



UOB Beyond Legacy 3/99

Safeguard your legacy to last
a lifetime and beyond



Right By You

Ensure the brightest future of your loved ones
with a gift that keeps on giving

UOB Beyond Legacy 3/99 life insurance plan is specially curated
to safeguard your legacy and amplify your wealth.

With this plan, you can ensure that your assets are distributed
according to your wishes, providing you with greater peace of mind
through lifelong protection. Our plan helps simplify your legacy
planning - without concerns over foreign earned income tax,
inheritance tax, or complex legal proceedings.

With our consistent growth and strong network across Asia,
we offer world-class life insurance services through Prudential—an insurer
with over 177 years of global experience and more than 30 years
of understanding the needs of Thai people.

Together with a dedicated service team from Prudential Thailand,
we are ready to provide care and support at every step of your wealth
planning journey, ensuring a smooth succession process and securing
your family's future. Plus, opportunity to enjoy exclusive privileges
from **PRU** Legacy designed to enhance your financial planning experience
as you manage your wealth and grow your wealth.

UOB Beyond Legacy 3/99 is one of the best legacy planning solutions
to safeguard your legacy for a lifetime and beyond.



UOB Beyond Legacy 3/99

Passing on a legacy to create a secure future
for your beloved descendants



Sustainably grow your business for longevity while preserving your legacy for your loved ones



Preserve the full value of the estate intact

Ensure a quick and smooth estate transition with no inheritance tax and bypass the probate process



Support a smooth business succession planning goal

Protect your business and ensure a smooth transition and business continuity, even in a volatile economy



Protect your family's future wisely

with financial planning that allows your loved ones to live securely, reduce tax burdens, and manage inheritance according to your wishes.

Complete life protection and special benefits



Lifelong coverage with Short - Term Premium Payment

Provide life protection coverage up to age 99 with a premium payment term of only 3 years



No Health Check-up, only answering health questions required

For the applicant who chooses standard rate premium and total sum assured per life assured not exceeding THB 50 million*



Enjoy special rate premium

If your health status is above the company's criteria



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No extra premium required**

even your health status is below the company's criteria

Expanding wealth to create a stable foundation for inheritors



Expand your wealth's growth potential

Benefit from the opportunity to receive dividends based on the company's investment performance, managed by Eastspring Investments.

Special Waiver of Premium Benefit in the event of total and permanent disability of the Insured (premium waiver applies to the basic life coverage, up to a maximum of THB 4 million per year)****

* For applicants aged 18-56 years, the sum assured for a non-medical application; only answering health question is required as a factor in the underwriting process. The company reserves the right to require a medical exam based on the applicant's medical history according to the underwriting process.

** For PRU whole life insurance 99/3 (Par) with sum assured under all policies not exceeding THB 50M per life assured.

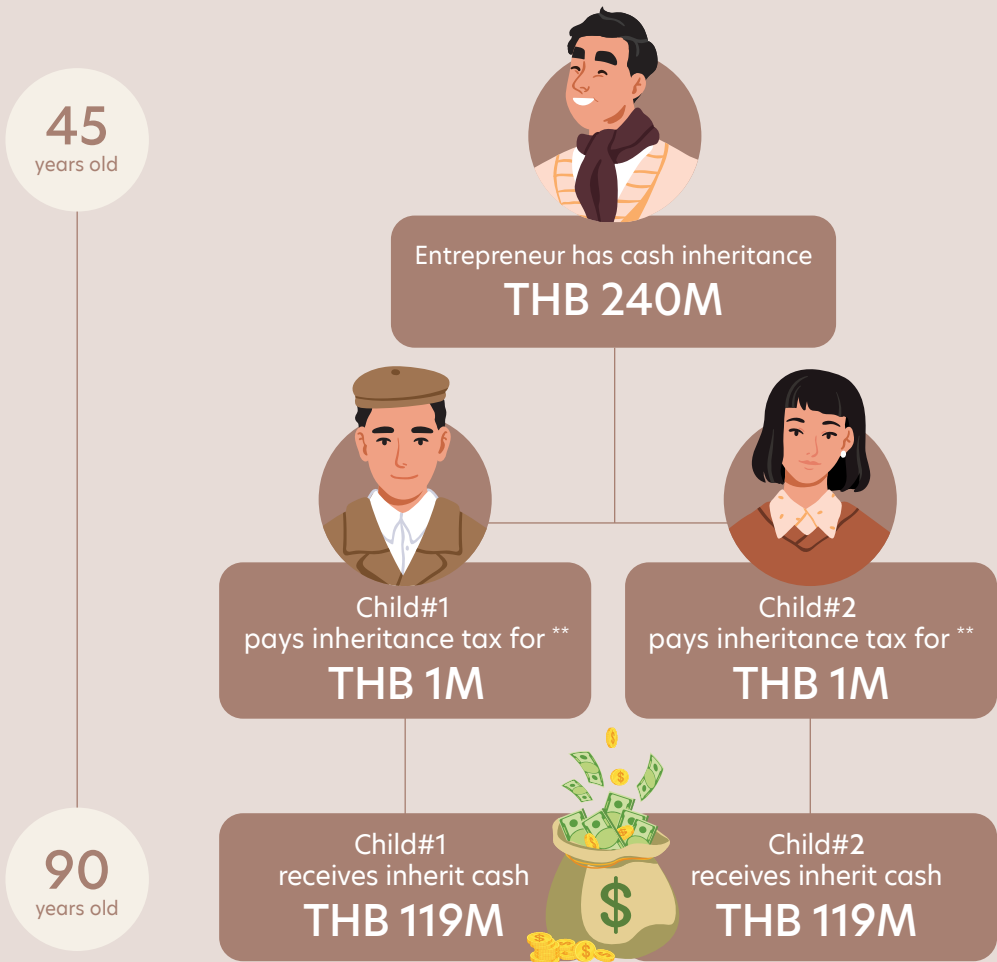
*** Dividends are not guaranteed and depend on the return on investment allocated to the life assured by the company from the 4th policy year onwards, subject to conditions, requirements and dividend calculation methods considered by the company.

**** The Company reserves the right to provide insurance coverage for standard risks only. The consideration of insurance coverage and the sum assured shall be subject to the Company's underwriting rules and conditions. For continuous coverage, if the insurance premium exceeds the amount eligible for waiver, the policyholder remains responsible for paying the premium in full.

Scenario: Without legacy planning

Inheritance may be **reduced***

An entrepreneur, aged 45, has allocated and distributed funds to secure the family's future. He still has a sum of THB 240M that needs to be managed as an inheritance for his two children, to be divided equally.



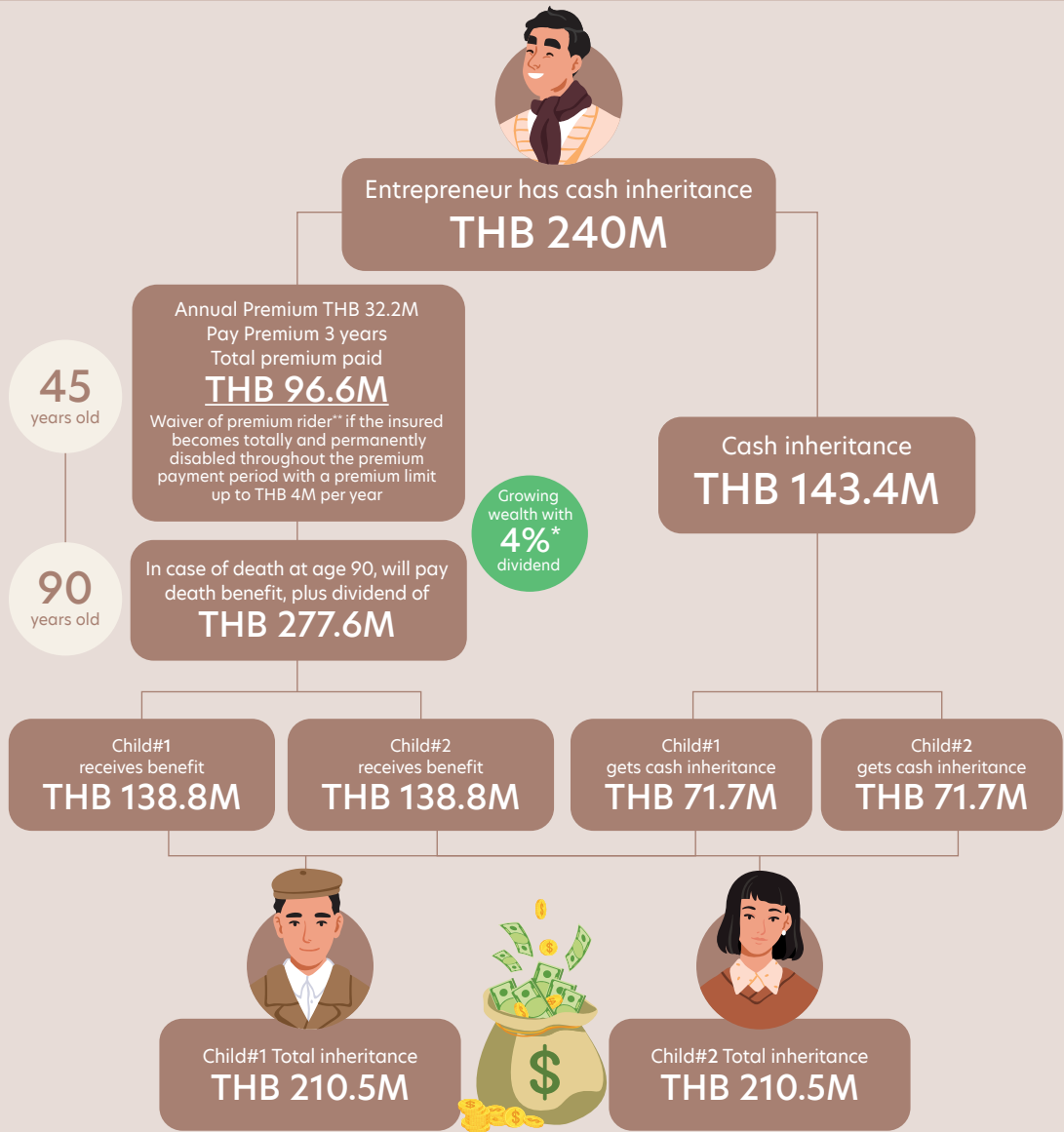
His two children are subject to inheritance tax and do not receive the full benefit of his assets. Additionally, legacy payments may be delayed due to the requirement to obtain a grant of probate.

* An asset's value may be reduced due to inflation, future investment fluctuations and inheritance tax.

** For an inheritance with a net value exceeding THB 100M the excess amount must be taxed at 5% if beneficiary is a parent or descendant of the deceased, and at 10% if the beneficiary is another individual.

Scenario: With proper legacy planning

His wealth is protected and continues to prosper across generations with UOB Beyond Legacy 3/99



- ✓ No worries on inheritance tax
- ✓ Bypass the probate process
- ✓ The value of the inheritance received per child has **increased** significantly from THB 119M to THB 210.5M, a gain of THB 91.5M, compared to no planning.

* The dividend rate is an estimate based on an illustrated investment rate of return of 4% p.a. to help you understand how UOB Beyond Legacy 3/99 calculates dividends. Dividends are not guaranteed and depend on the return on investment allocated to the life assured by the company, subject to the company's conditions, requirements, and dividend calculation methods.

** The Company reserves the right to provide insurance coverage for standard risks only. The consideration of insurance coverage and the sum assured shall be subject to the Company's underwriting rules and conditions. For continuous coverage, if the insurance premium exceeds the amount eligible for waiver, the policyholder remains responsible for paying the premium in full.

Policy Details

Product Information : Eligibility Condition

Issue Age	1 month - 70 years old
Coverage Period	Until age 99
Sum Assured	Starting from THB 10M
Premium Payment Term	3 years
Premium Payment Mode	Annual
Eligibility for Waiver of Premium Benefit in the event of Total and Permanent Disability	Waiver of life insurance premium payments for up to a maximum of THB 4 million per year. The Company reserves the right to underwrite only standard risks. All underwriting decisions, including the determination of sum assured, are subject to the terms and underwriting guidelines as determined by the Company. For continuous coverage, if the insurance premium exceeds the amount eligible for waiver, the policyholder remains responsible for paying the premium in full.
Special Benefits: Preferred and Super Preferred Rate	Healthy discounts on your premium if your health exceeds the company's standard
	Pay the regular premium with no extra charges, even if your health is below underwriting criteria, provided the total sum assured per life assured does not exceed THB 50M
Tax Benefits	Up to THB 100,000 per year (according to conditions prescribed by the Revenue Department)
Underwriting	Subject to the company's underwriting rules

Coverage Benefits

Maturity Benefits

- Upon maturity at the end of policy year when the life assured reaches age 99: Receive 100% of sum assured, or surrender value, or 101% of total premium paid, whichever is higher.
- The potential to receive dividend* (if any)

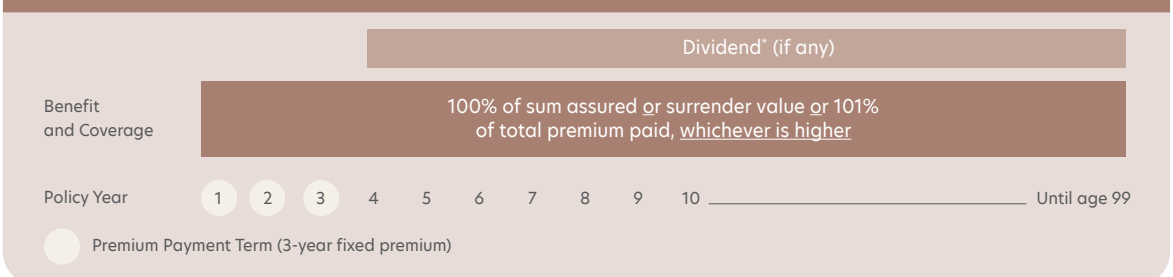
Death Benefit

- Receive 100% of sum assured, or surrender value, or 101% of total premium paid, whichever is higher.
- The potential to receive dividend* (if any)

Additional Coverage

- Waiver of Premium Benefit in the event of total and permanent disability of the Insured (Premium waiver applies to the basic life coverage, up to a maximum of THB 4 million per year**).

Sample Illustration



* Dividends are not guaranteed and depend on the return on investment allocated to the life assured by the company from the 4th policy year onwards, subject to conditions, requirements and dividend calculation methods considered by the company.

** The Company reserves the right to provide insurance coverage for standard risks only. The consideration of insurance coverage and the sum assured shall be subject to the Company's underwriting rules and conditions. For continuous coverage, if the insurance premium exceeds the amount eligible for waiver, the policyholder remains responsible for paying the premium in full.







Exclusive privileges curated for the exclusive members

PRULegacy

YOUR MARK LIVES ON

Because we know that a secure future is the greatest gift you wish to pass on to your loved ones, **PRULegacy** focuses on a wide range of specially curated privileges to elevate a memorable experience for you while you design your meaningful legacy planning.

Offering our PRULegacy members with health and lifestyle privileges from exclusive partners

 <p>Legal Service A service of drafting a will or tax planning consultation service</p>	 <p>Healthcare Health & Wellness check-up packages at 21 Bangkok Hospital branches nationwide</p>	 <p>Dining A complimentary e-voucher for MICHELIN-starred restaurants.</p>
 <p>Wellness A complimentary aromatherapy oil massage</p>	 <p>Wellness One-Day Pass - Thermal Journey with complimentary rasul and fitness access</p>	 <p>Travel Exclusive privilege for limousine service for airport transfers.</p>

Because your success deserves something exceptional, we are committed to providing you with the best experience. With two membership tiers, you can live life to the fullest in the way you desire.

Member Tier	Accumulated Premium Per Year*
PRULegacy	THB 1,000,000 or above
PRULegacy+	THB 10,000,000 or above



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PRULegacy Member Requirements: The insured needs to pay a minimum annual premium of THB 1,000,000./ The policy must remain in force after the free look period expires and not during the premium holiday period./ Annual premiums include premiums of ordinary life insurance plan, Rider, Unit Linked, and Loan Protection, excluding top-up premiums and unpaid premiums of any policy within such year and policies purchased through Pulse.

PRULegacy+ Member Requirements: The insured needs to pay a minimum annual premium of THB 10,000,000./ The policy must remain in force after the free look period expires and not during the premium holiday period./ Annual premiums include premiums of ordinary life insurance plan, Rider, Unit Linked, and Loan Protection, excluding top-up premiums and unpaid premiums of any policy within such year and policies purchased through Pulse.

Note: **PRULegacy** and **PRULegacy+** Member requirements are subject to the conditions set by the company./ Special privileges' terms and conditions are as specified by the company./ Terms and conditions for privilege redemption are as specified by the service provider./ Members should check the terms and conditions of the shop or service provider before receiving service.

Important Notes

1. The applicant should read and understand benefit illustrations before buying a life insurance policy. Once receiving the insurance policy, please read details, terms and conditions of the policy thoroughly.
2. This is a life insurance product. It is not a bank deposit. To get the maximum benefits from insurance policy, the life assured should continuously pay the premium through to the end of the premium payment period and holds the policy until the end of the policy contract. If the policy is terminated before the end of the contract, the life assured may not receive cash benefit in the amount equivalent to the maximum policy benefit he/she is entitled to, or in the amount equivalent to all premiums paid.
3. The life assured can cancel the policy within 15 days from the date of receipt of the policy document. The life assured will get a refund of premiums paid after deducting the company's expenses of THB 500 and the actual health checkup fee (if any). If the insurance policy is offered and sold through electronic channels, premiums will be fully refunded without charge. The life assured is not allowed to cancel this insurance policy if he/she has already filed a claim.
4. The life assured has the right to surrender the policy. The life assured will receive the surrender value as specified in the policy value table and other benefits (if any) after deducting any amounts owed to the company (if any).
5. Premiums of life insurance plan are eligible to annual tax deduction up to THB 100,000, according to conditions prescribed by the Revenue Department.
6. "UOB Beyond Legacy 3/99" is the marketing name of the whole life policy "PRUWhole Life 99/3 (Par)" and Waiver of Premium for Total and Permanent Disability Rider (Coverage Provided Without Additional Premium).
7. This brochure provides basic information only. The applicant should read and study additional information on benefits and coverage, terms and conditions, and exclusions thoroughly when receiving the policy document.

The company will not cover

1. In the event of non-disclosure or misrepresentation, the company will terminate the contract within 2 years from the effective date or renewal or reinstatement of the insurance policy or the approval date to increase the sum assured (only for the increased part).
2. In the event of suicide within one year from the policy effective date or renewal or reinstatement or the approval date to increase the sum assured (only for the increased part), or the life assured is murdered by the beneficiary.

Filing an insurance complaint

If you have questions about insurance or are experiencing any problem, please submit your complaint to:

- Customer Service Center
Prudential Life Assurance (Thailand) Public Company Limited
944 Mitrtown Office Tower, 10th, 29th-31st Floor, Rama 4 Road, Wangmai, Pathumwan, Bangkok 10330
Tel : 1621 (during office hours) email : hotline@prudential.co.th
- Any branch of United Overseas Bank (Thai) PCL or UOB Contact Centre: 0 2285 1555 or www.uob.co.th
- Office of Insurance Commission (OIC), Hotline : 1186
- Bank of Thailand, Financial Consumer Protection Center (FCC) Hotline : 1213 or email : fcc@bot.or.th

Prudential Life Assurance (Thailand) Public Company Limited will be responsible for all protection and benefits under terms and conditions specified in the insurance policy.

UOB is only a life insurance broker with license No. ๖00026/2545 and is authorized as an agent to present insurance products, facilitate the arrangement of life insurance contracts, and assist in the collection of insurance premiums.



Learn More
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For more information, please contact your relationship manager
or nearest UOB branch. Tel. 0 2 344 9500



การให้ที่ยั่งยืน คือ การให้ที่ส่งต่อได้

ทุกๆ 1 กรมธรรม์ใหม่ จะส่งต่อให้อีก 1 กรมธรรม์แก่ผู้สูงอายุของ กณ.
ใบ: sw.รัฐ รอม 80,000 บาท

รับประกันชีวิตโดย

บริษัท พรูเด็นเชียล ประกันชีวิต (ประเทศไทย) จำกัด (มหาชน)

สำนักงานใหญ่ : เลขที่ 944 มิตรทาวน์ ออฟฟิศ ทาวเวอร์ ชั้น 10, 29-31

ถนนพระราม 4 แขวงวังใหม่ เขตปทุมวัน กรุงเทพฯ 10330

ศูนย์บริการลูกค้า : 1621 (ในเวลาทำการ) E-mail : hotline@prudential.co.th