



Build for milestones that matter most

PRUPrime Gain (this is an insurance product)



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. PROTECTION BY 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).

Smarter way to build and grow your wealth



Every goal starts with a plan, and the best plans are built to go the distance. Whether you are planning for milestones in the future, or the freedom to do more as a family, having the right strategy can help transform aspirations into reality.

With **PRU**Prime Gain, you can accumulate your wealth with exposure to the global equity target fund of **PRU**Link Equity Index Fund that will generate the potential upside returns*.

Enjoy greater peace of mind as well, knowing you will receive yearly guaranteed survival benefits and guaranteed maturity benefit, totalling at least 100% of the total premiums paid at maturity, complemented by yearly loyalty boosters designed to further strengthen your wealth over time. Besides that, this plan offers protection with death and Total and Permanent Disability (TPD) coverage.

What matters most is the assurance that your premium paid is protected upon maturity, and there are potential upside generated via the underlying target fund of **PRU**Link Equity Index Fund.

*Refer to page 5 for more details on the past investment performance of the fund.



Why PRUPrime Gain?

Grow your wealth alongside global market growth

Gain access to global equity target fund, with 15% of the premium invested into our dedicated investment-linked fund.



Guaranteed income stream

Receive yearly guaranteed survival benefits and guaranteed maturity benefit, totalling at least 100% of the total premiums paid at maturity.



Accelerate your financial goals with extra rewards

Stay invested and receive a Loyalty Booster of 1.5% of your Basic Unit Account (BUA) value every year.



Protection for life's unexpected moments

Insurance coverage in the event of Death and Total and Permanent Disability (TPD).



Short-term commitment, long-term benefits

Choose a 3-year premium payment term and receive benefits over 18 years, or a 5-year premium payment term with benefits over 20 years.



Simple and hassle-free

Guaranteed Issuance Offer (GIO)¹ with no underwriting required.



¹ Medical underwriting shall be waived if the aggregated annualised premium is within the GIO limit of RM1,000,000 per product per life across all PRUPrime Gain in-force policies within the last 36 months. If your policy exceeds the GIO limit, it will be subjected to Simplified Issuance Offer (SIO).

How does PRUPrime Gain maximise your wealth?

Case Study

David, age 50, decides to purchase **PRUPrime Gain** with the objective of growing his personal wealth. His strategy is to secure his family's financial future while achieving long-term financial stability. To ensure a regular income, he chooses to receive guaranteed Survival Benefit yearly.

Premium Payment Term	5 years
Policy Term	20 years
Annual Premium	RM100,000
Total Premium Paid	RM500,000

What will David receive?



Loyalty Booster

1.5% of Account Value every year²



Yearly Guaranteed Survival Benefit

Year 1 to 6 RM8,000 per year	Year 7 to 12 RM16,000 per year	Year 13 to 18 RM26,000 per year	Year 19 to 20 RM63,000 per year
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In addition, he will receive the following upon maturity:

Guaranteed Maturity Benefit
RM100,000



+



Projected Account Value³
Scenario X⁴: RM109,050
Scenario Y⁵: RM177,841

Annualised Return⁶
if held to maturity

For guaranteed benefits only⁷

0.39% p.a.

For total benefits⁸

Scenario X⁴:
1.76% p.a.

Scenario Y⁵:
2.46% p.a.

Notes:

² Loyalty Booster is credited into BUA until maturity of the policy, provided premiums are paid up-to-date and the policy is in force upon payout.

³ The projected account value is for illustrative purposes only and rate of return is not guaranteed; it depends on the performance of the investment-linked fund. Please refer to Summary Illustration for details.

⁴ Scenario X assumes a gross investment return of 2.00% p.a.

⁵ Scenario Y assumes a gross investment return of 5.00% p.a.

⁶ Annualised return (net gain/loss) is the estimated average investment return on the survival/savings benefits that you will receive over the period of the policy until its maturity with respect to the premium that you paid. However, the actual annualised return of your policy can only be determined when your policy matures.

⁷ Guaranteed benefits is inclusive of the Guaranteed Maturity Benefit payable at the end of the policy period and any Guaranteed Survival Benefit allocated for Regular Payout option.

⁸ Total benefits comprise both guaranteed benefits and non-guaranteed benefits (Account Value, if any).

PRULink Equity Index Fund

One fund to gain access to global equity exposure



PRULink Equity Index Fund offers a simple, comprehensive access to global equities for long-term goals.

15% of the premium paid is allocated to PRULink Equity Index Fund that invests fully in iShares MSCI ACWI UCITS ETF (ISAC) by BlackRock at fund inception. This Exchange Traded Fund (ETF) aims to track the MSCI ACWI Index, a global equity index with diversified exposure across global sectors and regions.

The calendar year performance of ISAC versus its benchmark, MSCI ACWI Index, as of 31 December 2025 is as follows:

	ISAC	MSCI ACWI Index
2016	+7.82%	+7.86%
2017	+23.94%	+23.97%
2018	-9.52%	-9.41%
2019	+26.37%	+26.60%
2020	+15.62%	+16.25%
2021	+18.71%	+18.54%
2022	-18.19%	-18.36%
2023	+22.35%	+22.20%
2024	+17.35%	+17.49%
2025	+22.41%	+22.34%

Source: BlackRock, 31 December 2025

The above returns for the underlying ETF is denominated in USD and may be affected by movements in the currency exchange rate. The past investment performance of the fund is not an indication of its future performance. This is strictly the investment performance of the underlying ETF, and not the returns earned on the premiums.

The investment performance of the fund is not guaranteed. A fund management charge of 1.25% p.a. will be applied. For more information on the fund, please refer to the respective Fund Fact Sheet(s) available on Prudential Assurance Malaysia Berhad (PAMB) corporate website at www.prudential.com.my. You may also track the performance of your fund by checking the unit prices published daily on the website.

All about PRUPrime Gain

1. What is PRUPrime Gain?

PRUPrime Gain is a limited pay endowment insurance plan comprising of non-participating and investment-linked components that offers a combination of protection, savings and investment. A portion of your premium will be allocated into a designated investment-linked fund, where the value of units depends on the price of the underlying units.

2. What are the benefits covered?

Benefits	Details
Death/ Total and Permanent Disability (TPD) ⁹ Benefit	<p>(a) 110% or 105%¹⁰ of total Non-participating Premium paid (excluding taxes, if any) less any Survival Benefit paid/reinvested/accumulated with the Company;</p> <p>(b) the value of units in Basic Unit Account (BUA); and</p> <p>(c) the accumulated Survival Benefit with interest (if any).</p> <p>However, if death/TPD was due to non-accidental causes within the first two (2) policy years from the effective date of policy or date of policy revival, whichever is later, the Company shall pay the total Non-participating Premium paid without interest, the accumulated Survival Benefit with interest (if any), and the value of units in BUA, less any Survival Benefit paid/reinvested/accumulated with the Company.</p>

⁹ Prior to the Policy Anniversary of age 70 or expiry of policy, whichever is earlier. TPD Benefit is not applicable for Life Assured's entry age 70 and payment of this benefit will reduce the Death Benefit.

¹⁰ 110% for entry age 1 to 60; 105% for entry age 61 to 65.

Benefits**Details****Survival Benefit**

Survival Benefit will be payable from the end of 1st policy year until death, TPD, surrender or maturity of the policy, whichever occurs first. The Survival Benefits payable are shown as follows:

End of Policy Year	Survival Benefit payable (% of Basic Annualised Premium)	
	Premium Payment Term	
	3 years	5 years
1 - 6	7%	8%
7 - 12	10%	16%
13 - 16	15%	26%
17 - 18	19%	26%
19 - 20	-	63%

You have the following three (3) allocation options for Survival Benefit:

- (a) Regular Payout: Receive guaranteed Survival Benefit yearly according to the percentage (%) allocated for Regular Payout;
- (b) Reinvestment: Reinvest the Survival Benefit in BUA. If this option is selected, the Survival Benefit will be credited into your BUA according to the percentage (%) allocated for Reinvestment. The return of reinvested Survival Benefit is no longer guaranteed and its value will fluctuate based on the performance of the assets of the fund; or/and
- (c) Accumulate with the Company: Accumulate the Survival Benefit, according to the percentage (%) allocated for Accumulate with the Company, at an interest rate determined by the Company, which may vary from time to time. The accumulated Survival Benefit with interest (if any) will be paid together with the Death/TPD/Surrender/Maturity Benefit, whichever is earlier.

Note: Up to two (2) allocation options for Survival Benefit can be selected. Change of option is allowed throughout the policy term and will take effect from next Survival Benefit payout.

Benefits	Details
Loyalty Booster	1.5% of the value of units in BUA at the end of each policy year shall be credited into BUA until maturity of the policy, provided premiums are paid up-to-date and the policy is in force upon payout, subject to terms and conditions stipulated in the policy contract.
Maturity Benefit	(a) 100% of Basic Annualised Premium; (b) the value of units in BUA; and (c) the accumulated Survival Benefit with interest (if any).

3. How can I take up this plan?

Entry Age		Premium Payment Term	Policy Term	Annual Premium	
Child	Adult			Minimum	Maximum
14 days old - 16	17 - 65	3 years	18 years	RM24,000 ¹¹	Subject to underwriting
		5 years	20 years	RM20,000	

Premiums can be paid yearly, half-yearly, quarterly or monthly via cash/cheque, credit/debit card or direct debit (via UOB account).

4. How will my premium be allocated?

Your premium is split into:

- 85% of Non-participating Premium
- 15% of Investment-linked Premium

Your Investment-linked Premium will be allocated at a 100% allocation rate to buy units in the **PRULink Equity Index Fund**.

¹¹Applicable only for the Personal Banking segment; otherwise, RM30,000.

5. What are the major exclusions under PRUPrime Gain?

- 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, all Non-participating Premium paid without interest plus the value of units at the valuation date after the date of notification shall be payable.
- Total and Permanent Disability (TPD) benefit is not payable if the disability is directly or indirectly caused by any pre-existing conditions.

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

6. How do I find out more about PRUPrime Gain?

Should you require further information on **PRUPrime Gain**, please visit your nearest UOB Malaysia branch. Alternatively, you may visit UOB.my/ppg for more details.

Important notes and disclaimers

- This brochure is for illustrative purposes only. You are advised to refer to the Product Disclosure Sheet, Summary Illustration and Fund Fact Sheet(s) for further information before purchasing a policy, and to refer to the terms and conditions in the policy contract for details of the features and benefits under the policy.
- 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-based analysis and assist you in making an informed decision. You may also contact PAMB directly for more information.
- In the event that you do not pay your premium due within one month of grace period, your policy may lapse unless there are sufficient units in BUA or acquired a surrender value. If there are sufficient units in BUA, the premium will be deducted from the BUA through cancellation of units. If the units in the BUA are not sufficient, there will be no deduction of premium from BUA and we will automatically advance premium on the security of the surrender value under the Automatic Premium Loan Scheme. If the surrender 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 in the early years, you may get back less than the amount you have paid in. Upon surrender, a surrender value will be payable and all the benefits under this plan will be terminated.
- There is a free-look period of 15 days after the policy has been delivered to you to allow you to review it if it meets your needs. If the policy is cancelled within this period, PAMB will refund you the Non-participating Premium paid, the value of units that have been allocated (if any) at unit price at the next valuation date, taxes (if any) and other charges that have been deducted, 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 the premium allocation and commission payable.

The table assumes a **PRU**Prime Gain policy, premium payment term of 5 years, policy term of 20 years, with annual premium of RM100,000.00 (consists of Non-participating Premium of RM85,000.00 and Investment-linked Premium of RM15,000.00).

Non-participating Premium					
Policy Year	1	2	3	4	5
Commission Payable (% of Non-participating Premium)	8.60	6.11	4.87	2.32	2.32
Amount of Commission Payable (RM)	7,310.00	5,197.00	4,140.00	1,975.00	1,975.00

Investment-linked Premium					
Policy Year	1	2	3	4	5
Premium Allocation Rates (%)	100.00				
Premium Allocated (RM)	15,000.00				
Commission Payable (% of Investment-linked Premium)	0.00				
Amount of Commission Payable (RM)	0.00				

Note: The commission illustrated above includes commission and bonuses payable to UOB Malaysia. UOB Malaysia may be entitled to bonuses provided that UOB Malaysia meets the qualifying criteria set by PAMB.

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

- **PRU**Prime Gain is not a Shariah-compliant product.
- For more information on the funds, please refer to their respective Fund Fact Sheets available on PAMB corporate website at www.prudential.com.my. You may also track the performance of your fund(s) by checking the unit prices published daily on the website.
- You must inform us of any change in your occupation, avocation or sports activities because it may affect the premiums, terms, conditions, and benefits of the policy.
- Any age reference shall be on the basis of Age Next Birthday.

- If there is any conflict or inconsistency between the English language, Malay language and Chinese language versions of this brochure, the English language version of this brochure shall prevail and be given effect to.
- Taxes at the prevailing rate may be charged on any of the premiums, or any other payments due (where applicable) under this policy.
- Prudential Assurance Malaysia Berhad (PAMB) is a licensed insurance company under the Financial Services Act 2013 that is regulated by Bank Negara Malaysia.

PLEASE NOTE THAT THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.

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