



PRUEnhanced Cover

(This is an insurance product)

Specially prepared for:

Tan Ah Hock

Prepared by: Lee Ah Kau

This insurance plan is underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U), a licensed insurance company under the Financial Services Act 2013 that is regulated by Bank Negara Malaysia, and is distributed by United Overseas Bank (Malaysia) Bhd (199301017069 (271809-K)), Level 16, UOB Plaza 1 KL, 7 Jalan Raja Laut, 50350 Kuala Lumpur, Malaysia.

PRODUCT DISCLOSURE SHEET

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

PRUDENTIAL ASSURANCE MALAYSIA BERHAD

PRUEnhanced Cover

01/09/2023

1. What is this product about?

This regular premium investment-linked policy (ILP) 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 value of units depends on the price of the underlying units, which in turn depends on the performance of your chosen fund(s).

The policy term is 40 years.

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.

2. What are the covers / benefits provided?

The table below summarises the benefits that you have selected. Please refer to the relevant Appendices which accompany your product illustration for more information about the benefits of the basic plan and rider(s) (if any).

Basic Benefits																	
Death Benefit		In the event of Life Assured's death, a lump sum benefit which is the higher of the following will be payable: (a) Basic Sum Assured* (based on Basic Sum Assured of RM 500,000); or (b) value of units in Basic Unit Account (BUA), plus value of units in Investment Unit Account (IUA) (if any).															
Total and Permanent Disability (TPD) Benefit		Basic Sum Assured* (based on Basic Sum Assured of RM 500,000) shall be payable upon Life Assured suffering from TPD prior to the Policy Anniversary of ANB 70 or expiry of the policy, whichever is earlier. Note: Payment of this benefit will reduce the Basic Sum Assured* and value of units in BUA will be adjusted accordingly as per stipulated in the policy contract.															
Accidental Death (AD) Benefit		Death Benefit and an additional 100% of Basic Sum Assured* 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.															
Annual Booster		3% of RM 29,616.00, annualised BUA premium (i.e. Insurance Premium + PRUAllocator Premium, excluding PRUSaver/PRUSaver Kid premium and single premium top-up), shall be credited into BUA each policy year for Policy Year 1 to Policy Year 10, with first installment being credited upon completion of Policy Year 1, provided premium is paid up to date, no partial withdrawal from BUA is made during the first 10 policy years and policy is in force upon payout, subject to terms and conditions stipulated in the policy contract.															
Loyalty Booster		A percentage (%) of Basic Sum Assured of RM 500,000 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, subject to terms and conditions stipulated in the policy contract.															
		<table><tr><th>Entry ANB</th><th colspan="5">Loyalty Booster at the respective payout ANB</th></tr><tr><td></td><th>ANB 60</th><th>ANB 70</th><th>ANB 80</th><th>ANB 90</th><th>ANB 100</th></tr></table>				Entry ANB	Loyalty Booster at the respective payout ANB						ANB 60	ANB 70	ANB 80	ANB 90	ANB 100
Entry ANB	Loyalty Booster at the respective payout ANB																
	ANB 60	ANB 70	ANB 80	ANB 90	ANB 100												

	1 – 50	3%	5%	7%	9%	11%
	51 – 60	-	5%	7%	9%	11%
	61 – 70	-	-	7%	9%	11%
	Loyalty Booster will be adjusted according to the revised Basic Sum Assured due to any partial withdrawal from BUA.					
Maturity Benefit	Value of units in BUA and IUA (if any).					

Loyalty Booster will be adjusted according to the revised Basic Sum Assured due to any partial withdrawal from BUA.

Note: Accidental Death Benefit, Annual Booster and Loyalty Booster shall not be payable if Basic Sum Assured* is reduced to zero by accelerating benefit such as TPD benefit.

Increasing Basic Sum Assured (Basic Sum Assured*)

Note: Basic Sum Assured* = Increasing 3% of Basic Sum Assured p.a. upon completion of each policy year until 130% for end of Policy Year 10 and above.

Level SA Rider 2.0	Not applicable
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Payor Benefit

Payor Saver 2.0	Not applicable
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Spouse Payor Saver 2.0	Not applicable
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Parent Payor Saver 2.0	Not applicable
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Optional Investment Premium Rider

PRUSaver Kid	Not applicable
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Ratio of Fund(s) chosen:

PRULink Equity Income Fund (PI)	0%	PRULink Strategic Managed Fund (PSM)	0%	PRULink Bond Fund (PF)	0%
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PRULink Global Funds

(ASF)	0%	Peacock Fund (DPF)	100%	Fund (AMF)	0%
		BBU Ink Asia Pacific			

Fund (GGF)	(ADI)			
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PRULink Equity Plus Fund 0%

Reminder: Please read the sales literature which includes product benefits and objectives of the investment-linked fund(s).

3. How much premium do I have to pay?

The total premium that you have to pay and the policy terms may vary depending on the underwriting requirements of the insurance company. The estimated total premium that you have to pay:

Total premium payable based on coverage term up to ANB 80	To improve your policy sustainability up to ANB 100	
	Alternative 1	Alternative 2
RM 29,616.00 Annually from ANB 40 for 5 years	Additional Regular Premium Top-up of RM 0.00 Annually is recommended from ANB 40 for 5 years. Total premium payable: RM 29,616.00 Annually from ANB 40 for 5 years.	Additional Regular Premium Top-up of RM 0.00 Annually is recommended from ANB 80 up to end of Extension of Coverage Term. Total premium payable: RM 29,616.00 Annually from ANB 40 for 5 years. RM 0.00 Annually from ANB 80 up to ANB 99.

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.

Insurance company allocates a portion of the premium to purchase units in the investment-linked fund(s) that you have chosen. Any unallocated amount will be used to pay commissions to UOB Malaysia and other expenses of the insurance company. You are advised to refer to the allocation rates given in the product illustration.

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

The insurance coverage charges are deducted monthly from the value of units. The insurance charges will increase as you grow older. Details of the insurance charges and other charges for the ILP are given in the product illustration.

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

- **Importance of disclosure** - you must disclose all material facts such as medical condition and state your age correctly when answering any question asked by us. If the insurance policy is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your duty of disclosure continues until the policy is issued.
- **Free-look period** - you may cancel your ILP 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.
- **Cash value** - the cash value of the ILP depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be absorbed to pay for the insurance charges and the fewer units will remain to accumulate cash values under your policy.
- **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.
- **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.
- **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.

- **Claims** – please refer to the policy contract to understand further on the claims requirements.
- **Waiting period** – the eligibility for the benefits under the policy will only start after the waiting periods below from the effective date of the policy or the date of policy revival, whichever is later.

Benefit	Conditions	Waiting Period
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. Please refer to the policy contract for the terms and conditions under this policy.

6. What are the major exclusions under this policy?

- **Suicide** – if death was due to suicide within one year from the effective date of policy or the date of policy revival, whichever is later, 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 under this policy.

7. Can I cancel my policy?

Buying a regular premium ILP is a long-term financial commitment. It is not advisable to hold this policy for a short period of time in view of the high initial costs. 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 four switches per policy year without any fee. For additional switches, you may be charged a fund switching fee.

However, the fee is currently waived until electronic transactions are made available. Thereafter, manual requests for additional switches will be subjected to the fees mentioned.

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

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

For more information on the latest products and services, do visit UOB.my/banca or visit the nearest UOB Bank Branches. You may also contact the 24-hour UOB Contact Centre at 03 26128 121 or visit UOB.my/contactus for more ways to reach us.

If you have any enquiries, please contact us at:

Prudential Assurance Malaysia Berhad 198301012262 (107655-U)
Level 20, Menara Prudential,
Persiaran TRX Barat,
55188 Tun Razak Exchange,
Kuala Lumpur, Malaysia.
P.O. Box 10025, 50700 Kuala Lumpur.
Tel: 03-2771 2499
E-mail: customer.mys@prudential.com.my

10. Other similar types of plan available

Please ask your UOB Malaysia Representative for other similar types of plans offered by the insurer.

IMPORTANT NOTE:

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. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact Prudential Assurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

The information provided in this disclosure sheet is valid as at or until 01/10/2023.

Details

Name : Tan Ah Hock
Sex : Male
Smoker : No
Occupation : Class 1
Age : ANB 40
Date of birth : 01/09/1983

Life Assured's Details

Plan Type : Regular Premium Investment-Linked Insurance
Yearly Total Premium : RM 29,616.00
Total Annual Premium : RM 29,616.00
Payment Mode : Credit Card
Premium Payment Period : 5 years
Policy Term : 40 years (i.e. until the Policy Anniversary of the Life Assured's ANB 80)

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. You may refer to Product Disclosure Sheet for the estimated premiums required to improve the policy sustainability up to ANB 100.

Ratio of Fund(s) chosen:

PRULink Funds

PRULink Equity Income Fund (PI)	0%	PRULink Strategic Managed Fund (PSM)	0%	PRULink Bond Fund (PF)	0%
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PRULink Global Funds

PRULink Asia Equity Fund (ASF)	0%	PRULink Dragon Peacock Fund (DPF)	100%	PRULink Asia Managed Fund (AMF)	0%
PRULink Global Growth Fund (GGF)	0%	PRULink Asia Pacific Dynamic Income Fund (ADI)	0%		

PRULink Local and Global Funds

PRULink Equity Plus Fund (PEP)	0%
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Benefits:

Accounts	Plan	Term (Years)	Sum Assured (RM)	Premium (RM)
Basic Unit	PRUEnhanced Cover (Basic)	40	500,000*	14,280.00
Account:	PRUAllocator**	5		15,336.00
Insurance Premium + PRUAllocator Premium				29,616.00 (A)
Investment Premium				0.00 (B)
Total Premium				29,616.00 (A+B)

The Basic Sum Assured payable shall be in line with the Increasing Basic Sum Assured table. Basic Sum Assured = Increasing 3% of Basic Sum Assured p.a. upon completion of each policy year until 130% for end of Policy Year 10 and above.

**PRUAllocator Premium (if any) forms part of the premium in BUA and it is compulsory to be paid to keep the policy in force.

Please refer to product illustration for projections up to the end of policy term and “Projected Investment Rate of Return” for Projected Investment Return X% and Y%. Where applicable, the numbers illustrated in the product illustration are rounded to the nearest Ringgit / percent. You may consider topping up your premiums to improve the sustainability of your policy.

With the selected coverage and by paying the above Yearly Total Premium for 5 years, your policy is projected to sustain for:

- 32 years to your ANB 72 under Projected Investment Return (X%);
- 44 years to your ANB 84 under Projected Investment Return (Y%).

This assumes that your policy will be auto extended after the selected policy term.

NOTES:

1. *Actual sustainability of the policy may be before or after the projected age / years, depending on the actual investment return, premium payment, policy benefits and charges. Please refer to the relevant Appendices for more information about the benefits of the basic plan and rider(s) (if any).*
2. *You should satisfy yourself that the plan serves your needs and that you can afford the premium. If you need clarification, please contact us or your UOB Malaysia Representative.*
3. *If the policy is terminated early, you may get less than the amount of premiums paid.*
4. **PRUEnhanced Cover is not a Shariah-compliant product. Please refer to policy contract for more details on the product.**
5. *Taxes at the prevailing rate may be charged on any of the premiums, or any other payments due (where applicable) under this policy.*
6. *For the breakdown of the benefits of basic plan and rider(s) (if any), including the guaranteed or non-guaranteed feature of the insurance charges, please refer to respective Appendices for details.*

Product Illustration

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

Name of insurer: Prudential Assurance Malaysia Berhad
Product name: **PRUEnhanced Cover**
Type of policy: Regular Premium Investment-linked Insurance
Ratio of fund(s) chosen: 100% in **PRULink Dragon Peacock Fund**

Client's name: Tan Ah Hock
Gender: Male
Smoker: No
Age: ANB 40

Do you know that ...

Have you been advised of ...

Have you been told ...

It is flexible but you bear the investment risk?

It is an insurance product that is tied to the performance of the investment fund(s) which you selected

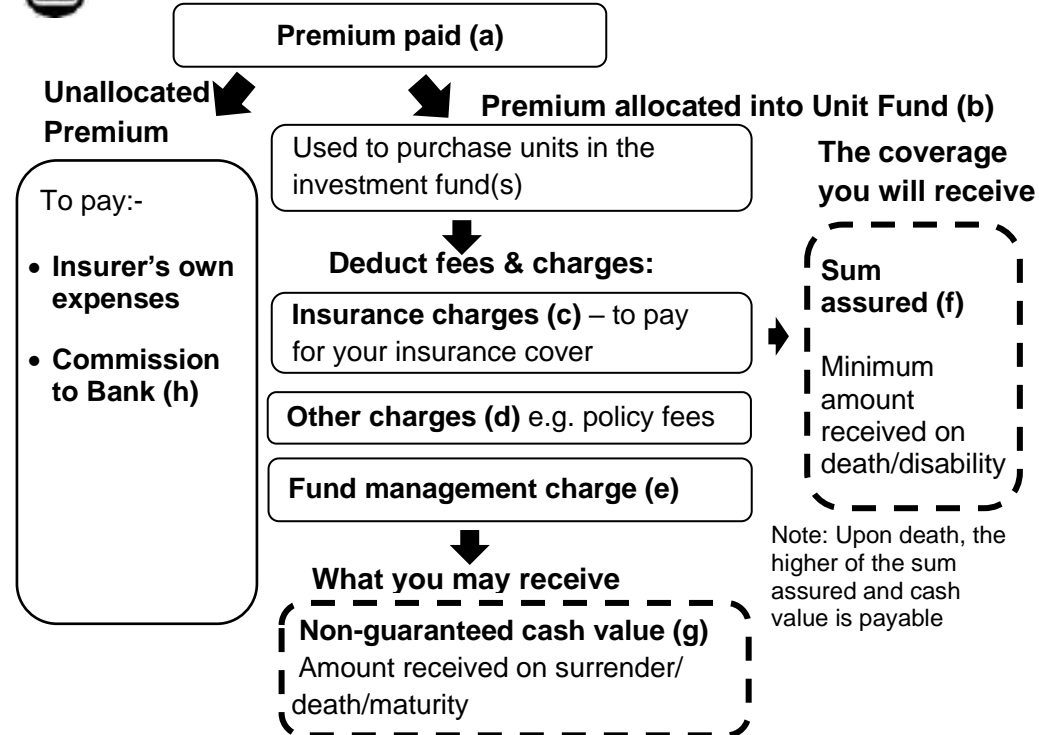
Benefits

- **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.

How your premiums will be used?





Other products that could better meet your needs?

- **Non-participating products:** The benefits and coverage period are guaranteed as long as you pay premiums.
- **Participating products:** In addition to receiving guaranteed benefits and having a guaranteed coverage period, you can share in the profits (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)
- Service Charge (d)
- Fund Management Charge (e)
- Fund Switching Fee
- Partial Withdrawal Charge

Table 1: PRUEnhanced Cover (For illustration purposes only. This may not be the benefits that you will receive)

- The premium amounts shown in column (a) are expected to be sufficient for your unit fund/cash values to support your insurance coverage for the full policy term. However, over time, your unit fund/cash values may be higher or lower than expected due to various factors, including volatility in investment returns. You will receive annual statements on the latest position of your unit fund/cash values.
- We have chosen two examples of investment returns, i.e. 2% (Scenario X) and 5% (Scenario Y), to show you possible charges, unit fund/cash values and benefits. For actual past investment returns of the unit fund, please refer to the Fund Fact Sheet.



If your actual unit fund/cash values becomes lower than expected, you will be notified that your policy is no longer sustainable, and you will be advised on actions you may take to ensure continued insurance coverage for the full policy term, such as increasing your premium or reducing your insurance cover.

The amount you need to pay

You should only purchase the riders you need as the cost of the riders will be borne by you. Riders are optional

At maturity or upon early cancellation, you may receive this amount (amount is not guaranteed)

End of Policy Year	Premium Paid (RM) (a)	Allocated Premium (b)		Insurance Charges ¹ (RM) (c)				Other Charges ¹ (RM) (d)		Fund Management Charge (RM) (e)		Sum Assured (RM) (f)	Non-Guaranteed Cash Value (RM) (g)		Non-Guaranteed Death Benefits ² (RM)		Commission ³ (h)	
													Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y
		RM	%	Scenario X	Scenario Y	Scenario X	Scenario Y											
1	29,616	23,137	78.12	806	806	0	0	60	60	341	345	515,000	23,237	23,863	515,000	515,000	1,825	6.16
2	29,616	27,421	92.59	854	852	0	0	60	60	754	773	530,000	50,803	52,835	530,000	530,000	1,468	4.96
3	29,616	28,849	97.41	911	907	0	0	60	60	1,189	1,235	545,000	79,838	84,121	545,000	545,000	1,289	4.35
4	29,616	28,849	97.41	977	968	0	0	60	60	1,624	1,710	560,000	108,906	116,316	560,000	560,000	932	3.15
5	29,616	28,849	97.41	1,051	1,035	0	0	60	60	2,061	2,199	575,000	138,000	149,441	575,000	575,000	932	3.15
6	0	0	0.00	1,189	1,162	0	0	60	60	2,063	2,263	590,000	138,106	153,720	590,000	590,000	0	0
7	0	0	0.00	1,332	1,292	0	0	60	60	2,064	2,327	605,000	138,070	157,999	605,000	605,000	0	0
8	0	0	0.00	1,502	1,447	0	0	60	60	2,062	2,391	620,000	137,862	162,253	620,000	620,000	0	0
9	0	0	0.00	1,680	1,606	0	0	60	60	2,057	2,455	635,000	137,477	166,478	635,000	635,000	0	0
10	0	0	0.00	1,888	1,791	0	0	60	60	2,050	2,517	650,000	136,881	170,645	650,000	650,000	0	0
15	0	0	0.00	3,402	3,071	0	0	60	60	1,895	2,748	650,000	124,977	184,779	650,000	650,000	0	0
20	0	0	0.00	5,421	4,615	0	0	60	60	1,596	2,891	650,000	119,057	208,786	650,000	650,000	0	0
30	0	0	0.00	15,070	11,230	-	0	-	60	423	2,932	650,000	46,262	218,459	650,000	650,000	0	0
40	0	0	0.00	-	28,439	-	0	-	60	-	1,573	650,000	-	163,263	-	650,000	0	0
																Total	6,446	4.35

¹ The illustrated insurance charges for basic policy and insurance charges for unit-deducting riders are guaranteed, whereas other charges are not guaranteed and may be varied from time to time by giving 3 month notice to policy owners.

² The death benefit payable is the higher of the sum assured and cash value.

Where the non-guaranteed portion becomes zero/negative, it means that your unit fund is no longer able to pay for your insurance cover.



³ Amount received by the intermediary for the sale of this policy and services that the intermediary will provide to you for the duration of your policy. Please refer to the service guide for further details.

Name of product: PRUEnhanced Cover

Type of product: Regular Premium Investment-Linked Plan

Annual Premium: RM 29,616.00

Policy Year	Premium Paid (RM)	Actual Allocated Premium to Policyholder (Portion of premium to be utilised to purchase units of investment)		Commissions paid (RM) (a portion of unallocated premium)	Total Unallocated Premium Charge (total premium to be utilised for payment of commission and other expenses ¹)	
		Proportion of premiums paid (%)	Actual amount (RM)		Proportion of premiums paid (%)	Actual amount (RM)
1	29,616	78.12	23,137	1,825	21.88	6,479
2	29,616	92.59	27,421	1,468	7.41	2,195
3	29,616	97.41	28,849	1,289	2.59	767
4	29,616	97.41	28,849	932	2.59	767
5	29,616	97.41	28,849	932	2.59	767
Total	148,080	92.59	137,105	6,446	7.41	10,975

This illustration is based on a 5-year allocation period.

- The allocated premium portion is used to purchase units of investment. If you were to surrender your policy on the 5th year, you will receive your investment proceeds based on the RM 137,105 premium invested after deduction of charges and not on the total premium paid of RM 148,080. However, you will benefit from having a life coverage as part of the charges deducted is used to provide you with a life protection plan during the period of the policy.
- Examples of these charges include insurance charges that need to be deducted from the value of units after units of investment are purchased. The charges are stipulated in the product illustration and policy contract.
- You are advised to read and understand the product illustration and policy contract of the investment-linked product that you are purchasing, particularly the structure of the plan, the benefits provided, the premium rates and all charges associated with the product.
- Commission is the cost directly attributed to the distribution channel for the sale or marketing of this policy, i.e. payment to UOB Malaysia. This cost is paid from the charges that are imposed on your policy for services that UOB Malaysia will provide to you for the duration of your policy. 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 the insurer.

¹Operating expenses of an insurance company including office expenses, marketing and distribution costs

Acknowledgement

I hereby acknowledge that I have received the Product Disclosure Sheet, Brochures (if any), Marketing Material (if any), Fund Fact Sheet, Guide to Investment-linked Policy Owners on Insurance Coverage and Product Illustration and the UOB Malaysia Representative has briefed me on the features and benefits of this product, including the taxes (if any), allocation rates, commissions and expenses, along with the key terms and conditions and the limitations and exclusions.

_____	_____	_____	_____
Name of policy owner	NRIC no.	Signature	Date

Appendix: Projection by Accounts

End of Policy Year	Basic Unit Account, BUA (RM)							Investment Unit Account, IUA (RM)							
	Unallocated Premium	Allocated Premium	Bonus Credited ¹ (If applicable)	Projected Investment Return (X%)		Projected Investment Return (Y%)		Unallocated Premium	Allocated Premium	Bonus Credited ² (If applicable)	Projected Investment Return (X%)		Projected Investment Return (Y%)		Commission (RM)
				Fund Management Charge	Cash Value	Fund Management Charge	Cash Value				Fund Management Charge	Cash Value	Fund Management Charge	Cash Value	
1	6,479	23,137	888	341	23,237	345	23,863	0	0	0	0	0	0	0	1,825
2	2,195	27,421	888	754	50,803	773	52,835	0	0	0	0	0	0	0	1,468
3	767	28,849	888	1,189	79,838	1,235	84,121	0	0	0	0	0	0	0	1,289
4	767	28,849	888	1,624	108,906	1,710	116,316	0	0	0	0	0	0	0	932
5	767	28,849	888	2,061	138,000	2,199	149,441	0	0	0	0	0	0	0	932
6	0	0	888	2,063	138,106	2,263	153,720	0	0	0	0	0	0	0	0
7	0	0	888	2,064	138,070	2,327	157,999	0	0	0	0	0	0	0	0
8	0	0	888	2,062	137,862	2,391	162,253	0	0	0	0	0	0	0	0
9	0	0	888	2,057	137,477	2,455	166,478	0	0	0	0	0	0	0	0
10	0	0	888	2,050	136,881	2,517	170,645	0	0	0	0	0	0	0	0
15	0	0	0	1,895	124,977	2,748	184,779	0	0	0	0	0	0	0	0
20	0	0	15,000	1,596	119,057	2,891	208,786	0	0	0	0	0	0	0	0
30	0	0	25,000	423	46,262	2,932	218,459	0	0	0	0	0	0	0	0
40	0	0	35,000	-	-	1,573	163,263	0	0	0	-	-	0	0	0

- Where applicable, the numbers illustrated in this Appendix are rounded to the nearest Ringgit/ percent.
- The cash value of BUA is the value of all past allocated Insurance Premium, **PRU**Allocator Premium (if any) and Bonus Credited¹ (if applicable), taking into account of the assumed projection return less any charges.
- Bonus Credited¹ is referring to the amount credited into BUA which may include Campaign Entitlement granted to eligible policy that fully satisfies the respective terms and conditions of the campaign, for any campaign offered by Prudential. We recommend that you speak to your UOB Malaysia Representative and ask for campaign flyer/ brochure for more details regarding the campaign.
- Bonus Credited¹ consist of:

Bonus Type	Terms and Conditions	
Annual Booster	RM 888	Amount credited into BUA each policy year for Policy Year 1 to Policy Year 10, with first installment being credited upon completion of Policy Year 1, provided premium is paid up to date, no partial withdrawal from BUA is made during the first 10 policy years and policy is in force upon payout, subject to terms and conditions stipulated in the policy contract.
Loyalty Booster	RM 15,000	Amount credited into BUA by the Policy Anniversary of ANB 60 of Life Assured, provided that the policy remains in force, subject to terms and conditions stipulated in the policy contract.

	RM 25,000	Amount credited into BUA by the Policy Anniversary of ANB 70 of Life Assured, provided that the policy remains in force, subject to terms and conditions stipulated in the policy contract.
	RM 35,000	Amount credited into BUA by the Policy Anniversary of ANB 80 of Life Assured, provided that the policy remains in force, subject to terms and conditions stipulated in the policy contract.
	RM 45,000	Amount credited into BUA by the Policy Anniversary of ANB 90 of Life Assured, provided that the policy remains in force, subject to terms and conditions stipulated in the policy contract.
	RM 55,000	Amount credited into BUA by the Policy Anniversary of ANB 100 of Life Assured, provided that the policy remains in force, subject to terms and conditions stipulated in the policy contract.
Campaign Entitlement (if applicable)	Amount credited into BUA to eligible policy that fully satisfies the respective terms and conditions of the campaign, for any campaign offered by Prudential. We recommend that you speak to your UOB Malaysia Representative and ask for campaign flyer/ brochure for more details regarding the campaign.	

- When 0 is shown under the cash value of BUA for the first 6 policy years in the table above, this indicates that the value of units in BUA may be insufficient to cover total charges. However, your policy will not lapse because No-Lapse Provision is in effect. Any unpaid insurance charges and service 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 any payment of premium, payment of any benefits or value of units payable under the policy upon surrender under the policy. No-Lapse Provision will be revoked if you do not pay your premium; or make a withdrawal from BUA. Subsequently, the policy shall lapse if there are insufficient units to cover for the charges.
- The cash value of IUA is the value of all past allocated **PRUSaver** or **PRUSaver Kid** (if applicable) premium (if any) and Bonus Credited² (if applicable), taking into account of the assumed projection return less any charges.
- Bonus Credited² is referring to the amount credited into IUA which may include Campaign Entitlement granted to eligible policy that fully satisfies the respective terms and conditions of the campaign, for any campaign offered by Prudential. We recommend that you speak to your UOB Malaysia Representative and ask for campaign flyer/ brochure for more details regarding the campaign.
- The allocation rates for the allocated premium under respective accounts are:

Policy Year	1	2	3	4	5	6	7	8	9	10	11 & above
Allocation rate of Insurance Premium (% of premium)	60.00%	90.00%	100.00%	100.00%	100.00%	-	-	-	-	-	-

Allocation rate of PRU Allocator Premium (% of premium)	95.00%	95.00%	95.00%	95.00%	95.00%	-	-	-	-	-	-
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- The Commission is a cost directly attributed to the distribution channel for the sale/ marketing of this policy, i.e. payments to UOB Malaysia. This cost is paid from the charges that are imposed on your policy for services that UOB Malaysia will provide to you for the duration of your policy.
- 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 the insurer.
- Under Projected Investment Return X%, the policy is projected to lapse during policy year 33. Charges illustrated are based on the projected number of in force months in the particular year. You may consider topping up your premiums to improve the sustainability of your policy.
- Under Projected Investment Return Y%, the policy is projected to lapse during policy year 45. Charges illustrated are based on the projected number of in force months in the particular year. You may consider topping up your premiums to improve the sustainability of your policy.

Note: This table is to further illustrate the premiums, cash value and the fund management charges under respective accounts. This illustration assumes that you pay all your premiums up to date and you do not perform any withdrawals from BUA or IUA. Cross subsidisation from IUA shall take effect after year 6 when there's insufficient value in BUA.

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 08/07/2023. For further details, please refer to the most recent fund fact sheets of the respective funds available at www.prudential.com.my.

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**.

Type of Funds	Projected Investment Rate of Return (p.a.)		
	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 (PF) (Bond fund):

This fund aims to provide medium to long term accumulation of capital by investing in selected fixed interest securities, corporate bonds and fixed deposits.

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):

PRULink 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 **PRULink 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 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 sub-funds 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):

PRULink 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.

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 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 (PF)	0.50%	PRULink Dragon Peacock Fund (DPF)	1.50%
PRULink Strategic Managed Fund (PSM)	1.10%	PRULink Asia Equity Fund (ASF)	1.50%
		PRULink Global Growth Fund (GGF)	1.50%
		PRULink Asia Pacific Dynamic Income Fund (ADI)	1.50%

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

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

Historical Actual Annual Returns of the Funds compared with the selected benchmarks

	2018	2019	2020	2021	2022
PRULink Equity Income Fund (PI)	-4.68%	2.44%	3.34%	0.40%	0.58%
Benchmark	-9.28%	-2.88%	3.48%	-4.24%	-5.42%
PRULink Bond Fund (PF)	4.45%	8.24%	4.73%	-1.21%	0.96%
Benchmark	3.34%	3.18%	2.22%	1.88%	2.25%
PRULink Strategic Managed Fund (PSM)	2.84%	7.11%	4.11%	-1.85%	-0.67%
Benchmark	0.61%	1.98%	2.76%	0.68%	0.80%
PRULink Asia Managed Fund (AMF)	-9.64%	12.59%	9.44%	-1.44%	-9.02%
Benchmark	-8.16%	15.10%	17.71%	-0.34%	-12.00%
PRULink Dragon Peacock Fund (DPF)	-9.78%	12.11%	14.99%	5.36%	-7.73%
Benchmark	-10.96%	14.59%	21.56%	3.76%	-8.99%
PRULink Asia Equity Fund (ASF)	-13.79%	13.58%	11.79%	-1.51%	-8.56%
Benchmark	-12.29%	16.97%	22.96%	-1.32%	-15.06%
PRULink Global Growth Fund (GGF)	-	-	12.48% ⁱ	15.32%	-23.28%
Benchmark	-	-	13.43% ⁱ	16.68%	-19.80%
PRULink Asia Pacific Dynamic Income Fund (ADI)	-	-	-	-	-3.83% ⁱ
Benchmark	-	-	-	-	-2.14% ⁱ
PRULink Equity Plus Fund (PEP)	-	-	1.01% ⁱ	3.95%	-5.29%
Benchmark	-	-	4.00% ⁱ	0.06%	-8.32%

i 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
PF	Maybank 12 month Fixed Deposit Rate
PSM	80% Maybank 12 month Fixed Deposit Rate + 20% Financial Times Stock Exchange Bursa Malaysia 100 Index (FBM100)
AMF	70% MSCI Asia ex Japan Index + 30% JP Morgan Asia Credit Index
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
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.

Forward Pricing

Units are created and/or cancelled at the next pricing date upon policy issuance and following receipt of premium thereafter (if any) or notification of claim / withdrawal.

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

Plan Description & Benefits

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

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* (based on Basic Sum Assured of RM 500,000); or
- (b) value of units in Basic Unit Account (BUA),
plus value of units in Investment Unit Account (IUA) (if any).

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 Basic Sum Assured and value of units of BUA will be adjusted accordingly as per stipulated in the policy).*

*The Basic Sum Assured payable will be in line with the Increasing Basic Sum Assured table below:

Increasing Basic Sum Assured (Basic Sum Assured*)

End of Policy Year	Basic Sum Assured* (% of Basic Sum Assured)
1	103%
2	106%
3	109%
4	112%
5	115%
6	118%
7	121%
8	124%
9	127%
10 or above 10	130%

Note: Basic Sum Assured* = Increasing 3% of Basic Sum Assured p.a. upon completion of each policy year until 130% for end of Policy Year 10 and above.

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

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.

For the purpose of this benefit, the word "permanent" shall mean beyond the hope of recovery with current medical knowledge and technology.

Exclusions

Death

If death was due to suicide within one year from the effective date of policy or the date of policy revival, whichever is later, 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.

Other Policy Conditions

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

In the event of a claim arising from death or TPD on life of the child before ANB 5, the amount (excluding value of units) payable as a percentage of Basic Sum Assured* will be as shown in the table below:

Child's ANB	Percentage of Basic Sum Assured* for Death/TPD (%)
1	20

2	40
3	60
4	80

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

(ii) Guaranteed Rates of Insurance Charge:

The rates of insurance charges for death and TPD benefits are guaranteed.

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.

*The Basic Sum Assured payable will be in line with the Increasing Basic Sum Assured table below:

Increasing Basic Sum Assured (Basic Sum Assured*)

End of Policy Year	Basic Sum Assured* (% of Basic Sum Assured)
1	103%
2	106%
3	109%
4	112%
5	115%
6	118%
7	121%
8	124%
9	127%
10 or above 10	130%

Note: Basic Sum Assured* = Increasing 3% of Basic Sum Assured p.a. upon completion of each policy year until 130% for end of Policy Year 10 and above.

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) pregnancy, childbirth, miscarriage or any complications;
- (e) pre-existing physical or mental defect or infirmity;
- (f) alcoholic intoxication;
- (g) 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 hazardous activities or sports, unless agreed to by special endorsement; 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.

Other Policy Conditions

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

In the event of a claim arising from accidental death on life of the child before ANB 5, the amount (excluding value of units) payable as a percentage of Basic Sum Assured* will be as shown in the table below:

Child's ANB	Percentage of Basic Sum Assured* for Accidental Death (%)
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1	20
2	40
3	60
4	80

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

(ii) 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.

(iii) Guaranteed Rates of Insurance Charge:

The rates of insurance charge for accidental death benefit are guaranteed.

Appendix: Charges, Other Policy Benefits and Options

Charges

- **Service Charge:**

It is to cover for the policy fees. The service charge that you have to pay may vary depending on the payment mode. Please refer to the table below or your UOB Malaysia Representative for more details.

Payment Mode	Service Charge
Cash/Cheque	RM6.00/month
Credit Card/Debit Card/Direct Debit	RM5.00/month

Benefits

- **Maturity Benefit**

At maturity, the value of units in BUA and IUA (if any) is payable.

- **Surrender Benefit**

Upon surrendering, this policy will pay the value of units in BUA and IUA (if any).

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 four 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:**

Withdrawals can be made at any time in terms of number of units or fixed monetary amount through cancellation of units. Each partial withdrawal 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 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 and Annual Booster will be forfeited.

We will reduce the Basic Sum Assured such that the Sum at Risk (defined below) before the units are redeemed will remain the same immediately after the units are redeemed.

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

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

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

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

- **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.

- **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. You may refer to Product Disclosure Sheet for the estimated premiums required to improve the policy sustainability up to ANB 100.

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

Notes:

1. ***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.***