



# **PRUSignature Infinite**

**(This is an insurance product)**

**Specially prepared for:**  
**SAMPLE**

**Prepared by: PAMB**

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# PRODUCT DISCLOSURE SHEET



## Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked insurance. Other customers have read this PDS and found it helpful: **you should read it too.**

Date: 19/11/2025

### 1 What is PRUSignature Infinite?

**PRUSignature Infinite** is a regular premium investment-linked policy (ILP) that offers a combination of insurance protection and investment. It pays a lump sum death / Total and Permanent Disability (TPD) benefit if you die during the term of the policy / are totally and permanently disabled prior to the Policy Anniversary of age next birthday (ANB) 70 or expiry of the policy, whichever is earlier.

### 2 Know Your Coverage / Benefits

As an illustration, for **RM 21,740.00** Yearly, you will receive the following insurance **coverage / benefits** for 70 years (i.e. until the Policy Anniversary of the Life Assured's ANB 100):

#### Basic Benefits

Death Benefit	At age next birthday (ANB) 70 or below, a lump sum benefit which is the higher of the following will be payable: (a) RM 500,020; or (b) value of units in Basic Unit Account (BUA) and Investment Unit Account (IUA) (if any).  At age next birthday (ANB) 71 or above, a lump sum benefit which is the higher of the following will be payable: (a) value of units in BUA and IUA (if any); or (b) RM 5,000.
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 ANB 70 or expiry of the policy, whichever is earlier. <i>Note: Payment of this benefit will reduce the Death Benefit.</i>
Maturity Benefit	Value of units in BUA and IUA (if any).

**Note:** 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: Other Policy Information for more information.

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

Your investment-linked insurance **excludes**:

- 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, the value of units at the valuation date after the date of notification shall be payable.
- Total and Permanent Disability (TPD) benefit is not payable if the disability is directly or indirectly caused by any pre-existing conditions.

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

#### If you require assistance or need further information on your investment-linked insurance, you can:



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



Call Prudential at:  
03-2771 2488



Visit:  
[www.sc.com/my/infinite](http://www.sc.com/my/infinite)



Scan the QR code

### 3 Know Your Obligations

#### For your investment-linked insurance, you must pay a premium of:

Premium	<b>RM 21,740.00</b> (Yearly)
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Duration: **5 years**

The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).

Premium allocated to purchase units	<b>100.00%</b> of total premium or <b>RM 108,700</b>
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Please refer to Table 1 under Product Illustration for more details.

#### You also have to pay the following fees and charges:

Stamp duty	<b>RM 10</b> (the amount is already factored into the premium)
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Commission	<b>4.00%</b> of total premium or <b>RM 4,348</b>
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Please refer to Table 1 under Product Illustration for more details.

Other applicable charges	
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	<ul style="list-style-type: none"><li>• Insurance Charge</li><li>• Service Charge</li><li>• Administration Charge</li><li>• Fund Management Charge</li></ul> <p>Please refer to Table 1 under Product Illustration for more details.</p>	<ul style="list-style-type: none"><li>• Fund Switching Fee (if applicable)</li><li>• Surrender Charge (if applicable)</li><li>• Partial Withdrawal Charge (if applicable)</li></ul> <p>Please refer to Appendix: Other Policy Information for more details.</p>
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## 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.
- **Policy lapse** - the ILP will lapse when the value of units is insufficient to pay for the insurance and other charges.
- **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.

**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 insurance company will refund to you the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date, any insurance charge, taxes (if any) and other charges that have been deducted, less any medical fee incurred.
- After free-look period, you can surrender this policy. If you do this, we shall pay you the value of the units in your accounts which may be subject to surrender charge for early surrender, less any amount you owe us during the policy term. We shall calculate the value of the units in the same way as if those units are to be cancelled.

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