



PRUSignature Vanguard

(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: 19/11/2025

1 What is PRUSignature Vanguard?

PRUSignature Vanguard 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. Payment of TPD benefit will not reduce death benefit.

This product comes with Extension of Coverage Term to extend the term of basic plan up to the Policy Anniversary of Life Assured's ANB 100. For rider(s), if applicable, the rider's term will be extended up to the Policy Anniversary of Life Assured's ANB 100 or the rider's maximum coverage term, whichever is earlier. Please refer to Appendix: Other Policy Information for more information.

2 Know Your Coverage / Benefits

As an illustration, for **RM 25,092.00** Yearly, you will receive the following insurance **coverage / benefits** for 50 years (i.e. until the Policy Anniversary of the Life Assured's ANB 80):

Basic Benefits	
Death Benefit	(a) RM 500,000 (i.e. basic sum assured) or value of units in Basic Unit Account (BUA), whichever is higher, plus (b) value of units in Investment Unit Account (IUA) (if any).
Total and Permanent Disability (TPD) Benefit	RM 500,000 (i.e. TPD sum assured) 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: Payment of this benefit will not reduce the basic sum assured.
Accidental Death (AD) Benefit	Death Benefit and one of the below shall be payable if the following event happens prior to the Policy Anniversary of Life Assured's ANB 70 or expiry of the policy, whichever is earlier: i. an additional 100% of basic sum assured if death is due to accident; ii. an additional 200% of basic sum assured if death is due to accident from commuting in public conveyance, elevator car, burning of theatre, hotel or other public building; or iii. an additional 300% of basic sum assured if death is due to accident occurring while Life Assured is residing or travelling outside of Malaysia (except Singapore and Brunei) for not more than 90 consecutive days, or in Singapore or Brunei for any number of days.
Accelerating Critical Illness Benefit	20% of basic sum assured (i.e. RM 100,000) shall be payable upon diagnosis of a covered critical illness prior to the expiry of the policy. Note: Payment of this benefit will reduce the basic sum assured.
Loyalty Bonus	RM 1 per RM 1,000 basic sum assured shall be credited into IUA once every 2 years, with the first bonus being credited upon completion of 9 policy years, provided the policy is still in force, subject to terms and conditions stipulated in policy contract.
Loyalty Booster	RM 80 per RM 1,000 basic sum assured shall be credited into IUA by the Policy Anniversary of Life Assured's ANB 70, provided the policy is still in force, subject to terms and conditions stipulated in policy contract.
Maturity Benefit	Value of units in BUA and IUA (if any).

Note: The benefit payable for death, TPD and accidental death on life of the child before ANB 5 will be subjected to juvenile lien, please refer to the Appendix: Other Policy Information for more information.

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/vanguard



Scan the QR code

3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:		
Premium	RM 25,092.00 (Yearly) For recommended Regular Premium Top-up to improve policy sustainability, please refer to Appendix: Other Policy Information or annual statement for details.	
Duration: 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	93.01% of total premium or RM 116,688 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	4.25% of total premium or RM 5,330 Please refer to Table 1 under Product Illustration for more details.	
Other applicable charges	<ul style="list-style-type: none">Insurance ChargeService 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) Please refer to Appendix: Other Policy Information for more details.

4 Other Key Terms

<ul style="list-style-type: none"> 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. No-Lapse Provision - the policy is guaranteed to be in force in the first 72 months of the policy as long as all premiums are paid up to date and no withdrawal from BUA is performed during this period. Please refer to the Appendix: Other Policy Information for more details on no-lapse provision. 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. 		
Benefit	Conditions	Waiting Period
Accelerating Critical Illness & Payor Benefit	Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Angioplasty And Other Invasive Treatments for Coronary Artery Disease and Cancer	60 days
	All other covered illnesses	30 days
Accidental Death (AD) Benefit	All covered conditions	Immediately
Please note that if you switch your current plan with another or from one provider to another, you may be subject to new underwriting requirements and waiting periods for the new plan.		
<ul style="list-style-type: none"> Extension of Coverage Term - you may request to disable the Extension of Coverage Term feature after your policy is issued which will result in your coverage ending at the original policy term. Any subsequent request to reapply for Extension of Coverage Term is subject to underwriting. 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 19/12/2025.