

**PRUEnrich Gain**  
(This is an insurance product)



Enrich your  
life while boosting  
your wealth



**Right By You**

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

Member of PIDM

The benefit(s) payable under eligible certificate/policy is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact Prudential Assurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).



## Where life dreams come true

Wealth accumulation forms an essential part of building your life dreams. With the right plans and wealth accumulation opportunities, you can pursue your dreams while living an enriching life.

Be it sending your children abroad for higher education, owning your dream home or having your dream retirement, **PRU**Enrich Gain can bring you closer to achieving your goals. **PRU**Enrich Gain comes with great value, giving your wealth accumulation the boost to go further while ensuring you have protection at the same time.

However you envision your future to be, gain the confidence to know that you can make it a reality and live your life dreams without worries.

**E****Essential coverage**

for Death and Total and Permanent Disability (TPD)<sup>1</sup>

**N****Nurture your future**

with various premium payment term and policy term<sup>2</sup> options

**R****Rev up your life goals**

with annual guaranteed Survival Benefit and Maturity Benefit

**I****Increased coverage**

upon Accidental Death<sup>3</sup>

**C****Capture potential upsides**

from bonuses<sup>4</sup>

**H****Hassle-free enrolment**

via Guaranteed Issuance Offer (GIO) up to RM1,000,000<sup>5</sup>

<sup>1</sup> Prior to the Policy Anniversary of age 70 or expiry of policy, whichever is earlier. TPD Benefit is not applicable for entry age 70.

<sup>2</sup> For entry age 66 to 70, the maximum policy term allowed is 15 years.

<sup>3</sup> Prior to the Policy Anniversary of age 70 or expiry of policy, whichever is earlier. Accidental Death Benefit is not applicable for entry age 66 to 70.

<sup>4</sup> Bonuses consist of Terminal Bonus (TB) and Compound Reversionary Bonus (CRB) and will be paid as a lump sum upon Life Assured's death during the term of the policy, surrender, maturity or upon TPD<sup>1</sup>, whichever is earlier. These bonuses are not guaranteed and will depend on the actual operating and investment results experienced by Prudential Assurance Malaysia Berhad (PAMB)'s participating life fund.

<sup>5</sup> Medical underwriting shall be waived if you purchase the basic plan only and shall be subjected to the aggregate Basic Sum Assured per life for all **PRU**Enrich Gain in forced policies within the last 36 months, where applicable.

## Benefits at a glance

**PRUEnrich Gain** is a limited pay anticipated endowment participating insurance plan that offers insurance coverage and wealth accumulation with the following benefits:

Death Benefit/ TPD <sup>6</sup> Benefit	Policy Year 1 & 2:	We shall pay the higher of:  i. 100% of the total <b>PRUEnrich Gain</b> basic premiums paid (inclusive of loading and excluding taxes, if any) <b>LESS</b> total Survival Benefits paid (if any); <b>OR</b>  ii. Guaranteed Surrender Value <b>PLUS</b> Compound Reversionary Bonus (CRB) (if any)  <b>PLUS</b> Terminal Bonus (TB) on death/TPD <sup>6</sup> (if any).
	Policy Year 3 & onwards:	We shall pay the higher of:  i. 105%/101% <sup>7</sup> of total <b>PRUEnrich Gain</b> basic premiums paid (inclusive of loading and excluding taxes, if any) <b>LESS</b> total Survival Benefits paid (if any);  ii. Basic Sum Assured <b>PLUS</b> CRB (if any); <b>OR</b>  iii. Guaranteed Surrender Value <b>PLUS</b> CRB (if any)  <b>PLUS</b> TB on death/TPD <sup>6</sup> (if any).
	If the accumulation option is selected, the accumulated Survival Benefit with interest (if any) will be paid together with the Death/TPD <sup>6</sup> /Surrender/Maturity Benefit, whichever is earlier.	
Accidental Death Benefit <sup>8</sup>	Death Benefit and an additional 100% of the Basic Sum Assured shall be payable if death due to accident happens.  <b>Notes:</b> <ul style="list-style-type: none"><li>• Accidental Death Benefit is not applicable for entry age 66 to 70.</li><li>• In the event of accidental death while the Life Assured is below age 17, Accidental Death Benefit payable will be subject to maximum of RM1 million per life.</li></ul>	

<sup>6</sup>Prior to the Policy Anniversary of age 70 or expiry of policy, whichever is earlier. TPD Benefit is not applicable for entry age 70.

<sup>7</sup>105% for entry age 1 to 60; 101% for entry age 61 to 70.

<sup>8</sup>Prior to the Policy Anniversary of age 70 or expiry of policy, whichever is earlier.

Survival Benefit will be payable upon survival of Life Assured to the end of every policy year provided the policy remains in force. It will cease upon Life Assured's death during the term of the policy or upon TPD<sup>9</sup>. The Survival Benefit will be payable as follows:

Premium Payment Term (years)	Policy Term (years)	End of Policy Year	% of Basic Sum Assured
3	12	1 to 4	7
		5 to 9	8
		10 to 11	18
		12	20
	15	1 to 7	7
		8 to 12	9
		13 to 14	18
		15	20
5	12	1 to 4	7
		5 to 9	8
		10 to 11	18
		12	30
	15	1 to 7	7
		8 to 12	9
		13 to 14	18
		15	30
	20	1 to 7	8
		8 to 17	10
		18 to 19	18
		20	108
	30	1 to 7	8
		8 to 27	10
		28 to 29	18
		30	93
8	20	1 to 7	8
		8 to 17	10
		18 to 19	18
		20	138
	30	1 to 7	8
		8 to 27	10
		28 to 29	18
		30	118
10	20	1 to 9	8
		10 to 17	10
		18 to 19	18
		20	142
	30	1 to 9	8
		10 to 27	10
		28 to 29	18
		30	122

**Note:** For entry age 66 to 70, the maximum policy term allowed is 15 years.

If the accumulation option is selected, the accumulated Survival Benefit with interest (if any) will be paid together with the Death/TPD<sup>9</sup>/Surrender/Maturity Benefit, whichever is earlier.

<sup>9</sup>Prior to the Policy Anniversary of age 70 or expiry of policy, whichever is earlier. TPD Benefit is not applicable for entry age 70.

Maturity Benefit	<p>Upon maturity of the policy, the sum of the following is payable:</p> <ul style="list-style-type: none"> <li>i. 100% of Basic Sum Assured; <b>PLUS</b></li> <li>ii. Any bonuses<sup>10</sup> payable on maturity; <b>PLUS</b></li> <li>iii. Accumulated Survival Benefit with interest (if any).</li> </ul>
Major Exclusions	<p>If death was due to suicide within <u>one</u> year from the effective date of the <b>PRU</b>Enrich Gain policy or the date of policy revival, whichever is later, all premiums paid for <b>PRU</b>Enrich Gain (excluding taxes, if any) will be returned without interest.</p> <p>TPD<sup>11</sup> Benefit is not payable if the disability is directly or indirectly caused by:</p> <ul style="list-style-type: none"> <li>a) pre-existing conditions;</li> <li>b) any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;</li> <li>c) any travelling 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</li> <li>d) any involvement in any aerial sporting activities such as hang-gliding, ballooning, parachuting, sky-diving, bungee jumping and other such similar activities.</li> </ul> <p><b>Note:</b> This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.</p>

<sup>10</sup>Bonuses consist of TB and CRB and will be paid as a lump sum upon Life Assured's death during the term of the policy, surrender, maturity or upon TPD<sup>11</sup>, whichever is earlier. These bonuses are not guaranteed and will depend on the actual operating and investment results experienced by Prudential Assurance Malaysia Berhad (PAMB)'s participating life fund.

<sup>11</sup>Prior to the Policy Anniversary of age 70 or expiry of policy, whichever is earlier. TPD Benefit is not applicable for entry age 70.

Please see below for further details on this product:

Premium Payment Term, Policy Term and Basic Sum Assured	Premium Payment Term (years)	Policy Term (years)	Minimum Basic Sum Assured	Underwriting	
	3	12	RM30,000	Up to Guaranteed Issuance Offer (GIO) limit RM1,000,000 <sup>12</sup> per life – no medical underwriting requirement for entry age up to 70 years old.	
		15			
	5	12	RM20,000		More than GIO limit stated above or if any rider(s) is/are attached – subject to medical underwriting requirement.
		15			
		20			
		30			
	8	20			
		30			
	10	20			
		30			
<b>Note:</b> For entry age 66 to 70, the maximum policy term allowed is 15 years.					
Entry Age	Child – 1 <sup>13</sup> to 16 years old Adult – 17 to 70 years old				
Premium Payment Frequency	<ul style="list-style-type: none"><li>• Yearly</li><li>• Half-yearly</li><li>• Quarterly</li><li>• Monthly</li></ul>				
Premium Payment Method	<ul style="list-style-type: none"><li>• Cash/Cheque</li><li>• Credit/Debit Card</li><li>• Direct Debit (via UOB account)</li></ul>				

<sup>12</sup>Medical underwriting shall be waived if you purchase the basic plan only and shall be subjected to aggregate Basic Sum Assured per life for all **PRU**Enrich Gain in forced policies within the last 36 months, where applicable.

<sup>13</sup>For child plans, minimum entry age is 14 days.

Modal Factor	Premium Payment Frequency	Premium Payment Method	
		Direct Debit or Credit/Debit Card	Cash/Cheque
	Monthly premium	Yearly premium x 0.0850	Yearly premium x 0.0880
	Quarterly premium	Yearly premium x 0.2525	Yearly premium x 0.2575
	Half-yearly premium	Yearly premium x 0.5000	Yearly premium x 0.5050
	Yearly premium	Yearly premium x 1.0000	Yearly premium x 1.0000
The modal factor applied to the premium calculation shall depend on the premium payment frequency and premium payment method selected.			

## What are the Optional Riders available for PRUEnrich Gain?

Optional Riders	Description
PRUWaiver Plus	<b>PRUWaiver Plus</b> ensures continuous protection without the need to pay all future premiums under <b>PRUEnrich Gain</b> policy if Life Assured is diagnosed with any of the 42 covered Critical Illnesses during the term of the rider or upon TPD <sup>14</sup> .
Spouse Waiver Plus	Spouse Waiver Plus ensures Life Assured will continue to be protected without the need to pay all future premiums under <b>PRUEnrich Gain</b> policy if the spouse (Insured Life for this rider) dies during the term of the rider, is diagnosed with any of the 42 covered Critical Illnesses during the term of the rider or upon TPD <sup>14</sup> .
Parent Waiver Plus	Parent Waiver Plus ensures Life Assured will continue to be protected without the need to pay all future premiums under <b>PRUEnrich Gain</b> policy up to Policy Anniversary before Life Assured attains age 25 or the end of the premium payment term (whichever is earlier), should the parent (Insured Life for this rider) dies during the term of the rider, is diagnosed with any of the 42 covered Critical Illnesses during the term of the rider or upon TPD <sup>14</sup> .

**Note:** For the full list of covered Critical Illnesses, please refer to Product Disclosure Sheet and Product Illustration.

<sup>14</sup>Prior to the Policy Anniversary of age 70 or expiry of policy, whichever is earlier. TPD Benefit is not applicable for entry age 70.



# All about PRUEnrich Gain

## 1. What is PRUEnrich Gain?

**PRUEnrich Gain** is a limited pay anticipated endowment participating insurance plan that offers insurance coverage and wealth accumulation. Survival Benefit will be payable upon survival of Life Assured to the end of every policy year provided the policy remains in force.

This plan pays a lump sum benefit either upon maturity of your policy, upon Life Assured's death during the term of the policy or upon TPD<sup>15</sup>, whichever is earlier.

## 2. How much premium do I need to pay?

The premium you pay depends on your entry age, gender, smoking status, your chosen Basic Sum Assured, premium payment term, premium payment frequency, premium payment method, policy term and optional rider(s) (if any) among other factors.

## 3. What are the requirements to entitle for Guaranteed Issuance Offer (GIO)?

Medical underwriting shall be waived if you purchase the basic plan only and the aggregate Basic Sum Assured is within the GIO limit RM1,000,000 per life for all **PRUEnrich Gain** in forced policies within the last 36 months, where applicable.

## 4. What type of bonuses will I enjoy?

### Compound Reversionary Bonus (CRB)

This is a non-guaranteed bonus which is allocated and added to the Basic Sum Assured of a participating policy, usually on an annual basis. It will be payable in full if the Life Assured dies during the policy term, at the maturity date or upon TPD<sup>15</sup>, whichever is earlier. If you choose to terminate your policy early, surrender your policy or convert your policy, you may not receive the full amount of the CRB declared.

### Terminal Bonus (TB)

This is a non-guaranteed bonus which may be payable when your policy ends – death during the policy term, at the maturity date, if you choose to surrender your policy or upon TPD<sup>15</sup>, whichever is earlier.

**Note:** CRB and TB are not guaranteed and will depend on actual operating and investment results experienced by PAMB's participating life fund.

<sup>15</sup>Prior to the Policy Anniversary of age 70 or expiry of policy, whichever is earlier. TPD Benefit is not applicable for entry age 70.

## Important notes and disclaimers

- This brochure is for illustrative purposes only. You are advised to refer to the Product Disclosure Sheet and Product Illustration for further information before purchasing a policy, and to refer to the terms and conditions in the policy contract for details of the features and benefits under the policy.
- The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of this policy with the effective returns of other investment alternatives.
- You should satisfy yourself that this policy will best serve your needs and that the premium payable under the policy is an amount that you can afford. To achieve this, we recommend that you speak to your UOB Malaysia representative who will perform a needs analysis and assist you in making an informed decision. You may also contact PAMB directly for more information.
- Please refer to "Guide to Management of Participating Life Business" published on PAMB corporate website for the detailed explanation of how the participating life fund is managed.
- Premium rates for **PRU**Enrich Gain basic plan is guaranteed whereas rates for its attachable riders (if any) are not guaranteed and we reserve the right to revise them at policy anniversary by giving a 90-day prior notice to policy owners.
- In the event that you do not pay your premium due within one month of grace period, then the amount of cash value available will be used to pay for your premium through Automatic Premium Loan at the prevailing interest rate, as determined by PAMB. If the cash value is insufficient to pay for such outstanding premiums or other debts with PAMB, then the policy will lapse.
- You can surrender the policy at any time. However, if you terminate the policy, you may get back less than the amount you have paid in. Upon surrender, a surrender value will be payable and all the benefits under this plan will be terminated.
- There is a free-look period of 15 days after the policy has been delivered to you to allow you to review it if it meets your needs. If the policy is cancelled within this period, PAMB will refund you the premiums and taxes (if any) that you have paid, less any medical fee incurred.

- Commission will be borne by the policy owner and paid from the premium. Please refer to the following table for commission payable.

The table assumes a **PRU**Enrich Gain policy, premium payment term of 10 years, with annual basic premium of RM100,000.

Policy Year	Proportion of Premium Deducted for Commission Payable (%)	Amount of Commission Payable (RM)
1	15.00	15,000.00
2	10.00	10,000.00
3	7.50	7,500.00
4	2.50	2,500.00
5	2.50	2,500.00
6	2.50	2,500.00
7	2.50	2,500.00
8	2.50	2,500.00
9	2.50	2,500.00
10	2.50	2,500.00

**Note:** There will also be commission paid on the premium paid for the riders (if any). The commission illustrated above includes commission and bonuses payable to UOB Malaysia. UOB Malaysia may be entitled to bonuses provided that UOB Malaysia meets the qualifying criteria set by PAMB.

Please note that the proportion deducted and the actual amount payable will vary if the benefit and/or rider(s) selected, the premium payment term and premium amount change. For the exact commission payable in your case, please consult your UOB Malaysia representative.

- **PRU**Enrich Gain and its attachable riders (if any) are not Shariah-compliant products.
- You must inform us of any change in your smoking status, occupation, avocation or sports activities because it may affect the premiums, terms, conditions and benefits of the policy.
- Any age reference shall be on the basis of Age Next Birthday.
- If there is any conflict or inconsistency between the English language, Malay language and Chinese language versions of this brochure, the English language version of this brochure shall prevail and be given effect to.
- Taxes at the prevailing rate may be charged on any of the premiums, or any other payments due (where applicable) under this policy.
- Prudential Assurance Malaysia Berhad (PAMB) is a licensed insurance company under the Financial Services Act 2013 that is regulated by Bank Negara Malaysia.

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