



PRUSignature Protect

(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



PRUDENTIAL

Date: 19/11/2025

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.**

1 What is PRUSignature Protect?

PRUSignature Protect is a single premium non-participating individual term life insurance plan. 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) 65 or expiry of the policy, whichever is earlier.

2 Know Your Coverage / Benefits

As an illustration, for **RM5,530.00**, you will receive the following life insurance **coverage/ benefits** for **5 years**:

Basic Benefits

Death Benefit	RM500,000.
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 65 or expiry of the policy, whichever is earlier.

The table above summarises the benefits that you have selected. Please refer to the Summary Illustration and relevant Appendices for more information about the benefits of the basic plan.

Your life insurance **excludes**:

- Suicide - if death was due to suicide within one year from the effective date of policy, 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 attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane.

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 life 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/protect



Scan the QR code

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

3 Know Your Obligations

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

Total Single Premium	RM 5,530.00
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You also have to pay the following fees and charges:

Stamp duty	RM 10 (the amount is already factored into the premium)
Commission	10.00% of Total Single Premium or RM 553 The commission will be payable to the Bank.
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.
- **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.