

*This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 30 with Basic Sum Assured RM1,000,000, coverage term of 70 years, premium payment period of 5 years and 100% equity fund.*



# **PRU**Supreme Legacy

**(This is an insurance product)**

**Specially prepared for:**

**SAMPLE**

**Prepared by: PAMB**

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# 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 PRUSupreme Legacy?

PRUSupreme Legacy is a regular premium investment-linked policy (ILP) that offers a combination of insurance protection and investment. It pays a lump sum death / Total and Permanent Disability (TPD) benefit 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 benefits payable under this policy shall be in Ringgit Malaysia, regardless of the selected Reference Currency.

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 44,990.00** 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	<p>The higher of the following shall be payable:</p> <p>(a) Basic Sum Assured (BSA)* (based on BSA of RM 1,000,000);</p> <p>(b) Foreign Exchange Assured Value (FX AV); or</p> <p>(c) value of units in Basic Unit Account (BUA), plus value of units in Investment Unit Account (IUA) (if any).</p> <p><b>Note:</b> FX AV is the highest amount attained based on the selected Reference Currency, Reference Sum Assured and Prevailing Reference Exchange Rate from the effective date of the policy or the date of FX AV reset, whichever is later, while your policy is in force. FX AV is not applicable for surrender, partial withdrawal or maturity.</p>																											
Total and Permanent Disability (TPD) Benefit	<p>BSA of RM 1,000,000 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.</p> <p><b>Note:</b> TPD Benefit is not applicable for Life Assured's entry ANB 70. Payment of this benefit will reduce the Death Benefit.</p>																											
Accidental Death (AD) Benefit	<p>Death Benefit and an additional 100% of Basic Sum Assured* shall be payable if death due to accident happens prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier.</p>																											
Loyalty Bonus	<p>A percentage (%) of BSA* shall be credited into BUA by the Policy Anniversary of the respective payout age according to the respective entry ANB while policy remains in force provided that all premiums are paid up to date, subject to terms and conditions stipulated in the policy contract.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="9">Loyalty Bonus at the respective payout ANB</th> </tr> <tr> <th>ANB 60</th> <th>ANB 65</th> <th>ANB 70</th> <th>ANB 75</th> <th>ANB 80</th> <th>ANB 85</th> <th>ANB 90</th> <th>ANB 95</th> <th>ANB 100</th> </tr> </thead> <tbody> <tr> <td>6%</td> <td>6%</td> <td>6%</td> <td>6%</td> <td>6%</td> <td>6%</td> <td>6%</td> <td>6%</td> <td>6%</td> </tr> </tbody> </table>	Loyalty Bonus at the respective payout ANB									ANB 60	ANB 65	ANB 70	ANB 75	ANB 80	ANB 85	ANB 90	ANB 95	ANB 100	6%	6%	6%	6%	6%	6%	6%	6%	6%
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Maturity Benefit	<p>If the policy matures prior to the Policy Anniversary of Life Assured's ANB 100, the value of units in BUA and IUA (if any) shall be payable.</p> <p>If the policy matures upon attaining the Policy Anniversary of Life Assured's ANB 100, the higher of BSA* or value of units in BUA, plus value of units IUA (if any) shall be payable.</p>																											

### Note:

1. The benefit payable for death, TPD and accidental death on life of the child before ANB 5 will be subjected to juvenile lien.

\*The BSA payable shall be increased to 110% upon attaining the Policy Anniversary of Life Assured's ANB 80 or after completion of Policy Year 20, whichever is later.

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:



Call UOB Malaysia at:  
03-2612 8121



Contact UOB Malaysia at:  
UOB.my/contactus



Visit:  
UOB.my/psl



Call Prudential at:  
03-2771 2499

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

Scan the  
QR code

### 3 Know Your Obligations

<b>For your investment-linked insurance, you must pay a premium of:</b>		
Premium	<b>RM 44,990.00 (Yearly)</b> For recommended Regular Premium Top-up to improve policy sustainability, please refer to Appendix: Other Policy Information or annual statement for details.	
Duration: <b>5 years</b>		
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).		
Premium allocated to purchase units	<b>100.00%</b> of total premium or <b>RM 224,950</b> Please refer to Table 1 under Product Illustration for more details.	
<b>You also have to pay the following fees and charges:</b>		
Stamp duty	<b>RM 10</b> (the amount is already factored into the premium)	
Commission	<b>4.31%</b> of total premium or <b>RM 9,685</b> Please refer to Table 1 under Product Illustration for more details.	
Other applicable charges	<ul style="list-style-type: none"> <li>• Insurance Charge</li> <li>• Administration Charge</li> <li>• Fund Management Charge</li> </ul> Please refer to Table 1 under Product Illustration for more details.	<ul style="list-style-type: none"> <li>• Fund Switching Fee (if applicable)</li> <li>• Reference Currency Switching Fee (if applicable)</li> <li>• FX AV Reset Fee (if applicable)</li> <li>• Partial Withdrawal Charge (if applicable)</li> <li>• Surrender Charge (if applicable)</li> </ul> Please refer to Appendix: Other Policy Information for more details.

### 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. 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.
- **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 the date of policy revival, whichever is later.
- **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.

**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.