



PRUEzy Saver

(This is an insurance product)

Specially prepared for:

<name>

PRODUCT DISCLOSURE SHEET

PRUDENTIAL ASSURANCE MALAYSIA BERHAD

(Please read this Product Disclosure Sheet before you decide to take up PRUEzy Saver. Be sure to also read the general terms and conditions.)

PRUEzy Saver
non-participating endowment plan

Date:

1. What is this product about?

PRUEzy Saver is a regular premium non-participating endowment insurance plan that offers a combination of insurance protection and savings for 2 years. It pays a lump sum death / Total and Permanent Disability (TPD)¹ benefit if Life Assured dies / is totally and permanently disabled during the term of the policy. 100% of the Total Premium Paid will be payable upon maturity. It also pays Guaranteed Annual Income, which is a stream of income payable at each Policy Anniversary until maturity of the policy. This plan is only offered for a limited period. It will be closed for selling when the offer period ends or when the total premiums collected reaches the maximum size which is determined by us, whichever is earlier.

The plan is offered to individuals who are:

- a) a UOB Malaysia customer;
- b) between age next birthday of 17 and 70 (both ages inclusive); and
- c) Malaysian citizen currently residing in Malaysia,

subject to Prudential Assurance Malaysia Berhad (PAMB)'s acceptance of cover.

Please note that the above eligibility criteria, are amongst the information that is relevant to PAMB's decision whether to issue the policy. As such, if you give PAMB any incorrect information, your policy may be avoided.

¹TPD coverage shall end at the Policy Anniversary when the Life Assured's age next birthday is 70 years old or expiry of the policy, whichever is earlier.

2. What are the covers / benefits provided?

This policy provides the following benefits:

Benefits:							
Death Benefit	We shall pay the amount as stated below: <table border="1"><thead><tr><th>Entry Age of the Life Assured (Age Next Birthday)</th><th>Amount Payable (% of Total Premium Paid)</th></tr></thead><tbody><tr><td>17 – 50</td><td>110%</td></tr><tr><td>51 – 70</td><td>103%</td></tr></tbody></table>	Entry Age of the Life Assured (Age Next Birthday)	Amount Payable (% of Total Premium Paid)	17 – 50	110%	51 – 70	103%
Entry Age of the Life Assured (Age Next Birthday)	Amount Payable (% of Total Premium Paid)						
17 – 50	110%						
51 – 70	103%						
Total and Permanent Disability (TPD) Benefit	Death benefit as stated above shall be payable upon Life Assured suffering from Total and Permanent Disability prior to the Policy Anniversary of age 70 next birthday or expiry of the policy, whichever is earlier.						
Guaranteed Annual Income	Guaranteed Annual Income shall be payable at each Policy Anniversary until termination or maturity of the policy, whichever is earlier: <table border="1"><thead><tr><th>Policy Anniversary</th><th>Guaranteed Annual Income (% of Total Premium Paid)</th></tr></thead><tbody><tr><td>1</td><td>2.20%</td></tr><tr><td>2</td><td>2.20%</td></tr></tbody></table>	Policy Anniversary	Guaranteed Annual Income (% of Total Premium Paid)	1	2.20%	2	2.20%
Policy Anniversary	Guaranteed Annual Income (% of Total Premium Paid)						
1	2.20%						
2	2.20%						
Guaranteed Maturity Benefit	100% of Total Premium Paid will be payable upon maturity.						

Duration: Premature death or term of contract: 2 years.

Annualised Return if Held to Maturity: 2.20%

(Annualised return is the average return on the savings benefits that you will receive over the period of the policy until its maturity with respect to the premium that you paid.)

Notes:

- 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.
- The policy will be terminated upon payment of any one benefit for death, Total and Permanent Disability (TPD), surrender or maturity, whichever is earlier.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the underwriting requirements of the insurance company.

The Annual Premium that you have to pay: *RM_____

Maximum Annual Premium: RM50,000.00 per customer per tranche.

You should satisfy yourself that this plan will best serve your needs and that the premium payable under this policy is an amount you can afford.

**Depends on the selected Annual Premium amount.*

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

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		0.1	
2		0.1	

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

**Depends on the selected Annual Premium amount.*

5. What are some of the key terms and conditions that I should be aware of?

- **Importance of disclosure** – you must disclose all relevant facts such as medical condition and state your age and any answers 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.
- **Avoidance of policy** – your policy may be avoided if any of your answers or information is incorrect or incomplete.
- **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.
- **Policy lapse** – if you do not pay your premiums within the grace period, your policy shall lapse.
- **Nomination** – you are advised to name a nominee(s) for your insurance application to ensure 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 or Frequently Asked Questions (FAQ) to understand further on the claims requirements.
- **Verification of identity** – when providing an image of your National Registration Identity Card (NRIC) (front and back), you must ensure the image provided shows your details clearly. Your policy contract may be avoided if we are unable to satisfactorily verify your identity through the documents provided.
- **PRUEzy Saver** is not a Shariah-compliant product.

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 policy, all premiums paid (excluding taxes, if any) will be returned without interest.

- Total and Permanent Disability (TPD) benefit is not payable if the disability is directly or indirectly caused by:
 - (a) any 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 participation 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.

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 will lapse immediately after grace period and the surrender value will be payable. You may cancel your policy by giving a written notice to us. Upon the cancellation before maturity, you are entitled to receive the surrender value as follows. The surrender value shown is guaranteed.

Policy Year	Surrender Value (% of Total Premium Paid)
1	98%
2	99%

The surrender value 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 visit www.prudential.com.my for other 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 OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION. IT IS IMPORTANT THAT ANY RECEIPT THAT YOU RECEIVE SHOULD BE KEPT AS PROOF OF PAYMENT OF PREMIUMS.

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).