



## **PRU**Signature Treasure

**(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 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 Treasure?

PRUSignature Treasure is an anticipated whole life plan that participates immediately 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 a stream of guaranteed Survival Benefit and non-guaranteed Cash Dividend starting from the end of your selected Premium Payment Term until termination or maturity of the policy, whichever is earlier.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM501,454.80** Yearly, you will receive the following life insurance **coverage / benefits** for 70 years:

Basic Benefits	
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 guaranteed Survival Benefit 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.
Guaranteed Survival Benefit	Guaranteed Survival Benefit shall be payable upon survival of Life Assured to the end of every policy year, starting from end of your selected Premium Payment Term of 5 years, 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. Guaranteed Survival Benefit payable is: RM24,120 per year If the accumulation option is selected, the accumulated Survival Benefit with interest (if any) will be paid together with the Death / TPD / Surrender / Maturity Benefit, whichever is earlier.
Maturity Benefit	The Total Surrender Value as at the policy end date will be paid in one lump sum. Please refer to the Section A of Product Illustrations for the Maturity Benefit amount.
Other Benefit - Change of Life Assured	This benefit allows the change of Life Assured during the lifetime of the original Life Assured while the policy is in force. Upon the confirmation of change of Life Assured to the New Life Assured under this policy; <ul style="list-style-type: none"><li>i. The coverage for the original Life Assured ends and the coverage for the New Life Assured starts.</li><li>ii. TPD Benefit and all Rider Benefit (if any) under the policy will terminate. All other policy values under the policy such as the Death Benefit, Surrender Benefit and Maturity Benefit of the policy will remain the same. Guaranteed Survival Benefit and non-guaranteed Cash Dividend will continue to be payable as long as the policy remains in-force.</li><li>iii. The policy end date will remain the same as prior to change of Life Assured.</li></ul> The change of Life Assured is allowed only ONCE throughout the policy term and it is only allowed after the premium payment term and all premiums due are paid.

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 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/treasure](http://www.sc.com/my/treasure)

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



Scan the QR code

### 3 Know Your Obligations

For your life insurance, you must pay a premium of:				
Premium	RM 501,454.80 (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 125,364			
	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	501,455	8.75	43,877
	2	501,455	6.25	31,341
	3	501,455	5.00	25,073
	4	501,455	2.50	12,536
	5	501,455	2.50	12,536
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.