PRUDENTIAL BSN
TAKAFUL



PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE IS SUBJECT TO LIMITATIONS. 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

Holistic Protection Tailored for Every Stage of Life

In today's fast-paced world, it's more important than ever to safeguard yourself against life's uncertainties. Therefore, it's essential to ensure comprehensive financial protection for you and your loved ones, securing a stable and prosperous future.



PruBSN Asas360 is a flexible, regular contribution investment-linked takaful plan that offers a comprehensive suite of takaful protection, which can be tailored to meet your unique needs.

Highlights of PruBSN Asas360

Start Early

Secure your child's future from the womb as early as **13 gestational weeks** with comprehensive coverage from the Baby TotalCare rider that provides protection for various congenital conditions, child development disorders and more.



Lifetime Coverage

Benefit from coverage that extends up to **age 100**, complete with an auto-extension feature to ensure lifelong protection.



Comprehensive Solution

Achieve your desired coverage while maximising your investments with potential upside returns, all within a single, **integrated plan**.



Flexible and Customisable

Enjoy peace of mind with coverage terms ranging from 20 years to age 100.
Tailor your coverage with up to **20 optional benefits**, including an unlimited medical plan that covers hospitalisation and outpatient treatment costs.



Kasih Bonus Rewards

Receive **cash bonus** equivalent to 1% of your Basic Sum Covered every 10 years until the selected expiry age, that will be invested into your investment-linked fund.



Coverage from the Womb

PruBSN Asas360 addresses every aspect of your child's protection needs, starting from conception and continuing through all stages of their development by attaching Baby TotalCare and Vital Care Plus riders.



Baby TotalCare

Baby TotalCare is a rider that offers extensive coverage for both **mother and child** from as early as 13 gestational weeks until the child reaches age 7 years next birthday.

Pregnancy Care Benefit

Comprehensive coverage for **pregnancy complications, emergency caesarean due to early delivery, mental wellness** and more. It also includes **daily hospital allowance** for hospitalisation due to pregnancy complications.

Child Care Benefit

Covers your precious newborn for possible **incubation, High Dependency Unit (HDU) and Intensive Care Unit (ICU) hospitalisation, phototherapy treatment for neonatal jaundice** and hospitalisation due to **congenital conditions**. This benefit covers up to 28 congenital conditions, including all structural congenital conditions, and provides a daily hospital allowance for hospitalisation to ease the financial burdens.

Additionally, it offers coverage for various **child development disorders**, including Severe Autism Spectrum Disorder, Attention Deficit Hyperactivity Disorder and Gross Motor or Speech Developmental Delay.

Note: The specific benefits provided under Baby TotalCare depend on the chosen plan type.

Vital Care Plus

Vital Care Plus is a rider that provides coverage for child-specific illnesses until the child reaches age 25 years next birthday.

Coverage for Child-Specific Illnesses

Offers financial assistance with a lump sum benefit upon diagnosis of covered child-specific illnesses such as Severe Asthma, Leukemia and more.

Automatic Upgrade at Age 25

Automatically upgrades to Crisis Protector, providing relevant coverage for adults on 43 Critical Illnesses, ensuring continued protection up to age 100.



360° health protection with Health360

Get unlimited comprehensive medical protection that extends beyond the usual hospitalisation and surgical treatments, design to safeguard your well-being in every situation.

It also offers flexibility to tailor your plan with options of room and board, Smart Value Point and co-payment that fit your needs and budget.

Higher Medical Protection

Health360 offers unlimited coverage with **No Annual Limit and No Lifetime Limit**. Choose your **Smart Value Point** of RM1 million, RM2 million or RM5 million according to your needs.

Multiple Co-payment Options

Co-payment is an amount you need to pay each year before Health360 covers the rest. Choose the option that suits you best:

Deductible	RM500/ RM1,000/ RM3,000
10% Co-takaful	min. RM1,000, max. RM5,000
Auto-switch	Auto conversion from 10% Co-takaful to Deductible RM1,000
High Deductible	RM10,000/ RM50,000

Get Rewarded for Staying Healthy

Enjoy **Smart Value Point Bonus** at the end of every 2 years when you stay claim-free.

Expanded Medical Care

Health360 offers **a wide range of outpatient treatments** - including day surgery, accidental emergency treatment, dengue, infectious diseases, top child illnesses, and more.

It also comes with extensive coverage for **cancer and kidney treatment**, as well as **mental care treatment**.

Protect Your Golden Years

Safeguard your retirement years with **Health Retirement** option which automatically converts the High Deductible co-payment to Deductible RM1,000, with no new medical underwriting.

Note: Subject to terms and conditions. For full details of Health360, please refer to Health360 brochure.

Customise Your Protection

with various optional riders

Medical Coverage

Rest assured with **Health360** rider, knowing that you and your loved ones will receive the necessary medical attention without the burden of financial stress. This medical plan reimburses medical expenses for hospitalisation and outpatient treatments with no annual and no lifetime limits.

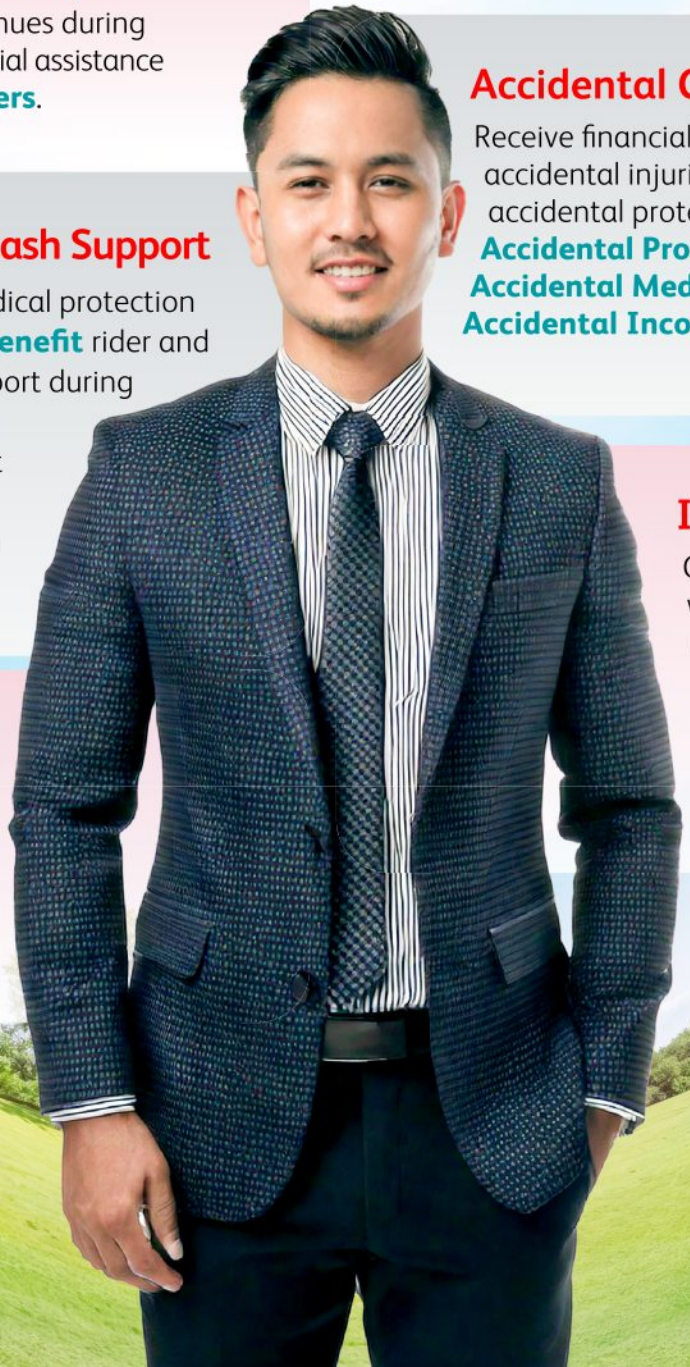
Critical Illness Coverage

Focus on your recovery with peace of mind with **Crisis TotalCare** rider, which provides critical illness coverage for up to 166 conditions which covers from early to late stage.

Receive lump sum benefit upon the diagnosis of any covered 43 critical illness with **Crisis Protector** rider or **Crisis Shield** rider.

Contributor Coverage

Ensure your plan continues during tough times with financial assistance from **Contributor riders**.



Accidental Coverage

Receive financial support for accidental injuries with our accidental protection riders - **Accidental Protector Plus, Accidental Medical Protector** and **Accidental Income Protector**.

Hospitalisation Cash Support

Complement your medical protection with **Hospital Cash Benefit** rider and receive daily cash support during hospitalisation due to surgery, double benefit for ICU admission and Wellness Reward when you stay healthy.

Investment

Grow your wealth with **Takaful Saver** rider, investing in Shariah compliant investment funds for potential returns.

Donation

Make a difference by providing takaful protection to those in need through **Ihsan** rider contribution.

PruBSN Asas360 Main Product Features

Death Benefit

In the unfortunate event of death before the term expires, the following benefits will be payable:

- Basic Sum Covered; and
- Value of units in Protection Unit Account (PUA) and Investment Unit Account (IUA) (if any).

For an unborn baby and up to 30 days after the birth of your child, the following benefits will be payable:

- Annualised Protection Contribution plus any Allocator Contribution; and
- Value of units in PUA and IUA (if any).

Upon the payout of the death benefit, the certificate will terminate.

Total and Permanent Disability (TPD) Benefit

The sum covered is payable in the event of TPD before the certificate anniversary date of the covered person's age 70 next birthday or before the term expires, whichever comes first.

If your child suffers from TPD within the first 30 days from birth, the following benefits will be payable:

- Annualised Protection Contribution plus any Allocator Contribution; and
- Value of units in PUA and IUA (if any).

Then the certificate will terminate.

Kasih Bonus

1% of the Basic Sum Covered will be credited into your certificate's IUA on the 10th certificate anniversary and every 10 years subsequently, until the end of the selected certificate term.

Terms and conditions apply.

Juvenile Lien

A juvenile lien applies to claims for death, TPD, critical illness and accidental death of the covered person before age 5. In such cases, a portion of the benefit will be payable according to the table below:

Child's Age upon Claim Event	Percentage of Amount of Benefit for Death/TPD/Critical Illness/ Accidental Death (%)
1	20
2	40
3	60
4	80

Entry Age

Prenatal/Child : 13 gestational weeks of pregnancy to age 18
Adult : Age 19 to 70 years old

Basic Sum Covered

Prenatal (unborn baby up to 40 gestational weeks)

- Minimum : RM25,000
- Maximum : RM250,000

Child

- Minimum : RM25,000
- Maximum : RM1,000,000

Adult

- Minimum : RM25,000
- Maximum : No limit (Subject to underwriting)

Note: The minimum Basic Sum Covered is RM5,000 when Health360 with a High Deductible option is attached.

Certificate Term

Choose to be covered up to expiry age 60, 70, 80, 90,100, or 20-year term.

Note: The available options depend on the covered person's entry age, with a minimum certificate term of 20 years.

Investment Allocation

Select from 11 different types of investment-linked funds to allocate your contributions, tailored to match your risk appetite.

Your contribution (after the deduction of *Wakalah* charges) will be invested in Shariah compliant investment-linked funds of your choice.

- Takafulink Dana Aktif
- Takafulink Dana Ekuiti Income
- Takafulink Dana Dinamik
- Takafulink Dana Ekuiti Plus
- Takafulink Dana Ekuiti Dinasti
- Takafulink Dana Impak Global
- Takafulink Dana Aktif
- Takafulink Dana Sukuk
- Takafulink Dana Ekuiti Global
- Takafulink Dana Urus
- Takafulink Dana Ekuiti 2

Please refer to the Product Illustration for more details on your contribution allocation rate. For details of investment-linked fund's objectives, allocations and past performance, you may refer to Fund Fact Sheet and Funds Annual Report at www.prubsn.com.my.

Contribution

The minimum monthly contribution is RM100 for an adult and RM50 for a child. Contributions are determined by your selection of Basic Sum Covered, riders, initial expiry age and contribution frequency (monthly, quarterly, semi-annually or annually). Contribution will vary based on entry age, gender, smoking status, occupation class and health conditions (where applicable).

Total contributions consist of Protection Contribution, any Allocator Contribution and Investment Contribution. Protection Contribution and Allocator Contribution will be allocated to the PUA and Investment Contribution will be allocated to the IUA after the deduction of the Upfront *Wakalah* Charge.

The table below illustrates the annual contributions for a non-smoker, male, aged 30 with standard health, a Basic Sum Covered of RM100,000 and certificate term up to age 70, with investment-linked funds of 50% in Takafulink Dana Urus and 50% in Takafulink Dana Sukuk:

Total amount payable based on the certificate term up to age 70 next birthday	To improve your certificate sustainability until the end of Extension of Certificate Term (up to age 100)	
	Alternative 1	Alternative 2
RM1,200 Yearly from age 30 until age 69 next birthday	We advise RM1,200 Yearly is to be continued until the end of Extension of Certificate Term. On top of this, additional regular contribution top-up* of RM1,044 Yearly is recommended from age 30 next birthday until the end of Extension of Certificate Term. Total amount payable with additional regular contribution top-up*: RM2,244 Yearly from age 30 next birthday until age 99 next birthday.	We advise RM1,200 Yearly is to be continued until the end of Extension of Certificate Term. On top of this, additional regular contribution top-up* of RM8,508 Yearly is recommended from age 70 next birthday until the end of Extension of Certificate Term. Total amount payable with additional regular contribution top up*: RM1,200 Yearly from age 30 next birthday until age 69 next birthday. RM9,708 Yearly from age 70 next birthday until age 99 next birthday.

**The additional regular contribution top-up can be performed through the optional Takaful Saver or Takaful Saver Impian rider, where applicable.*

Note: The contribution amounts shown above are not guaranteed and estimated based on minimum amount required. The contributions may vary depending on the actual investment return, benefits chosen, contribution payments, Tabarru' Deduction and charges. You may refer to the annual statement for the recommended regular contribution top-up amount, which is updated yearly to improve certificate sustainability up to the extended certificate term (based on Alternative 1) and may consider topping up your contribution from time to time to improve the sustainability of your certificate. PruBSN shall notify you at least 90 days prior to the Extension of Certificate Term if there is any additional contribution required during the extended certificate term. Please refer to the Product Disclosure Sheet for the contribution payable based on the coverage selected.

Charges & Deductions

Upfront *Wakalah* Charge

Covers commissions, distribution-related expenses and management expenses. The percentage shown below is based on contribution paid and for contribution payment term of 20 years or more.

Certificate Year	1	2	3	4	5	6	7-10	11 & Above
Protection Contribution	40%	40%	40%	20%	20%	20%	5%	0%
Allocator Contribution and Investment Contribution	5%							

For contribution payment term less than 20 years, please refer to the Product Illustration. No Upfront *Wakalah* Charge is applicable to Ihsan Rider.

Wakalah Service Charge

Covers the management and administration of your certificate. The monthly *Wakalah* Service Charge for all methods of payments are as follows:

Method	Frequency
Recurring payment method	RM10 monthly
Non-recurring payment method (i.e Cash/Cheque)	RM13 monthly

There is an additional charge of RM8 per month if you attach Health360.

Recurring payment method shall refer to the payments through the auto-billing facility such as but not limited to Direct Debit, Debit Card, Credit Card or Biro Angkasa.

Tabarru` Deduction

Pays for your Takaful coverage. The amount varies according to your age, gender, smoking status, occupation class, health status and amount of coverage (where applicable).

Asset Management *Wakalah* Charge

Covers your investment management expenses. It will be deducted on a daily basis and is reflected in the unit price.

Investment-Linked Funds	Asset Management *Wakalah* Charge
Takafulink Dana Aktif	1.50% p.a.
Takafulink Dana Asia	1.50% p.a.
Takafulink Dana Dinamik	1.25% p.a.
Takafulink Dana Ekuiti Dinasti	1.50% p.a.
Takafulink Dana Ekuiti Global	1.50% p.a.
Takafulink Dana Ekuiti Income	1.50% p.a.
Takafulink Dana Ekuiti Plus	1.50% p.a.
Takafulink Dana Impak Global	1.50% p.a.
Takafulink Dana Sukuk	0.50% p.a.
Takafulink Dana Urus	1.30% p.a.
Takafulink Dana Ekuiti 2	1.50% p.a.

Single Contribution Top-Up *Wakalah* Charge

RM25 for every top-up, which is waived until e-transaction is available.
When e-transaction becomes available, a manual request for a single contribution top-up is subject to a charge of RM25.

Fund Switching *Wakalah* Charge

4 free switches are allowed every certificate year. Subsequent switches within the year will incur a switching charge of 1% of the amount switched, subject to a maximum of RM50. The charge is waived until e-transaction becomes available.

Partial Withdrawal *Wakalah* Charge

RM 25 for every request, which is waived until e-transaction is available.
When e-transaction becomes available, a manual request for a partial withdrawal is subject to a charge of RM25.

IMPORTANT NOTES

1. **This is a takaful product that is tied to the performance of the underlying assets and is not a pure investment product, such as unit trusts.**

2. This brochure 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 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.

3. The returns from your PUA and IUA, if any, will be based on the actual performance of the funds and are not guaranteed.

4. The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.

5. **PruBSN Asas360** 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 eligible takaful participants on the occurrence of covered events. Based on the *Wakalah bi al-ujrah* principles, PruBSN will manage your takaful plan in return for the *Wakalah* charges stated above. The takaful protection comes from the *Tabarru'* Fund.

6. 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 PUA. 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.

7. You should continue paying your contributions regularly until the maturity of your plan to ensure the covered person is fully protected under the plan at all times. Failing to do so may cease the plan coverage prematurely.

8. If you cease or not paying contributions, the plan coverage might lapse prematurely. Your certificate will lapse if the amount in PUA and/or IUA is not enough to pay for the *Tabarru`* deduction and other charges.

9. The contribution, *Tabarru`* deduction, and other charges are not guaranteed. PruBSN may revise the contribution, *Tabarru`* deduction, and/or other charges by giving 90 days written notice (except for medical and critical illness benefits, if any, where 30 days notice will be provided). Should there be an increase in *Tabarru`* deduction and other charges, you may be required to pay additional contributions.

10. Contributor benefits will assist in the payment of total contribution upon death (if applicable), 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 certificate document. In the event of contribution or charges revision affecting total contribution in the future, you are expected to pay an additional top-up contribution(s) to ensure the PUA and IUA values are sustainable throughout the certificate term.

11. Any age reference shall be based on the Age Next Birthday unless otherwise stated.

12. You may cancel this plan by submitting a written request to us within 15 days from the delivery date of the certificate document, in such cases we will refund to you the value of units that have been allocated (if any) at unit price at the next valuation date, your Ihsan contribution (if any), any *Tabarru`* deduction, Upfront *Wakalah* Charge, *Wakalah* Service Charge and any tax that have been deducted, less any medical charge incurred by PruBSN.

13. 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 us. When you surrender the certificate, all benefits in the certificate will be terminated.

14. 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.

15. You may request in writing to withdraw from the Extension of Certificate Term at any time after your certificate is issued. As such, your coverage will end at the initial certificate term without the extension. However, if there is a subsequent request to re-apply for the Extension of Certificate Term, this will be subject to underwriting.

16. You may claim relevant insurance tax relief for this plan subject to the requirements of the Inland Revenue Board of Malaysia.

17. In the event of any conflict or inconsistency between English and Bahasa Malaysia brochure, for the purpose of interpretation and construction, the English version 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 Asas360 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, whichever is later.

2. TPD which is directly or indirectly caused by:

    i. attempted suicide or self-inflicted bodily injuries while sane or insane;

    ii. attempted to commit criminal offence or terrorist activity or committed any criminal offence or terrorist activity;

    iii. taking drug or narcotic unless as prescribed for medication by a qualified Doctor or Physician;

    iv. drug or narcotic or alcohol influence or abuse or stimulator abuse;

    v. drug or narcotic or alcohol intoxication;

    vi. driving vehicle or riding motorcycle below the permitted minimum age under the applicable laws or driving or riding without a valid driving license which is non-compliance with the applicable laws and regulations;

    vii. war or any act of war or invasion or act of foreign enemy hostilities (whether war be declared or not) or civil war or rebellion or revolution, insurrection or military or usurped power, direct participation in riot, strike or civil commotion;

    viii. 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 agree in a special endorsement;

    ix. any pre-existing conditions that were not disclosed to PruBSN in relation to the covered person's health status; or

    x. any congenital disorder, birth trauma and its residual complications, for a certificate or annex approved while the covered person is still in the womb.

The exclusion and limitations stated above are not exhaustive, kindly refer to the certificate document for complete list of exclusions.

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 Arabic 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.**

PRUDENTIAL BSN

TAKAFUL

PruBSN Asas360 is a Shariah-compliant product.

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:

PRUDENTIAL BSN TAKAFUL BERHAD
(Company No. 200601020898 (740651-H))

Level 13, Menara Prudential, Persiaran TRX Barat,
55188 Tun Razak Exchange, Kuala Lumpur.

03 2775 7188

customer@prubsn.com.my

SMS PruBSN and send to 33080

www.facebook.com/prubsn

www/instagram.com/prubsn_official

www.linkedin.com/company/prudential-bsn-takaful-berhad

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

All information is correct at the time of publication. Published November 2026.