



PRULink Cover

(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.

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).

PRODUCT DISCLOSURE SHEET



Dear Customer,

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

Date: 17/11/2025

1 What is PRULink Cover?

PRULink Cover is a regular premium investment-linked policy (ILP) that offers a combination of insurance protection and investment. It pays a lump sum death benefit (i.e. the sum assured) 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 in Basic Unit Account (BUA) and Investment Unit Account (IUA) (if any) is also payable at the time of death claim.

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. Please refer to Appendix: Other Policy Information for more information.

2 Know Your Coverage / Benefits

As an illustration, for **RM 8,208.00** Yearly, you will receive the following insurance **coverage / benefits** for 70 years (i.e. until the Policy Anniversary of the Life Assured's ANB 100):

Basic Benefits	
Death Benefit	(a) RM 500,000 (i.e. basic sum assured), plus (b) value of units in Basic Unit Account (BUA) and Investment Unit Account (IUA) (if any).
Total and Permanent Disability (TPD) Benefit	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: TPD Benefit is not applicable for Life Assured's entry ANB 70 and payment of this benefit will reduce the basic sum assured.
Goal Achievement Benefit	RM 500 per lifetime. (Only applicable for Life Assured with entry ANB 25 or below).
Maturity Benefit	Value of units in BUA and IUA (if any).
Longevity Benefit	RM 500,000 (i.e. basic sum assured) shall be payable on the Policy Anniversary of Life Assured's ANB 100.

Note:

The benefit payable for death and TPD on life of the child before ANB 5 will be subjected to juvenile lien, please refer to the Appendix: Other Policy Information for more information.

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

Your investment-linked 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, 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 investment-linked insurance, you can:



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03-2612 8121



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



Call Prudential at:
03-2771 2499

Contact Prudential at:
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3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:

Premium	RM 8,208.00 (Yearly) For recommended Regular Premium Top-up to improve policy sustainability, please refer to Appendix: Other Policy Information or annual statement for details.
Duration: 70 years	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	97.90% of total premium or RM 498,226 Please refer to Table 1 under Product Illustration for more details.
You also have to pay the following fees and charges:	
Stamp duty	RM 10 (the amount is already factored into the premium)
Commission	1.61% of total premium or RM 8,208 Please refer to Table 1 under Product Illustration for more details.
Other applicable charges	<ul style="list-style-type: none"> • Insurance Charge • Service Charge • Fund Management Charge Please refer to Table 1 under Product Illustration for more details.
	<ul style="list-style-type: none"> • Fund Switching Fee (if applicable) • Partial Withdrawal Charge (if applicable) Please refer to Appendix: Other Policy Information for more details.

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. 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.
- **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.
- **No-Lapse Provision** - the policy is guaranteed to be in force in the first 72 months of the policy as long as all premiums are paid up to date and no withdrawal from BUA is performed during this period. Please refer to the Appendix: Other Policy Information for more details on no-lapse provision.
- **Waiting period and survival 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, and the survival period as stated below from the Life Assured being diagnosed with covered conditions.

Benefit	Conditions	Waiting Period	Survival Period
Goal Achievement Benefit	All covered events	3 years	Nil

- **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.
- **Insurance Charges** - The insurance charges for basic benefits and rider benefits (if any) are non-guaranteed. We reserve the right to revise the insurance charges with prior notice to you.

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 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 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.
- After free-look period, you can surrender this policy. If you do this, we shall pay you the value of the units in your accounts, 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 17/12/2025.

This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 30 with Basic Sum Assured RM100,000, Essential Child Plus RM100,000, Infant Care Plus Plan 2, coverage term of 70 years, regular premium payment via credit card and 100% equity fund.



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PRODUCT DISCLOSURE SHEET



Date: 17/12/2025

Dear Customer,

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

1 What is Infant Care Plus?

Infant Care Plus is a unit deducting rider which provides prenatal coverage for pregnant mothers and babies from 14 weeks of pregnancy until the child turns age 5.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance coverage/benefits for Infant Care Plus.

Infant Care Plus	Plan 2
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The prenatal benefits **covered** under this policy include:

1. Pregnancy Care Benefit
 - a) Pregnancy Complications
 - b) Death of foetus
 - c) Death of mother
2. Child Care Benefit
 - a) Death of child (i.e. Life Assured)
 - b) Birth requiring ICU/HDU
 - c) Incubation of the newborn child
 - d) Neonatal Jaundice requiring Phototherapy Treatment
 - e) Hospitalisation due to Congenital Conditions
 - f) Infectious Disease Benefit

Note: This list is **non-exhaustive**. You must refer to the Appendix: Infant Care Plus and policy contract for details on the prenatal benefits covered.

Your medical and health insurance **excludes** any death / condition / illness / injury / event which is directly or indirectly caused by or in connection with any of the following:

1. Pregnancy Care Benefit
 - a) pre-existing conditions;
 - b) a deliberate act like drinking alcohol, taking drugs or poison, suicide or attempted suicide or deliberate self-injury while sane or insane;
 - c) caused directly or indirectly by Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV) infection;
 - d) usage of drugs unless as prescribed by a doctor;
 - e) choosing to have a termination of pregnancy other than for medical reasons;
 - f) any unlawful, criminal or deliberate act or failure to act; or
 - g) war, riot or revolution or any similar event or taking part in a riot, strike or civil commotion.
2. Child Care Benefit
 - a) caused directly or indirectly by Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV) infection;
 - b) usage of drugs unless as prescribed by a doctor;
 - c) any unlawful, criminal or deliberate act or failure to act;
 - d) war, riot or revolution or any similar event or taking part in a riot, strike or civil commotion;

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

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3 Know Your Obligations

For your medical and health insurance, you must pay a premium of:	
Premium	RM 1,464.00 (Yearly) <i>This includes basic life insurance policy and any rider(s) attached, if applicable.</i>
Duration: 100 years	
You also have to pay the following fees and charges:	
Stamp duty	Please refer to the Product Disclosure Sheet of the basic plan.
Commission	
Other applicable charges	<ul style="list-style-type: none"> Insurance Charges for unit-deducting riders. Please refer to Table 1 under Product Illustration for more details. <i>Note: The insurance charges for Infant Care Plus will be deducted on the inception date of the policy, at the beginning of the 13th policy month. The coverage provided by Infant Care Plus from policy year 3 to Life Assured attaining 5 years old is complimentary.</i>

4 Other Key Terms

- Waiting period** - the eligibility for the benefits under the rider will only start after the waiting periods below from the effective date of the rider or the date of policy revival, whichever is later.

Benefit	Conditions	Waiting Period
Prenatal Benefit (under Infant Care Plus)	Pregnancy Care Benefit	Immediately or coverage starts at gestational week 14, whichever is later.
	Child Care Benefit	Starts after birth of the child

Please note that if you switch your current plan with another or from one provider to another, you may be subject to new underwriting requirements and waiting periods for the new plan.

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 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 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.
- After free-look period, you can surrender this policy. If you do this, we shall pay you the value of the units in your accounts, 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 16/01/2026.

PRODUCT DISCLOSURE SHEET

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Date: 17/12/2025

1 What is Essential Child Plus?

Essential Child Plus is a unit deducting rider that pays the sum assured upon diagnosis of a covered child specified illness prior to the Policy Anniversary of Life Assured's ANB 25.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance **coverage/benefits** for Essential Child Plus.

Essential Child Plus	RM 100,000 prior to the Policy Anniversary of Life Assured's ANB 25. Note: Payment of this benefit will reduce Crisis Care Benefit after the Policy Anniversary of Life Assured's ANB 25.
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Notes:

- 10% of the sum assured subject to a maximum of RM 25,000 is payable on Angioplasty And Other Invasive Treatments For Coronary Artery Disease; and for Full-Blown AIDS, 50% of the sum assured is payable.
- Essential Child Plus coverage will be converted to Crisis Care upon Policy Anniversary of Life Assured's ANB 25 with the conditions below:
 - Essential Child Plus is still in force during conversion.
 - Claim for any covered illness (apart from Glomerulonephritis with Nephrotic Syndrome, Severe Asthma or Severe Epilepsy) has not been made prior to conversion.
 - Crisis Care sum assured will be the available Essential Child Plus sum assured prior to conversion.

The critical illnesses covered under this rider include:

Child Specified Illnesses

20% of Sum Assured

- Severe Asthma
- Severe Epilepsy
- Glomerulonephritis with Nephrotic Syndrome

100% of Sum Assured

- Leukemia
- Insulin-dependent Diabetes Mellitus
- Intellectual Impairment due to Illnesses or Accident
- Kawasaki Disease with Heart Complications
- Rheumatic Fever with Valvular Impairment
- Severe Juvenile Rheumatoid Arthritis
- Severe Haemophilia A and Haemophilia B

Note: This list is **non-exhaustive**. You must refer to the policy contract for details on the critical illnesses covered.

Your medical and health insurance **excludes**:

- symptoms of illness occur prior to or within 60 days after the rider has commenced or the date it is revived;
- illness arises directly or indirectly from any of the pre-existing conditions;
- illness that is caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV) infection;
- the Life Assured did not survive for at least 7 days after the diagnosis of a covered illness;
- any illness relating directly or indirectly from any congenital conditions or inherited disorders if the age at date of first diagnosis of condition or disorder is 12 months or less; or
- illness that is caused by, contributed to by, or resulting from the use of drugs unless as prescribed by a doctor.

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

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3 Know Your Obligations

For your medical and health insurance, you must pay a premium of:

Premium	RM 1,464.00 (Yearly) <i>This includes basic life insurance policy and any rider(s) attached, if applicable.</i>
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Duration: 100 years

You also have to pay the following fees and charges:

Stamp duty	Please refer to the Product Disclosure Sheet of the basic plan.
Commission	
Other applicable charges	<ul style="list-style-type: none">Insurance Charges for unit-deducting riders. Please refer to Table 1 under Product Illustration for more details.

Other Key Terms

- **Waiting period and survival period** – the eligibility for the benefits under the rider will only start after the waiting periods below from the effective date of the rider or the date of policy revival, whichever is later, and the survival period as stated below from the Life Assured being diagnosed with covered conditions.

Benefit	Conditions	Waiting Period	Survival Period
Child Specified Illness under Essential Child Plus	All covered illnesses	60 days	7 days

Please note that if you switch your current plan with another or from one provider to another, you may be subject to new underwriting requirements and waiting periods for the new plan.

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 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 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.
- After free-look period, you can surrender this policy. If you do this, we shall pay you the value of the units in your accounts, 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 16/01/2026.

This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 30 with Basic Sum Assured RM100,000, Crisis Care RM100,000, Crisis Guard RM100,000, Acci Guard Plus RM100,000, Acci Med Plus RM15,000, Acci Income Plus 15 units, coverage term of 70 years, regular premium payment via credit card and 100% equity fund.



PRULink Cover

(This is an insurance product)

**Specially prepared for:
SAMPLE**

Prepared by: PAMB

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Critical Illness Benefit

Crisis Care

PRODUCT DISCLOSURE SHEET



Dear Customer,

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Date: 17/12/2025

1 What is Crisis Care?

Crisis Care is a unit deducting rider that pays the sum assured upon diagnosis of a covered critical illness prior to the expiry of the policy. Benefit paid will not reduce the basic sum assured. The benefit will only be paid if the Life Assured survives at least 7 days after the diagnosis of the critical illness.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance **coverage/benefits** for Crisis Care.

Crisis Care RM 100,000

Notes:

- The benefit payable for diagnosis of a covered critical illness on life of the child before ANB 5 will be subjected to juvenile lien, please refer to the Appendix: Other Policy Information for more information.
- 10% of the sum assured subject to a maximum of RM 25,000 is payable on Angioplasty And Other Invasive Treatments For Coronary Artery Disease; and for Full-Blown AIDS, 50% of the sum assured is payable.

The critical illnesses **covered** under this rider include:

- | | | | |
|--|--|---|--|
| 1) Stroke | 11) Benign Brain Tumor | 23) Heart Valve Surgery | 36) Systemic Lupus Erythematosus With Severe Kidney Complications |
| 2) Heart Attack | 12) Paralysis Of Limbs | 24) Loss Of Independent Existence | 37) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection |
| 3) Kidney Failure | 13) Blindness | 25) Bacterial Meningitis | 38) Muscular Dystrophy |
| 4) Cancer | 14) Deafness | 26) Major Head Trauma | 39) Terminal Illness |
| 5) Coronary Artery By-Pass Surgery | 15) Third Degree Burns | 27) Chronic Aplastic Anemia | 40) Poliomyelitis |
| 6) Serious Coronary Artery Disease | 16) HIV Infection Due To Blood Transfusion | 28) Motor Neuron Disease | 41) Apallic Syndrome |
| 7) Angioplasty And Other Invasive Treatments For Coronary Artery Disease | 17) Full-Blown AIDS | 29) Parkinson's Disease | 42) Chronic Relapsing Pancreatitis |
| 8) End-Stage Liver Failure | 18) End-Stage Lung Disease | 30) Alzheimer's Disease / Severe Dementia | 43) Progressive Scleroderma |
| 9) Fulminant Viral Hepatitis | 19) Encephalitis | 31) Surgery To Aorta | |
| 10) Coma | 20) Major Organ / Bone Marrow Transplant | 32) Multiple Sclerosis | |
| | 21) Loss Of Speech | 33) Primary Pulmonary Arterial Hypertension | |
| | 22) Brain Surgery | 34) Medullary Cystic Disease | |
| | | 35) Cardiomyopathy | |

Note: This list is **non-exhaustive**. You must refer to the policy contract for details on the critical illnesses covered.

Your medical and health insurance **excludes**:

- symptoms of illness that occur prior to or within 30 days after the rider has commenced or the date it is revived, except for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty And Other Invasive Treatments for Coronary Artery Disease in which a 60-day waiting period applies;
- 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";
- illness arises directly or indirectly from pre-existing illnesses; or
- 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 two (2) years from the date of birth of the Life Assured.

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

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3 Know Your Obligations

For your medical and health insurance, you must pay a premium of:	
Premium	RM 5,760.00 (Yearly) <i>This includes basic life insurance policy and any rider(s) attached, if applicable.</i>
Duration: 70 years	
You also have to pay the following fees and charges:	
Stamp duty	Please refer to the Product Disclosure Sheet of the basic plan.
Commission	
Other applicable charges	<ul style="list-style-type: none"> Insurance Charges for unit-deducting riders. Please refer to Table 1 under Product Illustration for more details.

4 Other Key Terms

- Waiting period and survival period** - the eligibility for the benefits under the rider will only start after the waiting periods below from the effective date of the rider or the date of policy revival, whichever is later, and the survival period as stated below from Life Assured being diagnosed with covered conditions.

Benefit	Conditions	Waiting Period	Survival Period
Critical Illness	Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Angioplasty And Other Invasive Treatments For Coronary Artery Disease and Cancer	60 days	7 days
	All other covered illnesses	30 days	

Please note that if you switch your current plan with another or from one provider to another, you may be subject to new underwriting requirements and waiting periods for the new plan.

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 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 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.
- After free-look period, you can surrender this policy. If you do this, we shall pay you the value of the units in your accounts, 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 16/01/2026.

Critical Illness Benefit

Crisis Guard

PRODUCT DISCLOSURE SHEET



Dear Customer,

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Date: 17/12/2025

1 What is Crisis Guard?

Crisis Guard is a unit deducting rider that pays the sum assured upon diagnosis of a covered critical illness prior to the expiry of the policy. Benefit paid will reduce the basic sum assured accordingly.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance **coverage/benefits** for Crisis Guard.

Crisis Guard	RM 100,000 Note: Payment of this benefit will reduce the basic sum assured.
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Notes:

- The benefit payable for diagnosis of a covered critical illness on life of the child before ANB 5 will be subjected to juvenile lien, please refer to the Appendix: Other Policy Information for more information.
- 10% of the sum assured subject to a maximum of RM 25,000 is payable on Angioplasty And Other Invasive Treatments For Coronary Artery Disease; and for Full-Blown AIDS, 50% of the sum assured is payable.

The critical illnesses **covered** under this rider include:

1) Stroke	11) Benign Brain Tumor	23) Heart Valve Surgery	36) Systemic Lupus Erythematosus With Severe Kidney Complications
2) Heart Attack	12) Paralysis Of Limbs	24) Loss Of Independent Existence	37) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
3) Kidney Failure	13) Blindness	25) Bacterial Meningitis	38) Muscular Dystrophy
4) Cancer	14) Deafness	26) Major Head Trauma	39) Terminal Illness
5) Coronary Artery By-Pass Surgery	15) Third Degree Burns	27) Chronic Aplastic Anemia	40) Poliomyelitis
6) Serious Coronary Artery Disease	16) HIV Infection Due To Blood Transfusion	28) Motor Neuron Disease	41) Apallic Syndrome
7) Angioplasty And Other Invasive Treatments For Coronary Artery Disease	17) Full-Blown AIDS	29) Parkinson's Disease	42) Chronic Relapsing Pancreatitis
8) End-Stage Liver Failure	18) End-Stage Lung Disease	30) Alzheimer's Disease / Severe Dementia	43) Progressive Scleroderma
9) Fulminant Viral Hepatitis	19) Encephalitis	31) Surgery To Aorta	
10) Coma	20) Major Organ / Bone Marrow Transplant	32) Multiple Sclerosis	
	21) Loss Of Speech	33) Primary Pulmonary Arterial Hypertension	
	22) Brain Surgery	34) Medullary Cystic Disease	
		35) Cardiomyopathy	

Note: This list is **non-exhaustive**. You must refer to the policy contract for details on the critical illnesses covered.

Your medical and health insurance **excludes**:

- symptoms of illness that occur prior to or within 30 days after the rider has commenced or the date it is revived, except for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty And Other Invasive Treatments for Coronary Artery Disease in which a 60-day waiting period applies;
- 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";
- illness arises directly or indirectly from pre-existing illnesses; or
- 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 two (2) years from the date of birth of the Life Assured.

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

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3 Know Your Obligations

For your medical and health insurance, you must pay a premium of:	
Premium	RM 5,760.00 (Yearly) <i>This includes basic life insurance policy and any rider(s) attached, if applicable.</i>
Duration: 70 years	
You also have to pay the following fees and charges:	
Stamp duty	Please refer to the Product Disclosure Sheet of the basic plan.
Commission	
Other applicable charges	<ul style="list-style-type: none"> Insurance Charges for unit-deducting riders. Please refer to Table 1 under Product Illustration for more details.

4 Other Key Terms

- Waiting period and survival period** - the eligibility for the benefits under the rider will only start after the waiting periods below from the effective date of the rider or the date of policy revival, whichever is later, and the survival period as stated below from Life Assured being diagnosed with covered conditions.

Benefit	Conditions	Waiting Period	Survival Period
Critical Illness	Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Angioplasty And Other Invasive Treatments For Coronary Artery Disease and Cancer	60 days	Nil
	All other covered illnesses	30 days	

Please note that if you switch your current plan with another or from one provider to another, you may be subject to new underwriting requirements and waiting periods for the new plan.

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 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 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.
- After free-look period, you can surrender this policy. If you do this, we shall pay you the value of the units in your accounts, 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 16/01/2026.

Accidental Benefit

Acci Guard Plus

PRODUCT DISCLOSURE SHEET**Dear Customer,**

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

Date: 17/12/2025

1 What is Acci Guard Plus?

Acci Guard Plus is a unit deducting rider that pays the sum assured on death or TPD due to accident or a percentage of the sum assured on disablement due to accident prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance **coverage/benefits** for Acci Guard Plus.

This rider covers:

Acci Guard Plus	RM 100,000 prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier.
-----------------	--

(a) Compassionate Benefit

- | | |
|------------------------------------|----------|
| (i) Non-accidental causes | RM 2,000 |
| (ii) Accidental death | RM 4,000 |
| (iii) Accidental death in overseas | RM 6,000 |

(b) Accidental Death, TPD or Disablement Benefit*

*Please refer to the Appendix: Accidental Benefit for the Accidental Death & Disablement Benefit Table.

Up to 100%

(c) Double Indemnity

2 times the amount under (b) will be payable for accidents occurring:

- (i) while the Life Assured was traveling in any mechanically propelled public conveyance;
- (ii) while the Life Assured was in an elevator car (excluding elevator in mines and construction sites); or
- (iii) in consequence of the burning of the theatre, hotel or other public building in which the Life Assured shall be at the commencement of the fire.

Up to 200%

Note: This list is **non-exhaustive**. You must refer to the policy contract for details on the critical illnesses covered.

Note: The benefit payable for accidental death on life of the child before ANB 5 will be subjected to juvenile lien, please refer to the Appendix: Other Policy Information for more information.

This rider excludes:

- (a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, taking part 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 related complications;
- (e) pre-existing physical or mental defect or infirmity;
- (f) 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;
- (g) narcotic or drug unless taken as prescribed by a qualified registered medical practitioner; or
- (h) alcohol intoxication.

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

The duration of coverage is **40** years.

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

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3 Know Your Obligations**For your personal accident insurance, you must pay a premium of:**

Premium	RM 5,760.00 (Yearly) <i>This includes basic life insurance policy and any rider(s) attached, if applicable.</i>
---------	---

Duration: **70** years

You also have to pay the following fees and charges:

Stamp duty	Please refer to the Product Disclosure Sheet of the basic plan.
Commission	
Other applicable charges	<ul style="list-style-type: none"> • Insurance Charges for unit-deducting riders. Please refer to Table 1 under Product Illustration for more details.

- **Waiting period** - Not applicable. The eligibility for the benefits under this rider will start immediately from the effective date of the rider or the date of policy revival, whichever is earlier.

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 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 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.
- After free-look period, you can surrender this policy. If you do this, we shall pay you the value of the units in your accounts, 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 16/01/2026.

Accidental Benefit

Acci Med Plus

PRODUCT DISCLOSURE SHEET**Dear Customer,**

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

Date: 17/12/2025

1 What is Acci Med Plus?

Acci Med Plus is a unit deducting rider that reimburses the actual expenses incurred for medical treatment, hospital confinement or nursing services due to accident prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier, up to the rider sum assured within 104 weeks from the date of accident.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance **coverage/benefits** for Acci Med Plus.

This rider covers:

Acci Med Plus	RM 15,000 prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier.
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(a) Reimbursement of Medical Expenses

Reimburse the actual expenses incurred for medical treatment, hospital confinement or nursing services due to accident.

Up to RM 15,000 per accident

Traditional & Complementary Treatment

(Max RM 300 per accident, incurred within 90 days from the date of accident, subject to RM 1,500 per lifetime).

Up to RM30 per day

(b) Overseas Companion Allowance

Reimburse return economy airfare ticket incurred for one of the immediate family members to visit the Life Assured who is hospitalized overseas due to accident for at least 10 days. One-way economy airfare for the Life Assured to return Malaysia immediately following such hospitalisation due to accident.

Up to RM 7,500

(c) Prosthesis / Wheelchair Allowance

Reimburse reasonable costs of purchasing wheelchair and/or artificial limb(s) in the event that the bodily injury due to accident, resulting in the Life Assured depending on artificial limb(s) and/or wheelchair permanently.

Up to RM 7,500

Note: This list is **non-exhaustive**. You must refer to the policy contract for details on the critical illnesses covered.

Note: The benefit payable for accidental death on life of the child before ANB 5 will be subjected to juvenile lien, please refer to the Appendix: Other Policy Information for more information.

This rider excludes:

- (a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, taking part 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 related complications;
- (e) pre-existing physical or mental defect or infirmity;
- (f) 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;
- (g) narcotic or drug unless taken as prescribed by a qualified registered medical practitioner; or
- (h) alcohol intoxication.

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

The duration of coverage is **40** years.

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3 Know Your Obligations

For your personal accident insurance, you must pay a premium of:	
Premium	RM 5,760.00 (Yearly) <i>This includes basic life insurance policy and any rider(s) attached, if applicable.</i>
Duration: 70 years	
You also have to pay the following fees and charges:	
Stamp duty	Please refer to the Product Disclosure Sheet of the basic plan.
Commission	
Other applicable charges	<ul style="list-style-type: none">Insurance Charges for unit-deducting riders. Please refer to Table 1 under Product Illustration for more details.

4 Other Key Terms

- Waiting period** - Not applicable. The eligibility for the benefits under this rider will start immediately from the effective date of the rider or the date of policy revival, whichever is earlier.

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 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 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.
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PRODUCT DISCLOSURE SHEET



Dear Customer,

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

Date: 17/12/2025

1 What is Acci Income Plus?

Acci Income Plus is a unit deducting rider that pays weekly income for temporary total disablement and temporary partial disablement due to accident within 90 days from the date of accident prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier, during the disability period subject to a combined total of 104 weeks for each accident.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance **coverage/benefits** for Acci Income Plus.

This rider **covers**:

Acci Income Plus	15 Unit(s) prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier.
------------------	--

Accidental Income

(a) **Temporary Total Disability**

RM 1,500 per week

(b) **Temporary Partial Disability**

RM 750 per week

(c) **Confinement in Malaysian Government Hospital**

Reimburse daily income for confinement in Malaysian Government Hospital due to accident for the duration of such confinement limited to a maximum of 100 days during any one policy year.

RM 750 per day

Note: This list is **non-exhaustive**. You must refer to the policy contract for details on the critical illnesses covered.

Note: The benefit payable for accidental death on life of the child before ANB 5 will be subjected to juvenile lien, please refer to the Appendix: Other Policy Information for more information.

This rider **excludes**:

- (a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, taking part 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 related complications;
- (e) pre-existing physical or mental defect or infirmity;
- (f) 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;
- (g) narcotic or drug unless taken as prescribed by a qualified registered medical practitioner; or
- (h) alcohol intoxication.

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

The duration of coverage is **40** years.

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3 Know Your Obligations

For your personal accident insurance, you must pay a premium of:

Premium

RM 5,760.00 (Yearly)

This includes basic life insurance policy and any rider(s) attached, if applicable.

Duration: **70** years

You also have to pay the following fees and charges:

Stamp duty

Please refer to the Product Disclosure Sheet of the basic plan.

Commission

Other applicable charges

- Insurance Charges for unit-deducting riders.
- Please refer to Table 1 under Product Illustration for more details.

4 Other Key Terms

- **Waiting period** - Not applicable. The eligibility for the benefits under this rider will start immediately from the effective date of the rider or the date of policy revival, whichever is earlier.

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

Can I cancel my policy?

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