



## **PRU**Signature Reserve

**(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: 01/01/2026

## 1 What is PRUSignature Reserve?

PRUSignature Reserve is an anticipated endowment plan that participates in profits. This policy offers a combination of protection and savings. It pays a lump sum benefit either at maturity of the policy, upon Life Assured's death during the term of the policy or upon Total and Permanent Disability (TPD) prior to the Policy Anniversary of age next birthday (ANB) 70 or expiry of policy, whichever is earlier. In addition, it pays Retirement Income Benefit, which is a guaranteed stream of income payable from the Policy Anniversary of the selected Retirement Age next birthday until termination or maturity of the policy, whichever is earlier.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM500,484.00** Yearly, you will receive the following life insurance **coverage/ benefits** for 35 years:

### Basic Benefits for PRUSignature Reserve

Death Benefit	Policy Year 1 & 2: The higher of the following shall be payable: <ul style="list-style-type: none"> <li>100% of total basic premiums paid (inclusive of loading and excluding taxes, if any); OR</li> <li>Guaranteed Surrender Value <b>PLUS</b> any bonuses payable on death.</li> </ul>
	Policy Year 3 & onwards: The higher of the following shall be payable: <ul style="list-style-type: none"> <li>105% of total basic premiums paid (inclusive of loading and excluding taxes, if any) <b>LESS</b> total Retirement Income paid (if any);</li> <li>Guaranteed Surrender Value <b>PLUS</b> any bonuses payable on surrender (Total Surrender Value); OR</li> <li>Any bonuses payable on death.</li> </ul>
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 policy, whichever is earlier. <b>Note:</b> Payment of this benefit will reduce the Death Benefit.
Retirement Income Benefit	Guaranteed Retirement Income shall be payable upon survival of Life Assured on every Policy Anniversary beginning from the Policy Anniversary of ANB 55 provided the policy remains in-force. It will cease upon Life Assured suffering from death during the term of the policy or upon TPD prior to the Policy Anniversary of ANB 70 or expiry of policy, whichever is earlier. Retirement Income payable is: RM279,600 per year If the accumulation option is selected, the accumulated Retirement Income with interest (if any) will be paid together with the Death / TPD / Surrender / Maturity Benefit, whichever is earlier.
Maturity Benefit	RM 500,484 <b>PLUS</b> any bonuses payable on maturity will be paid in one lump sum.

The table above summarises the benefits that you have selected. Please refer to Product Illustrations 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 and rider(s) (if any).

### Your life 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, 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 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 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/reserve](http://www.sc.com/my/reserve)



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:

Premium	RM 500,484.00 (Yearly)
Duration:	5 years

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

Stamp duty	RM 10 (the amount is already factored into the premium)		
Commission	5.00% of total premium or RM 125,121		
	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
			2
			3
			4

	5	500,484	2.50	12,512
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.
- **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.
- **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 31/01/2026.