

This Product Disclosure Sheet is prepared for a male non-smoker, standard life and aged 30 with annual premium of RM500,000, premium payment period of 5 years and policy term of 20 years.



PRUPrime Gain

(This is an insurance product)

Specially prepared for:

SAMPLE

Prepared by: PAMB

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.

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PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance. Other customers have read this PDS and found it helpful; **you should read it too.**



Date: 08/06/2026

1 What is PRUPrime Gain?

PRUPrime Gain is a limited pay endowment plan comprising of non-participating and investment-linked components that offers a combination of protection, savings and investment. It pays a lump sum benefit 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. The policy also provides Survival Benefit from the end of Policy Year 1 until maturity of the policy, together with a Maturity Benefit. A portion of the premium will be allocated into a designated investment-linked fund, where the value of units depends on the price of the underlying units.

2 Know Your Coverage / Benefits

As an illustration, for **RM500,000.00** Yearly, you will receive the following life insurance **coverage / benefits** for 20 years:

Basic Benefits																				
Death Benefit	(a) 110% of total Non-Participating Premium paid (excluding taxes, if any) less any Survival Benefit paid / reinvested / accumulated with the Company; (b) the value of units in Basic Unit Account (BUA), and (c) the accumulated Survival Benefit with interest (if any). 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.																			
Total and Permanent Disability (TPD) Benefit	Death Benefit as stated above shall be payable upon Life Assured suffering from TPD prior to the Policy Anniversary of ANB 70 or expiry of policy, whichever is earlier. Note: TPD Benefit is not applicable for Life Assured's entry ANB 70 and payment of this benefit will reduce the Death Benefit.																			
Survival Benefit	Survival Benefit will be payable from the end of 1 st policy year until death, TPD, surrender or maturity of the policy, whichever occurs first. The Survival Benefits payable are shown as follows: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th rowspan="2">End of Policy Year</th> <th colspan="2">Survival Benefit payable</th> </tr> <tr> <th>% of Basic Annualised Premium</th> <th>Amount (RM)</th> </tr> </thead> <tbody> <tr> <td>1 to 6</td> <td>8.00%</td> <td>40,000.00 per year</td> </tr> <tr> <td>7 to 12</td> <td>16.00%</td> <td>80,000.00 per year</td> </tr> <tr> <td>13 to 18</td> <td>26.00%</td> <td>130,000.00 per year</td> </tr> <tr> <td>19 to 20</td> <td>63.00%</td> <td>315,000.00 per year</td> </tr> </tbody> </table> You have the following three (3) allocation options for Survival Benefit: <ol style="list-style-type: none"> Regular Payout: Receive guaranteed Survival Benefit yearly according to the percentage (%) allocated for Regular Payout; 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. It is no longer guaranteed and its value will fluctuate based on the performance of the assets of the fund; or/and 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.			End of Policy Year	Survival Benefit payable		% of Basic Annualised Premium	Amount (RM)	1 to 6	8.00%	40,000.00 per year	7 to 12	16.00%	80,000.00 per year	13 to 18	26.00%	130,000.00 per year	19 to 20	63.00%	315,000.00 per year
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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).																			

The table above summarises the benefits that you have selected. Please refer to Summary Illustration 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.

Your life insurance **excludes**:

- Suicide - if death was due to suicide within one year from the effective date of policy or the date of policy revival, whichever is later, 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**. You must refer to the policy contract for the full list of exclusions.

If you require assistance or need further information on your life insurance, you can:



Call UOB Malaysia at:
03-2612 8121



Contact UOB Malaysia at:
[UOB.my/contactus](https://uob.my/contactus)



Visit:
[UOB.my/ppg](https://uob.my/ppg)



Scan the QR code

Call Prudential at:
03-2771 2499

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

3 Know Your Obligations

For your life insurance, you must pay a premium of:

Premium	RM 500,000.00 (Yearly) (Inclusive of Non-participating Premium of RM 425,000.00 and PRUAllocator Premium of RM 75,000.00)
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Duration: **5 years**

The insurance company allocates a portion of the premium to purchase units in the investment fund.

Premium allocated to purchase units	100.00% of total PRUAllocator premium or RM 375,000 Please refer to Table 1a under Summary Illustration for more details.
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You also have to pay the following fees and charges:

Stamp duty	RM 10 (the amount is already factored into the premium)
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Commission	4.12% of total premium or RM 102,988			
	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	500,000	7.31	36,552
	2	500,000	5.20	25,986
	3	500,000	4.14	20,700
	4	500,000	1.97	9,875
5	500,000	1.97	9,875	

Other applicable charges	Taxes at the prevailing rate may be charged on any of the premiums, or any other payments due (where applicable) under this policy.
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4 Other Key Terms

- **Importance of disclosure** - you must disclose all material facts such as medical condition and state your age correctly when answering any question asked by us. Otherwise, you may risk having your claim rejected or policy terminated. 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.
- **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.
- **Policy lapse** - if you do not pay your premiums within the 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. You will continue to enjoy the benefits until the premium loan plus interest is greater than the surrender value. If your policy has lapsed, you may reinstate the policy subject to terms and conditions.
- **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.
- **Basic Annualised Premium** - this is the basic plan's total premium paid for a policy year.

Note: This list is **non-exhaustive**. You should refer to the policy contract for the full list of terms.

? Can I cancel my policy?

Yes, you may cancel your original policy by giving a written notice to us.

- **Free-look period:** you may cancel your policy by returning the policy within 15 days after the policy has been delivered to you. The Non-participating Premiums that you have 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) will be refunded to you.
- After free-look period, you can surrender this policy. If you do this, we shall pay you the surrender value, the value of units in BUA (if any) and the accumulated Survival Benefit with interest (if any), less any amount you owe us during the policy term. We shall calculate the value of the units in the same way as if those units are to be cancelled.

The information provided in this disclosure sheet is valid as at or until 08/07/2026.