



PRUSignature Prestige

(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: 19/01/2026

1 What is PRUSignature Prestige?

PRUSignature Prestige is a regular premium investment-linked policy (ILP) that offers a combination of insurance protection and investment. It pays a lump sum death benefit if you die during the term of the policy and Total and Permanent Disability (TPD) benefit if you 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 45,900.00** 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	The higher of the following shall be payable: (a) Basic Sum Assured* (BSA*) (based on Basic Sum Assured (BSA) of RM 1,000,000); or (b) value of units in Basic Unit Account (BUA), plus value of units in Investment Unit Account (IUA) (if any).
Total and Permanent Disability (TPD) Benefit	BSA* of RM 1,000,000 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. Note: TPD Benefit is not applicable for Life Assured's entry ANB 70. Payment of this benefit will reduce the Death Benefit.
Accidental Death (AD) Benefit	Death Benefit and an additional 100% of BSA shall be payable if death due to accident happens prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier.
Loyalty Booster ^{1,2}	8% of the BSA shall be credited into BUA on Policy Anniversary upon reaching ANB 70 and ANB 80, subject to completion of Policy Year 20 and 30 respectively, whichever is later.
Loyalty Bonus ^{1,2}	2% of the BSA per annum shall be credited annually into BUA on Policy Anniversary upon reaching ANB 70 or upon completion of Policy Year 20, whichever is later, until the end of the policy term.
Maturity Benefit ¹	If the policy matures prior to the Policy Anniversary of Life Assured's ANB 100, the value of units in BUA and IUA (if any) shall be payable. If the policy matures upon attaining the Policy Anniversary of Life Assured's ANB 100, the higher of BSA* or value of units in BUA, plus value of units in IUA (if any) shall be payable.
Option	
Legacy Settlement Option (LSO)	Legacy Settlement Option is an option that gives you the flexibility to structure how the benefit payout upon death of Life Assured, whether as a lump sum, regular instalments (up to 35 years), or milestone-based payouts. It supports purpose-driven legacy planning and enables meaningful wealth distribution.
<p>Note: The benefit payable for death, TPD and accidental death on life of the child before ANB 5 will be subjected to juvenile lien.</p> <p>* The BSA payable shall be increased to 108% after completion of Policy Year 8, and 116% after completion of Policy Year 16.</p> <p>¹ The benefits shall be adjusted according to the revised Basic Sum Assured due to any partial withdrawal from BUA.</p> <p>² Loyalty Booster and Bonus shall be payable provided policy remains in force and premiums are paid up to date, subject to terms and conditions stipulated in the policy contract.</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).	
<p>Your investment-linked insurance excludes:</p> <ul style="list-style-type: none"> 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, 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. <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 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/prusignprestige

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



Scan the QR code

For your investment-linked insurance, you must pay a premium of:		
Premium	RM 45,900.00 (Yearly) For recommended Regular Premium Top-up to improve policy sustainability, please refer to Appendix: Other Policy Information or annual statement for details.	
Duration: 6 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 275,400 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	4.29% of total premium or RM 11,827 Please refer to Table 1 under Product Illustration for more details.	
Other applicable charges	<ul style="list-style-type: none">Insurance ChargeAdministration ChargeFund Management Charge Please refer to Table 1 under Product Illustration for more details.	<ul style="list-style-type: none">Fund Switching Fee (if applicable)Partial Withdrawal Charge (if applicable)Surrender Charge (if applicable) Please refer to Appendix: Other Policy Information for more details.

- **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 after the No-Lapse Provision is revoked or has expired.
- **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.
- **Waiting period** - the eligibility for the benefits under the policy will only start after the waiting periods below from the effective date of the policy or the date of policy revival, whichever is later.
- **Insurance Charges** - the insurance charges for basic benefits and rider benefits (if any) are non-guaranteed. We reserve the right to revise the insurance charges with prior notice to you.

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, 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 18/02/2026.