

*This Product Disclosure Sheet is prepared for a male non-smoker, standard life and aged 30 with Basic Unit Account (BUA) premium of USD400,000 and coverage term of 70 years.*



## **PRU**Global Series

**(This is an insurance product)**

**Specially prepared for:**

**SAMPLE**

**Prepared by: PAMB**

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# PRODUCT DISCLOSURE SHEET

## Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked insurance. Other customers have read this PDS and found it helpful; **you should read it too.**



Date: 17/11/2025

## 1 What is PRUGlobal Series?

PRUGlobal Series is a foreign currency denominated single premium investment-linked policy (ILP) that offers a combination of insurance protection and investment. Types of currency available are United States Dollar (USD), Singapore Dollar (SGD), Australian Dollar (AUD) and Pound Sterling (GBP). It pays a lump sum death / Total and Permanent Disability (TPD) 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. The premiums and benefits under this plan are paid in respective foreign currency.

## 2 Know Your Coverage / Benefits

As an illustration, for **USD 400,000**, you will receive the following insurance **coverage / benefits** for 70 years (i.e. until the Policy Anniversary of the Life Assured's ANB 100):

Basic Benefits	
Death Benefit	The higher of the following shall be payable: (a) USD 500,000 plus 100% of any Top-Up Premium paid, less any reduction due to withdrawal; (b) value of units in Basic Unit Account (BUA) and Investment Unit Account (IUA) (if any); or (c) USD 5,000.
Total and Permanent Disability (TPD) Benefit	Death Benefit as stated above shall be payable upon Life Assured suffering from TPD prior to the Policy Anniversary of ANB 70. <b>Note:</b> TPD Benefit is not applicable for Life Assured's entry ANB 70 and payment of this benefit will reduce the Death Benefit.
Maturity Benefit	Value of units in BUA and IUA (if any).

The table above summarises the benefits that you have selected. Please refer to the relevant Appendices for more information about the benefits of the basic plan.

### Your investment-linked insurance **excludes**:

- 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 any pre-existing conditions.

**Note:** This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

### If you require assistance or need further information on your investment-linked insurance, you can:



Call UOB Malaysia at:  
03-2612 8121



Contact UOB Malaysia at:  
[UOB.my/contactus](mailto:UOB.my/contactus)



Visit:  
[UOB.my/pgs](https://uob.my/pgs)



Scan the QR code

Call Prudential at:  
03-2771 2499

Contact Prudential at:  
<https://bit.ly/contact-ourteam>

## 3 Know Your Obligations

### For your investment-linked insurance, you must pay a premium of:

Total Single Premium	<b>USD 400,000.00</b>
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	<b>97.00%</b> of total premium or <b>USD 388,000</b> Please refer to Table 1 under Product Illustration for more details.

### You also have to pay the following fees and charges:

Stamp duty	<b>RM 10</b> (the amount is already factored into the premium)	
Commission	<b>2.50%</b> of Total Single Premium or <b>USD 10,000</b> Please refer to Table 1 under Product Illustration for more details.	
Other applicable charges	<ul style="list-style-type: none"> <li>• Insurance Charge</li> <li>• Fund Management Charge</li> </ul> Please refer to Table 1 under Product Illustration for more details.	<ul style="list-style-type: none"> <li>• Fund Switching Fee (if applicable)</li> </ul> Please refer to Appendix: Other Policy Information for more details.

## Other Key Terms

- **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.
- **Fluctuations in currency exchange rates** - as this is a foreign currency denominated ILP, you have the obligation to pay the premium in the foreign currency that you have chosen. You (or your beneficiary) may be exposed to the fluctuations in currency exchange rates if you decide to convert the benefits payable under this policy to any currency other than that chosen under this policy. Therefore, you and your beneficiary are advised to have a foreign currency account capable of accepting the currency chosen under this policy, where benefits payable under this product could be transferred into the foreign currency account.

In the event, where the benefits payable under this policy are transferred to a bank account not capable of accepting the currency chosen under this policy, it would then be subject to the receiving bank's currency exchange rate and any applicable fees and charges.

**Note:** This list is **non-exhaustive**. You should refer to the policy contract for the full list of terms.

### ? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Free-look period:** you may cancel your policy 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.
- After free-look period, you can surrender this policy. If you do this, we shall pay you the value of the units in your accounts, less any amount you owe us during the policy term. We shall calculate the value of the units in the same way as if those units are to be cancelled.

The information provided in this disclosure sheet is valid as at or until 17/12/2025.