD (all causes)	RM 100,000	RM 200,000	RM 300,000	RM 400,000	RM 500,000	RM 600,000
Accidental Death or Accidental TPD <sup>#</sup>	RM 100,000	RM 200,000	RM 300,000	RM 400,000	RM 500,000	RM 600,000
Group Crisis Cover Benefit <sup>^</sup> (Accelerated CI)	RM 100,000	RM 200,000	RM 300,000	RM 400,000	RM 500,000	RM 600,000
<b>Annual Premium</b>	<b>RM 657.00</b>	<b>RM 1,303.00</b>	<b>RM 1,949.00</b>	<b>RM 2,595.00</b>	<b>RM 3,241.00</b>	<b>RM 3,887.00</b>

### Plan B

BENEFITS/TYPE	1	2	3*	4*	5*	6*
Death or TPD (all causes)	RM 100,000	RM 200,000	RM 300,000	RM 400,000	RM 500,000	RM 600,000
Accidental Death or Accidental TPD <sup>#</sup>	RM 100,000	RM 200,000	RM 300,000	RM 400,000	RM 500,000	RM 600,000
<b>Annual Premium</b>	<b>RM 285.00</b>	<b>RM 560.00</b>	<b>RM 807.00</b>	<b>RM 1,110.00</b>	<b>RM 1,385.00</b>	<b>RM 1,660.00</b>

\* Only applicable for Age Next Birthday 50 and below.

<sup>^</sup> This lump sum benefit will **reduce** the Death/TPD Benefit.

<sup>#</sup> This benefit is payable in addition to the Death/TPD Benefit (for all causes).

Always Listening. Always Understanding.

**PRUDENTIAL**

## 2 Who can take up PRUinvestor care?

Anyone with age next birthday 16 – 59, who is an investor or employee of Phillip Capital Holdings Sdn. Bhd. and its subsidiaries, can purchase PRUinvestor care.

## 3 What premium method can I use to pay my premium?

Premiums can only be paid annually via cheque. Cheques should be made payable to “Prudential Assurance Malaysia Berhad”.

## 4 Can I buy more than one PRUinvestor care insurance coverage?

You are only allowed to purchase 1 (one) PRUinvestor care insurance coverage under Phillip Capital Holdings Sdn. Bhd. and its subsidiaries.

## 5 Can I change my benefit plan?

You are only allowed to change your benefit plan upon renewal of the insurance coverage, which may be subject to underwriting.

## 6 What happens when I am no longer an investor or employee of Phillip Capital Holdings Sdn. Bhd. and its subsidiaries?

When you are no longer an investor or employee of Phillip Capital Holdings Sdn. Bhd. and its subsidiaries, your insurance coverage will continue to remain in force until the end of the insurance coverage term. However, you will **NOT** be allowed to renew the insurance coverage at the end of the insurance coverage term.

### Important Notes

- This brochure is for illustrative purposes only. You are advised to refer to the PRUinvestor care Product Disclosure Sheet before purchasing a plan, and to refer to the Terms and Conditions in the insurance certificate for details of the important features of the plan.
- You should assess the affordability and suitability of the product. To achieve this, we recommend that you speak to your Sales Representative who will perform a needs analysis and assist you in making an informed decision.
- There is a free-look period of 15 days after the delivery of your insurance certificate to allow you to review if it meets your needs. If the insurance coverage is cancelled within this period, we will refund to you the full premium less medical expenses (if any).
- The premium rate is **NOT** guaranteed on renewal. Based on the claims experience and other justified circumstances, we reserve the right to:
  - i. revise the renewal premium rates;
  - ii. revise the terms and conditions; or
  - iii. decline the insurance coverage renewal.

**Note: The possible conditions for insurance coverage renewal disclosed above are not exhaustive.**

- You need to renew the insurance coverage annually, before the expiry of the insurance coverage. The renewal of the insurance coverage is not guaranteed.
- If you cancel the insurance coverage, you are entitled to a refund of the premium paid provided that the insurance certificate is in-force, premiums have been paid up to date and no claim has been made during the current insurance coverage year. The premium will be pro-rated based on the unexpired insurance coverage period.
- Grace period is only applicable upon renewal. You are given 30 days grace period from the premium due date to make payment.
- Prudential Assurance Malaysia Berhad is a licensed insurance company and is regulated by Bank Negara Malaysia.

For more information, please contact your Financial Planner. Alternatively, you can also contact our PRUinvestor Care Program Administrators at 03-2783 0300

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