PruBSN Damai

PRUDENTIAL BSN

TAKAFUL

Hidup Damai dengan Perlindungan Perubatan Komprehensif dan Moden



The benefit(s) payable under eligible certificate is 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 BSN Takaful Berhad or PIDM (visit www.pidm.gov.my).

Prudential BSN Takaful Berhad
200601020898 (740651-H)

Member of PIDM

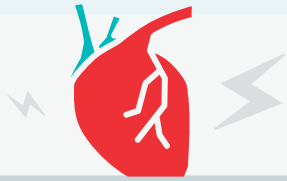
BRING PEACE INTO YOUR LIFE

Life can lead us down unexpected paths and make our worst fears come true. When that happens, we may not be prepared for it. Although generally, life expectancy rates have improved, there are still some of the leading causes of early death in the country such as cancer, kidney disease, heart disease and diabetes among other chronic diseases.

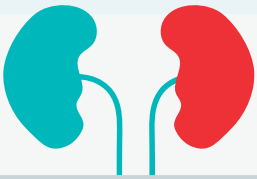
The rise in the number of Malaysians suffering from non-communicable diseases is worrying. Healthcare expenses are also increasing due to the rising number of patients with chronic and/or recurrent illnesses.



Approximately 1 in 7 Malaysians will develop cancer before the age of 75



About 50 people die from heart diseases every day



An estimated **106,000 kidney** patients will need dialysis by 2040

On top of that, mental health issues have also become common in Malaysia.



1 in 3 Malaysians suffers from a mental health problem

According to the 2019 National Health and Morbidity Survey, nearly half a million Malaysians were already feeling symptoms of depression before the pandemic started.

No one knows when an illness might occur. If it does and you don't have the right medical coverage, you have to pay the entire cost of your medical care yourself. It is important that you are prepared financially for the unexpected. Having a comprehensive medical plan will give you peace of mind as you know you are protected financially if you fall ill. It is always better to be safe than sorry.

PruBSN Damai is here to provide you with peace of mind and protect you from unforeseen circumstances and a lack of funding for medical care. At PruBSN, we always encourage our customers to get protection while they are still young and healthy.

Source:
Department of Statistics Malaysia
2019 National Health and Morbidity Survey (NHMS)

PruBSN Damai

Say 'goodbye' to being caught offguard by unexpected life changes and 'hello' to peace of mind with **PruBSN Damai**. **PruBSN Damai** is a comprehensive medical solution package that modernises your coverage by using **PruBSN AnugerahMax** as the base plan with **Medic TotalCare** rider and other recommended add-on benefits.

This solution helps you overcome your worries and concerns about healthcare, including covering your hospitalisation bills when you need medical attention. It also provides income replacement if you are diagnosed with a critical illness to assist your recovery journey.

PruBSN AnugerahMax is a regular contribution takaful plan which pays lump sum amount* upon death or Total and Permanent Disability (TPD). On top of this, **PruBSN AnugerahMax** is flexible and customisable as it comes with various choices on coverage term and optional add-on benefits in meeting your needs and affordability.

Here is an overview of the recommended package solution for **PruBSN Damai:**

PruBSN Damai

PruBSN AnugerahMax

Basic plan that provides lump sum benefit* upon death during the certificate term or upon TPD before the certificate anniversary of age 70 next birthday.

Medic TotalCare

Provides **comprehensive and modern** medical coverage that includes **mental health and advanced medical treatment.**

Crisis Protector

Provides lump sum benefits upon the diagnosis of any covered **43 critical illnesses.**

Optional Add-on Benefits

Accidental Protector Plus

Provides lump sum benefits **up to RM4 million per lifetime** in the event of death or TPD, as well as disability due to accidents.

Accidental Medical Protector

Provides **reimbursement** for your **medical expenses,** hospital confinement, or nursing services **due to an accident.**

Contributor Protect

Pays regular protection contributions for the remaining of the benefit term when the covered person suffering from TPD before the certificate anniversary at age 70 next birthday or when diagnosed with a covered critical illness.

Note: Upon the death of the covered person, PruBSN AnugerahMax pays the higher of the Basic Sum covered person or the amount in the Individual Special Account (ISA), plus values of unit in Investment Unit Account (IUA), if any. In the event that the covered person is totally and permanently disabled before age 70 next birthday, the Sum at Risk (the difference between the Basic Sum Covered and the ISA amount) will be payable.

Medic TotalCare

PruBSN aims to provide a contemporary and customisable medical plan that makes a great option for individuals and families alike, you are sure to find the care you need with **Medic TotalCare.**

Medic TotalCare is a comprehensive and modern medical plan that provides a wide range of hospitalisation and medical treatment coverage to take care of your healthcare needs, including extensive cancer coverage, advanced medical treatment and mental health care. On top of this, Medic TotalCare also provides various outpatient treatment benefits, such as day surgery, outpatient cancer or kidney dialysis treatment, post-hospitalisation complementary treatment and outpatient treatment for dengue and infectious diseases, to give you flexibility in getting the necessary medical care convenient to you.

BENEFITS AT A GLANCE:

Flexible with Multiple Options

There are various options to choose from, such as types of room and board, the co-payment options and contribution options to suit your individual protection needs and affordability.

Extensive Cancer Coverage & Advanced Medical Treatment

Provides extensive cancer coverage with additional annual limit and high lifetime limit for outpatient cancer treatment including cancer remission follow-up care, and daily treatment allowance when undergoing chemotherapy / radiotherapy.

This plan also provides an additional limit on top of your annual limit to cover the cost of covered advanced medical treatments so that you can get the best treatment to recover.

Mental Health Care

Provides coverage for 8 major mental disorder conditions for both inpatient and outpatient psychiatric treatments.

Preventive Care with Vaccinations

Stay protected from infectious diseases by getting essential vaccinations and you may be reimbursed for the cost under this plan.

Wide Range of Outpatient Coverage

Covers various outpatient care and treatments, including post-hospitalisation complementary medicine treatments as well as outpatient treatment for dengue and other covered infectious diseases.

Boost Medical Coverage with Medic BoostCare*

Worry-free coverage with an additional RM1,000,000 annual limit to account for medical inflation, as well as other extended coverage for those times when you require extra medical treatments.

**Available for Medic TotalCare level contribution option only.*

Get Rewarded for Staying Healthy**

When you stay claim-free for a year, you will receive a No Claim Health Reward** of RM 500 for covered preventive care items with Medic BoostCare.

***Applicable for Plan 300 & Plan 400 only.*



A CLOSER LOOK ON SPECIAL COVERAGES UNDER MEDIC TOTALCARE

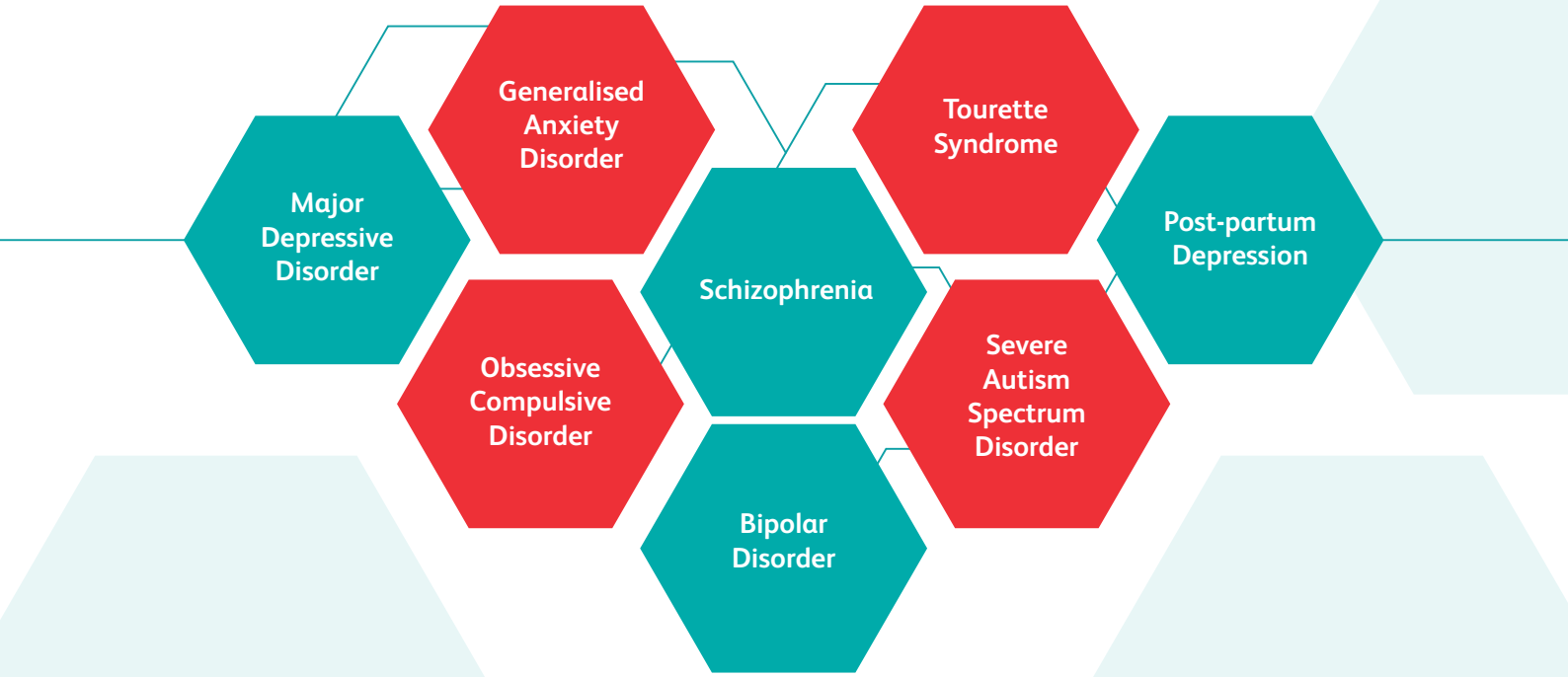
1. Extensive Cancer Coverage & Additional Advanced Medical Treatment Limit

Cancer and other chronic illness need comprehensive medical treatment and care for optimal recovery. To help with the recovery journey, we provide:

a	**Additional Annual Limit for Cancer, Heart Attack or Kidney Failure.**
b	**Outpatient Cancer Treatment** to cover the cost for outpatient chemotherapy or radiotherapy throughout the recovery journey.
c	**Cancer Remission Follow-up Care** to monitor any recurrence of cancer as soon as possible.
d	**Daily Cash Allowance** when you go for chemotherapy, radiotherapy, kidney dialysis, or post heart attack follow-up.
e	Additional limit for you to get access to various **Advanced Medical Treatments.**

2. Mental Care Treatment

Mental health is no longer taboo. It is important to be mindful of any extreme emotional distress or unstable behaviour and seek for necessary treatment. **Medic TotalCare** provides hospitalisation and outpatient psychiatrist treatment coverage for covered mental conditions, as below:



3. Boost Your Coverage with Medic BoostCare

Increase your medical protection with **Medic BoostCare** to cope with medical inflation. **Medic BoostCare** is an optional benefit that maximises medical protection with extended coverage as follows:

a	**Additional RM 1,000,000 of Annual Limit every year.**
b	**Double up the lifetime limit** for Outpatient Kidney Dialysis Treatment, Outpatient Cancer Treatment and Additional Advanced Medical Treatment Limit.
c	**Unlimited number of days** for Hospital Daily Room and Board as well as the Intensive Care Unit / Cardiac Care Unit.
d	**Extension of coverage period** for post-hospitalisation treatment for Serious Conditions such as stroke, heart attack or brain surgery.
e	Removal of once per lifetime limit for Organ Transplant under Medic TotalCare.
f	Removal of yearly limit for Maternity Complications and Emergency Outpatient Treatment for Accidental Injury limit under Medic TotalCare.
g	**No Claim Health Reward of RM 500**[**] Get rewarded for staying healthy! If there is no claim for one entire preceding year, get reimbursed for preventive care items as follows: • Vaccination • Diagnostic Test • Medical Check Up • Subscription Programs - on digital platforms approved by PruBSN, if any *[**]Applicable for Plan 300 & Plan 400 only.*

TABLE OF BENEFITS: MEDIC TOTALCARE & MEDIC BOOSTCARE

Benefit & Plan Type	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400
Annual Limit	RM 150,000	RM 200,000	RM 250,000	RM 300,000	RM 400,000
	With Medic BoostCare				
	RM 1,150,000	RM 1,200,000	RM 1,250,000	RM 1,300,000	RM 1,400,000
Lifetime Limit	No Lifetime Limit				
INPATIENT CARE BENEFITS					
Hospital Daily Room and Board	RM 150 *(up to 150 days per year)*	RM 200 *(up to 150 days per year)*	RM 250 *(up to 150 days per year)*	RM 300 *(up to 150 days per year)*	RM 400 *(up to 150 days per year)*
	With Medic BoostCare the number of days per year is unlimited				
Intensive Care Unit / Cardiac Care Unit	As Charged *(up to 150 days per year)*				
	With Medic BoostCare the number of days per year is unlimited				
Surgical Procedure and Treatment	As Charged				
In Hospital and Related Services including: • In Hospital Specialist Visit • Daily Guardian Care • Ambulance Fee					
OUTPATIENT CARE BENEFITS					
Day Surgery	As Charged				
Home Nursing Care	Not Available	As Charged *(up to 180 days per lifetime)*	As Charged *(up to 180 days per lifetime)*	As Charged *(up to 180 days per lifetime)*	As Charged *(up to 250 days per lifetime)*

Benefit & Plan Type	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400
Pre-Hospitalisation Treatment	As Charged *(within 120 days immediately before hospitalisation)*				
Post-Hospitalisation Treatment	As Charged *(within 120 days immediately after hospitalisation)*				
	With Medic BoostCare *(within 365 days for Serious Conditions or within 120 days for non-Serious Conditions immediately after hospitalisation)*				
Post-Hospitalisation Complementary Treatment	Not Available		RM 1,500 per year *(within 120 days immediately after hospitalisation)*		
Outpatient Dengue and Infectious Disease Treatment • Dengue Fever, • Measles, • Chikungunya Fever, • Hand, Foot, & Mouth Disease, • Influenza	RM 1,500 per disability	RM 2,000 per disability	RM 2,500 per disability	RM 3,000 per disability	RM 4,000 per disability
MAJOR ILLNESS CARE BENEFITS					
Outpatient Kidney Dialysis Treatment	RM 750,000 per lifetime	RM 1,000,000 per lifetime	RM 1,250,000 per lifetime	RM 1,500,000 per lifetime	RM 2,000,000 per lifetime
and	**With Medic BoostCare**				
Outpatient Cancer Treatment including Cancer Remission Follow-up Care	RM 1,500,000 per lifetime	RM 2,000,000 per lifetime	RM 2,500,000 per lifetime	RM 3,000,000 per lifetime	RM 4,000,000 per lifetime
Additional Advanced Medical Treatment Limit	Not Available		RM 125,000 per lifetime	RM 150,000 per lifetime	RM 200,000 per lifetime
			With Medic BoostCare		
			RM 250,000 per lifetime	RM 300,000 per lifetime	RM 400,000 per lifetime

Benefit & Plan Type		Plan 150	Plan 200	Plan 250	Plan 300	Plan 400
Additional Annual Limit for: a. Cancer; b. Heart Attack; or c. Kidney Failure		RM 150,000	RM 200,000	RM 250,000	RM 300,000	RM 400,000
Treatment Allowance for: a. Chemotheraphy; b. Radiotheraphy; c. Kidney Dialysis; d. Post Heart Attack Follow Up		RM 100 per day *(up to RM 1,000 per year & up to RM 10,000 per lifetime)*	RM 100 per day *(up to RM 1,000 per year & up to RM 10,000 per lifetime)*	RM 100 per day *(up to RM 2,000 per year & up to RM 20,000 per lifetime)*	RM 100 per day *(up to RM 2,000 per year & up to RM 20,000 per lifetime)*	RM 100 per day *(up to RM 2,000 per year & up to RM 20,000 per lifetime)*
Additional Organ Transplant Limit		Not Available		RM 100,000 *(claimable once per lifetime)*	RM 100,000 *(claimable once per lifetime)*	RM 100,000 *(claimable once per lifetime)*
				With Medic BoostCare (not subject to once per lifetime limit)		
Second Medical Opinion	Consultation and Diagnosis in Malaysia	Not Available		RM 500 per year	RM 1,000 per year	RM 2,000 per year
	Consultation with World Leading Experts			Yes		
EMERGENCY CARE BENEFITS						
Emergency Outpatient Treatment for Accidental Injury		RM 1,500 per year	RM 1,500 per year	RM 2,000 per year	RM 2,000 per year	RM 3,000 per year
		With Medic BoostCare As Charged				
Worldwide Emergency Medical Assistance		Yes				

Benefit & Plan Type	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400
EXTENDED CARE BENEFITS					
Reimbursement for Vaccination: • Vaccinations for Hajj / Umrah • COVID-19 • Flu - Influenza • Hepatitis A • Hepatitis B • Shingles	Not Available	RM 300 per year	RM 300 per year	RM 300 per year	RM 300 per year
Intraocular Lens (includes multifocal lens)	RM 6,000 per lifetime	RM 6,000 per lifetime	RM 6,000 per lifetime	RM 7,000 per lifetime	RM 7,000 per lifetime
Maternity Complications	Not Available		RM 4,000 per year	RM 6,000 per year	RM 10,000 per year
			With Medic BoostCare As Charged		
Mental Care Treatment	Not Available		RM 5,000 per year		
Government Hospital Allowance	RM 50 per day	RM 100 per day	RM 150 per day	RM 150 per day	RM 200 per day
With Medic BoostCare					
NO CLAIM HEALTH REWARD Reimbursement for the covered preventive care items following no claim incurred in preceding year					
No Claim Health Reward	Not Available			RM 500 per year	

Notes:

1. *The benefit amount specified above may be subject to medical co-payment options.*
2. *All the above benefits are subject to exclusions, waiting period and other terms and conditions as stated in the certificate document.*
3. *There is no annual limit for Additional Organ Transplant Limit, Additional Advanced Medical Treatment Limit, Outpatient Cancer Treatment and Outpatient Kidney Dialysis Treatment.*
4. *The Additional Annual Limit for Cancer, Heart Attack or Kidney Failure will apply on top of the Annual Limit of the selected plan for each year until the expiry of this benefit. This increase can only happen ONCE for the first diagnosis of Cancer, Heart Attack or Kidney Failure, whichever is earlier.*
5. *Waiting Period will start*
   - *365 days for Maternity Complications and Reimbursement for Vaccination;*
   - *180 days for Mental Care Treatment;*
   - *120days for Additional Annual Limit for Cancer, Heart Attack or Kidney Failure, and Treatment Allowance for Chemotherapy, Radiotherapy, Kidney Dialysis or Post Hear Attact Follow Up, and other Specified Illnesses;*
   - *30 days for coverage on other than the illnesses specified above.*
6. *Maternity Complications benefit is only applicable for female covered person and the coverage is from aged 18 to 45 only.*
7. *Worldwide coverage is for covered persons who travel / reside outside of Malaysia (overseas residence) not more than 90 consecutive days (for Plan 150, Plan 200, and Plan 250) and not more than 180 consecutive days (for Plan 300 and Plan 400). Worldwide Emergency Medical Assitance is a complimentary service provided by a third-party provider with 24 hours service and can be terminated by giving 14 calendar days prior notice to you.*
8. *In order to be eligible for Reimbursement for Vaccination, your certificate must be in force and your contribution payment is up to date as at the application date of claiming this benefit.*
9. *Refer to list of Serious Conditions as stated in the certificate document.*

CHOOSE THE RIGHT MEDICAL PLAN FOR YOU
WITH THESE EASY STEPS

Choosing the right medical plan within your desired budget is important, especially with the ever-increasing cost of healthcare.

STEP 1

Choose Room & Board Option

Plan 150 or **Plan 200** or **Plan 250** or **Plan 300** or **Plan 400**

STEP 2

Choose Co-Payment Option

SmartSaver300 or SmartSaver1000 or **High Deductible 10,000 or High Deductible 50,000** or **Full Coverage**

STEP 3

Choose Contribution Option

Level Contribution: *Contribution remains level throughout the term* or **Step-up Contribution:** *Contribution will vary every 3 years*



UNDERSTANDING THE CO-PAYMENT OPTIONS

SmartSaver

SmartSaver is a smarter way to maximise the value of your medical plan that allows you the flexibility to contribute and save, which can be used to enhance your coverage and retirement funds. With SmartSaver, you can get more savings, more protection, and more benefits than Full Coverage.

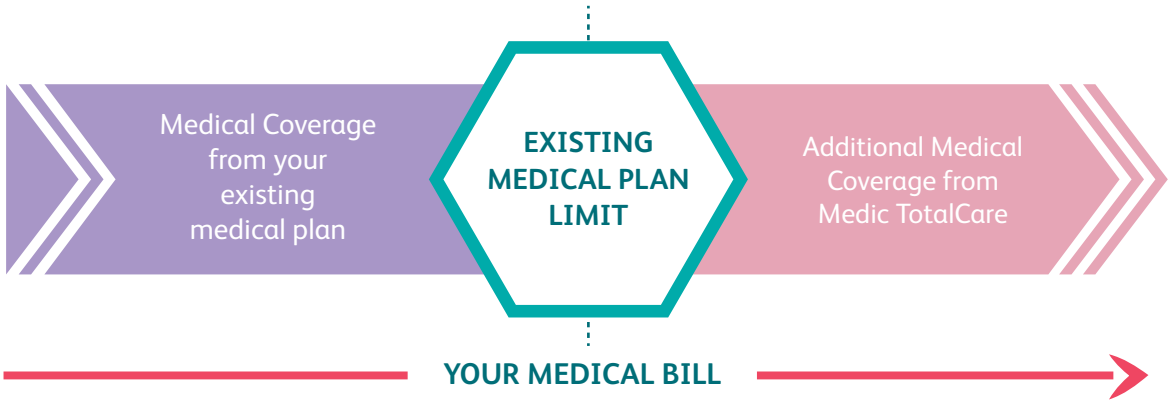
If you choose SmartSaver300 or SmartSaver1000, you must first pay a fixed amount of RM 300 or RM 1,000, respectively, out of the total cost incurred from the eligible benefits for any disability before PruBSN pays the remaining balance. This shall not be applicable to the following items:

1. Hospital Daily Room and Board
2. Day Surgery
3. Outpatient Dengue and Infections Disease Treatment
4. Outpatient Kidney Dialysis Treatment
5. Outpatient Cancer Treatment
6. Treatment Allowance
7. Additional Organ Transplant Limit
8. Second Medical Opinion
9. Emergency Outpatient Treatment for Accidental Injury
10. Worldwide Emergency Medical Assistance
11. Reimbursement for Vaccination
12. Intraocular Lens
13. Government Hospital Allowance
14. No Claim Health Reward

High Deductible

If you already have existing medical coverage, whether it is an old personal medical plan or an employee benefit plan, and you want additional medical coverage on top of that, you may want to consider choosing the High Deductible co-payment option. If you choose the High Deductible 10,000 or 50,000 option, you must first pay a fixed amount that is equivalent to the deductible you selected, out of the total accumulated eligible benefits within a year, before PruBSN pays the rest of the expenses. The costs of the eligible benefit accumulated for that year will not be carried forward to the next year.

If you already have a medical plan with an annual limit that is equivalent to (or higher than) the deductible amount, the eligible expenses in excess of the High Deductible selected will be covered by Medic TotalCare. High Deductible applies to Inpatient Care Benefits, Outpatient Care Benefits, Major Illness Care Benefits, Emergency Care Benefits and Extended Care Benefits excluding Second Medical Opinion, Worldwide Emergency Medical Assistance, Reimbursement for Vaccination and No Claim Health Reward.



Full Coverage

We will pay the amount of Reasonable and Customary Charges out of eligible benefits for any disability.

SAMPLE ANNUAL CONTRIBUTION TABLE FOR MEDIC TOTALCARE

For Plan 200 with SmartSaver300, expiry age 70 and occupation class 1 & 2.

Entry Age	Medic TotalCare - Level Contribution	Medic TotalCare - Step-up Contribution
1	RM 3,756	RM 3,048
5	RM 1,668	RM 1,380
20	RM 2,040	RM 1,668
25	RM 2,112	RM 1,440
30	RM 2,232	RM 1,536
40	RM 2,844	RM 2,028
50	RM 3,996	RM 3,276

Your Medic TotalCare contributions are not guaranteed regardless of the contribution option chosen (whether level or step-up). We may revise the contribution and Tabarru` deduction due to unfavourable circumstances such as medical cost inflation and higher utilisation of medical services by giving you 30 days written notice. For the complete Medic TotalCare contribution rates as well as other combinations of plan, expiry age and plan options, please refer to www.prubsn.com.my.



CUSTOMISE YOUR PROTECTION

Complete your protection with the wide range of available additional benefits under **PruBSN AnugerahMax:**

Medical

Get complete protection with a modern medical package that includes advanced medical treatments and mental health treatments when you have:

- **Medic TotalCare**

  Further enhance your medical protection by adding **Medic BoostCare** rider to enjoy wider coverage and get rewarded for staying healthy with No Claim Health Reward**.

***Applicable for Plan 300 and Plan 400 only.*

Critical Illness

Get total peace of mind when you have comprehensive coverage for critical illness from Early Stage to Late Stage as well as other additional special conditions, for a total of 166 covered conditions:

- **Crisis TotalCare**

Ease your mind and focus on your recovery when you receive a lump sum amount upon the diagnosis of any covered 43 critical illness when you have:

- **Crisis Protector** - benefit payout does not affect the basic sum covered
- **Crisis Shield** - benefit payout reduces the basic sum covered by the same amount

You will receive a lump sum amount upon the diagnosis of early-stage Cancer and Cancer when you have:

- **Cancer Protector**

Accidental

Obtain accidental death, disability and/or accidental related coverage:

- **Accidental Protector Plus** - provides lump sum benefits
- **Accidental Medical Protector** - provides medical reimbursements

Income

Receive an annual sum covered (income) after you have been diagnosed with a critical illness or TPD before the age of 70 and below when you have:

- **Income Protector**

You will receive the payment on the anniversary claim date until your expiry age or death, whichever is earlier.

Legacy	If something unexpected happens to you, make sure your child is taken care of when you have: • **Parent Term**
Contributor	We will assist in paying your contributions in the event of death (if applicable), TPD or critical illness of yourself or your covered family members when you have: • **Contributor Protect** • **Contributor Saver** • **Contributor Parent Protect** • **Contributor Parent Saver** • **Contributor Spouse Protect** • **Contributor Spouse Saver** If more than one Contributor benefit is triggered at once, not only will the *Tabarru'* Fund assist you with the certificate contribution payment, but an amount equal to the Contributor benefits' Sum Covered participated will be allocated into the certificate's Investment Unit Account (IUA) with 100% allocation, allowing for more funds for you.
Savings & Investment	Cultivate the habit of making regular savings, which will improve the value of your money's worth with potential returns and increased cash value with **Takaful Saver**. Your contribution will be invested in Shariah-approved investment-linked funds that you choose. For more details on the Fund Fact Sheet and its past performance, you may refer to www.prubsn.com.my.
Donation through Ihsan	Allows you to help the needy through our PruBSN Microtakaful Jariyah initiative when you add **Ihsan** to your plan. PruBSN Microtakaful Jariyah is one of PruBSN's initiatives that provides takaful protection to eligible poor and hardcore poor families.

MAIN PRODUCT FEATURES

Death Benefit	In the event of death before the expiration of the term, we will pay the higher of; • **Basic Sum Covered; or** • **Total amount in the individual Special (ISA);** plus the value of units in the investment Unit Account (IUA), if any. *Minimum Basic Sum Covered: RM10,000.* *Maximum Basic Sum Covered: Subject to underwriting.*
Total and Permanent Disability (TPD) Benefit	In the event of TPD, we will pay the Sum At Risk. *Note: The Sum At Risk is the amount by which the Basic Sum Covered exceeds your ISA balance. If there is no excess sum covered over your ISA balance, then the Sum At Risk shall be zero. TPD coverage is up to age 70.*
EduAchieve Bonus	Receive cash bonus upon excellent academic achievement in the Sijil Pelajaran Malaysia (SPM) examination up to Master's or PhD level. EduAchieve Bonus is only for those who participate in the plan in between age 1 and 18.

Entry Age	Age 1 to 70 years old.
Coverage Term	Choose to be covered for 5, 10, 20 years or until age 70, 80, 90 or 100. Medic TotalCare with Step-up Contribution option is only applicable for expiry age 70. Auto extension of coverage up to age 100 is applicable only if the coverage term selected is 20 years or until age 70, 80 or 90. Auto extension of coverage is not applicable to **Crisis TotalCare** rider. *Note: For coverage term of 10 years or until age 70, the maximum entry age is 60 years old. For coverage term of 20 years, the maximum entry age is 50 years old.*
Contribution	The contribution is based on your selection of the basic sum covered, optional benefits, benefit term, and contribution frequency (monthly, quarterly, half-yearly or yearly). The contribution rate may vary according to entry age, gender, smoking status, occupational class, expiry age, and health conditions (where applicable).

CHARGES AND DEDUCTIONS

Upfront *Wakalah* Charges

This charge allows us to pay commission and distribution-related expenses as well as management expenses. The percentage shown below is based on the contribution paid and for contribution term of 20 years or more. For contribution term of less than 20 years, you may refer to the Product Illustration.

Certificate Year	1	2	3	4	5	6	7	8	9	10	>10
PruBSN AnugerahMax & other Add-on Benefits*	75%	60%	40%	35%	20%	20%	10%	10%	10%	10%	0%
Takaful Saver	5% every year										

*These Upfront Wakalah Charges amounts are not applicable for Medic TotalCare with Step-up Contribution, Ihsan and Takaful Saver.

For **Medic TotalCare** rider with Step-Up Contribution option, the contribution of the medical rider will be split into two portions i.e. Medic Protection and Medic Allocator, based on the ratio of 80:20. Medic Protection and Medic Allocator are allocated into the Individual Special Account (ISA) after being deducted with the Upfront *Wakalah* Charges as stated in the below section. For **Medic TotalCare** with Level Contribution option, the contribution for the medical rider will be allocated fully according to Medic Protection portion after being deducted with the applicable Upfront *Wakalah* Charge.

Certificate Year	1	2	3	4	5	6	7	8	9	10	>10
Medic Protection	75%	60%	40%	35%	20%	20%	10%	10%	10%	10%	10%
Medic Allocator	5% every year										

***Wakalah* Certificate Charge**

The *Wakalah* Certificate Charge will vary based on the contribution payment method:

Frequency	Recurring Payment	Non-recurring Payment (e.g. Cash/Cheque)
Monthly	**RM7**	**RM13**
Quarterly	**RM21**	**RM39**
Half-Yearly	**RM42**	**RM78**
Yearly	**RM84**	**RM156**

***Tabarru`* Deduction**

Tabarru`* deduction is deducted monthly from your Individual Special Account (ISA) into the *Tabarru` Fund for your takaful coverage. The *Tabarru`* deduction for takaful coverage varies by attained age, gender, smoking status, occupation class, medical rating, and the Sum At Risk (where applicable). The *Tabarru`* deduction will generally increase as you grow older.

Tabarru`* deduction refers to a voluntary contribution by a participant in accordance with the *Ta`awun arrangement. It relates to the portion of the participants' contributions to the *Tabarru`* Fund during the coverage term. The *Tabarru`* deduction from the participants is placed and pooled together in a fund which is collectively owned by the participants. The fund is used to pay all the claims in accordance with the agreed benefits under the plan on the basis of mutual aid and assistance. We may revise the *Tabarru`* deduction at any time, subject to notification being made to the participant.

The following charges are applicable if you attach Takaful Saver.

Asset Management *Wakalah* Charge

This is charged on a daily basis from your IUA account value. For more details, please refer to the Fund Fact Sheet.

Fund Switching *Wakalah* Charge

There will be four free switches for IUA every year. For any subsequent switches within the year, the switch charge is set at 1% of the amount switched (subject to a maximum of RM 50).

Single Contribution Top-Up *Wakalah* Charge

There will be a 5% charge on every single contribution top-up. On top of that, there will be an additional charge of RM 25 for every top-up.

Partial Withdrawal *Wakalah* Charge

RM 25 will be charged for every request.

Note: The Partial Withdrawal Wakalah Charge, Fund Switching Wakalah Charge, and the additional charge for Single Contribution Top-up are currently waived until electronic transactions are made available. Any subsequent manual request via the branch will be subjected to the charges mentioned.

IMPORTANT NOTES

1. This brochure is for illustrative purposes only and the information is not exhaustive. It does not form a contract between you and Prudential BSN Takaful Berhad (PruBSN). For more details on this plan and its optional benefits, please refer to the Product Illustration, Product Disclosure Sheet and Fund Fact Sheet, before participating in the plan and to refer to the terms and conditions in the certificate document for details of the important features of the plan.
2. **PruBSN Damai** is a medical solution package based on **PruBSN AnugerahMax.** Please note that the package here consists of components that can be participated in separately and you are not obliged to select all components of this package.
3. You should be satisfy yourself that the plan can meet your needs and you can afford to pay the contribution amount.
4. The returns from your ISA and IUA (if applicable), if any, will be based on the actual performance of the funds and it is not guaranteed.
5. The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
6. **PruBSN AnugerahMax** is premised on a mutual assistance *(Ta`awun)* arrangement where a portion of your contribution is deducted and pooled into the *Tabarru`* Fund together with the contribution of other participants to provide for mutual financial benefits payable to all the eligible takaful participants. Based on the *Wakalah bi al-ujrah* principles, PruBSN will manage your takaful plan in return for the *Wakalah* charges stated above.
7. In addition, the *Mudarabah* concept is applied which allows any investment profit arising from the ISA to be shared between PruBSN and yourself. You will receive 80% of the investment profit, while PruBSN will receive the balance of 20%. Your share of the profit will be placed back into your ISA. If there is an investment loss arising from the ISA, in line with *Mudarabah* concept, these losses will be borne by you provided that the loss is not caused by our mismanagement or negligence.
8. You are entitled to receive any distributable surplus from the *Tabarru`* Fund inclusive of investment profit (if any). Together with other participants, you are entitled to 50% of the surplus and PruBSN will receive the balance of 50% as performance fee for managing the *Tabarru`* Fund. Your portion of the distributable surplus will be placed back into your ISA. The exact amount of distributable surplus will be determined annually and is subject to approval by both the Shariah Committee and the Board of Directors of PruBSN.

9. Contributor benefits will assist in the payment of total contribution upon death, TPD or critical illness of yourself or your family members, where applicable during the contribution payment term of the certificate and the amount of benefit is as set out in the takaful certificate document. In the event of contribution or charges revision affecting total contribution in the future, you are expected to pay additional top-up contribution(s) to ensure the ISA and IUA values are sustainable throughout the certificate term.
10. There is a free-look period of 15 days after the delivery of your certificate to allow you to review if it meets your needs. If the certificate is cancelled within this period, we will refund to you the amount left in your ISA, the value of your IUA units (if any) that have been allocated at unit price at the next valuation date, your Ihsan Contribution and any *Wakalah* Certificate Charge, *Tabarru`* deduction, and upfront *Wakalah* Charge that have been deducted, less medical expenses that we may have already paid or agreed to pay.
11. If you cancel the certificate in the early years, you may not be able to obtain the full value from the amount you have paid to PruBSN. When you surrender the certificate, all benefits in the certificate will be terminated.
12. If you cease or miss paying a contribution, your coverage might lapse prematurely. Your certificate will lapse if the amount in ISA and/or IUA is not enough to pay for the *Tabarru`* deduction and other charges.
13. **PruBSN AnugerahMax** does not provide any benefit amount from the *Tabarru`* Fund on lapsation, termination, expiry or maturity of the certificate.
14. The contribution, *Tabarru`* rates and other charges are not guaranteed. PruBSN may revise the contribution, *Tabarru`* rates and/or other charges, by giving a written notice of 90 days (or 30 days for medical and critical illness benefits) to the participant. If there is incremental to the *Tabarru`* rates, you may need to pay an additional contribution or top-up. Contributions for this plan are payable throughout the certificate term.
15. If you switch your current medical plan with another or from one provider to another, you may be subject to new underwriting requirements and waiting periods for the new plan.
16. Any age reference shall be on the basis of Age Next Birthday.
17. For **PruBSN AnugerahMax,** you may claim relevant insurance tax relief subject to the terms and conditions of the Inland Revenue Board of Malaysia.
18. In the event of any conflict or inconsistency between the English and Bahasa Malaysia versions of the brochure and for the purpose of interpretation and construction, the English language version of the brochure shall prevail and be given effect to.

Note: More details of the coverage and benefits of the optional benefits can be found in the Product Disclosure Sheet and Product Illustration, which should be read carefully before you decide to take up the plan.

EXCLUSIONS

PruBSN AnugerahMax does not cover any of the following situations:

1. Death caused by suicide within first year from the effective date of the certificate or date of certificate revival.
2. TPD which is directly or indirectly caused by:
    a. Attempting suicide or self-inflicted bodily injuries while sane or insane;
    b. Committing or attempting to commit a criminal offence by the covered person;
    c. Drugs or stimulators abuse, or their complications;

d. War or aggressive acts, including invasions, acts of foreign countries, enemy's acts (whether with or without war declaration), civil wars, insurrections, revolutions, riots, interference by military authorities or usurpation;
e. Engaging in professional sports, scuba diving, racing of any kind, aerial flights other than as a crew member of or as a fare-paying passenger on a licensed passenger carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving), unless PruBSN agrees through a special endorsement;
f. Any pre-existing conditions that were not disclosed to PruBSN in relation to the covered person's health status; or
g. Any congenital disorder, birth trauma and its residual complications, for a certificate or annex approved while the covered person is still in the womb.

Medic TotalCare does not cover any of the following situations:

1. Pre-existing conditions that were not disclosed in the proposal form or in any other forms in relation to the covered person's health status after the certificate has been in-force;
2. Specified Illnesses occurring within 120 days of waiting period (please refer to the certificate documents for the list of the Specified Illnesses);
3. Any medical or physical conditions arising within 30 days of waiting period except for accidental injuries;
4. Any insect bites including mosquito bites and worm infestation within 30 days of waiting period;
5. Any benefits as provided under the Maternity Complications or Reimbursement of Vaccinations (if applicable) within 365 days from the date of coverage, date of revival or date of endorsement;
6. Any benefits as provided under the Mental Care Benefit (if applicable) within 180 days from the date of coverage, date of revival or date of endorsement;
7. Cosmetic surgery, circumcision, eye examination, glasses, lens, Lasik and the use of prosthetic and medical devices;
8. Dental condition including treatment or oral surgery to natural teeth except as necessitated by accidental injuries;
9. Experimental surgery or elective procedures except as a result of accidental injury, surgery or illness;
10. Bed rest, illegal drugs, intoxication, sterilisation, AIDS, HIV and all sexually transmitted diseases;
11. Any treatment or surgery operation for congenital abnormalities or deformities including hereditary conditions;
12. Treatments or procedures relating to pregnancy or childbirth and its complications, prenatal or postnatal care except all those stated in certificate document and, miscarriage, abortion, any contraceptive methods of birth control, treatments pertaining to infertility or erectile dysfunction and impotence (with exception to the benefits as provided under the Maternity Complications, if applicable);
13. Routine medical examinations, hospitalisation solely for investigatory purposes/diagnostic imaging not coincidental to treatment of covered disability or any treatments, medicines or examinations deemed not medically necessary or preventive in nature and treatments specifically for weight reduction or gain example sleeve gastrectomy;
14. Suicide, attempted suicide or self-inflicted bodily injury while sane or insane;
15. Any injuries or illnesses caused by wars or any acts of war or invasion or acts of foreign enemy hostilities (whether war is declared or not) or civil wars or rebellions or revolutions, insurrections or military or usurped power or active duty in armed forces;

16. Any criminal or terrorist activities;
17. Any violations or attempted violation of the law or to resist arrest;
18. Direction participations in riots, strikes and civil commotions or insurrection;
19. Ionising radiation or radioactive contamination from any nuclear fuel or waste from nuclear fission or any nuclear materials;
20. Expenses incurred by donor or covered person for donation of any body organ and all costs of organ acquisition and its complications;
21. Investigation and treatment of sleep and snoring disorders, treatment of abnormal perspiration, therapy of hormone replacement, stem cells, hyperbaric oxygen therapy, chiropodist consultation and treatment, chiropractic services, aromatherapy and any form of alternative therapies (with exception to the benefits as provided under the Post-hospitalisation Complementary Treatment, if applicable);
22. Care or treatment for which payment is not required or to the extent which is payable by other insurance / Takaful operators or indemnity covered under the Workman's Compensation Insurance Contract / Takaful Certificate;
23. Psychiatric, mental or nervous disorders and those due to senile disorders (with exception to the benefits as provided under the Mental Care Benefit, if applicable);
24. Expenses of non-medical services including but not limited to television, telephone, broadband, electricity bill, radio or admission kit;
25. Sickness or injury arising from any kind of racing, hazardous sports, aerial flights except as a crew member or a fare-paying passenger, or on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route;
26. Any expenses incurred for sex changes;
27. Any care or treatments that do not lead to a recovery, conservation of the covered person's condition or restoration of the covered person's previous state of health; or
28. Any charges which are not considered as Reasonable and Customary Charges and Medically Necessary.

The exclusions and limitations stated above are not exhaustive and you should refer to the certificate document for further information.

WHAT IS TAKAFUL?

An arrangement based on mutual assistance under which takaful participants agree to contribute to a common fund providing for mutual financial benefits payable to the takaful participants or their beneficiaries on the occurrence of pre-agreed events.

Section 2(1) of the Islamic Financial Services Act 2013

Takaful is derived from Arab word *'Kafala'* which means "Joint guarantee" or guaranteeing each other

Takaful literally means responsibility, guarantee, collective assurance, and mutual undertaking. Broadly speaking, takaful is founded on the mutual assistance arrangement *(Ta`awun)* based on principles of mutuality and solidarity, encompassing the elements of joint indemnity and common interest.

There are three (3) aspects of mutuality embodied in takaful, namely mutual help/ assistance, mutual responsibility and mutual protection.

When a person participates in a takaful scheme, he does not only seek protection for himself but also jointly cooperates with other participants to mutually contribute to one another in case of need.

- **MUTUAL ASSISTANCE**
- **MUTUAL PROTECTION FROM LOSSES**
- **MUTUAL RESPONSIBILITY**

In essence, takaful is based on the principle of *"Ta`awun"* (mutual cooperation / assistance) as such the act of participation is *Tabarru`* at (charitable) in nature.

This plan is underwritten by:

PRUDENTIAL BSN TAKAFUL

PruBSN Damai is a Shariah-compliant product.
PruBSN Damai is a packaged solution based on PruBSN AnugerahMax.

Prudential BSN Takaful Berhad is a registered Takaful Operator under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

For more information/enquiries, please contact:

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Important: You must ensure that you are satisfied that this plan will best serve your needs and that the contribution payable under the certificate is an amount that you can afford.

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