

This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 30 with Basic Sum Assured RM 500,000, coverage term 5 years.



Group EssentialLife (SP)

(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.

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).

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: 21/10/2025

1 What is Group EssentialLife (SP)?

Group EssentialLife (SP) is a single premium non-participating group term life insurance plan. This certificate offers insurance protection for the Insured Member appointed by the Company (for 4-party arrangement) or for the Insured Member (3-party arrangement) that is taking an loan facility or having a banking product with United Overseas Bank (Malaysia) Bhd (UOB Malaysia). It pays a lump sum death / Total and Permanent Disability (TPD) benefit if you die during the term of the certificate / are totally and permanently disabled prior to the Certificate Anniversary of age next birthday (ANB) 70 or expiry of the certificate, whichever is earlier.

2 Know Your Coverage / Benefits

As an illustration, for **RM 6,080.00** Total Single Premium, you will receive the following life insurance **coverage / benefits** for 5 years:

Basic Benefits

Death Benefit	RM 500,000 (Basic Sum Assured)
Total and Permanent Disability (TPD) Benefit	Basic Sum Assured as stated above shall be payable upon Insured Member suffering from Total and Permanent Disability prior to the Certificate Anniversary of ANB 70 or expiry of certificate, whichever is earlier.

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

Your life insurance **excludes**:

- Suicide - if death was due to suicide within one year from the effective date of the certificate, all premiums paid (excluding taxes, if any) will be refunded without interest.
- Total and Permanent Disability (TPD) benefit is not payable if the disability is directly or indirectly caused by:
 - (a) any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
 - (b) 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
 - (c) 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**. You must refer to the insurance certificate 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



Visit:
UOB.my/gelsp



Scan the QR code

Call Prudential at:
03-2771 2499

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

3 Know Your Obligations

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

Total Single Premium **RM 6,080.00**

You also have to pay the following fees and charges:

Stamp duty	Not applicable (Stamp duty is applicable to Master Policy only)
Commission	10.00% of Total Single Premium or RM 608 The commission will be payable to UOB Malaysia.
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 certificate.

Presented by : PAMB 1

Date : 21 Oct, 2025

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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. If the insurance coverage 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 insurance certificate is issued.
- **Claims** – please refer to the insurance certificate to understand further on the claims requirements.
- **Guaranteed Premium** – The premium rates for basic benefits and rider benefits (if any) are guaranteed.

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

② Can I cancel my certificate?

Yes, you may cancel your insurance certificate by giving a written consent of UOB Malaysia to us.

- **Free-look period:** you may cancel your insurance certificate by returning the insurance certificate within 30 days after the insurance certificate has been delivered to you. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- After free-look period, you can surrender this insurance certificate. If you do this, we shall pay you the surrender value, less any amount you owe us during the certificate term.

The information provided in this disclosure sheet is valid as at or until 20/11/2025.