# **Product Illustration**

### READ

# Is investment-linked policy right for you? Are you aware of the costs, benefits and risks?

Client's name: Prudential Assurance Malaysia Berhad PRUSupreme Legacy Name of insurer: Product name:

Regular Premium Investment-linked Insurance Type of policy:

100% in PRULink Global Growth Fund (GGF) Ratio of fund(s) chosen:

Male S Smoker: Gender:

20

Age Next Birthday (ANB):

Sample

# (II) Do you know that

### į Have you been advised of



ı ı

## It is flexible but you bear the investment risk? It is an insurance product that is tied to the performance of the nvestment fund(s) which you selected

### **Benefits**

- Flexibility to vary your premium amount or coverage if your financial needs change.
- Choice of funds depending on the level of risk you are comfortable with.

### Risks

- You bear the investment risk entirely including poor returns.
- If your fund performs poorly or your insurer increases your charges
  - You may lose your insurance cover; or
- Your cash value may be adversely affected.
- You may need to increase your premiums or reduce the level of insurance protection to avoid losing your insurance cover.

# M How your premiums will be used?

### Premium paid (a)

Unallocated Premium

Used to purchase units in the investment fund(s)

you will receive

The coverage

Premium allocated into Unit Fund (b)

# Deduct fees & charges:

Insurer's own

To pay:-

expenses

Commission

to Bank (h)

Insurance charges (c) - to pay for your insurance cover

Assured (f)

Sum

Minimum amount

> and pay 2 insurer's own expenses, Other charges (d) commission to bank (h)

# Fund management charge (e)

premium top-up

(if any).

and single

**PRU**Saver Kid

applicable to

Note: Only

PRUSaver/

Note: Upon death, the

death/disability

received on

Assured (f), Foreign

Assured

Exchange

nigher of the Sum

Value (FX AV) or

Non-guaranteed cash value (g) Amount received on surrender/ What you may receive death/maturity

value of units in BUA, plus value of units in IUA (if any) is payable



# Other products that could better meet your

- Non-participating products: The benefits and coverage period are guaranteed as long as you pay premiums.
- and having a guaranteed coverage period, you can share in the profits • Participating products: In addition to receiving guaranteed benefits (non-guaranteed) of the participating life fund.

Fees and charges taken out of your investment fund(s) which reduce the amount available for investment:-

- Insurance Charge (c)
- Administration Charge (d) Fund Management Charge (e)
- - Fund Switching Fee
    - Surrender Charge
- Partial Withdrawal Charge

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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.





### What is PRUSupreme Legacy?

PRUSupreme Legacy is a regular premium investment-linked policy (ILP) that offers a combination of insurance protection and investment. 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 or expiry of the policy, whichever is earlier. The benefits payable under this policy shall be in Ringgit Malaysia, regardless of the selected Reference Currency.

This product comes with Extension of Coverage Term to extend the term of basic plan up to the Policy Anniversary of Life Assured's ANB 100. For rider(s), if applicable, the rider's term will be extended up to the Policy Anniversary of Life Assured's ANB 100 or the rider's maximum coverage term, whichever is earlier. Please refer to Appendix: Other Policy Information for more information.

### 2

### **Know Your Coverage / Benefits**

As an illustration, for RM 91,503.00 Yearly, you will receive the following insurance coverage / benefits for 50 years (i.e. until the Policy Anniversary of the Life Assured's ANB 100):

Anniversary of the Life As	Suleu S AIND I	00).							
Basic Benefits									
Death Benefit	The higher o	The higher of the following shall be payable:							
	(a) Basic Su	(a) Basic Sum Assured (BSA)* (based on BSA of RM 1,134,000);							
	(b) Foreign E	Exchange As	ssured Va <b>l</b> ue	(FX AV); or					
	(c) value of u	ınits in Basid	C Unit Accou	nt (BUA),					
	plus value of	units in Inve	estment Unit	Account (IU	A) (if any).				
	and Prevailii whichever is the middle ra	<b>Note:</b> 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 5.00p.m. session on each business day.							
	The locking in for surrender insurance ch	r, partial witi	hdrawal or n	naturity. Incre	ease of the l	FX AV during			
Total and Permanent Disability (TPD) Benefit	BSA of RM 1 ANB 70 or e					fering from T	PD prior to	the Policy An	niversary of
		<b>Note:</b> TPD Benefit is not applicable for Life Assured's entry ANB 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 ANB 70 or expiry of the policy, whichever is earlier.							
Loyalty Bonus	according to	A percentage (%) of BSA* shall be credited into BUA by the Policy Anniversary of the respective payout age according to the respective entry ANB while policy remains in force provided that all premiums are paid up to date, subject to terms and conditions stipulated in the policy contract.							
				nus at the r					
	ANB 65	ANB 70	ANB 75	ANB 80	ANB 85	ANB 90	ANB 95	ANB 100	
	6%	6%	6%	6%	6%	6%	6%	6%	
Maturity Benefit		If the policy matures prior to the Policy Anniversary of Life Assured's ANB 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 ANB 100, the higher of BSA* or value of units in BUA, plus value of units IUA (if any) shall be payable.							

### Notes:

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

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 and rider(s) (if any).

### 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.
- Accidental Death (AD) benefit is not payable if the accidental death is a consequence of attempted suicide or self-inflicted injuries while sane or insane; or pre-existing physical or mental illness or infirmity.

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

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### 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



UOB.my/psl



Call Prudential at: 03-2771 2499

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

For your investment-lin	ked insurance, you must pay a premium of:			
	RM 91,503.00 (Yearly)			
Premium	For recommended Regular Premium Top-up to improve policy sustainability, please refer to Appendix: Other Policy Information or annual statement for details.			
Duration: 5 years				
The insurance company a	allocates a portion of the premium to purchase units in you	r chosen investment fund(s).		
Premium allocated to purchase units	100.00% of total premium or RM 457,515 Please refer to Table 1 under Product Illustration for more details.			
You also have to pay th	e following fees and charges:			
Stamp duty	RM 10 (the amount is already factored into the premium)			
Commission	<b>4.37</b> % of total premium or <b>RM 19,992</b> Please refer to Table 1 under Product Illustration for more details.			
Other applicable charges	Insurance Charge     Administration Charge     Fund Management Charge Please refer to Table 1 under Product Illustration for more details.	<ul> <li>Fund Switching Fee (if applicable)</li> <li>Partial Withdrawal Charge (if applicable)</li> <li>Surrender Charge (if applicable)</li> <li>Please refer to Appendix: Other Policy Information for more details.</li> </ul>		

### 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
- Policy lapse the ILP will lapse when the value of units is insufficient to pay for the insurance and other charges after the No-Lapse Provision is revoked or has expired.
- 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.
- No-Lapse Provision 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. Please refer to the Appendix: Other Policy Information for more details on no-lapse provision.
- 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.

and period of the date of period, remained to refer				
Benefit	Conditions	Waiting Period		
Accidental Benefit	All covered conditions	Immediately		

Extension of Coverage 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.

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 31/08/2025.

Presented by: PRODUCT DEVELOPMENT AND MANAGEMENT 9U001770 Date: 1 Aug, 2025

### Client's Acknowledgement\*

I hereby acknowledge tha	t I have received the	<b>Product Disclosure Sheet</b>	together with the Product Illust	ration,
Brochures (if any), Market	ing Material (if any),	Fund Fact Sheet and Guid	le to Investment-linked Policy O	wners
on Insurance Coverage. 7	he UOB Ma <mark>l</mark> aysia R	epresentative has briefed	me, and I have read and under	rstood
the key information, inclu	uding terms and co	nditions, limitations, exclu	usions, features and benefits o	of this
product, as well as taxes	(if any), allocation ra	tes, commissions and exp	enses.	
Name of policy owner	NRIC no.	Signature	Date	

Presented by: PRODUCT DEVELOPMENT AND MANAGEMENT 9U001770 Date: 1 Aug, 2025

Version: 1.22.6

<sup>\*</sup> A client's acknowledgement of the Product Disclosure Sheet shall not prejudice his/her right to seek redress in the event of subsequent disputes over the product terms and conditions.

### Appendix: Death & Total and Permanent Disability (TPD) Benefit

**PRU**Supreme Legacy

### Plan Description & Benefits

PRUSupreme Legacy is a regular premium investment-linked policy (ILP) that offers a combination of insurance protection and investment.

The benefits payable under this policy shall be in Ringgit Malaysia, regardless of the selected Reference Currency.

In the event of Life Assured's death, a lump sum benefit which is the higher of the following will be payable:

- (a) Basic Sum Assured (BSA)\* (based on BSA of RM 1,134,000);
- (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).

**Note:** 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 5.00p.m. session on each business day.

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.

In the event of Life Assured suffering from TPD prior to the Policy Anniversary of ANB 70 or expiry of the policy, whichever is earlier, TPD benefit equivalent to TPD Sum Assured is payable. (Payment of this benefit will reduce the Death Benefit).

\*The BSA payable shall be increased to 110% upon attaining the Policy Anniversary of Life Assured's ANB 80 or after completion of Policy Year 20, whichever is later.

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.

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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 <u>one</u> 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.

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### **Appendix: Accidental Death Benefit**

### Plan Description & Benefits

On top of Death Benefit, Accidental Death Benefit pays an additional 100% of the Basic Sum Assured if death happened due to accident.

Accidental Death Benefit is payable prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier.

Note: This benefit shall not be payable if Basic Sum Assured is reduced to zero by accelerating benefit such as TPD benefit.

### Exclusions

Accident benefit is not paid as a consequence of:

- (a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in 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) pre-existing physical or mental illness or infirmity;
- (e) 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;
- (f) engaging in a sport in a professional capacity or where the Life Assured would or could earn income or remuneration from engaging in such sport, racing of any kind, or competitive basis; or perform sport without following appropriate protocols;
- (g) alcoholic intoxication; or
- (h) narcotics or drugs unless taken as prescribed by a doctor.

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

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### Charges

### Administration Charge:

It refers to a charge deducted from the value of units in BUA on a monthly basis to meet insurer's expenses and direct distribution cost, including the commissions payable to UOB Malaysia.

Premium Payment	Premium Payment	Administration Charge (p.a.) (% of value of units in BUA)				
Period	Frequency	Policy Year				
	riequency	1	2	3	4	
5 Years	Yearly	10.0%		4.0%		
	Half-yearly	11.5%		11.5% 4.5%		5%
	Quarterly	12.0%		12.0% 5.0%		)%
	Monthly	12	2.5%	5.5%		

### 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	25.0%
2	13.0%
3	7.0%
4	5.0%
5	4 <u>.</u> 0%
6 and above	0.0%

<sup>\*</sup> 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.

### Insurance Charge:

The rates of insurance charges for basic benefits and rider benefits (if any) are not guaranteed.

### Other Policy Benefits and Conditions

### 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).

### No-Lapse Provision

The policy will not lapse even when the value of units falls to zero within the first 72 months of the policy. Any unpaid charges during the period when No-Lapse Provision is in effect are regarded as monies owing to us, which shall be deducted when there is payment of premium, payment of any benefits or value of units payable under the policy upon surrender.

The No-Lapse Provision will be revoked if:

- (a) you do not pay your premium due within the grace period; or
- (b) you make a withdrawal from BUA.

Subsequently, the policy shall lapse if there are insufficient units to cover for the charges.

### • Juvenile Lien (only applicable for child policy):

In the event of a claim arising from death, accidental death or TPD on life of the child before ANB 5, the amount payable as a percentage of Basic Sum Assured\* or Foreign Exchange Assured Value (FX AV) will be as shown in the table below:

Child's ANB	Percentage of Basic Sum Assured* / FX AV (%)
1	20
2	40
3	60
4	80

The value of units payable is not subjected to juvenile lien.

### Change in Occupation, Avocation & Sports:

You must inform us if there is any change of occupation, business or personal pursuits because it may affect the premiums, terms, conditions and benefits of the product.

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### 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.

### Options

### Premium Holiday:

You may stop paying the recommended 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. However, if you do not wish to continue with the cancellation of units for rider's coverage, please provide us a written notice and the rider(s) attached in the policy will be cancelled.

During premium holiday, the policy will no longer be guaranteed to be in force for the first 72 months of the policy.

### 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 <u>four</u> switches per policy year without any fee. For additional switches, you may be charged a fund switching fee. Fund switching fee is set at 1.00% of the switched amount subject to a maximum of RM 50.00 per switch. However, the fee is currently waived until electronic transactions are available. Thereafter, manual request for additional switches will be subjected to the fees mentioned.

### • 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.

### 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)		
4	5.0%		
5	4.0%		
6 and above	0.0%		

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.

If you make a withdrawal from BUA, the policy will no longer be guaranteed to be in force for the first 72 months of the policy. We will reduce the Basic Sum Assured and Foreign Exchange Assured Value (FX AV) such that after redemption of units, the Sum at Risk (defined below) will remain the same as prior to redemption.

The Sum at Risk of the basic plan is defined as:

- (i) the difference between the higher of the Basic Sum Assured or FX AV, and the value of units in BUA, if the value of units in BUA is less than the higher of the Basic Sum Assured or the FX AV of the basic plan; or
- (ii) zero, if the value of units in BUA is the same as or more than the higher of the Basic Sum Assured or the FX AV of the basic plan.

Please refer to policy contract for more details about Sum at Risk of TPD benefit. Withdrawal from IUA will not affect Sum at Risk of the basic plan.

Loyalty Bonus will be adjusted according to the revised Basic Sum Assured.

### Reference Currency Switching Option:

You have the flexibility to switch your Reference Currency from Policy Year 2 onwards, subject to our requirements. Upon switching, the Reference Sum Assured will be adjusted based on the Prevailing Reference Exchange Rate of the switched Reference Currency. You are allowed <u>five</u> switches without any fee. For additional switches, you may be charged a Reference Currency switching fee of RM 100.00 per switch. However, the fee is currently waived until electronic transactions are available. Thereafter, manual request for additional switches will be subjected to the fees mentioned.

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### FX AV Reset:

You are allowed to reset the FX AV from Policy Year 2 onwards, subject to our requirements. You are allowed <u>five</u> resets without any fee. For additional resets, you may be charged a FX AV reset fee of RM 100.00 per reset. However, the fee is currently waived until electronic transactions are available. Thereafter, manual request for additional resets will be subjected to the fees mentioned.

### • Option to Vary Sum Assured, Premium and Policy Term:

You may vary the sum assured, the premium and policy term subject to our requirement. If you reduce the premium, your policy benefits may be reduced accordingly.

If the sum assured is reduced, the coverage for Death Benefit, TPD Benefit, Accidental Death Benefit and Maturity Benefit shall reduce accordingly, FX AV shall be reset. The benefits amount payable under Loyalty Bonus shall be based on reduced sum assured.

### • Extension of Coverage Term:

This product comes with Extension of Coverage Term to extend the term of basic plan up to the Policy Anniversary of Life Assured's ANB 100. For rider(s), if applicable, the rider's term will be extended up to the Policy Anniversary of Life Assured's ANB 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.

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:

Total premium payable based on	To improve your policy sustainability up to ANB 100			
coverage term up to ANB 100	Alternative 1	Alternative 2		
RM 91,503.00 Yearly from ANB 50 for	Not applicable	Not applicable		
5 years				

### Notes:

- The total premium payable is determined using prudent investment returns based on pre-defined funds, so that the policy is able to withstand short term market volatility. The additional Regular Premium Top-up is recommended to improve policy sustainability to ANB 100, derived on different basis using the current expected investment return of your selected fund(s).
- The premiums are not guaranteed and may vary in future depending on the actual investment return, premium payment, policy benefits and charges. 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 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.
- ANB stated in the above table refers to Life Assured's age next birthday at policy anniversary.
- If your policy is attached with payor rider, you may be required to increase the sum assured for the payor rider upon increase in Regular Premium Top-up and it may be subject to underwriting.

While your policy is still in force during the extended term, the benefits of the basic plan (including Loyalty Bonus, if applicable) and rider(s), if any, provided under your policy shall continue, subject to terms and conditions stipulated in policy contract.

### Notes:

- 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.

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### **Appendix: Investment-linked Funds**

The investment-linked funds below are either managed by the investment team of Prudential Assurance Malaysia Berhad, Eastspring Investments Berhad, Eastspring Al-Wara' Investments Berhad or any other third-party fund managers and the information provided in this Appendix was updated as at 12/07/2025. For further details, please refer to the most recent fund fact sheets of the respective funds available at <a href="https://www.prudential.com.my">www.prudential.com.my</a>.

### **Projected Investment Return**

• The projected investment returns used below are **for illustrative purposes** in illustrated Table 1 and Appendix: Projection by Accounts. They are not meant to show possible returns of your chosen investment fund(s). They are **not guaranteed and not based on the past performance**.

	Projected Investment Rate of Return (p.a.)			
Type of Funds	X% Y%		%	
	All Years	First 20 years	After 20 years	
Bond	2.00%	5.00%	5.00%	
Managed	2.00%	5.00%	5.00%	
Equity	2.00%	5.00%	5.00%	

### **Investment Objective**

### PRULink Equity Income Fund (PI) (Equity fund):

This fund aims to maximise returns over medium to long term. This is achieved by investing in a diversified portfolio of high quality shares and dividend yielding stocks which have or can potentially have attractive dividend yields.

### PRULink Bond Fund II (PF2) (Bond fund):

This fund aims to provide stable return over medium to long term by investing primarily in fixed interest securities and deposits, currencies, derivatives, or any other financial instruments directly, and/or indirectly through the use of any funds such as investment-linked funds set up by us, collective investment schemes and/or exchange traded funds.

### PRULink Strategic Managed Fund (PSM) (Managed fund):

This fund aims to provide moderate capital growth over the medium to longer term by investing in a mix of fixed income and equity securities directly, or indirectly through the use of investment funds. The fund will tactically allocate between 70% to 90% in fixed income and 10% to 30% in equities.

### PRULink Asia Managed Fund (AMF) (Managed fund):

**PRU**Link Asia Managed Fund is an actively managed fund that seeks to maximise returns over medium to long term. This is achieved by investing directly in shares, fixed interest securities and money market instruments in the Asia Pacific ex Japan region through any other **PRU**Link Global Funds that may become available in the future or indirectly via sub-funds managed by Eastspring Investments (Singapore) Limited or any other fund manager to be determined from time to time.

### PRULink Global Market Navigator Fund (GMN) (Managed fund):

PRULink Global Market Navigator Fund is an actively managed fund that aims to achieve positive absolute returns over the medium-term through the implementation of an actively managed asset allocation strategy in a diversified range of global assets including cash, equities, bonds and currencies. Exposure to each asset classes will be primarily through exchange traded funds, index futures, direct equity and bonds, swaps, options and foreign exchange forwards, each of which may be traded through recognised exchanges or via the over-the-counter markets. The use of derivatives is for efficient portfolio management to gain access to the markets efficiently in a cost-effective manner. At inception, PRULink Global Market Navigator Fund will invest in a sub-fund called Eastspring Investments — Global Market Navigator Fund managed by Eastspring Investments (Singapore) Limited. The fund may then invest in any other PRULink absolute return funds that may become available in the future or indirectly via other absolute return funds.

### PRULink Dragon Peacock Fund (DPF) (Equity fund):

PRULink Dragon Peacock Fund is a fund that aims to maximise long-term total return by investing primarily in equity and equity related instruments of corporations, which are incorporated in, or listed in, or operating principally from, or carrying on significant business in, or derive substantial revenue from, or whose subsidiaries, related or associated corporations derive substantial revenue from the People's Republic of China (PRC) and India. At inception, PRULink Dragon Peacock Fund will invest in a sub-fund called Eastspring Investments – Dragon Peacock Fund managed by Eastspring Investments (Singapore) Limited. The investments of the Sub-Fund include, but are not limited to, listed securities in the Recognised Markets, depository receipts including American Depository Receipts (ADRs) and Global Depository Receipts (GDRs), debt securities convertible into common shares, preference shares and warrants. The fund may invest in any other funds or subfunds managed by Eastspring Investments (Singapore) Limited or any other fund managers to be determined from time to time.

### PRULink Asia Equity Fund (ASF) (Equity fund):

**PRU**Link Asia Equity Fund is a fund that aims to maximise long-term total return by investing in equity and equity-related securities of companies, which are incorporated, or have their area of primary activity in Asia Pacific ex-Japan. The Asia Pacific ex-Japan region includes but is not limited to the following countries: Korea, Taiwan, Hong Kong, Philippines, Thailand, Malaysia, Singapore, Indonesia, People's Republic of China, India, Pakistan, Australia and New Zealand. The fund may also invest in depository receipts [including American Depository Receipts (ADRs) and Global Depository Receipts (GDRs)], debt securities convertible into common shares, preference shares and warrants.

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### PRULink Global Growth Fund (GGF) (Equity fund):

This fund aims to generate long-term returns through investing primarily into a portfolio of assets globally including equities, equity-related securities, deposits, currencies, derivatives or any other financial instruments directly, and/or indirectly through the use of any funds.

### PRULink Asia Pacific Dynamic Income Fund (ADI) (Equity fund):

This fund aims to provide stable return and achieve medium to long term capital appreciation by investing primarily in Asia Pacific ex-Japan region assets including equities, equity-related securities, debt securities, deposits or any other financial instruments directly, and/or indirectly through the use of any funds such as investment-linked funds set up by us, collective investment schemes and/or exchange traded funds.

### PRULink Global ESG Choice Fund (GEC) (Equity fund):

This fund aims to focus mainly on investments that promote environmental, social or governance characteristics based on a best-in-class approach while also seeks to provide long term capital growth. This is achieved by investing in foreign equities, equity-related securities, deposits, currencies, derivatives, or any other financial instruments directly, and/or indirectly through the use of any funds such as investment-linked funds set up by PAMB, collective investment schemes and/or exchange traded funds.

### PRULink Global Leaders Fund (GLE) (Equity fund):

The fund aims to maximise long-term total returns (the combination of income and growth of capital) by investing in a Sub-Fund(s). The fund provides exposure to investments in a wide range of global equities issued by companies that the fund manager considers to be, or have the potential to be, leading in their field in terms of improving policyholder value. The fund may also invest in any other funds with similar objective that may become available in the future.

Note: Effective from 1 January 2025 onwards, the Fund's investments will invest into JPMorgan Investment Funds – Global Select Equity Fund (acc) – USD. The Sub-Fund is managed by JPMorgan Asset Management (Europe) S.à.r.l. where at least 67% of the Sub-Fund's assets (excluding cash and cash equivalents) will be invested in equity securities located in any country. The Investment Objective is to achieve a return in excess of the global equity markets by investing primarily in companies, globally.

### PRULink United Income Fund (UIF) (Managed fund)

The fund aims to provide regular income for capital appreciation over the medium to long-term through global investments directly and indirectly.

### PRULink United Growth Fund (UGF) (Equity Fund)

The fund aims to provide capital appreciation over the medium to long-term through global investments directly and indirectly.

### PRULink Equity Plus Fund (PEP) (Equity fund):

This fund aims to maximise long-term returns through investing into a portfolio of domestic and foreign assets including equities, equity-related securities, deposits, currencies, derivatives or any other financial instruments directly, and/or indirectly through the use of any funds such as investment-linked funds set up by us, collective investment schemes and/or exchange traded funds.

### Fund Management Charge (FMC)

PRULink Funds	FMC (p.a.)	PRULink Global Funds	FMC (p.a.)
PRULink Equity Income Fund (PI)	1.50%	PRULink Asia Managed Fund (AMF)	1.35%
PRULink Bond Fund II (PF2)	1.00%	PRULink Global Market Navigator Fund (GMN)	1.15% <sup>i</sup>
PRULink Strategic Managed Fund (PSM)	1.10%	PRULink Dragon Peacock Fund (DPF)	1.50%
		PRULink Asia Equity Fund (ASF)	1.50%
		PRULink Global Growth Fund (GGF)	1.50%
		PRULink Asia Pacific Dynamic Income Fund (ADI)	1.50%
		PRULink Global ESG Choice Fund (GEC)	1.50%
		PRULink Global Leaders Fund (GLE)	1.50%
		PRULink United Income Fund (UIF)	1.25%
		PRULink United Growth Fund (UGF)	1.50%

PRULink Local and Global Funds	FMC (p.a.)
PRULink Equity Plus Fund (PEP)	1.50%

<sup>†</sup>The actual investment charge charged for **PRU**Link Global Market Navigator Fund will depend on the asset allocation of the fund, which will range from 1.00% p.a. for allocation to money market instruments or fixed income securities, to 1.50% p.a. for allocation to other assets. The actual investment charge will be determined on a monthly basis and will be revised whenever the proportion of fund allocated to money market instruments or fixed income securities shift by more than 10% since the investment charge was last determined. The current fund management charge used for the purpose of this product illustration is 1.15% p.a. based on the allocation of 70% bonds and 30% equities.

The investment charge will be deducted at each valuation date. We may change the Fund Management Charge from time to time.

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	2020	2021	2022	2023	2024	
PRULink Equity Income Fund (PI)	3.34%	0.40%	0.58%	2.82%	19.37%	
Benchmark	3.48%	-4.24%	-5.42%	0.64%	16.98%	
PRULink Bond Fund II (PF2)	-	-	-	_	0.70%"	
Benchmark	-	-	-	-	1.85% <sup>ii</sup>	
PRULink Strategic Managed Fund (PSM)	4.11%	-1.85%	-0.67%	5.04%	6.69%	
Benchmark	2.76%	0.68%	0.80%	2.57%	5.51%	
PRULink Asia Managed Fund (AMF)	9.44%	-1.44%	<b>-</b> 9.02%	4.33%	3.12%	
Benchmark	17.71%	-0.34%	<del>-</del> 12.00%	11.09%	7.35%	
PRULink Global Market Navigator Fund (GMN)	6.95%	12,31%	-16.53%	16.77%	7.17%	
Benchmark	2.22%	1.88%	2.25%	3.01%	2.72%	
PRULink Dragon Peacock Fund (DPF)	14.99%	5.36%	<b>-</b> 7.73%	3.46%	10.36%	
Benchmark	21.56%	3.76%	-8.99%	8.76%	13.27%	
PRULink Asia Equity Fund (ASF)	11.79%	-1.51%	-8.56%	2.00%	2.97%	
Benchmark	22.96%	-1.32%	-15.06%	10.55%	8.94%	
PRULink Global Growth Fund (GGF)	12.48% <sup>ii</sup>	15.32%	-23.28%	15.18%	1.20%	
Benchmark	13.43% <sup>ii</sup>	16.68%	<b>-</b> 19.80%	20.09%	15.73%	
PRULink Asia Pacific Dynamic Income Fund (ADI)	-	-	-3.83% <sup>ii</sup>	6.74%	4.08%	
Benchmark	_	-	-2.14% <sup>ii</sup>	4.60%	7.66%	
PRULink Global ESG Choice Fund (GEC)	-	_	_	_	-5.04% <sup>ii</sup>	
Benchmark	_	-	-	-	15.27% <sup>ii</sup>	
PRULink Global Leaders Fund (GLE)	15.55%	24.02%	-10.12%	29.76%	10.75%	
Benchmark	13.81%	26.22%	-13.48%	29.14%	15.55%	
PRULink United Income Fund (UIF) Benchmark	No historical performance is available as <b>PRU</b> Link United Income Fund is a new fund.					
PRULink United Growth Fund (UGF) Benchmark	No historical performance is available as <b>PRU</b> Link United Growth Fund is a new fund.					
PRULink Equity Plus Fund (PEP)	1.01% <sup>ii</sup>	3.95%	-5.29%	4.45%	15.52%	
Benchmark	4.00% <sup>ii</sup>	0.06%	-8.32%	3.70%	16.22%	

<sup>&</sup>lt;sup>ii</sup> Fund Performance is from fund launch date until year end of the same year (non-annualised return).

The benchmarks used for each fund are:

PI	FTSE Bursa Malaysia Top 100
PF2	Maybank 12 Month Fixed Deposit Rate
PSM	80% Maybank 12 Month Fixed Deposit Rate + 20% Financial Times Stock Exchange Bursa Malaysia Top 100 Index (FBM100)
AMF	70% MSCI Asia ex Japan Index + 30% JP Morgan Asia Credit Index
GMN	Maybank 12 Month Fixed Deposit Rate
DPF	50% MSCI China Index + 50% MSCI India Index
ASF	MSCI Asia ex Japan Index
GGF	MSCI AC World Index
ADI	MSCI AC Asia Pacific ex-Japan Index
GEC	MSCI AC World Index (Euro)
GLE	MSCI World Index
UIF	40% Bloomberg Barclays US High Yield 2% Issuer Cap Index + 35% MSCI World Index + 25% Bloomberg Barclays Global Credit Index
UGF	MCSI AC World Index
PEP	80% FTSE-Bursa Malaysia Top 100 Index + 20% MSCI ACWI

**Note:** The benchmark of respective funds will vary based on the fund's investment strategies and approach. Past performances of the funds are not indicative of future performance and the performance of the funds are not guaranteed.

### **Unit Pricing**

- Unit pricing is done daily. Please visit www.prudential.com.my for the unit pricing.
- Unit price is calculated based on the market value of the underlying assets of the fund, divided by the number of units issued.
- The investment-linked funds do not pay any dividend. All investment incomes and capital gains are automatically rolled up in its unit price.
- Unit price is the single price at which units are created and cancelled.

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