PRUDENTIAL LAUNCHES SECOND EDITION OF PRUDENTIAL RELATIONSHIP INDEX

Financial planning. The key to stronger relationships?

• 57% of Malaysian couples say working with a financial planning agent makes their relationship better. (Financial planning agents are the new relationship counsellors, according to 57% of Malaysian couples.)
• 83% of Malaysians believe that technology advancements have made managing their finances easier. (Technology may interfere with their relationships, but it's great for financial planning, say 83% of Malaysians.)
• Almost 39% of Malaysians fear their families would suffer financially without them. (My family's loss would be both financial and emotional without me, say 39% of Malaysians.)

Kuala Lumpur, 13 December 2017 – Family and finances are inextricably linked. They can either be a source of strength and self-sufficiency, or a cause for worry in the event of financial instability. In the pursuit of deeper insights into relationships and finances, Prudential has launched the second edition of its Prudential Relationship Index (PRI 2017), a year after the inaugural report was launched.

Prudential Assurance Malaysia Berhad's Chief Brand Officer, Fiona Liao said, "PRI 2017 reveals that Malaysians are as concerned about their finances as they are about their relationships. We are keen to share insights from our study with customers and continue to tailor our financial products and services to help enrich their lives and enable them to build stronger relationships."

"Findings show that more Malaysians feel their partners are working on their relationship more in 2017 (79%) compared with 2016 (69%)," Liao said. "By identifying key drivers and influences, the PRI offers real understanding into key relationships in our lives, paving the way for greater relationship satisfaction for people in the country."

The financial challenges Malaysians are facing

Who will support them financially in the future?
Although 83% of Malaysians currently contribute to their parents' daily financial spending, only 31% expect their children to support them financially in their old age. Most Malaysians expect to depend on themselves. 87% plan to live off their personal finances and assets, while 43% expect to continue working in their senior years.

Will my family be okay without me?
While saving for retirement is important, people in Malaysia are also concerned about their children. 96% of Malaysian parents say they worry about their children's future. 67% even admit to worrying at least once a week, while 50% have supporting their children's education as a top financial priority.

The family's financial state is another key financial concern for more than a third of Malaysians. If anything were to happen to them, 39% believe their family would suffer financially and emotionally. 10% predict the effects would range from serious to catastrophic.

Will I be able to support myself when I retire?
More than half of people in Malaysia (59%) are concerned whether they will have sufficient funds for retirement. 49% say they are not confident about having enough money to live till the age of 80.

Given these concerns, the PRI 2017 reveals that saving for retirement is a top financial priority for the majority of Malaysians, At 61%, this is the highest proportion across the nine markets surveyed.

"One of the key objectives of the PRI study is to allow Prudential Malaysia and Prudential BSN Takaful to remain attuned to our customers and provide relevant advice and services to them," said Prudential BSN Takaful Berhad's Chief Marketing Officer, Wan Saifulrizal Wan Ismail. "We have found that retirement is a major concern in Malaysia. We are determined to improve the lives of our customers and ensure a greater sense of security for them, especially with regards to future retirement plans."

Better financial planning is the answer to peace of mind.

57% of couples in Malaysia say working with a financial agent to plan their finances makes their relationships better.

Additionally, Malaysians who do financial planning together with their partners are more likely to expect improvement in their personal finances and family relationships in the near future.

People who work with their partners to make financial plans are likely to expect improvement in their family relationships in five years' time (76%) than those who don't plan together (42%). They are also more positive about their personal finances improving by 2020 (74%) compared with those who make plans separately (55%).

Another factor benefiting their personal finances is the growth of technology in Malaysia. 83% of Malaysians agree that technology has made planning finances much easier and better.

However, many are conscious of the potentially negative effect technology can have on personal relationships. 56% believe that time spent on their smartphones has a negative effect on their family relationships.

This is also true for relationships between partners. Not only do 38% of Malaysian couples feel they are competing with their partner's phone, 31% say they are often upset by their partner's social media posts.

We are delighted to see that most Malaysians remain positive about their relationships," said Wan Saifulrizal. "The PRI 2017 reveals that 60% of Malaysians think their love lives will improve in five years' time, while 59% expect their relationships with family to be better. These are encouraging findings and we look forward to seeing more growth in relationship satisfaction next year."

For more information on The 2017 Prudential Relationship Index:

Visit
https://www.prudentialrelationshipindex.com/my/en/node

About the 2017 Prudential Relationship Index
The Prudential Relationship Index was developed to understand the state of personal relationships in Asia. Given the vital importance of relationships to people's happiness, well-being, and longevity, the study offers deep understanding and insight into relationships - how to make them stronger, better, and more rewarding. More than 4,600 interviews were conducted in nine countries and territories in Asia. These included Cambodia, China, Hong Kong, Indonesia, Malaysia, the Philippines, Singapore, Thailand and Vietnam. Interviews were conducted between 26 June and 20 July 2017 with adults between 25 and 55 years of age. In Malaysia, 516 interviews were conducted through online sampling with a representative sample of adults living in Kuala Lumpur and Petaling Jaya. Respondents are residents representing approximately the top two-thirds of household incomes in Malaysia.

About Prudential Assurance Malaysia Berhad
Prudential Assurance Malaysia Berhad (PAMB) was established in Malaysia in 1924. As a leading and innovative insurer, PAMB serves the savings, protection and investment needs of Malaysians by offering a full range of financial solutions through its 45 branches and bancassurance distribution partners network nationwide. With more than 1,700 employees, PAMB is committed to helping people achieve their ambitions for a brighter and financially secure future.

About Prudential BSN Takaful Berhad
Established in 2006, Prudential BSN Takaful Berhad (PruBSN) today is the country's leading takaful operator, providing protection and savings solutions that are built on Islamic values for Malaysians and their families. PruBSN aims to be the first choice takaful operator and committed to realising the long-term financial and personal

goals of its people and communities. PruBSN has more than 590 employees and 16,000 takaful consultants servicing more than 800,000 customers.

This press release is issued by Ruder Finn Asia on behalf of Prudential Assurance Malaysia Berhad and Prudential BSN Takaful Berhad.

For media enquiries, please contact:

Archana Menon	**Marc Ng**	**Fanny Ng**
menona@RuderFinnAsia.com	**ngm@RuderFinnAsia.com**	**ngf@RuderFinnAsia.com**
+60122056120	**+60172386346**	**+60122292139**