PRUDENTIAL BSN

TAKAFUL

Premier Vantage

(This is a takaful product)

Specially prepared for:

SAMPLE

*This **sample PDS** is based on a healthy 30-year-old (age next birthday) male non-smoker with a Basic Sum Covered of RM500,000. For a quotation tailored to your needs and affordability, please refer to your bank representative for personalized advice and refer to your actual PDS and product illustration.*

Prepared by: PruBSN Takaful Berhad

Prudential BSN Takaful Berhad ("PruBSN") is a takaful operator registered under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia (BNM).

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).

PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on your family takaful.
Other customers have read this PDS and found it helpful; **you should read it too.**

PRUDENTIAL BSN TAKAFUL
PRUDENTIAL BSN TAKAFUL BERHAD
Date: 13/02/2026

1 What is Premier Vantage?

Premier Vantage is a 10 year pay regular contribution takaful plan that offers protection and investment for 20 years. This product provides coverage on death during the coverage term. It also covers Total and Permanent Disability (TPD) during the coverage term or up to the certificate anniversary date of the Covered Person's 70th birthday, whichever is earlier. This plan pays an annual cash payout starting from the end of 2nd certificate year until maturity of certificate.

Applicable account(s) for Premier Vantage:

- **MaxiShield Account (MSA)** - This account holds the significant portion of your contributions from the basic plan and any attached rider(s) allocated for protection purposes. The *Tabarru`* deductions for the basic plan and any attached rider(s) will be deducted from this account. Annual Cash Payouts will also be payable from this account. Additionally, we will also pay distributable surplus and 100% of investment profits will be allocated into this account.
- **Protection Unit Account (PUA)** - This account holds the portion of your contributions from the basic plan allocated to purchase units in the compulsory Takafulink Funds, specifically Takafulink Dana Sukuk and Takafulink Dana Urus.
- **Investment Unit Account (IUA)** - This account holds the portion of your Takaful Saver, single contribution top-up and Accumulated Annual Cash Payout, if any, allocated to purchase units in the Takafulink Fund(s) of your choice.

Cash value is the total value of amount in MSA and the value of units in PUA and IUA (if any). These values are influenced by the performance of the MSA fund, and the unit prices of the underlying Takafulink fund(s) in the PUA and IUA (if any), which fluctuates based on their investment performance.

Applicable Shariah concept under Premier Vantage:

- ***Ta`awun:*** When you contribute to the *Tabarru`* Fund for mutual financial benefits upon pre-agreed events.
- ***Wakalah bi al-ujrah:*** When you appoint PruBSN to manage and invest the fund for a fee, plus a performance fee from the distributable surplus from the *Tabarru`* Fund.
- ***Hibah:*** When PruBSN provide a gift under EduAchieve Bonus from its shareholder's fund, subject to terms and conditions.

*Note: The product description above is **non-exhaustive**. Please refer to the Appendix QR code or the certificate document for more details.*

2 Know your Coverage / Benefits?

As an illustration, for **RM 10,463.00 Monthly** over **10** years, with **Basic Sum Covered (BSC)** of **RM 500,000,** you will receive the following Family Takaful **coverage / benefits:**

Death	The higher of Guaranteed Death Benefits amount* or the amount in MSA and PUA. The IUA value (if any) will also be paid.
TPD	An amount equivalent to death benefit will be payable, subject to the terms and conditions of the certificate.
Annual Cash Payout	End of certificate year 2 to end of certificate year 10 - RM 20,000.00
	End of certificate year 11 to end of certificate year 18 - RM 40,000.00
	End of certificate year 19 to end of certificate year 20 - RM 140,000.00
Maturity Benefit	The higher of the Guaranteed Maturity Benefits amount* of RM 500,000 or the amount in MSA and PUA, on the certificate maturity date. The IUA value (if any) will also be paid.

Notes:

- **Please refer to the Product Illustration Table for details on the Guaranteed Death Benefits for each certificate year and Guaranteed Maturity Benefit.*

*The coverages and benefits description above is **non-exhaustive**. Please refer to the Product Illustration on the illustration of the annualised return and refer to the Appendix or the certificate document for more information.*

Your family takaful plan excludes:

Death: We will not pay the death benefit if the death is due to the causes mentioned below:

- Suicide within the first certificate year from the effective date of certificate or the date of certificate revival, whichever is later.

Instead, we will only pay cash value of the certificate.

Total and Permanent Disability: We will not pay the TPD benefit if the disability is directly or indirectly related the causes mentioned below:

- Any Pre-Existing Conditions that were not disclosed related to the Covered Person's health, are excluded within 12 months from the effective date of the certificate. After that, claims will follow Schedule 9 of the Islamic Financial Services Act 2013.

*Note: The exclusion list above is **non-exhaustive**. You must refer to the Appendix or certificate document for the full list of exclusions.*

If you have any questions or require assistance on your investment linked takaful product(s), you can:

Call Standard Chartered Bank Malaysia Berhad via SC Mobile app/ Online Banking

Call PruBSN at:
03-2775 7188
Email PruBSN at:
customer@prubsn.com.my

Visit* us at:
https://www.sc.com/my/insurance/premier-vantage/

Scan* the QR code

**Rest assured that no personal data will be collected from you when you click on the link / QR code.*

3 Know your Obligations?

For this family takaful certificate, you must pay a Monthly takaful contribution of:			
MaxiShield Account (MSA)	Premier Vantage (Basic)	RM 8,052	Duration: 10 years
Protection Unit Account (PUA)	Premier Vantage (Basic)	RM 2,406	Duration: 10 years

You also have to pay the following fees and charges

Total *Wakalah* Charge, which includes:	RM 132,192.60 or 10.53% of Total contribution RM 1,255,560.00

	End of Certificate Year	Contribution Paid Including *Wakalah* Certificate Charge (RM)	Commission deducted from your contribution	
			Percentage (%)	Amount (RM)
• Commission (payable over 10 years)	1	125,556	12.41	15,576.36
	2	125,556	8.56	10,745.16
	3	125,556	6.63	8,329.56
	4	125,556	2.79	3,498.36
	5	125,556	2.79	3,498.36
	6	125,556	2.79	3,498.36
	7	125,556	2.79	3,498.36
	8	125,556	2.79	3,498.36
	9	125,556	2.79	3,498.36
	10	125,556	2.79	3,498.36
	Total	1,255,560	4.71%	59,139.60

• Management Expenses (payable over 10 years)	RM 72,453.00 (which includes Stamp Duty of RM10) or 5.77 % of Total contribution RM 1,255,560.00	
Wakalah Certificate Charge	Will differ by payment frequency, RM 5.00 Monthly	
Other applicable charges	Applicable for PUA and IUA	Applicable for IUA only
	• Asset Management *Wakalah* Charge (if any)	• Single Contribution Top-up *Wakalah* Charge (if any) • Partial Withdrawal *Wakalah* Charge (if any) • Fund Switching *Wakalah* Charge (if any)

Notes:

- ***Contribution details: The contribution amount excludes other optional riders: Parent Income Protector (if attached).*** *Please refer to the Product Illustration for the Total Amount Payable, service tax (if any), and yearly estimates.Service tax applies to all contributions paid for business purposes.*
  The contributions that you pay contribute to both the savings and protection benefits, e.g. death benefits. If you are looking for financial products with savings element, you can compare annualised returns of this plan with the effective returns of other investment alternatives.
- ***Total Wakalah Charge:*** *Includes PruBSN's management expenses (including stamp duty that is paid once per Certificate) and commission paid to the bank intermediaries. Commission is a cost that goes directly to the distribution channel for the marketing of this product.*
- ***Additional Information:*** *Please refer to the respective riders' PDS for rider contributions, fees, and charges. The listed fees and charges are not exhaustive. For more information, refer to the Appendix, product illustration, or certificate document.*

4 Other Key Terms

- **Importance of disclosure:** you must disclose all relevant facts such as medical condition and state the Covered Person's age correctly when answering any question asked by us. Your duty of disclosure continues until the takaful certificate is issued. Otherwise, you may risk having your claim rejected or takaful certificate terminated.
- **Grace period:** you have 60 days from contribution due date to pay the contribution for this certificate. The certificate will remain in force during the grace period. Please refer to certificate document for the definition of contribution due date.
- **No-Lapse Provision:** The certificate will not lapse when the value of units in the MSA falls to zero within the Grace Period. After which, the certificate will lapse when the value is insufficient to pay for *Tabarru`* Deduction and other charges.
- **Non-guaranteed contribution and *Tabarru`* Deduction:** the contribution *Tabarru`* deduction are not guaranteed and may be revised by providing participant with 90-day written notification.

*Note: The above key terms are **non-exhaustive**. Please refer to the Appendix or certificate document for the full list of terms.*

? Can I cancel my certificate?

Yes, you may cancel your certificate by giving written notice to PruBSN.

- **Free-Look Period:** You may cancel your certificate within 15 days after the certificate has been delivered to you. PruBSN will then refund to you the cash value and any *Wakalah* Certificate Charge, *Tabarru`* Deduction, Upfront *Wakalah* Charge and Service Tax (if any) that have been deducted less any medical charge incurred by PruBSN.
- **Written Notice:** You may surrender this certificate at any time after the Free-Look Period by providing us with written notice. Upon surrender, we will pay you the cash value (if any), after deducting any outstanding amounts owed to us during the certificate term. Please note the total amount payable may be significantly less than the total contributions you have paid.