Underwritten by Prudential Assurance Malaysia Berhad

UOB | PRUDENTIAL

PRUSupreme Legacy (this is an insurance product)

Right By You

United Overseas Bank (Malaysia) Bhd (199301017069 (271809-K))
Prudential Assurance Malaysia Berhad 198301012262 (107655-U)

A smarter way to shape your legacy and secure your loved ones' future

PRUSupreme Legacy (this is an insurance product) enables you to build and grow a stronger legacy that you can confidently leave behind for your future generations.

With Foreign Exchange Assured Value (FX AV), a smart feature that locks in the highest reference of selected foreign currency exchange rate from policy inception, your legacy will have the potential to grow in value over time regardless of current market fluctuations. You can also dynamically switch between your reference currency to match your changing financial priorities.

This plan also comes with 110% of Basic Sum Assured to grow your legacy further and Loyalty Bonus that rewards you for staying loyal with us.

Maximising your legacy is the greatest gift to leave behind, giving your future generations the advantage they deserve in life. Enrol for **PRU**Supreme Legacy today.

Benefits at a glance

Secure your legacy in the currency you trust

Build a legacy that transcends borders — with coverage referenced to MYR and major foreign currencies like **SGD, USD, and AUD**.

Foreign Exchange Assured Value (FX AV)

Locks in the **highest reference exchange rate** since policy inception, enabling your legacy to grow in value over time.

Loyalty rewards

Your loyalty deserves recognition. Receive a **Loyalty Bonus** of 6% of the Basic Sum Assured (BSA) as a tribute to your enduring commitment — reinforcing your legacy with every milestone.

Legacy that grows

Increase your legacy to **110% of BSA** upon attaining age 80 or after completion of 20 policy years, whichever is later.

Short commitment, lifelong coverage

Flexible premium payment terms of **5, 8, or 10 years** with coverage up to **age 100**.

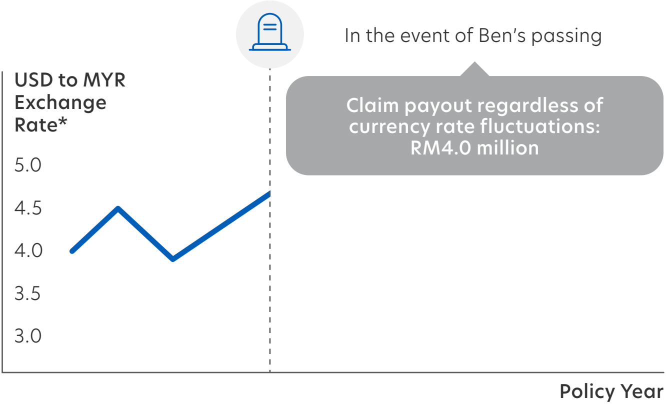
Case Study

Ben, aged 50, his goal is to grow his wealth, leave behind a meaningful legacy and ensure his wealth to be distributed according to his wishes.

How can **PRU**Supreme Legacy help to achieve his goal?

Scenario 1

Reference Currency: MYR
Reference Sum Assured: RM4.0 million



Ben leaves a legacy of RM4.0 million for his son.

Notes:

1. The reference currency switching option is available from policy year 2 onwards to accommodate changes in your legacy planning needs.
2. *This is an illustration and does not represent the actual exchange rate. The Prevailing Reference Exchange Rate to be used shall be the middle rate published by Bank Negara Malaysia available at the 5.00p.m. session on each business day.
3. These scenarios assume death occurs in policy year 20 and the account value is lower than BSA and FX AV. Please refer to the table in item 1 for more details on the Death Benefit payable.

Scenario 2

Reference Currency: USD
Reference Sum Assured: USD 1.0 million

Basic Sum Assured

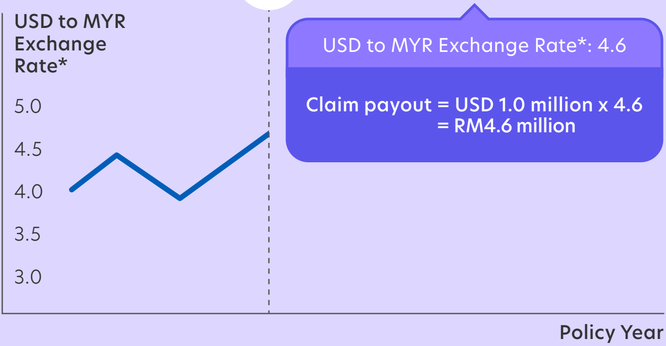
Reference Sum Assured x USD to MYR Exchange Rate*

= USD 1.0 million x 4.0 = RM4.0 million

In the event of Ben's passing

USD to MYR Exchange Rate*: 4.6

Claim payout = USD 1.0 million x 4.6
= RM4.6 million

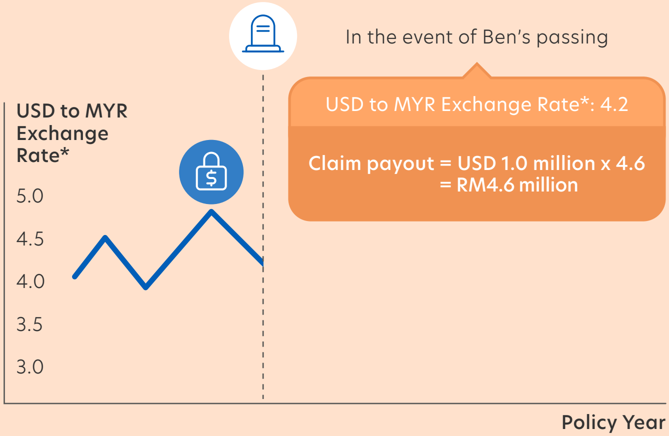


Legacy value is always safeguarded when USD appreciates as it is protected from currency rate fluctuations.

Notes:

1. The reference currency switching option is available from policy year 2 onwards to accommodate changes in your legacy planning needs.
2. *This is an illustration and does not represent the actual exchange rate. The Prevailing Reference Exchange Rate to be used shall be the middle rate published by Bank Negara Malaysia available at the 5.00p.m. session on each business day.
3. These scenarios assume death occurs in policy year 20 and the account value is lower than BSA and FX AV. Please refer to the table in item 1 for more details on the Death Benefit payable.

How FX AV feature preserves Ben's legacy value



The FX AV feature secures the highest prevailing USD exchange rate at 4.6, helping to preserve the legacy value even if the USD depreciates.

Notes:

1. The reference currency switching option is available from policy year 2 onwards to accommodate changes in your legacy planning needs.
2. *This is an illustration and does not represent the actual exchange rate. The Prevailing Reference Exchange Rate to be used shall be the middle rate published by Bank Negara Malaysia available at the 5.00p.m. session on each business day.
3. These scenarios assume death occurs in policy year 20 and the account value is lower than BSA and FX AV. Please refer to the table in item 1 for more details on the Death Benefit payable.

All about PRUSupreme Legacy

1. What is PRUSupreme Legacy?

PRUSupreme Legacy is a regular premium investment-linked insurance plan that offers a combination of insurance protection and investment. The benefits payable under this product shall be in Ringgit Malaysia, regardless of the selected Reference Currency.

Benefits	Details
Death Benefit	The higher of the following shall be payable: (a) Basic Sum Assured (BSA)*; (b) Foreign Exchange Assured Value (FX AV); or (c) value of units in Basic Unit Account (BUA), plus value of units in Investment Unit Account (IUA) (if any). **Notes:** 1. FX AV is the highest amount attained based on the selected Reference Currency, Reference Sum Assured and Prevailing Reference Exchange Rate from the effective date of the policy or the date of FX AV reset, whichever is later, while your policy is in force. The Prevailing Reference Exchange Rate to be used shall be the middle rate published by Bank Negara Malaysia available at the 5.00 p.m. session on each business day. 2. The locking in of FX AV is to enhance life protection and is not for investment purpose. FX AV is not applicable for surrender, partial withdrawal or maturity. Increase of the FX AV during the policy term may lead to higher insurance charges, which could affect your policy sustainability.
Total and Permanent Disability (TPD) Benefit	BSA shall be payable upon Life Assured suffering from TPD prior to the Policy Anniversary of age 70 or expiry of the policy, whichever is earlier. **Note:** TPD Benefit is not applicable for Life Assured's entry age 70. Payment of this benefit will reduce the Death Benefit.
Accidental Death (AD) Benefit	Death Benefit and an additional 100% of BSA shall be payable if death due to accident happens prior to the Policy Anniversary of Life Assured's age 70 or expiry of the policy, whichever is earlier. **Note:** In the event of accidental death while the Life Assured is below age 19, the AD Benefit payable will be subject to maximum of RM2 million per life.

Benefits	Details
Loyalty Bonus	6% of BSA* shall be credited into BUA at an allocation rate of 100%, starting from the Policy Anniversary corresponding to the following payout age according to the respective entry age, and every 5 years thereafter, while policy remains in force provided that all premiums are paid up to date, subject to terms and conditions stipulated in the policy contract.
Maturity Benefit	If the policy matures prior to the Policy Anniversary of Life Assured's age 100, the value of units in BUA and IUA (if any) shall be payable. If the policy matures upon attaining the Policy Anniversary of Life Assured's age 100, the higher of BSA* or value of units in BUA, plus value of units in IUA (if any) shall be payable.

Entry Age	Loyalty Bonus payable starting from the Policy Anniversary of age
1 - 40	60
41 - 50	65
51 - 60	70
61 - 65	75

Notes:

1. *The BSA payable shall be increased to 110% upon attaining the Policy Anniversary of Life Assured's age 80 or after completion of Policy Year 20, whichever is later.
2. The benefit payable for death, TPD and accidental death on life of the child before age 5 will be subjected to juvenile lien.
3. Accidental Death Benefit and Loyalty Bonus shall not be payable if BSA is reduced to zero by accelerating benefit such as TPD benefit.

2. Who can take up this plan?

	Child	Adult
Entry Age	14 days old - 18	19 - 65

3. What are the premium payment options?

Premium Payment Period Option		
5 years	8 years	10 years

Premiums can be paid yearly, half-yearly, quarterly or monthly via Cash/Cheque, Credit/Debit Card or Direct Debit (via UOB account).

Premiums vary by age, gender, smoking status, occupational class, coverage selected, policy term and underwriting condition.

4. How do you enjoy continuous coverage up to age 100?

This product offers a selection of different policy term options up to age 80, 90 or 100 (where applicable) and comes with Extension of Coverage Term to extend the term of basic plan up to the Policy Anniversary of Life Assured's age 100. For rider(s), if applicable, the rider’s term will be extended up to the Policy Anniversary of Life Assured’s age 100 or the rider’s maximum coverage term, whichever is earlier. Unless you request to disable the Extension of Coverage Term, your policy will be auto extended as long as it has sufficient value of units to be deducted to pay for the relevant charges, fees and taxes during the extended term. To ensure sufficient value of units, additional premium is likely required during the extended term. During the extended coverage term, the coverage provided by the basic plan and rider(s) (if applicable) will remain the same.

5. What are the available Reference Currency options and their respective Sum Assured amount?

Reference Currency Option	Minimum Reference Sum Assured	Maximum Reference Sum Assured
MYR	RM1,000,000	Subject to underwriting
SGD	SGD350,000*	
USD	USD280,000*	
AUD	AUD400,000*	

*This may be reviewed from time to time.

Enjoy an 8% discount on insurance charges for Death, TPD & AD Benefits when your Basic Sum Assured is RM3 million or above.

6. How will your regular premium be allocated?

Your regular premium consists of:

- BUA Premium includes Insurance Premium and **PRU**Allocator Premium[1] (if any)
- IUA Premium (if **PRU**Saver/**PRU**Saver Kid is selected)

Please see the table below for allocation rates on BUA Premium and IUA Premium (if any).

<table>
<tr><th rowspan="3"></th><th rowspan="3">Policy Year</th><th colspan="3">Allocation Rate[2] (%) per Policy Year</th></tr>
<tr><th colspan="3">Premium Payment Period</th></tr>
<tr><th>5 years</th><th>8 years</th><th>10 years</th></tr>
<tr><td rowspan="4">BUA Premium</td><td>1 - 5</td><td>100.00</td><td rowspan="2">100.00</td><td rowspan="3">100.00</td></tr>
<tr><td>6 - 8</td><td>-</td></tr>
<tr><td>9 - 10</td><td>-</td><td>-</td></tr>
<tr><td>11 and above</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>IUA Premium</td><td>Every Policy Year</td><td colspan="3">95.00</td></tr>
</table>

7. Where are your fund(s) invested?

Your premium paid will be allocated to buy units in the **PRU**Link Fund(s), **PRU**Link Global Fund(s) and/or **PRU**Link Local and Global Fund(s) that you have selected. For more information on these funds, please refer to the Fund Fact Sheet. The premium direction for your policy depends on the fund(s) selected by you. You may invest in one fund or more, depending on your risk appetite with a minimum of 5% allocation for each fund to form the total 100% allocation for funds. For the complete list of funds offerings, you may refer to Product Disclosure Sheet or Product Illustration.

The investment performance of the **PRU**Link Fund(s), **PRU**Link Global Fund(s) and **PRU**Link Local and Global Fund(s) are not guaranteed. Fund management charge will be charged as % of the investment fund. Charges vary depending on the fund(s) that you select.

For more information on these funds, please refer to their respective Fund Fact Sheets available on Prudential Assurance Malaysia Berhad (PAMB) corporate website at www.prudential.com.my. You may also track the performance of your fund(s) by checking the unit prices published daily on the website.

[1] **PRU**Allocator Premium is compulsory to be paid to keep the policy in force (where applicable).

[2] Before the deduction of any administration and insurance charges.

8. What are the optional riders attachable to the basic plan?

Riders	Details
Payor Basic	Payor Basic pays the BUA premium if you are diagnosed with any of the 42 covered Critical Illnesses or suffer from TPD prior to the Policy Anniversary of age 70.
Payor Saver	Payor Saver pays the **PRU**Saver premium if you are diagnosed with any of the 42 covered Critical Illnesses or suffer from TPD prior to the Policy Anniversary of age 70.
Spouse Payor Basic	Spouse Payor Basic pays the BUA premium if your spouse is diagnosed with any of the 42 covered Critical Illnesses, suffers from TPD prior to the Policy Anniversary of age 70, or dies.
Spouse Payor Saver	Spouse Payor Saver pays the **PRU**Saver premium if your spouse is diagnosed with any of the 42 covered Critical Illnesses, suffers from TPD prior to the Policy Anniversary of age 70, or dies.
Parent Payor Basic	Parent Payor Basic pays the BUA premium if Life Assured's parent is diagnosed with any of the 42 covered Critical Illnesses, suffers from TPD prior to the Policy Anniversary of age 70, or dies.
Parent Payor Saver	Parent Payor Saver pays the **PRU**Saver premium if Life Assured's parent is diagnosed with any of the 42 covered Critical Illnesses, suffers from TPD prior to the Policy Anniversary of age 70, or dies.

Investment Riders	Details
PRUSaver	This is a regular premium rider mainly for investment purpose. It does not provide any insurance coverage.
PRUSaver Kid	This is a regular premium rider mainly for investment purpose. It does not provide any insurance coverage. It provides a lump sum payout which is equivalent to the value of units in IUA (if any) at the selected payout age.

Notes:

1. For the full list of covered Critical Illnesses and exclusions, please refer to Product Disclosure Sheet.
2. Policy coverage term is not guaranteed when payor rider(s) is/are attached, it shall depend on the policy having sufficient value of units to cover all the policy charges.

9. What are the fees and charges involved?

Insurance Charge

- The rates of insurance charge for both basic plan and its optional riders are not guaranteed.
- Monthly insurance charges are levied depending on your Basic Sum Assured, Foreign Exchange Assured Value, value of units in BUA, attained age, gender, smoking status, occupational class and underwriting condition among other factors.

Administration Charge

Administration charge will be deducted monthly from your value of units in BUA according to the table below, to meet insurer's expenses and direct distribution cost, including the commissions payable to UOB Malaysia.

<table>
<tr><th rowspan="3">Premium Payment Period</th><th rowspan="3">Premium Payment Frequency</th><th colspan="5">Administration Charge (p.a.)
(% of value of units in BUA)</th></tr>
<tr><th colspan="5">Policy Year</th></tr>
<tr><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th></tr>
<tr><td rowspan="4">5 Years</td><td>Yearly</td><td colspan="2">10.0%</td><td colspan="2">4.0%</td><td>-</td></tr>
<tr><td>Half-yearly</td><td colspan="2">11.5%</td><td colspan="2">4.5%</td><td>-</td></tr>
<tr><td>Quarterly</td><td colspan="2">12.0%</td><td colspan="2">5.0%</td><td>-</td></tr>
<tr><td>Monthly</td><td colspan="2">12.5%</td><td colspan="2">5.5%</td><td>-</td></tr>
<tr><td rowspan="4">8 Years</td><td>Yearly</td><td colspan="2">11.0%</td><td colspan="3">4.5%</td></tr>
<tr><td>Half-yearly</td><td colspan="2">12.5%</td><td colspan="3">5.0%</td></tr>
<tr><td>Quarterly</td><td colspan="2">13.0%</td><td colspan="3">5.5%</td></tr>
<tr><td>Monthly</td><td colspan="2">13.5%</td><td colspan="3">6.0%</td></tr>
<tr><td rowspan="4">10 Years</td><td>Yearly</td><td colspan="2">14.5%</td><td colspan="3">4.5%</td></tr>
<tr><td>Half-yearly</td><td colspan="2">17.0%</td><td colspan="3">5.0%</td></tr>
<tr><td>Quarterly</td><td colspan="2">17.5%</td><td colspan="3">5.5%</td></tr>
<tr><td>Monthly</td><td colspan="2">18.0%</td><td colspan="3">6.0%</td></tr>
</table>

Partial Withdrawal Charge

You can perform partial withdrawal from BUA from the 4th Policy Year onwards. Partial withdrawal charge, which is a percentage of the amount withdrawn from BUA, may be levied if you perform partial withdrawal from BUA. If a policy has any outstanding premium due, partial withdrawal from BUA will not be allowed.

Policy Year at Partial Withdrawal	Partial Withdrawal Charge (% of the amount that is withdrawn from BUA)
4	5.0%
5	4.0%
6 and above	0.0%

Partial withdrawal from IUA can be made at any time where each partial withdrawal from IUA incurs a partial withdrawal charge. This charge will be waived until electronic transactions are made available. Thereafter, manual requests for partial withdrawal will be subjected to RM25.00 for each withdrawal from IUA, which will be deducted from the partial withdrawal amount.

BSA and FX AV may reduce if you perform partial withdrawal from BUA. Consequently, Loyalty Bonus will be adjusted according to the revised BSA.

Surrender Charge

Surrender charge, which is a percentage of value of units in BUA, may be levied if you surrender the policy before the end of the policy term.

Policy Year[3] at Surrender	Surrender Charge (% of value of units in BUA)		
	Premium Payment Period		
	5 Years	8 Years	10 Years
1	25.0%	32.0%	38.0%
2	13.0%	14.0%	15.0%
3	7.0%	7.0%	7.0%
4	5.0%	5.0%	5.0%
5	4.0%	4.0%	4.0%
6 and above	0.0%	0.0%	0.0%

Fund Switching Fee

This fee will be waived until electronic transactions are made available. Thereafter, manual requests for fund switching will be subjected to the fee mentioned. 4 free switches are available every policy year. The Fund Switching Fee is set at 1.00% of the switched amount, subject to maximum RM50.00 for any subsequent switches within the policy year.

[3] 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.

Reference Currency Switching Fee

This fee will be waived until electronic transactions are made available. Thereafter, manual requests for additional switches will be subjected to the fee mentioned. 5 free switches are available throughout the policy term. For additional switches, you may be charged a Reference Currency switching fee of RM100.00 per switch.

FX AV Reset Fee

This fee will be waived until electronic transactions are made available. Thereafter, manual requests for additional resets will be subjected to the fee mentioned. 5 free resets are available throughout the policy term. For additional resets, you may be charged a FX AV reset fee of RM100.00 per reset.

The fees and charges may be varied from time to time by giving you notice.

10. What are the waiting periods that you should be aware of?

There is no waiting period for the death and TPD coverage under **PRU**Supreme Legacy. The waiting periods for other optional riders are detailed in the Product Disclosure Sheet.

11. What are the major exclusions under PRUSupreme Legacy?

- 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.

12. How do I find out more about PRUSupreme Legacy?

Should you require additional information about **PRU**Supreme Legacy, you may visit the nearest UOB Malaysia Branches. Alternatively, you could visit the website at UOB.my/psl for more details.

Important notes and disclaimers

- This brochure is for illustrative purposes only. You are advised to refer to the Product Disclosure Sheet, Product Illustration and Fund Fact Sheet(s) for further information before purchasing a policy, and to refer to the terms and conditions in the policy contract for details of the features and benefits under the policy.

- You should satisfy yourself that this policy will best serve your needs and that the premium payable under the policy is an amount that you can afford. To achieve this, we recommend that you speak to your UOB Malaysia representative who will perform a needs analysis and assist you in making an informed decision. You may also contact PAMB directly for more information.

- The policy is guaranteed to be in force in the first 72 months of the policy as long as all premiums are paid up to date and no withdrawal from BUA is performed during this period.

- Among other factors, non-payment of premiums may cause this policy to lapse. The policy coverage term shall depend on the target policy term option selected and is subject to the policy having sufficient value of units to cover all the policy charges. To ensure that the policy has sufficient value of units, additional top-up premium is likely required during the policy term.

- Subject to the selected policy term is not changed and the Extension of Coverage Term is not disabled, the policy coverage term will be extended up to the Policy Anniversary of age 100. The policy coverage term and benefits payable shall depend on the policy having sufficient value of units to cover all the charges. To ensure that the policy has sufficient value of units, additional top-up premium is likely required during the extended term.

- You may request to disable the Extension of Coverage Term feature after your policy is issued, which will result in your coverage ending at the original policy term. Any subsequent request to reapply for Extension of Coverage Term is subject to underwriting.

- The table assumes a male, aged 50, non-smoker, purchases a **PRU**Supreme Legacy policy, premium payment period of 5 years, policy term of 30 years, 100% managed fund, with yearly premium payment through credit card. The Basic Sum Assured selected is RM1,000,000. The total premium payable and policy terms may vary depending on the underwriting requirements of the insurance company. The estimated total premium payable:

Total premium payable based on coverage term up to age 80	RM47,410.00 annually from age 50 for 5 years	
To improve your policy sustainability up to age 100	**Alternative 1**	Additional Regular Premium Top-up of RM26,340.00 annually is recommended from age 50 for 5 years. Total premium payable: RM73,750.00 annually from age 50 for 5 years.
	Alternative 2	Additional Regular Premium Top-up of RM36,300.00 annually is recommended from age 80 up to end of Extension of Coverage Term. Total premium payable: RM47,410.00 annually from age 50 for 5 years. RM36,300.00 annually from age 80 up to age 99.

Notes:

- The premiums are not guaranteed and may vary in future depending on the actual investment return, premium payment, policy benefits and charges (including any revision to insurance charge). You may refer to the annual statement for the recommended Regular Premium Top-up amount, which is updated yearly, to improve policy sustainability up to the extended term (based on Alternative 1 above), and may consider topping up your premiums from time to time or resetting the FX AV which is available from policy year 2 onwards to improve the sustainability of your policy. We shall notify you at least 90 days prior to the Extension of Coverage Term if there is any additional premium required during the extended term.
- If your policy is attached with payor rider, you may be required to increase the sum assured for the payor rider upon increase in premium to cover the extended term (subject to underwriting) or any revision to insurance charge. If your policy is under payor claim status and increase in premium is required, you may be required to pay the additional premium amount that is not covered by the company to improve sustainability of your policy.
- Age stated in the above table refers to Life Assured's age next birthday at policy anniversary.
- Please refer to Product Disclosure Sheet for more details.

- You can surrender the policy at any time. However, if you terminate the policy in the early years, you may get back less than the amount you have paid in. Upon surrender, a surrender value will be payable and all the benefits under this plan will be terminated.
- There is a free-look period of 15 days after the policy has been delivered to you to allow you to review it if it meets your needs. If the policy is cancelled within this period, we will refund 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.
- Commission will be borne by the policy owner. Please refer to the table below for the premium allocation and commission rate.

  The table assumes a male, aged 50 years, non-smoker, purchases a **PRU**Supreme Legacy policy, premium payment period of 5 years, policy term of 30 years, 100% managed fund, with yearly premium payment through credit card. The Basic Sum Assured selected is RM1,000,000 with a total annual premium of RM47,410.00 (consists of Insurance Premium of RM39,996.00 and **PRU**Allocator Premium of RM7,414.00).

Insurance Premium					
Policy Year	1	2	3	4	5
Premium Allocation Rates (%)	100.00				
Premium Allocated (RM)	39,996.00				
Commission Payable (% of Insurance Premium)	8.75	6.25	5.00	2.50	2.50
Amount of Commission Payable (RM)	3,499.65	2,499.75	1,999.80	999.90	999.90

PRUAllocator Premium					
Policy Year	1	2	3	4	5
Premium Allocation Rates (%)	100.00				
Premium Allocated (RM)	7,414.00				
Commission Payable (% of PRUAllocator Premium)	3.75	3.75	3.75	3.75	3.75
Amount of Commission Payable (RM)	278.03	278.03	278.03	278.03	278.03

Note: The commission illustrated above 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 PAMB.

Please note that the proportion deducted and the actual amount payable will vary if the assumptions change. For the exact commission payable in your case, please consult your UOB Malaysia representative.

- **PRU**Supreme Legacy and its attachable riders (if any) are not Shariah-compliant products.
- For more information on the funds, please refer to their respective Fund Fact Sheets available on PAMB corporate website at www.prudential.com.my. You may also track the performance of your fund(s) by checking the unit prices published daily on the website.
- You must inform us of any change in your occupation, avocation or sports activities because it may affect the premiums, terms, conditions, and benefits of the policy.
- Any age reference shall be on the basis of Age Next Birthday.
- If there is any conflict or inconsistency between the English language, Malay language and Chinese language versions of this brochure, the English language version of this brochure shall prevail and be given effect to.
- Taxes at the prevailing rate may be charged on any of the premiums, or any other payments due (where applicable) under this policy.
- Prudential Assurance Malaysia Berhad (PAMB) is a licensed insurance company under the Financial Services Act 2013 that is regulated by Bank Negara Malaysia.

PLEASE NOTE THAT 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.

This plan is underwritten by:

Prudential Assurance Malaysia Berhad 198301012262 (107655-U)
Level 20, Menara Prudential,
Persiaran TRX Barat,
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This plan is distributed by:

United Overseas Bank (Malaysia) Bhd (199301017069 (271809-K))
Level 16, UOB Plaza 1 KL,
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To find out more, please visit **UOB.my/banca** or contact the 24-hour **UOB Contact Centre** at +6(03) 2612 8121.

Scan the QR code for more ways to reach us:

UOB.my/contactus

or contact Prudential Assurance Malaysia Berhad at +6 03-2771 2499.

For directions to UOB branches, please visit **UOB.my/branch**

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