



PRUDENTIAL ASSURANCE MALAYSIA BERHAD

Product Disclosure Sheet for PRUMax Plus

Please read this Product Disclosure Sheet before you decide to take up PRUMax Plus. Be sure to also read the general terms and conditions. The information provided in this disclosure sheet is valid as at 28/7/2021.

1. What is this product about?

PRUMax Plus is a non-participating endowment plan. This basic plan offers a combination of protection and savings for 30 years. It pays a lump sum benefit upon death, Terminal Illness during the term of the policy or upon the occurrence of Total and Permanent Disability prior to the Policy Anniversary of age 70 next birthday or expiry of policy, whichever is earlier. Upon diagnosis of Critical Illness, all future premiums will be waived and a monthly income will be payable. The basic plan also provides Guaranteed Cash Payment and a lump sum maturity benefit.

2. What are the benefits provided?

Term of the contract: 30 years

This policy provides:

(A) Non-accidental Death Benefit / Non-Accidental Total and Permanent Disability (TPD)¹ / Terminal Illness³

Policy Year 1 : RM 20,950
Policy Year 2 to 4 : RM 31,425
Policy Year 5 onwards : RM 41,900

(B) Accidental Death² / Accidental TPD¹ Benefit^{2,3}

RM 83,800

(C) Critical Illness⁴ Benefits

- Income
- Waiver of premium on life assured's life

RM 250 per month⁵
RM 3,000 per year

(D) Guaranteed Cash Payment

RM 838.00 every 2 years starting from the end of 2nd policy year up to and including maturity

(E) Maturity Benefit

100% of total premiums paid (including the portion of premiums waived, if any)⁶

If the accumulation option is selected, the accumulated guaranteed cash payment (if any) will be paid together with the Death / Total and Permanent Disability (TPD) / Terminal Illness / Surrender / Maturity Benefit.

¹ Occur prior to the Policy Anniversary of age 70 next birthday or expiry of policy, whichever is earlier.

² Upon Accidental Death on and after the Policy Anniversary of age 70 next birthday, 200% of the Basic Sum Assured will be payable.

³ Benefits payable under (A) is subjected to juvenile lien, if applicable. In the event that benefits payable under (A) or (B) is lower than 125% of the total premiums paid (including the portion of premiums waived, if any) or surrender value at the date of event giving rise to the claim, we shall pay the higher of either 125% of the total premiums paid (including the portion of premiums waived, if any) or surrender value.

⁴ The critical illnesses covered are Stroke, Heart Attack, Kidney Failure, Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, End-Stage Liver Failure, Fulminant Viral Hepatitis, Coma, Benign Brain Tumor, Paralysis Of Limbs, Blindness, Deafness, Third Degree Burns, HIV Infection Due To Blood Transfusion, Full-Blown AIDS, End-Stage Lung Disease, Encephalitis, Major Organ / Bone Marrow Transplant, Loss Of Speech, Brain Surgery, Heart Valve Surgery, Loss Of Independent Existence, Bacterial Meningitis, Major Head Trauma, Chronic Aplastic Anemia, Motor Neuron Disease, Parkinson's Disease, Alzheimer's Disease / Severe Dementia, Surgery To Aorta, Multiple Sclerosis, Primary Pulmonary Arterial Hypertension, Medullary Cystic Disease, Cardiomyopathy and Systemic Lupus Erythematosus With Severe Kidney Complications.

⁵ Payable up to a maximum of 60 monthly payments, death, TPD, Terminal Illness, surrender or maturity, whichever is earlier, provided that the life assured survived 30 days from and including the date the life assured is diagnosed as suffering from a Critical Illness.

⁶ Excluding taxes, if any.

Reminder: Please refer to the sales illustration for more information about the plan. It is important to select a plan that suits your financial goals.

3. How much premium do I have to pay?

The total premium that you have to pay is RM 3,000.00 annually.

You are required to pay the premium for 10 years. Please refer to Sales Illustration for details of premiums payable during the policy term. You are given one month's grace period after the due date for the payment of premium. Premium rates for the plan is guaranteed.

4. What are the fees, charges and taxes 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.

5. What are some of the key terms and conditions that I should be aware of?

- **Importance of disclosure** - when answering any question asked by us, you must disclose all relevant facts such as medical condition and state your age correctly. 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 above 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. Prudential will refund to you the premiums that you have paid less any medical fee incurred.
- **Policy lapse** - If you do not pay your premiums within the grace period, your policy may lapse. Please refer to your policy contract for provisions of reinstatement.
- **Waiting period** - The eligibility for Critical Illness benefits under the policy will only start 60 days after the effective date of the policy for heart attack, coronary artery by-pass surgery, serious coronary artery disease and cancer, and 30 days for all other illnesses.

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

6. What are the major exclusions under this policy?

- If death is due to suicide within the first 12 months from the effective date of the policy or the date of policy revival, whichever is later, Prudential shall return all premiums paid (excluding taxes, if any) without interest.
- Total and Permanent Disability Benefit is not payable if the disability is directly or indirectly caused by
 - (a) any attempted suicide or self-inflicted injury while sane or insane;
 - (b) travelling in an aircraft; other than as a pilot, member of the crew or a fare-paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only;
 - (c) any involvement in any aerial sporting activities such as hang-gliding, ballooning, parachuting, sky-diving, bungee jumping and other such similar activities; or
 - (d) pre-existing condition.
- Terminal Illness Benefit is not payable if the Terminal Illness is directly or indirectly caused by
 - (a) attempted suicide or self-inflicted injuries while sane or insane;
 - (b) alcoholic intoxication;
 - (c) narcotic or drug unless taken as prescribed by a Doctor or Surgeon;
 - (d) mental disorders including but not restricted to anorexia nervosa, anxiety, depression, mania, neurosis, paranoia, psychosis and schizophrenia;
 - (e) pre-existing condition; or
 - (f) if the symptoms of Terminal Illness manifested before or within 30 days of effective date of the policy or the date of policy revival, whichever is later.
- Accidental Death and Accidental TPD Benefit is not payable if it is directly or indirectly caused by
 - (a) war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or taking part in a riot, strike or civil commotion;
 - (b) breaking or trying to break any law or resisting or trying to resist arrest;
 - (c) attempted suicide or self-inflicted injuries while sane or insane;
 - (d) pregnancy, childbirth, miscarriage or any complications related to any of these;
 - (e) pre-existing condition;
 - (f) engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports, unless we agree in a special endorsement;
 - (g) narcotic or drug unless taken as prescribed by a qualified Doctor or Surgeon; or
 - (h) alcoholic intoxication.
- Critical Illness benefit is not payable if
 - (a) symptoms of illness for Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease or Cancer that occur prior to or within 60 days after the policy has commenced or revived, whichever is later.
 - (b) symptoms of illness for other Critical Illness that occur prior to or within 30 days after the policy has commenced or revived, whichever is later.
 - (c) Illness arises directly or indirectly from pre-existing condition.
 - (d) Illness is directly or indirectly caused by the existence of AIDS or the presence of any HIV infection, except for "HIV Infection due to blood transfusion" and "Full-Blown AIDS".

Note: This list is non-exhaustive. Please refer to the policy contract for more details about the 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. If your policy comes with surrender value, the amount that Prudential will pay you when you cancel the policy before the maturity period may be lesser than the total amount of premium that you have paid. You may cancel your policy by giving a written notice to Prudential.

8. What do I need to do if there are changes to my contact details?

It is important that you inform Prudential 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 www.UOB.com.my or visit the nearest UOB Bank Branches. Contact the 24-hour UOB Contact Centre at:

Kuala Lumpur	03-2612 8121
Penang	04-2401 121
Johor Bahru	07-2881 121
Kuching	082-287 121
Kota Kinabalu	088-477 121

Should you require additional information about life insurance and medical & health insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance' and 'Medical & Health Insurance', available at all our branches or you can obtain a copy from your Bank Representative or visit www.insuranceinfo.com.my. If you have any enquiries, please contact Prudential 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

10. Other similar types of plan available

Please ask your Bank representative for other similar types of plans offered by Prudential.

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 READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE BANK REPRESENTATIVE OR CONTACT PRUDENTIAL DIRECTLY FOR MORE INFORMATION. IT IS IMPORTANT THAT ANY RECEIPT THAT YOU RECEIVE SHOULD BE KEPT AS PROOF OF PAYMENT OF PREMIUMS.

Appendix

PRUMax Plus

Plan Description & Benefit

Benefits

PRUMax Plus is a non-participating endowment plan which provides coverage for death, Terminal Illness or Total and Permanent Disability (TPD) prior to the Policy Anniversary of age 70 next birthday or expiry of policy, whichever is earlier. In addition, it also provides Guaranteed Cash Payments, Critical Illness benefits and a lump sum maturity benefit.

- (a) Upon non-accidental death, Terminal Illness or non-accidental Total and Permanent Disability prior to the Policy Anniversary of age 70 next birthday or expiry of policy, whichever is earlier, the benefit payable is shown below:

Policy year	Amount of Benefit
1	100% of Basic Sum Assured
2 – 4	150% of Basic Sum Assured
5 onwards	200% of Basic Sum Assured

- (b) Upon accidental death prior to the Policy Anniversary of age 70 next birthday or expiry of policy, whichever is earlier or accidental Total and Permanent Disability prior to the Policy Anniversary of age 70 next birthday or expiry of policy, whichever is earlier, 400% of the Basic Sum Assured will be payable. Upon Accidental Death on and after the Policy Anniversary of age 70 next birthday, 200% of the Basic Sum Assured will be payable.

Benefits payable under (a) is subjected to juvenile lien, if applicable. In the event that benefits payable under (a) or (b) is lower than 125% of the total premiums paid (including the portion of premiums waived, if any) or Surrender Value at the date of event giving rise to the claim, we shall pay the higher of either 125% of the total premiums paid (including the portion of premiums waived, if any) or Surrender Value.

- (c) Upon diagnosis of any of the Critical Illnesses, all future premiums will be waived. Additionally, RM 250 will be payable monthly up to a maximum of 60 monthly payments, death, TPD, Terminal Illness, surrender or maturity, whichever is earlier, provided that the life assured survived 30 days from and including the date the life assured is diagnosed as suffering from a Critical Illness.
- (d) Guaranteed Cash Payment will be payable every 2 years starting from the end of the 2nd policy year up to and including maturity. It will cease upon death, Total and Permanent Disability or Terminal Illness of the Life Assured. The Guaranteed Cash Payment payable is 4% of Basic Sum Assured.
- (e) A maturity benefit is payable upon maturity of the policy. The maturity benefit payable is 100% of the total premiums paid (including the portion of premiums waived, if any).

If the accumulation option is selected, the accumulated guaranteed cash payment (if any) will be paid together with the Death / Total and Permanent Disability (TPD) / Terminal Illness / Surrender / Maturity Benefit.

Conditions:**Total and Permanent Disability**

In the event of Total and Permanent Disability prior to the Policy Anniversary of age 70 next birthday or expiry of policy, whichever is earlier, one lump sum payable under all policies with Prudential 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 shall mean:

- while prior to attaining the age of sixteen (16) years, the Life Assured suffers an accident or illness / sickness and as a direct result of such accident or illness/sickness, he/she
 - (a) requires constant care and attention; and
 - (b) is confined to his home under medical supervision or in a hospital or similar institution
- while aged sixteen (16) years but prior to attaining the age of sixty-one (61) years, the Life Assured becomes permanently and completely unable to engage in any occupation and is permanently and completely unable to perform any work for remuneration or profit.
- while aged sixty one (61) years but prior to attaining the age of seventy (70) years, the Life Assured shall receive confirmation by a Doctor of the loss of independent existence lasting for a minimum period of 6 months and resulting in a permanent inability to perform at least three (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. For the purpose of this benefit, the word "permanent", shall mean beyond the hope of recovery with current medical knowledge and technology. The Activities of Daily Living are:
 - (a) Transfer
 - (b) Mobility
 - (c) Continence
 - (d) Dressing
 - (e) Bathing/Washing
 - (f) Eating

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

The following disabilities shall also be regarded as Total and Permanent Disability:

- (a) totally and irrecoverably loses sight in both eyes; or
- (b) totally and irrecoverably loses by severance one limb each at or above his wrist and ankle, or two limbs at or above his wrist or ankle; or
- (c) totally and irrecoverably loses sight in one eye and totally and irrecoverably loses by severance one limb at or above the wrist or ankle.

Terminal Illness

Terminal Illness refers to the conclusive diagnosis of a condition that is expected to result in death of the Life Assured within 12 months. The Life Assured must no longer be receiving active treatment other than that for pain relief. The diagnosis must be supported by written confirmation from appropriate specialist and confirmed by a Doctor appointed by us.

Critical Illness

The following Critical Illnesses are covered under the Critical Illness benefits of this product:

Stroke, Heart Attack, Kidney Failure, Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, End-Stage Liver Failure, Fulminant Viral Hepatitis, Coma, Benign Brain Tumor, Paralysis Of Limbs, Blindness, Deafness, Third Degree Burns, HIV Infection Due To Blood Transfusion, Full-Blown AIDS, End-Stage Lung Disease, Encephalitis, Major Organ / Bone Marrow Transplant, Loss Of Speech, Brain Surgery, Heart Valve Surgery, Loss Of Independent Existence, Bacterial Meningitis, Major Head Trauma, Chronic Aplastic Anemia, Motor Neuron Disease, Parkinson's Disease, Alzheimer's Disease / Severe Dementia, Surgery To Aorta, Multiple Sclerosis, Primary Pulmonary Arterial Hypertension, Medullary Cystic Disease, Cardiomyopathy and Systemic Lupus Erythematosus With Severe Kidney Complications.

Juvenile Lien

In the event of a claim arising from Non-accidental Death, Non-accidental Total and Permanent Disability or Terminal Illness on life of the child before age 5 next birthday, the Amount of Benefit payable will be subjected to the scale of 20% at age 1, 40% at age 2, 60% at age 3, 80% at age 4 and 100% at age 5 onward. Age next birthday basis applies. In the event that the Amount of Benefit payable after applying juvenile lien is lower than 125% of the total premiums paid (including the portion of premiums waived, if any) or surrender value at the date of event, we shall pay the higher of either 125% of the total premiums paid (including the portion of premiums waived, if any) or the surrender value.

Exclusions

Death

If death is due to suicide within the first year from the effective date of the policy or date of policy revival, whichever is later, Prudential shall return all premiums paid (excluding taxes, if any) without interest.

Total and Permanent Disability

No benefit is paid if the disability is directly or indirectly caused by

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

Terminal Illness

No benefit is paid if the Terminal Illness is directly or indirectly caused by

- (a) attempted suicide or self-inflicted injuries while sane or insane;
- (b) alcoholic intoxication;
- (c) narcotic or drug unless taken as prescribed by a Doctor or Surgeon;
- (d) mental disorders including but not restricted to anorexia nervosa, anxiety, depression, mania, neurosis, paranoia, psychosis and schizophrenia;
- (e) pre-existing condition; or
- (f) if the symptoms of Terminal Illness manifested before or within 30 days of effective date of the policy or the date of policy revival, whichever is later.

Accidental Death and Accidental Total and Permanent Disability

No benefit is paid if the Accidental Death and Accidental Total and Permanent Disability is directly or indirectly caused by

- (a) war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or taking part in a riot, strike or civil commotion;
- (b) breaking or trying to break any law or to resist arrest;
- (c) attempted suicide or self-inflicted injuries while sane or insane;
- (d) pregnancy, childbirth, miscarriage or any related complications;
- (e) pre-existing condition;
- (f) engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports, unless we agree in a special endorsement;
- (g) narcotic or drug unless taken as prescribed by a qualified Doctor or Surgeon; or
- (h) alcoholic intoxication.

Critical Illness

Critical Illness benefit is not payable if

- (a) symptoms of illness for Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease or Cancer that occur prior to or within 60 days after the policy has commenced or revived, whichever is later.
- (b) symptoms of illness for other Critical Illness that occur prior to or within 30 days after the policy has commenced or revived, whichever is later.
- (c) illness arises directly or indirectly from pre-existing condition.
- (d) illness is directly or indirectly caused by the existence of AIDS or the presence of any HIV infection, except for "HIV Infection due to blood transfusion" and "Full-Blown AIDS".

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

Notes

- Premium rates for the plan is guaranteed.
- **PRUMax Plus** is not a Shariah-compliant product.