



PRULink Supreme Pro

(This is an insurance product)

Specially prepared for:

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PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the PRULink Supreme Pro. Be sure to also read the general terms and conditions.)

PRUDENTIAL ASSURANCE MALAYSIA BERHAD

PRULink Supreme Pro

13/05/2025

1. What is this product about?

This regular premium investment-linked policy (ILP) offers a combination of insurance protection and investment.

It pays a lump sum benefit if you die during the term of the policy / are totally and permanently disabled prior to the Policy Anniversary of age next birthday (ANB) 70 or expiry of the policy, whichever is earlier.

The value of units depends on the price of the underlying units, which in turn depends on the performance of your chosen fund(s).

The policy term is 60 years.

2. What are the covers / benefits provided?

The table below summarises the benefits that you have selected. Please refer to the relevant Appendices which accompany your product illustration for more information about the benefits of the basic plan.

Basic Benefits

Death Benefit	<p>A lump sum benefit which is the higher of the following shall be payable:</p> <ul style="list-style-type: none">(a) 125% of Total Premium payable for Basic Unit Account (BUA) (i.e Insurance Premium plus Protection Premium, excluding PRUSaver premium and single premium top-up) less any withdrawal from BUA;(b) Wealth Assured Value (WAV) less any withdrawal from BUA;(c) Value of units in BUA; or(d) RM 5,000. <p>plus value of units in Investment Unit Account (IUA) (if any).</p> <p>However, if death of Life Assured was due to non-accidental causes within 2 years from the effective date of policy or date of policy revival, whichever is later, the higher of the total premium paid for BUA (excluding taxes, if any) or the value of units in BUA less any Annual Booster credited shall be payable. Additionally, value of units in IUA shall be payable (if any).</p> <p>Note:</p> <ol style="list-style-type: none">1. <i>WAV is the highest value of units in BUA attained under your policy from the effective date of policy or the date of WAV reset, whichever is later, while your policy is in force. The locking in of WAV is to enhance life protection and is not for investment purpose. WAV is not applicable for surrender, partial withdrawal or maturity.</i>
Total and Permanent Disability (TPD) Benefit	<p>Death Benefit as stated above shall be payable upon Life Assured suffering from TPD prior to the Policy Anniversary of ANB 70 or expiry of the policy, whichever is earlier.</p> <p>However, if Life Assured suffers from TPD due to non-accidental causes within 2 years from the effective date of policy or date of policy revival, whichever is later, the higher of the total premium paid for BUA (excluding taxes, if any) or the value of units in BUA less any Annual Booster credited shall be payable. Additionally, value of units in IUA shall be payable (if any).</p> <p>Notes:</p> <ol style="list-style-type: none">1. <i>TPD Benefit is not applicable for Life Assured's entry ANB 70.</i>2. <i>Payment of this benefit will reduce the Death Benefit.</i>
Annual Booster	<p>1% of RM 100,000.00, annualised BUA premium (i.e Insurance Premium plus Protection Premium, excluding PRUSaver premium and single premium top-up), shall be credited into BUA each policy year during premium payment period, with first Annual Booster being credited upon completion of Policy Year 1, provided premiums are paid up to date and policy is in force upon payout, subject to terms and conditions stipulated in the policy contract.</p>
Loyalty Bonus	<p>10% of RM 100,000.00, annualised BUA premium (i.e. Insurance Premium plus Protection Premium, excluding PRUSaver premium and single premium top-up), shall be credited into BUA once every 5 years upon completion of 10 policy years, provided premiums are paid up to date and policy is in force upon payout, subject to terms and conditions stipulated in the policy contract.</p> <p>Note:</p> <ol style="list-style-type: none">1. <i>Loyalty Bonus shall be adjusted based on the accumulated partial withdrawal amount from BUA over Total Premium Paid for BUA.</i>
Loyalty Booster	<p>An additional 10% of RM 100,000.00, annualised BUA premium (i.e. Insurance Premium plus Protection Premium, excluding PRUSaver premium and single premium top-up), shall be credited into BUA once every 5 years upon completion of 10 policy years, provided premiums are paid up to date, no partial withdrawal from BUA is performed and policy is in force upon payout, subject to terms and conditions stipulated in the policy contract.</p>
Maturity Benefit	<p>A lump sum benefit which is the higher of the following shall be payable at Policy Anniversary of the Life Assured's ANB 100:</p> <ul style="list-style-type: none">(a) 125% of Total Premium payable for Basic Unit Account (BUA) less any withdrawal from BUA; or(b) Value of units in BUA. <p>plus value of units in Investment Unit Account (IUA) (if any).</p>

Optional Investment Premium Rider

PRUSaver	Not applicable
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Ratio of Fund(s) chosen:**PRULink Funds**

PRULink Equity Income Fund (PI)	0%	PRULink Strategic Managed Fund (PSM)	0%	PRULink Bond Fund II (PF2)	0%
PRULink Global Funds					
PRULink Asia Equity Fund (ASF)	0%	PRULink Dragon Peacock Fund (DPF)	0%	PRULink Asia Managed Fund (AMF)	0%
PRULink Global Growth Fund (GGF)	0%	PRULink Asia Pacific Dynamic Income Fund (ADI)	100%	PRULink Global ESG Choice Fund (GEC)	0%
PRULink Global Leaders Fund (GLE)	0%				
PRULink Local and Global Funds					
PRULink Equity Plus Fund (PEP)	0%				

Reminder: Please read the sales literature which includes product benefits and objectives of the investment-linked fund(s). It is important to select a plan or a combination of funds that suit your financial goals and risk profile.

3. How much premium do I have to pay?

The total premium that you have to 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: RM 100,000.00 annually.

Insurance company allocates a portion of the premium to purchase units in the investment-linked fund(s) that you have chosen. Any unallocated amount will be used to pay commissions to UOB Malaysia and other expenses of the insurance company. You are advised to refer to the allocation rates given in the product illustration.

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

The insurance coverage charges are deducted monthly from the value of units. The insurance charges will increase as you grow older. Details of the insurance charges and other charges for the ILP are given in the product 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 and state your age correctly when answering any question asked by us. If the insurance policy is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your duty of disclosure continues until the policy is issued.
- **Free-look period** - you may cancel your ILP by returning the policy within 15 days after the policy has been delivered to you. The insurance company will refund to you the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date, any insurance charge, taxes (if any) and other charges that have been deducted, less any medical fee incurred.
- **Cash value** - the cash value of the ILP depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be absorbed to pay for the insurance charges and the fewer units will remain to accumulate cash values under your policy.
- **Policy lapse** - the ILP will lapse when the value of units is insufficient to pay for the insurance and other charges.
- **Grace period** - you have a one-month grace period from each premium due date to pay the premium for this policy. The policy will remain in force during the grace period.
- **Nomination** - you are advised to name a nominee(s) for your insurance application to ensure a smooth settlement of claims. You should also ensure that the nominee(s) is aware of the policy that you have purchased.
- **Claims** - please refer to the policy contract to understand further on the claims requirements.

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

6. What are the major exclusions under this policy?

- Suicide - if death was due to suicide within one year from the effective date of policy or the date of policy revival, whichever is later, the value of units at the valuation date after the date of notification shall be payable.
- Total and Permanent Disability (TPD) benefit is not payable if the disability is directly or indirectly caused by:
 - (a) any pre-existing conditions;
 - (b) any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
 - (c) any traveling in an aircraft other than as a pilot or a member of a crew or a fare paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only; or
 - (d) any participation in any aerial sporting activities such as hang-gliding, ballooning, parachuting, sky-diving, bungee jumping and other such similar activities.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

Buying a regular premium ILP is a long-term financial commitment. It is not advisable to hold this policy for a short period of time in view of the high initial costs. If you find that the fund(s) that you have chosen is no longer appropriate, you have the flexibility to switch fund. You are allowed unlimited switches without any fee.

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?

For more information on the latest products and services, do visit UOB.my/banca or visit the nearest UOB Bank Branches. You may also contact the 24-hour UOB Contact Centre at 03 26128 121 or visit UOB.my/contactus for more ways to reach us.

If you have any enquiries, please contact us at:

Prudential Assurance Malaysia Berhad 198301012262 (107655-U)
Level 20, Menara Prudential,
Persiaran TRX Barat,
55188 Tun Razak Exchange,
Kuala Lumpur, Malaysia.
P.O. Box 10025, 50700 Kuala Lumpur.
Tel: 03-2771 2499

10. Other similar types of plan available

Please ask your UOB Malaysia Representative for other similar types of plans offered by the insurer.

IMPORTANT NOTE:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact Prudential Assurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

The information provided in this disclosure sheet is valid as at or until 12/06/2025.

Plan Description & Benefits

PRULink Supreme Pro is a regular premium investment-linked policy (ILP) that offers a combination of insurance protection and investment.

In the event of Life Assured's death or him/her suffering from TPD prior to the Policy Anniversary of ANB 70 or expiry of the policy, whichever is earlier, the higher of the following shall be payable:

- (a) 125% of Total Premium payable for Basic Unit Account (BUA) less any withdrawal from BUA;
- (b) Wealth Assured Value (WAV) less any withdrawal from BUA;
- (c) Value of units in BUA; or
- (d) RM 5,000.

plus value of units in Investment Unit Account (IUA) (if any).

However, if death / TPD of Life Assured was due to non-accidental causes within 2 years from the effective date of policy or date of policy revival, whichever is later, the higher of the total premium paid for BUA (excluding taxes, if any) or the value of units in BUA less any Annual Booster credited shall be payable. Additionally, value of units in IUA shall be payable (if any).

Notes:

1. WAV is the highest value of units in BUA attained under your policy from the effective date of policy or the date of WAV reset, whichever is later, while your policy is in force. The locking in of WAV is to enhance life protection and is not for investment purpose. WAV is not applicable for surrender, partial withdrawal or maturity.
2. Payment of TPD benefit will reduce the Death Benefit.

Please refer to **Conditions** and **Exclusions** for Death and TPD terms and exclusions.

Conditions:

Total and Permanent Disability (TPD)

In the event of Total and Permanent Disability (TPD) prior to the Policy Anniversary of insured life's ANB 70 or expiry of the policy, whichever is earlier, one lump sum payable under all policies with us 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.

Total and Permanent Disability (TPD) shall mean:

- while below the age of 16 years, the insured life suffers an accident, or illness or sickness and as a direct result of such accident or illness or sickness, he/she:
 - (a) requires constant care and attention; and
 - (b) is confined to his/her home under medical supervision or in a hospital or similar institution.
- while aged above and including 16 years but below the age of 61 years, the insured life:
 - (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;
 - (b) totally and irrecoverably loses sight in both eyes;
 - (c) totally and irrecoverably loses by severance one limb each at or above his/her wrist and ankle, or two limbs at or above his/her 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 his/her wrist or ankle.
- while aged above and including 61 years but below the Policy Anniversary of insured life's ANB 70 or expiry of the policy, whichever is earlier, the insured life shall receive 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.

Activities of Daily Living are:

- (a) Transfer
- (b) Dressing
- (c) Mobility
- (d) Bathing/Washing
- (e) Eating
- (f) Continence

In all cases above, such disability must be permanent and must last for a minimum period of six (6) consecutive months.

For the purpose of this benefit, the word "permanent" shall mean beyond the hope of recovery with current medical knowledge and technology.

Exclusions

Death

If death was due to suicide within one year from the effective date of policy or the date of policy revival, whichever is later, the value of units at the valuation date after the date of notification shall be payable.

Total and Permanent Disability (TPD)

TPD benefit is not payable if the disability is directly or indirectly caused by

- (a) any pre-existing conditions;
- (b) any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (c) any traveling in an aircraft other than as a pilot or a member of a crew or a fare paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only; or
- (d) any participation in any aerial sporting activities such as hang-gliding, ballooning, parachuting, sky-diving, bungee jumping and other such similar activities.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

Other Policy Conditions**Guaranteed Insurance Charge:**

The insurance charges for death and TPD benefits are guaranteed.

Appendix: Charges, Other Policy Benefits and Options

Charges

- Administration Charge:**

It refers to a charge (% of Basic Sum Assured, where Basic Sum Assured is equivalent to 125% of Total Premium payable) deducted on a monthly basis to meet insurer's expenses and direct distribution cost, including the commissions payable to UOB Malaysia.

Policy Year	Administration Charge (p.a.) (% of Basic Sum Assured)
	Premium Payment Period
	5 Years
1	1.5%
2	1.5%
3	1.5%
4	1.0%
5	1.0%
6	0.5%
7	0.5%
8 and above	0.0%

- Surrender Charge:**

It is deducted if you surrender the policy before the end of the policy term. The amount deducted is a percentage of the value of units in BUA, and depends on the Policy Year when you surrender the policy.

Policy Year* at Surrender	Surrender Charge (% of value of units in BUA)
	Premium Payment Period
	5 Years
1	30%
2	15%
3	8%
4	4%
5	4%
6	3%
7	2%
8	2%
9 and above	0%

* If the policy has any outstanding premium due, the Policy Year at Surrender will be based on the policy year for which the last premium due was paid.

Benefits

- Maturity Benefit**

A lump sum benefit which is the higher of the following shall be payable at Policy Anniversary of the Life Assured's ANB 100:

- (a) 125% of Total Premium payable for Basic Unit Account (BUA) less any withdrawal from BUA; or
- (b) Value of units in BUA.
plus value of units in Investment Unit Account (IUA) (if any).

- Surrender Benefit**

Upon surrendering, this policy will pay the value of units in BUA which is subject to surrender charge for early surrender, plus value of units in IUA (if any).

Options

- Premium Holiday:**

You may stop paying the premium but the policy may lapse, unless there are available units in the plan to pay insurance charges and other charge. The charges will be deducted from the accounts through cancellation of units.

- Fund Switching:**

If you find that the fund(s) that you have chosen is no longer appropriate, you have the flexibility to switch fund. You are allowed unlimited switches without any fee.

- Premium Re-Direction:**

You have the flexibility to revise the proportion of your regular premium invested in different funds in multiple of 5.00% or revise your choice of investment-linked fund for future allocated premium.

- **Single Premium Top-Ups:**

Single-premium top-ups can be made at any time. The minimum amount required for each single-premium top-up is RM 100.00. 95.00% of top-ups are used to purchase units, you can maximise your value of units by maximising your top-ups.

- **Regular Premium Top-Ups:**

Regular premium top-ups via **PRUSaver** rider can be attached to your policy. This is a regular premium rider mainly for investment purpose. It does not provide any insurance cover. You have the flexibility to vary your **PRUSaver** premium amount if your financial needs change. The minimum amount required for regular premium top-ups is RM 10 per month. 95.00% of top-ups are used to purchase units, you can maximise your value of units by maximising your top-ups.

- **Withdrawals:**

Partial withdrawal from BUA is only allowed from Policy Year 4 onwards. If the policy has any outstanding premium due, no partial withdrawal from BUA will be allowed. Withdrawals can be made in terms of number of units or fixed monetary amount through cancellation of units from BUA. A Partial Withdrawal Charge is deducted when a partial withdrawal from BUA is performed. The amount deducted is a percentage of the value of the amount that is withdrawn from BUA, and depends on the Policy Year when the partial withdrawal is performed.

Policy Year at Partial Withdrawal	Partial Withdrawal Charge (% of the amount that is withdrawn from BUA)
	Premium Payment Period
	5 Years
1	Not Applicable
2	Not Applicable
3	Not Applicable
4	4%
5	4%
6	3%
7	2%
8	2%
9 and above	0%

We will reduce the Death, TPD benefits and Wealth Assured Value by the amount withdrawn from BUA. Loyalty Bonus shall be adjusted based on the accumulated partial withdrawal amount from BUA over Total Premium Paid for BUA.

Partial withdrawal from IUA can be made at any time. Withdrawals can be made in terms of number of units or fixed monetary amount through cancellation of units from IUA. Each partial withdrawal from IUA incurs a partial withdrawal charge of RM 25.00. This charge will be waived until electronic transaction is available. Thereafter, manual request for partial withdrawal from IUA will be subjected to the charge mentioned.

- **WAV Reset:**

You have the flexibility to reset the WAV, while the policy is in force. You are allowed to reset after premium payment period, provided premiums are paid up to date.

Notes:

1. **Taxes at the prevailing rate may be charged on any of the premiums, or any other payments due (where applicable) under this policy.**
2. **Company reserves the right to review all the fees and charges mentioned above from time to time.**