



## **PRU**Signature Plus

**(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.

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY IS(ARE) SUBJECT TO LIMITATIONS. 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 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 Plus?

PRUSignature Plus 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 80,000.00** 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	<p>The higher of the following shall be payable:</p> <ul style="list-style-type: none"> <li>(a) 125% of Total Premium payable for Basic Unit Account (BUA) (i.e Insurance Premium plus Protection Premium, excluding PRUSaver premium and single premium top-up) less any withdrawal from BUA;</li> <li>(b) Wealth Assured Value (WAV) less any withdrawal from BUA;</li> <li>(c) Value of units in BUA; or</li> <li>(d) RM 5,000.</li> </ul> <p>plus value of units in Investment Unit Account (IUA) (if any).</p> <p>However, if death of Life Assured was due to non-accidental causes within 2 years from the effective date of policy or date of policy revival, whichever is later, the higher of the total premium paid for BUA (excluding taxes, if any) or the value of units in BUA less any Annual Booster credited shall be payable. Additionally, value of units in IUA shall be payable (if any).</p> <p><b>Note:</b> WAV is the highest value of units in BUA attained under your policy from the effective date of policy or the date of WAV reset, whichever is later, while your policy is in force. The locking in of WAV is to enhance life protection and is not for investment purpose. WAV is not applicable for surrender, partial withdrawal or maturity.</p>
Total and Permanent Disability (TPD) 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 the policy, whichever is earlier.</p> <p>However, if Life Assured suffers from TPD due to non-accidental causes within 2 years from the effective date of policy or date of policy revival, whichever is later, the higher of the total premium paid for BUA (excluding taxes, if any) or the value of units in BUA less any Annual Booster credited shall be payable. Additionally, value of units in IUA shall be payable (if any).</p> <p><b>Note:</b> TPD Benefit is not applicable for Life Assured's entry ANB 70 and payment of this benefit will reduce the Death Benefit.</p>
Annual Booster	<p>1% of RM 80,000.00, annualised BUA premium (i.e Insurance Premium plus Protection Premium, excluding PRUSaver premium and single premium top-up), shall be credited into BUA each policy year during premium payment period, with first Annual Booster being credited upon completion of Policy Year 1, provided premiums are paid up to date and policy is in force upon payout, subject to terms and conditions stipulated in the policy contract.</p>
Loyalty Bonus	<p>10% of RM 80,000.00, annualised BUA premium, shall be credited into BUA once every 5 years upon completion of 10 policy years, provided premiums are paid up to date and policy is in force upon payout, subject to terms and conditions stipulated in the policy contract.</p> <p><b>Note:</b> Loyalty Bonus shall be adjusted based on the accumulated partial withdrawal amount from BUA over total premium paid for BUA.</p>
Loyalty Booster	<p>An additional 10% of RM 80,000.00, annualised BUA premium, shall be credited into BUA once every 5 years upon completion of 10 policy years, provided premiums are paid up to date, no partial withdrawal from BUA is performed and policy is in force upon payout, subject to terms and conditions stipulated in the policy contract.</p>
Maturity Benefit	<p>The higher of the following shall be payable:</p> <ul style="list-style-type: none"> <li>(a) 125% of Total Premium payable for BUA less any withdrawal from BUA; or</li> <li>(b) Value of units in BUA.</li> </ul> <p>plus value of units in IUA (if any).</p>

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



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



Scan the QR code

### 3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:		
Premium	RM 80,000.00 (Yearly) For recommended Regular Premium Top-up to improve policy sustainability, please refer to annual statement for details.	
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	100.00% of total premium or RM 400,000 Please refer to Table 1 under Product Illustration for more details.	
You also have to pay the following fees and charges:		
Stamp duty	RM 10 (the amount is already factored into the premium)	
Commission	3.88% of total premium or RM 15,521 Please refer to Table 1 under Product Illustration for more details.	
Other applicable charges	<ul style="list-style-type: none"><li>Insurance Charge</li><li>Administration Charge</li><li>Fund Management Charge</li></ul> Please refer to Table 1 under Product Illustration for more details.	<ul style="list-style-type: none"><li>Surrender Charge (if applicable)</li><li>Partial Withdrawal Charge (if applicable)</li></ul> Please refer to Appendix: Other Policy Information for more details.

### 4 Other Key Terms

<ul style="list-style-type: none"> <li><b>Importance of disclosure</b> - 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.</li> <li><b>Policy lapse</b> - the ILP will lapse when the value of units is insufficient to pay for the insurance and other charges.</li> <li><b>Grace period</b> - 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.</li> </ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. You should refer to the policy contract for the full list of terms.</p>
--

#### ? 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.