

This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 30 with Basic Sum Assured RM500,000 , coverage term 15 years and premium payment period of 5 year.



PRUSignature Boost

(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 Standard Chartered Bank Malaysia Berhad 198401003274 (115793-P), Level 25, Equatorial Plaza, Jalan Sultan Ismail, 50250 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: 19/11/2025

1 What is PRUSignature Boost?

PRUSignature Boost is an anticipated endowment plan that participates immediately in profits. This policy offers a combination of protection and savings. It pays a lump sum benefit either at maturity of the policy, upon death during the term of the policy or upon Total and Permanent Disability (TPD) prior to the Policy Anniversary of age next birthday (ANB) 70 or expiry of policy, whichever is earlier. In addition, it pays guaranteed Survival Benefit at the end of every policy year.

2 Know Your Coverage / Benefits

As an illustration, for **RM269,230.00** Yearly, you will receive the following life insurance **coverage / benefits** for 15 years:

Basic Benefits

Death Benefit	Policy Year 1 & 2: The higher of the following shall be payable:															
	<ul style="list-style-type: none">100% of total basic premiums paid (inclusive of loading and excluding taxes, if any) LESS total Survival Benefits paid (if any); ORGuaranteed Surrender Value, PLUS Terminal Bonus on death (if any).															
Total and Permanent Disability (TPD) Benefit	Policy Year 3 & onwards: The higher of the following shall be payable:															
	<ul style="list-style-type: none">100% of total basic premiums paid (inclusive of loading and excluding taxes, if any) LESS total Survival Benefits paid (if any);RM 500,000; ORGuaranteed Surrender Value, PLUS Terminal Bonus on death (if any).															
Survival Benefit	<p>Death Benefit as stated above shall be payable upon Life Assured suffering from TPD prior to the Policy Anniversary of ANB 70 or expiry of policy, whichever is earlier.</p> <p>Note: TPD Benefit is not applicable for Life Assured's entry ANB 70 and payment of this benefit will reduce the Death Benefit.</p> <p>Survival Benefit shall be payable upon survival of Life Assured to the end of every policy year provided the policy remains in-force. It will cease upon Life Assured suffering from death during the term of the policy or upon TPD prior to the Policy Anniversary of ANB 70 or expiry of policy, whichever is earlier.</p> <p>The Survival Benefits payable are shown as follows:</p> <table border="1"><thead><tr><th rowspan="2">End of Policy Year</th><th colspan="2">Survival Benefits payable</th></tr><tr><th>% of Basic Sum Assured</th><th>RM</th></tr></thead><tbody><tr><td>1 to 12</td><td>8%</td><td>40,000 per year</td></tr><tr><td>13 to 14</td><td>14%</td><td>70,000 per year</td></tr><tr><td>15</td><td>59%</td><td>295,000 per year</td></tr></tbody></table> <p>If the accumulation option is selected, the accumulated Survival Benefit with interest (if any) will be paid together with the Death / TPD / Surrender / Maturity Benefit, whichever is earlier.</p>		End of Policy Year	Survival Benefits payable		% of Basic Sum Assured	RM	1 to 12	8%	40,000 per year	13 to 14	14%	70,000 per year	15	59%	295,000 per year
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Maturity Benefit	RM 500,000 (100% of the Basic Sum Assured) PLUS any bonuses payable on maturity will be paid in one lump sum.															
<p>Note:</p> <p>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 for more information.</p> <p>The table above summarises the benefits that you have selected. Please refer to Product Illustrations for more information on the illustration of annualised return, and refer to the relevant Appendices for more information about the benefits of the basic plan and rider(s) (if any).</p>																
<p>Your life insurance excludes :</p> <ul style="list-style-type: none">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, 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 any pre-existing conditions. <p>Note: This list is non-exhaustive. You must refer to the policy contract for the full list of exclusions.</p>																

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



Contact Standard Chartered Bank Malaysia Berhad via SC Mobile app/ Online Banking



Call Prudential at:
03-2771 2488
Contact Prudential at:
<https://bit.ly/contact-ourteam>



Visit:
www.sc.com/my/boost



Scan the QR code

3 Know Your Obligations

For your life insurance, you must pay a premium of:																													
Premium	RM 269,230.00 (Yearly)																												
Duration: 5 years																													
You also have to pay the following fees and charges:																													
Stamp duty	RM 10 (the amount is already factored into the premium)																												
Commission	5.00% of total premium or RM 67,308 <table border="1" data-bbox="437 291 1351 530"> <thead> <tr> <th rowspan="2">End of Policy Year</th> <th rowspan="2">Premium Paid Each Year (RM)</th> <th colspan="2">Commission borne by you and paid from your premium paid each year</th> </tr> <tr> <th>Proportion of Premium Deducted for Commission Payable (%)</th> <th>Actual Amount (RM)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>269,230</td> <td>8.75</td> <td>23,558</td> </tr> <tr> <td>2</td> <td>269,230</td> <td>6.25</td> <td>16,827</td> </tr> <tr> <td>3</td> <td>269,230</td> <td>5.00</td> <td>13,462</td> </tr> <tr> <td>4</td> <td>269,230</td> <td>2.50</td> <td>6,731</td> </tr> <tr> <td>5</td> <td>269,230</td> <td>2.50</td> <td>6,731</td> </tr> </tbody> </table>			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	269,230	8.75	23,558	2	269,230	6.25	16,827	3	269,230	5.00	13,462	4	269,230	2.50	6,731	5	269,230	2.50	6,731
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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 policy.																												

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.
- **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.
- **Nomination** - you are advised to name a nominee(s) for your insurance application to ensure a 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 to understand further on the claims requirements.
- **Guaranteed Premium** - the premium rates for basic benefits are guaranteed.

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 premiums that you have paid (less any medical fee incurred) will be refunded to you.
- After free-look period, you can surrender this policy. If you do this, we shall pay you the surrender value, less any amount you owe us during the policy term.

The information provided in this disclosure sheet is valid as at or until 19/12/2025.