

# SHARED SURPLUS, SHARED BENEFITS

Surplus Sharing with Unique Benefits

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## Eligibility

Participants are eligible for Surplus Sharing (if applicable) annually, subject to their certificates being in-force on 31 December of the financial year. The amount of Surplus Sharing received by participants depends on their annual Tabarru' contribution and is reduced by claims paid to them during the year.



## Method of Payment

For for in-force certificate, the Surplus Sharing has been deposited into the participant's investment account. The surplus amount will be communicated to certificate holders through the 2026 Annual Statement in the upcoming year.



## 2025's Surplus Sharing

We distributed the surplus from the *Tabarru'* fund (remaining balance after deducting claims and reserves for 2025) to approximately 1.7 million participants (based on the ratios stated in the contract).

**Eligible takaful participants will be notified via SMS starting from 22 July 2026.**

For further information, please contact our Customer Service Centre at 03-2775 7188 or email to [customer@prubsn.com.my](mailto:customer@prubsn.com.my).