



## **PRU**Heritage Cover

**(This is an insurance product)**

**Specially prepared for:**  
Sam

**Prepared by: STEVEN TAN**

## PRODUCT DISCLOSURE SHEET

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

PRUDENTIAL ASSURANCE MALAYSIA BERHAD

PRUHeritage Cover *non-participating insurance plan*

dd/mm/yyyy

### 1. What is this product about?

This is a regular premium non-participating insurance plan that provides coverage for 50 years.

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. In addition, this plan provides yearly Silver Care Benefit based on the covered conditions.

### 2. What are the covers / benefits provided?

The table below summarises the benefits that you have selected. Please refer to Summary Illustration for more information on the illustration of annualised return, and refer to the relevant Appendices for more information about the benefits of the basic plan and rider(s) (if any).

Basic Benefits														
Death Benefit	In the event of Life Assured's death, Basic Sum Assured (BSA) of RM 500,000 plus Legacy Booster shall be payable.													
Total and Permanent Disability (TPD) Benefit	<p>Death Benefit as stated above shall be payable upon Life Assured suffering from Total and Permanent Disability (TPD) prior to the Policy Anniversary of Life Assured's ANB 70.</p> <p><b>Notes:</b></p> <ol style="list-style-type: none"><li>1. TPD Benefit is not applicable for Life Assured's entry ANB 70.</li><li>2. Payment of this benefit will reduce the Basic Sum Assured.</li></ol>													
Silver Care Benefit	<p>5% of the Basic Sum Assured shall be payable yearly, up to 10 years in the event of diagnosis of any one of the covered conditions listed below prior to the Policy Anniversary of Life Assured's ANB 90:</p> <ul style="list-style-type: none"><li>• Inability to perform at least 2 out of 6 Activities of Daily Living (ADL)(s)</li><li>• Parkinson's Disease</li><li>• Alzheimer's Disease/Severe Dementia accompanied with inability to perform at least 2 out of 6 ADL(s)</li></ul> <p>The coverage shall commence on the Policy Anniversary of Life Assured's ANB 61 or after completion of Policy Year 4, whichever later.</p> <p><b>Notes:</b></p> <ol style="list-style-type: none"><li>1. The same amount of Silver Care Benefit shall be payable up to a maximum of 10 yearly payments, or upon death, TPD or surrender, whichever earlier.</li><li>2. Payment of this benefit will reduce the Basic Sum Assured.</li></ol>													
Legacy Booster	Legacy Booster, i.e. an additional 20% of BSA shall be payable in the event of death or TPD. The coverage shall commence on the Policy Anniversary of Life Assured's ANB 61 or after completion of Policy Year 4, whichever later.													
Retirement Reward	<p>A percentage (%) of BSA shall be payable at the Policy Anniversary of the respective payout age/ year according to the respective entry ANB, subject to no claim on Death/TPD/Silver Care Benefit.</p> <table><tr><th>Entry ANB</th><th>% of BSA</th><th>Payout Age/ Year</th></tr><tr><td>1 - 50</td><td>10%</td><td>Life Assured's ANB 61</td></tr><tr><td>51- 64</td><td>10%</td><td>After completion of Policy Year 12</td></tr><tr><td>65 - 70</td><td>5%</td><td>After completion of Policy Year 12</td></tr></table>		Entry ANB	% of BSA	Payout Age/ Year	1 - 50	10%	Life Assured's ANB 61	51- 64	10%	After completion of Policy Year 12	65 - 70	5%	After completion of Policy Year 12
Entry ANB	% of BSA	Payout Age/ Year												
1 - 50	10%	Life Assured's ANB 61												
51- 64	10%	After completion of Policy Year 12												
65 - 70	5%	After completion of Policy Year 12												
Age 88 Reward	<p>A percentage (%) of BSA shall be payable at the Policy Anniversary of ANB 88 according to the respective entry ANB, subject to no claim on Death/TPD/Silver Care Benefit.</p> <table><tr><th>Entry ANB</th><th>% of BSA</th></tr><tr><td>1 - 64</td><td>10%</td></tr><tr><td>65 - 70</td><td>5%</td></tr></table>		Entry ANB	% of BSA	1 - 64	10%	65 - 70	5%						
Entry ANB	% of BSA													
1 - 64	10%													
65 - 70	5%													
Maturity Benefit	100% of BSA shall be payable on maturity in one lump sum.													
Rider Benefit														
PRUWaiver Plus	Not applicable													
Parent Waiver Plus	Not applicable													
Spouse Waiver Plus	Not applicable													

Duration: Premature death or term of the contract: 50 years.

### 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 \_\_\_\_ yearly.
- Premium duration: 5 years.

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

- Taxes at the prevailing rate may be charged on any of the premiums, or any other payments due (where applicable) under this policy.

- The commission illustrated below includes commission and bonuses payable to UOB Malaysia. UOB Malaysia may be entitled to bonuses provided that UOB Malaysia meets the qualifying criteria set by the insurance company.

End of Policy Year	Premium Paid Each Year (RM)	Commission borne by you and paid from your premium paid each year	
		Proportion of Premium Deducted for Commission Payable (%)	Actual Amount (RM)
1			
2			
3			
4			
5			

#### 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 policy by returning the policy within 15 days after the policy has been delivered to you. The premiums that you have paid (less any medical fee incurred, if any) will be refunded to you.
- 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.
- Policy lapse** - if you do not pay your premiums within the grace period, your policy may lapse unless your policy has acquired cash value. In this case, we will automatically advance premiums on the security of the cash value under the Automatic Premium Loan Scheme. You will continue to enjoy the benefits until the premium loan plus interest is greater than the cash value. If your policy has lapsed, you may reinstate the policy subject to terms and conditions.
- Waiting period** - the eligibility for the benefits under the policy will only start after the waiting periods below from the effective date of the policy or the date of policy revival, whichever is later.

Benefit	Conditions	Waiting Period
Silver Care Benefit	Parkinson's Disease, Alzheimer's Disease/Severe Dementia	30 days

**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, premiums paid (excluding taxes, if any) will be refunded without interest.
- Total and Permanent Disability (TPD) benefit is not payable if the disability is directly or indirectly caused by:
  - any pre-existing conditions;
  - any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
  - 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
  - any participation in any aerial sporting activities such as hang-gliding, ballooning, parachuting, sky-diving, bungee jumping and other such similar activities.
- Silver Care Benefit is not payable if the disability and/or disease is directly or indirectly caused by:
  - any pre-existing conditions;
  - any attempted suicide or self-inflicted injury whether attempted / inflicted while sane or insane;
  - 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
  - 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 life policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your policy may lapse unless your policy has acquired cash value. The cash amount that the insurance company will pay you when you cancel the policy before the maturity period will be much less than the total amount of premium that you have paid.

#### 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](http://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](http://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  
E-mail: [customer.mys@prudential.com.my](mailto:customer.mys@prudential.com.my)

#### 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:**

**BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE UOB MALAYSIA REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The benefit(s) payable under eligible certificate/policy is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. 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](http://www.pidm.gov.my)).

The information provided in this disclosure sheet is valid as at or until dd/mm/yyyy.

**Appendix: Death & Total and Permanent Disability (TPD) Benefit**  
**PRUHeritage Cover**

**Plan Description & Benefits**

PRUHeritage Cover is a regular premium non-participating insurance plan that provides coverage for 50 years.

In the event of Life Assured's death or him/her suffering from TPD prior to the Policy Anniversary of ANB 70, Basic Sum Assured (BSA) of RM500,000 plus Legacy Booster shall be payable.

**Notes:**

1. TPD Benefit is not applicable for Life Assured's entry ANB 70.
2. Payment of TPD Benefit will reduce the Basic Sum Assured.

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, 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, the Insured Life shall receive confirmation by a Consultant Physician of the loss of independent existence lasting for a minimum period of six (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, premiums paid (excluding taxes, if any) will be refunded without interest.

**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

**(i) Juvenile Lien (only applicable for child policy):**

In the event of a claim arising from benefits relating to death or TPD of the child before ANB 5, the amount payable as a percentage of sum assured will be as shown in the table below:

Child's ANB	Percentage of Sum Assured payable for benefits relating to death and TPD (%)
1	20
2	40
3	60
4	80

**(ii) Guaranteed Premium:**

The premium rates for this basic plan are guaranteed.

## Appendix: Silver Care Benefit

### Plan Description & Benefits

5% of the Basic Sum Assured shall be payable yearly, up to 10 years in the event of diagnosis of any one of the covered conditions listed below prior to the Policy Anniversary of Life Assured's ANB 90:

- Inability to perform at least 2 out of 6 Activities of Daily Living (ADL)(s)
- Parkinson's Disease
- Alzheimer's Disease/Severe Dementia accompanied with inability to perform at least 2 out of 6 ADL(s)

The coverage shall commence on the Policy Anniversary of Life Assured's ANB 61 or after completion of Policy Year 4, whichever later.

#### Notes:

1. *The same amount of Silver Care Benefit shall be payable up to a maximum of 10 yearly payments, or upon death, TPD or surrender, whichever earlier.*
2. *Payment of this benefit will reduce the Basic Sum Assured.*

Please refer to **Conditions** and **Exclusions** for Silver Care terms and exclusions.

### Conditions

#### Inability to perform at least 2 of 6 ADLs

Life Assured is confirmed by a Consultant Physician of the loss of independent existence lasting for a minimum period of six (6) months and resulting in a permanent inability to perform at least 2 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.

#### Parkinson's Disease

A definite diagnosis of Parkinson's Disease by a neurologist where all the following conditions are met:

- (i) Cannot be controlled with medication;
  - (ii) Shows signs of progressive impairment; and
  - (iii) Confirmation of the permanent inability of the Insured Life to perform without assistance three (3) or more of the Activities of Daily Living.
- Only idiopathic Parkinson's Disease is covered. Drug-induced or toxic causes of Parkinsonism are not covered.

#### Alzheimer's Disease/Severe Dementia

Deterioration or loss of intellectual capacity confirmed by clinical evaluation and imaging tests arising from Alzheimer's Disease or Severe Dementia as a result of irreversible organic brain disorders. The covered event must result in significant reduction in mental and social functioning requiring continuous supervision of the Insured Life. The diagnosis must be clinically confirmed by a neurologist.

From the above definition, the following are not covered:

- (i) Non organic brain disorders such as neurosis
- (ii) Psychiatric illnesses
- (iii) Drug or alcohol related brain damage

*Note: for Alzheimer's Disease/Severe Dementia under Silver Care Benefit, it must accompanied with permanent inability to perform at least 2 out of 6 Activities of Daily Living (ADL)(s) without assistance.*

### Exclusions

Silver Care Benefit is not payable if the disability and/or disease 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.*