

*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 20 years and premium payment period of 10 year.*



# **PRUSignature Care**

**(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](http://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 Care?

PRUSignature Care is a regular premium non-participating insurance plan that offers life and cancer protection. It pays a lump sum benefit if you die / suffer Total and Permanent Disability (TPD) or are diagnosed with early-stage or late-stage cancer. In addition, this plan provides comprehensive coverage such as Premium Break and Cancer Care Benefit to support cancer recovery. Furthermore, it also refunds the total premium paid at maturity of the policy.

### 2 Know Your Coverage / Benefits

As an illustration, for **RM19,140.00** Yearly, you will receive the following life insurance **coverage / benefits** for 20 years:

Basic Sum Assured of this plan is **RM 500,000**

#### Basic Benefits

Death Benefit	The higher of the following shall be payable: a) 100% of Basic Sum Assured; or b) 105% of total premium paid (including the portion of premium waived, if any).													
Total and Permanent Disability (TPD) Benefit	Death Benefit as stated above shall be payable upon Life Assured suffering from TPD prior to the Policy Anniversary of age next birthday (ANB) 70 or expiry of the policy, whichever is earlier.													
Cancer Related Benefits	50% of Basic Sum Assured shall be payable upon diagnosis of a covered early-stage cancer prior to the expiry of the policy. <b>Notes:</b> <ul style="list-style-type: none"><li><i>This benefit is claimable once only.</i></li><li><i>Payment of this benefit will reduce the benefit payable under Death, TPD or Cancer Benefit accordingly. Thereafter, the Death, TPD or Cancer Benefit will be restored to the amount before the payment of this benefit, 12 months after the diagnosis date of early-stage cancer.</i></li></ul>													
	Premium Break Subsequent premium due (if any) shall be waived up to 12 months upon diagnosis of a covered early-stage cancer during the premium payment period, provided policy is in force. <b>Note:</b> <i>The amount of premium(s) waived depends on the payment frequency selected.</i>													
	Cancer Benefit 100% of Basic Sum Assured shall be payable upon diagnosis of a covered late-stage cancer prior to the expiry of the policy.													
	Gender Specific Cancer Benefit Additional 50% of Basic Sum Assured shall be payable together with Cancer Benefit if the diagnosis of a covered late-stage cancer occurs at any of the following sites, prior to the expiry of the policy, corresponding to the gender of the Life Assured: <table border="1"><thead><tr><th>Female Life Assured</th><th>Male Life Assured</th></tr></thead><tbody><tr><td>Breast</td><td>Breast</td></tr><tr><td>Cervix Uteri</td><td>Prostate</td></tr><tr><td>Fallopian Tube</td><td>Testicle</td></tr><tr><td>Ovary</td><td>Scrotum</td></tr><tr><td>Uterus</td><td>Penis</td></tr><tr><td>Vaginal/ Vulva</td><td></td></tr></tbody></table>	Female Life Assured	Male Life Assured	Breast	Breast	Cervix Uteri	Prostate	Fallopian Tube	Testicle	Ovary	Scrotum	Uterus	Penis	Vaginal/ Vulva
Female Life Assured	Male Life Assured													
Breast	Breast													
Cervix Uteri	Prostate													
Fallopian Tube	Testicle													
Ovary	Scrotum													
Uterus	Penis													
Vaginal/ Vulva														
Cancer Care Benefit 20% of Basic Sum Assured shall be payable yearly, for 3 years, starting from the next anniversary of the diagnosis of a covered late-stage cancer. <b>Note:</b> <i>The remaining amount of Cancer Care Benefit shall be payable in lump sum in the event of death or expiry of policy within the Cancer Care Benefit payout period, whichever is earlier.</i>														
Second Medical Opinion Yes														
Money Back Benefit	RM 191,400.00, which is the refund of total premium paid (including the portion of premium waived, if any) is payable upon maturity.													
<b>Notes:</b>														
<ul style="list-style-type: none"> <li><i>This policy will be terminated after you have made a claim on Death, TPD, or Cancer Benefit.</i></li> <li><i>The total premium paid excludes taxes (if any) and may vary by the change of payment frequency.</i></li> <li><i>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.</i></li> </ul>														
The table above summarises the benefits that you have selected. Please refer to the Summary Illustration 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.														
<b>Your life insurance excludes :</b> <ul style="list-style-type: none"> <li>Suicide - if death was due to suicide within <u>one</u> 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.</li> <li>Total and Permanent Disability (TPD) benefit is not payable if the disability is directly or indirectly caused by any pre-existing conditions.</li> <li>Early-Stage Cancer Benefit, Premium Break, Cancer Benefit, Gender Specific Cancer Benefit and Cancer Care Benefit are not payable if any condition, illness, injury or event which is caused by or in connection with any pre-existing conditions.</li> </ul>														
<b>Note:</b> <i>This list is non-exhaustive. You must refer to the policy contract for the full list of exclusions.</i>														

Presented by : PAMB

Date : 19 Nov, 2025

Version : 1.36.0

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/care](http://www.sc.com/my/care)



Scan the  
QR code

### 3 Know Your Obligations

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

Premium	RM 19,140.00 (Yearly)
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Duration: 10 years

You also have to pay the following fees and charges:

Stamp duty	RM 10 (the amount is already factored into the premium)
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Commission	5.00% of total premium or RM 9,570
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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	19,140	15.00	2,871
2	19,140	10.00	1,914
3	19,140	7.50	1,436
4	19,140	2.50	479
5	19,140	2.50	479
6	19,140	2.50	479
7	19,140	2.50	479
8	19,140	2.50	479
9	19,140	2.50	479
10	19,140	2.50	479

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.
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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 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.
- Non-Guaranteed Premium** - the premium rates for basic benefits are non-guaranteed. We reserve the right to revise the premium during premium payment period and/or revise the premium and request for any additional premium to be payable after premium payment period during the policy term, by giving at least 90 days prior notice before taking effect on the following Policy Anniversary.
- Waiting period** - the eligibility for the benefits under the policy will only start after the waiting period below from the effective date of the policy or revival date of the policy, whichever is later.

Benefits	Waiting Period
Early-Stage Cancer Benefit	
Premium Break	
Cancer Benefit	
Gender Specific Cancer Benefit	
Cancer Care Benefit	60 days

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

### 5 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.

Presented by : PAMB

Date : 19 Nov, 2025

Version : 1.36.0