



PRUEnrich Gain

(This is an insurance product)

Specially prepared for:

Sam

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PRODUCT DISCLOSURE SHEET

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

PRUDENTIAL ASSURANCE MALAYSIA BERHAD

PRUEnrich Gain *endowment participating insurance plan*

dd/mm/yyyy

1. What is this product about?

PRUEnrich Gain is an anticipated endowment plan that participates immediately in profits. This policy offers insurance coverage and savings for 15 years. It pays a lump sum benefit either at maturity of the policy, upon death during the term of the policy or upon Total and Permanent Disability (TPD)* prior to the Policy Anniversary of age next birthday (ANB) 70 or expiry of policy, whichever is earlier.

*Total and Permanent Disability (TPD) Benefit is not applicable for entry ANB 70.

2. What are the covers / benefits provided?

The table below summarises the benefits that you have selected. Please refer to Product Illustrations for more information on the illustration of annualised return, and refer to the relevant Appendices for more information about the benefits of the basic plan and riders.

Basic Benefits for PRUEnrich Gain			
Death Benefit	Policy Year 1 & 2: We shall pay the higher of: <ul style="list-style-type: none">100% of total basic premiums paid (inclusive of loading and excluding taxes, if any) LESS total Survival Benefits paid (if any); ORGuaranteed Surrender Value PLUS Compound Reversionary Bonus (if any), PLUS Terminal Bonus on death (if any).		
	Policy Year 3 & onwards: We shall pay the higher of: <ul style="list-style-type: none">105% of total basic premiums paid (inclusive of loading and excluding taxes, if any) LESS total Survival Benefits paid (if any);RM 100,000 PLUS Compound Reversionary Bonus (if any); ORGuaranteed Surrender Value PLUS Compound Reversionary Bonus (if any), PLUS Terminal Bonus on death (if any).		
Total and Permanent Disability (TPD) Benefit	Death Benefit as stated above shall be payable upon Life Assured suffering from Total and Permanent Disability (TPD) prior to the Policy Anniversary of ANB 70 or expiry of policy, whichever is earlier.		
Accidental Death Benefit	Death Benefit and an additional 100% of the Basic Sum Assured shall be payable if death due to accident happens prior to the Policy Anniversary of ANB 70 or expiry of policy, whichever is earlier.		
Survival Benefit	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 suffering from death during the term of the policy or upon Total and Permanent Disability (TPD) prior to the Policy Anniversary of ANB 70 or expiry of policy, whichever is earlier.		
	The Survival Benefits payable are shown as follows:		
	End of Policy Year	Survival Benefits payable	
		% of Basic Sum Assured	
		RM	
		1 to 7	7%
8 to 12		9%	9,000 per year
13 to 14	18%	18,000 per year	
15	20%	20,000 per year	
If the accumulation option is selected, the accumulated Survival Benefit with interest (if any) will be paid together with the Death / Total and Permanent Disability (TPD) / Surrender / Maturity Benefit, whichever is earlier.			
Maturity Benefit	Basic Sum Assured of RM 100,000 PLUS any bonuses payable on maturity will be paid in one lump sum.		

Note: Total and Permanent Disability (TPD) Benefit is not applicable for entry ANB 70.

Rider Benefits	
PRUWaiver Plus	RM ____ p.a.
Parent Waiver Plus	Not applicable
Spouse Waiver Plus	Not applicable

Duration: Premature death or term of the contract: 15 years.

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 for Participating Policy: RM ____ yearly.
- Premium duration: 3 years.

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

- Taxes at the prevailing rate may be charged on any of the premiums, or any other payments due (where applicable) under this policy.
- The commission illustrated below 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 insurance company.

End of Policy Year	Premium Paid Each Year (RM)	Commission borne by you and paid from your premium paid each year	
		Proportion of Premium Deducted for Commission Payable (%)	Actual Amount (RM)
1			
2			
3			

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. 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 policy by returning the policy within 15 days after the policy has been delivered to you. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- 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.
- 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 revival date of the policy, whichever is later.

Benefit	Conditions	Waiting Period
Waiver Benefits	Heart Attack, Coronary Artery By-Pass surgery, Serious Coronary Artery Disease and Cancer	60 days
	All other covered illnesses	30 days

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 the **PRU**Enrich Gain policy or the date of policy revival, whichever is later, all premiums paid for **PRU**Enrich Gain (excluding taxes, if any) will be refunded without interest.
- Total and Permanent Disability (TPD) benefit is not payable if the disability is directly or indirectly caused by:
 - (a) any pre-existing condition;
 - (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 involvement 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. Total and Permanent Disability (TPD) Benefit is not applicable for entry ANB 70.

7. Can I cancel my policy?

Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your policy may lapse unless your policy has acquired cash value. The cash amount that the insurance company will pay you when you cancel the policy before the maturity period will be much less than the total amount of premium that you have paid.

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:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE UOB MALAYSIA REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

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).

The information provided in this disclosure sheet is valid as at or until dd/mm/yyyy.

IMPORTANT INFORMATION REGARDING YOUR PARTICIPATING POLICY

What is a Participating Policy?

A participating policy enables you to share in the profits of the participating life fund. Profits are shared by adding bonuses to the policy. The actual payment of these bonuses is not guaranteed and can reduce (or increase) to reflect the operating performance of the participating life fund.

What are the different types of bonuses payable on my policy?

Cash Bonus / Dividends

This is a non-guaranteed bonus which is determined annually by the Company and will be payable to you each year in cash.

Reversionary Bonus

This is a non-guaranteed bonus which is allocated and added to the sum assured of a participating policy, usually on an annual basis. Once allocated, their values are guaranteed provided you continue to pay the premiums as stated in your policy contract.

However, if you choose to surrender your policy, you may not receive the full amount of the allocated bonuses. The amount of the bonuses payable may be significantly lower compared to those payable if you keep your policy until maturity, or on earlier death.

Terminal Bonus

This is a non-guaranteed bonus which may be payable when your policy ends - upon death, maturity or if you choose to surrender your policy. The terminal bonus is usually designed to give policy owners a fair share of the profits earned by the participating life fund.

How are the bonuses determined?

These bonuses which are not guaranteed, are determined by the Company based on the participating life fund's actual operating and investment performance. For example, if the investments have performed well over the past year, the Company may be able to pay a higher bonus. If the investments have performed poorly, the Company may pay a lower bonus, or it may not be able to pay a bonus at all.

Please also note that the investment performance is not the only factor that will affect the bonuses that you will receive. Other factors such as expenses incurred to meet the direct distribution cost and Company's expenses, as well as the actual level of death and disability claims on the fund, will also affect the bonuses that you will receive.

In addition to actual operating performance, bonuses may also be adjusted if there is expected persistent deterioration in future investment environment or operating conditions to maintain the long term sustainability of the fund.

The bonuses paid are 'smoothed'. This means that, in years where the Company has experienced good operating and investment results, they may hold back some of the profits and use them to top up bonuses in poorer years. This is a feature unique to participating policies. This means that a Company will try to even out the payout to policy owners when results have not been so favourable. However, smoothing does not give you complete protection against poor results. If poor results continue over several years, the Company may have to reduce bonuses to reflect the poor results.

You are advised to discuss with your UOB Malaysia Representative or contact the Company directly for more information on your participating policy.

Disclaimer

This document is intended for your general information only. It does not contain exhaustive information relating to the subject matter.

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

Plan Description & Benefits

PRUEnrich Gain is an anticipated endowment participating policy which pays a guaranteed Survival Benefit every year up to maturity, starting from the end of the 1st policy year. Upon death during the term of the policy or upon Total and Permanent Disability (TPD) prior to the Policy Anniversary of ANB 70 or expiry of policy, whichever is earlier, the following benefit will be paid:

Policy year 1 & 2	<p>The higher of</p> <ul style="list-style-type: none"> • 100% of total basic premiums paid (inclusive of loading and excluding taxes, if any) LESS total Survival Benefits paid (if any); OR • Guaranteed Surrender Value PLUS Compound Reversionary Bonus (if any), PLUS Terminal Bonus on death (if any).
Policy year 3 & onwards	<p>The higher of</p> <ul style="list-style-type: none"> • 105% of total basic premiums paid (inclusive of loading and excluding taxes, if any) LESS total Survival Benefits paid (if any); • Basic Sum Assured PLUS Compound Reversionary Bonus (if any); OR • Guaranteed Surrender Value PLUS Compound Reversionary Bonus (if any), PLUS Terminal Bonus on death (if any).

If the accumulation option is selected, the accumulated Survival Benefit with interest (if any) will be paid together with the Death / Total and Permanent Disability (TPD) / Surrender / Maturity Benefit, whichever is earlier.

Please refer to **Conditions** and **Exclusions** for Death and TPD for terms and exclusions.

Note: Total and Permanent Disability (TPD) Benefit is not applicable for entry ANB 70.

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 the 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 the **PRU**Enrich Gain policy or the date of policy revival, whichever is later, all premiums paid for **PRU**Enrich Gain (excluding taxes, if any) will be refunded without interest.

Total and Permanent Disability (TPD)

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

- a) 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 involvement 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 benefits relating to death or TPD of the child before ANB 5, the amount payable as a percentage of sum assured will be as shown in the table below:

Child's ANB	Percentage of Sum Assured payable for benefits relating to death and TPD (%)
1	20
2	40
3	60
4	80

- (ii) **Guaranteed Premium:**

The premium rates for this basic plan 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 due to accident happens.

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

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, or taking part in a riot, strike or civil commotion;
- (b) breaking or trying to break any law or to resist arrest;
- (c) attempted suicide or self-inflicted injuries while sane or insane;
- (d) pregnancy, childbirth, miscarriage or any 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 dangerous 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 benefits relating to accidental death of the child before ANB 5, the amount payable as a percentage of sum assured will be as shown in the table below:

Child's ANB	Percentage of Sum Assured payable for benefits relating to accidental death (%)
1	20
2	40
3	60
4	80

- (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 Premium:**

The premium rates for this basic plan are guaranteed.

Appendix: Waiver Benefit
PRUWaiver Plus

Plan Description & Benefits

PRUWaiver Plus waives all future premiums under the participating policy on diagnosis of a covered critical illness on the Life Assured during the term of the rider or Total and Permanent Disability (TPD)* prior to the Policy Anniversary of ANB 70 or expiry of the rider, whichever is earlier. Please refer to the **Conditions** and **Exclusions** for Total and Permanent Disability (TPD) and Critical Illness for terms and exclusions.

*Total and Permanent Disability (TPD) Benefit is not applicable for entry ANB 70.

Conditions:

Critical Illnesses

A total of 42 illnesses are covered under the Critical Illness.

- | | | | |
|------------------------------------|--|---|--|
| 1) Stroke | 10) Benign Brain Tumor | 22) Heart Valve Surgery | 35) Systemic Lupus Erythematosus |
| 2) Heart Attack | 11) Paralysis Of Limbs | 23) Loss Of Independent Existence | With Severe Kidney Complications |
| 3) Kidney Failure | 12) Blindness | 24) Bacterial Meningitis | 36) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection |
| 4) Cancer | 13) Deafness | 25) Major Head Trauma | 37) Muscular Dystrophy |
| 5) Coronary Artery By-Pass Surgery | 14) Third Degree Burns | 26) Chronic Aplastic Anemia | 38) Terminal Illness |
| 6) Serious Coronary Artery Disease | 15) HIV Infection Due To Blood Transfusion | 27) Motor Neuron Disease | 39) Poliomyelitis |
| 7) End-Stage Liver Failure | 16) Full-Blown AIDS | 28) Parkinson's Disease | 40) Apallic Syndrome |
| 8) Fulminant Viral Hepatitis | 17) End-Stage Lung Disease | 29) Alzheimer's Disease / Severe Dementia | 41) Chronic Relapsing Pancreatitis |
| 9) Coma | 18) Encephalitis | 30) Surgery To Aorta | 42) Progressive Scleroderma |
| | 19) Major Organ / Bone Marrow Transplant | 31) Multiple Sclerosis | |
| | 20) Loss Of Speech | 32) Primary Pulmonary Arterial Hypertension | |
| | 21) Brain Surgery | 33) Medullary Cystic Disease | |
| | | 34) Cardiomyopathy | |

For conditions for Death & Total and Permanent Disability (TPD), please refer to **Appendix for Death & Total and Permanent Disability Benefit (TPD)**

Exclusions

Critical Illness

Waiver benefits are not paid for:

- a) symptoms of illness that occur prior to or within 30 days after the rider has commenced, except for Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Cancer in which a 60-day waiting period applies;
- b) illness that is directly or indirectly caused by the existence of AIDS or the presence of any HIV infection, except for "HIV Infection Due To Blood Transfusion", "Full-Blown AIDS" and "Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection";
- c) illness that is a congenital condition or is caused directly or indirectly from a congenital condition which happens, or which the Life Assured start to get symptoms of, within the first 2 years from the date of birth of the Life Assured; or
- d) illness arising directly or indirectly from pre-existing conditions.

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

For exclusions for Death & Total and Permanent Disability (TPD), please refer to **Appendix for Death & Total and Permanent Disability (TPD)**

Other Policy Conditions

(i) **Waiting Period:**

Waiver benefits under the policy will only start 60 days after the effective date of the rider for Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Cancer and 30 days for all other covered illnesses.

(ii) **Non-guaranteed Premium:**

We reserve the right to revise the premium rates for riders benefits at Policy Anniversary by giving 90 days prior notice.