



Service Guide for Life Insurance

What services (where relevant) can you expect from our Bank Representatives?

If you intend to purchase a life insurance product from our Representatives, you can enjoy these value added services:

1. Before you buy a policy

Assist you in choosing the right insurance plan

- Go through with you the Customer Fact Find form to understand your insurance needs and financial goals.
- Recommend suitable insurance plan after assessing your needs.

Explain product features

- Explain the product features, benefits, exclusions, premiums, fees and charges.
- Provide Product Disclosure Sheet, Sales Illustration or Fund Fact Sheets (if any) to assist you in making informed decision and to facilitate product comparison.

2. When you decide to buy a policy

Assist you with the policy application

- Explain the importance of answering the questions in the proposal form fully and accurately.
- Submit your application for underwriting after you have signed the proposal form.
- Arrange for medical examination with one of our panel clinics, if required.
- Provide information and assist in making a nomination to ensure policy moneys are received by your beneficiaries in the event of death.

Explain the policy terms and conditions

- Go through the policy terms and conditions as stated in the following documents with you to ensure that this is the right plan that you have purchased:
 - Product Disclosure
 - Sales Illustration
- Your policy document will be posted to you within 14 days, upon commencement of the policy.

3. During the term of the policy

Continuous policy servicing

- Assist in submitting your service requests to Prudential Assurance Malaysia Berhad, e.g. policy modifications, changes of address and frequency of premium payments.

Assist you in making a claim

- Assist in submitting your claims forms and documents to Prudential Assurance Malaysia Berhad.



Besides the above, if you have enquiries or require additional information, please feel free to contact Prudential Assurance Malaysia Berhad's Customer Service at 03-2116 0228 or visit any of their branches as per your convenience.

Customer portal for your life policy

Please visit Prudential Assurance Malaysia Berhad's customer portal at <https://pruaccessplus.prudential.com.my> for online access to your policy information.