100 years in Malaysia

PRUDENTIAL

PRUDENTIAL BSN TAKAFUL

PruBSN AnugerahMax

Maximum Protection

Greater Affordability



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

Attaining Lifelong Peace of Mind
Requires Maximum Protection.



Introducing PruBSN AnugerahMax

Enjoy lifelong protection, unparalleled medical coverage including hospitalisation, critical illness, accidental protection, superb flexibility, and the option to customise your plan with 18 optional benefits, at an affordable price.

Your protection is priceless. With **PruBSN AnugerahMax**, enjoy not only maximum protection, but also unbeatable affordability.

PruBSN AnugerahMax
Maximum Protection Beyond Limits



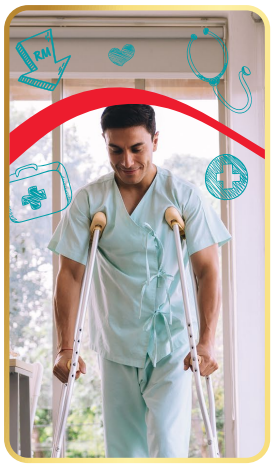
Death and Disability



Critical Illness Coverage



Medical and Hospitalisation



Accidental Coverage



And much more

PruBSN AnugerahMax offers

Affordable Protection
Choose the coverage you need according to your budget from as low as RM50 per month.

Customisable Plan
Go for the basics or get a comprehensive takaful plan.
Tailor-make your coverage with various options and benefits to choose from.

Benefits Beyond Protection
Enjoy benefits beyond protection with opportunities for investment as well as helping to fund microtakaful coverage for poor families in the community.

Maximised Coverage
Maximise your coverage term with auto extension up to age 100#.

#Terms and conditions apply. The plan's coverage (except for Crisis TotalCare, if attached) will continue up to age 100 or to each benefit's maximum coverage term, whichever is earlier, provided that there is sufficient cash value for Tabarru` deduction and other charges. Additional contribution may be required to ensure sufficient cash value until the end of extension period.

Medical & Hospitalisation Coverage

Get protected with **Medic TotalCare**, 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.

Medic TotalCare is a flexible rider with various options to choose from, such as types of room and board, co-payment options and contribution options to suit your medical protection needs and affordability. Boost up your coverage limits with optional **Medic BoostCare** rider, which provides an additional RM1,000,000 overall annual limit, double up of lifetime limit for Outpatient Cancer Treatment as well as Outpatient Kidney Dialysis Treatment and much more.

Provides **comprehensive** and **modern** medical coverage

Medic TotalCare

Plan:

150 | **200** | **250** | **300** | **400**

Contribution Option:

Varies every 3 years (Step-up) / Level

Optional:

Medic BoostCare rider to maximise the coverage limits with additional RM1,000,000 annual limit

For more details, please refer to PruBSN Damai brochure

Complement your medical protection with **Hospital Cash Benefit** and receive cash support during eligible hospitalisation due to surgery or critical care, helping to ease the financial burden of incidental expenses, caregiver costs and other out-of-pocket expenses.



Critical Illness Coverage

Prepare yourself with **Crisis TotalCare**, the comprehensive critical illness protection plan covering from early to late stage critical illnesses and other additional special conditions for a total of 166 conditions.

Alternatively, get coverage for late stage critical illnesses with **Crisis Protector/Crisis Shield** or go for Cancer-focused coverage with **Cancer Protector**.



PruBSN AnugerahMax
Maximum Protection Beyond Limits

Crisis TotalCare

- Comprehensive coverage from early to late stage critical illnesses
- Includes a total of 166 conditions
- Covers special conditions such as mental health, diabetic related and joint related conditions

For more details, please refer to PruBSN Sinar brochure

Crisis Protector / Crisis Shield

- Coverage for late stage critical illnesses
- Includes a total of 43 conditions
- Crisis Protector benefit payout does not reduce the basic sum covered whereas Crisis Shield benefit payout reduces the basic sum covered.

Cancer Protector

- Coverage for early and late stage Cancer
- Early stage cancer coverage includes coverage for Carcinoma In-Situ, Early Prostate Cancer, Early Bladder Cancer and Early Chronic Lymphocytic Leukaemia.

Customise Your Protection

Enhance your protection with a wide range of additional benefits to choose from:

Critical Illness

It gives peace of mind when you have comprehensive coverage for critical illnesses from early stage to late stage as well as other additional special conditions covering a total of 166 conditions:

- **Crisis TotalCare**

Ease your mind and focus on recovery when you receive a lump sum amount upon diagnosis of any covered 43 critical illnesses 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**

Medical and Hospitalisation Income

It gives complete protection from 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** to enjoy wider coverage and get rewarded for staying healthy with No Claim Health Reward**.

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

Complement your medical protection with hospitalisation cash support during eligible hospitalisation to help ease financial burden of incidental expenses, caregiver costs and other out-of-pocket expenses when you have:

- **Hospital Cash Benefit**
  Provides daily cash support during hospitalisation due to surgery of up to RM400 per day, with double benefits for ICU admission. You may also be rewarded for maintaining good health with a Wellness Reward after every 2 consecutive claim-free years.

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 annual payouts after you have been diagnosed with a critical illness or TPD before the age of 70 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 Parent Saver**
- **Contributor Saver**
- **Contributor Spouse Protect**
- **Contributor Parent Protect**
- **Contributor Spouse Saver**

If more than one Contributor benefit is triggered at once, not only the *Tabarru'* Fund will 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 when you have **Takaful Saver**.

Your contribution will be invested in Shariah-approved investment-linked funds that you choose. For more details about the funds and the past performance of the funds, you may refer to the Fund Fact Sheet at www.prubsn.com.my.

Donation through Ihsan

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 severely poor families.

Main Product Features

Death Benefit	In the event of death before expiry of the term, we will pay the higher of: • Basic Sum Covered; or • Total amount in the Individual Special Account (ISA); plus any value of units in the Investment Unit Account (IUA).
Total and Permanent Disability (TPD) Benefit	In the event of TPD before expiry of the term or the age of 70, whichever is earlier, we will pay the Sum At Risk. Sum At Risk is the amount by which the Basic Sum Covered exceeds the ISA balance (if any).
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 between age 1 and 18.
Entry Age	**Age 1 - 70**
Basic Sum Covered	• Minimum: RM10,000 • Maximum: Subject to underwriting
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	Contributions for this plan are payable throughout the coverage term. The contribution is based on your selection of basic sum covered, optional benefits, coverage term and contribution frequency (monthly, quarterly, half-yearly or yearly). Contribution rate will vary according to entry age, gender, smoking status, occupational class, expiry age and health conditions (where applicable).

^*Subject to terms and conditions.*

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 term of 20 years or more. For contribution term less than 20 years, please refer to the Product Illustration.

Certificate Year	1	2	3	4	5	6	7 - 10	>10
PruBSN AnugerahMax and riders*	75%	60%	40%	35%	20%	20%	10%	0%
Takaful Saver	5% every year							

**The above Upfront Wakalah Charges are not applicable to Medic TotalCare, Ihsan and Takaful Saver.*

Wakalah Certificate Charge

Covers the administration cost of your certificate. The *Wakalah* Certificate Charge will vary based on the contribution payment method:

	Contribution Payment Method	
Contribution 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, 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 Investment Unit Account (IUA) account value. For more details, please refer to the Fund Fact Sheet.

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 ESG 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

There will be a 5% charge on every single contribution top-up. On top of that, there will be an additional charge of RM25 for every top-up.

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 RM50).

Partial Withdrawal *Wakalah* Charge

RM25 will be charged for every request.

Note: The additional charge of RM25 for Single Contribution Top-up, the Partial Withdrawal Wakalah Charge and the Fund Switching Wakalah Charge 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 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, 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. You should satisfy yourself that the plan serves your needs and that you can afford the contribution.

3. 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.

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

5. **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.

6. 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, the loss will be borne by you, provided that the loss is not caused by our mismanagement or negligence.

7. 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.

8. Contributor benefits will pay 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) so as to ensure the ISA and IUA values are sustainable throughout the coverage term.

9. 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.

10. 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. Once your certificate is surrendered, all benefits in the certificate will be terminated.

11. If you cease or miss paying 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.

12. **PruBSN AnugerahMax** does not provide any benefit amount from the *Tabarru`* Fund on lapsation, termination, expiry or maturity of the certificate.

13. The contribution and *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 and 30 days for medical and critical illness benefits respectively to the certificate owners. If there is increment to the *Tabarru`* rates, you may need to pay an additional contribution or top-up. Contributions for this plan are payable throughout the entire term of this certificate.

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. Any age reference shall be on the basis of Age Next Birthday.

16. For **PruBSN AnugerahMax**, you may claim relevant insurance tax relief subject to the terms and conditions of the Inland Revenue Board of Malaysia.

17. 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:
   i. Attempting suicide or self-inflicted bodily injuries while sane or insane;
   ii. Committing or attempting to commit a criminal offence by the Covered Person;
   iii. Drugs or stimulators abuse, or their complications;
   iv. 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;
   v. 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;
   vi. Any pre-existing conditions that were not disclosed to PruBSN in relation to the Covered Person's health status; or
   vii. 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 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 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 cooperative 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 for the agreed covered events.

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

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.

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