

You seek guaranteed income we offer returns every year

With the current 12-month Fixed Deposit rate at only 2.5% p.a. (as at May 2009) here is an amazing opportunity to earn more! Introducing **Guaranteed Income Plan**, a unique savings plan with **guaranteed returns* every single year!**

1. Annual Guaranteed Returns* from 3.00%p.a. to 4.00%p.a.

Guaranteed Returns* will be paid on your policy anniversary at the following rates:

Policy Anniversary	Guaranteed Returns* as a % of Single Premium p.a.
1 st year	3.00%
2 nd year	3.20%
3 rd year	3.70%
4 th year	4.00%
5 th year	4.00%

2. 100% Capital Guarantee** at maturity

Regardless of the market condition, your capital is guaranteed when held to maturity.

3. Insurance Protection up to 125% of Single Premium

Death and/or Total Permanent Disability coverage.

Entry Age	Sum Assured (% of initial Single Premium)
17 – 55 years	125%^
56 – 65 years	105%

^ For sub-standard life, it is 105% of the Single Premium.

Key Facts

Minimum / Maximum Age of Entry*	Minimum: 17 years old	Maximum: 65 years old	* Age at next birthday
Premium Rates	Minimum: RM20,000	Maximum: RM2 million	
Term of Contract	5 years		

For more information on how you can enjoy guaranteed returns* and comprehensive life coverage with **Guaranteed Income Plan**, please visit our website at www.standardchartered.com.my or call us NOW at **1300 888 888!**

Disclaimer:

- Guaranteed Income Plan is underwritten by Prudential Assurance Malaysia Berhad ("PAMB") and distributed by Standard Chartered Bank Malaysia Berhad ("the Bank").
- Potential customers may wish to seek advice from the Bank's staff before purchasing any plan. In the event that potential customers choose not to seek advice from the Bank's staff, they should consider whether the plan is suitable for them.
- Customers are advised to ensure that this plan will best serve their needs and that the premium payable under the policy is an amount they can afford. If they cancel the policy in the early years, they may not be able to obtain the full value from the amount they have paid in. Upon surrender, the various guarantees under this plan will not be applicable.
- There is a free look period of 15 days after the delivery of customer's policy to allow them to review if the policy meets their needs. If they should return this policy to us within the free-look period, we will refund the full premium after deducting medical expenses incurred by PAMB (if applicable) for issuing the policy.
- This presentation is for illustrative purposes only. For further details on the terms and conditions, please ask customers to refer to their policy documents.
- This presentation is only for internal circulation and is not to be construed as a sales material to be distributed to an external party. This material is not intended as an offer or solicitation for the purchase or sale of any financial instrument/product. Whilst the Bank and PAMB have taken all reasonable care to ensure that the information contained in this presentation is not untrue or misleading at the time of publication, we cannot guarantee its accuracy or completeness. Customers should not act on it without first independently verifying its contents. Any opinion or estimate contained in this presentation is subject to change without notice.

* Guaranteed returns are only applicable for each full policy year that the insurance is held.

** 100% Capital Guarantee is only applicable when policy is held for the full tenure of 5 years.