

PRUDENTIAL BSN

TAKAFUL

We've got you covered.



YOUR FIRST ALL IN ONE PLAN FOR YOUR TAKAFUL NEEDS

You have the flexibility to choose the solution that are most suitable, affordable and hassle free. As you are braving the challenges ahead, you need to protect your income potential from the uncertainties of life. Unfortunate events such as death, total & permanent disability and medical crisis can easily diminish your future earnings and bring hardship to your dependants. Get protected today with this comprehensive protection plan that gives you peace of mind in times of need. Rest assured, **PruBSN Setia** provides you with the reliability and financial security as you will be protected with a customized solution to address your concerns as below:

- Death and Disability**
- Medical and Hospitalisation Fees**
- Critical Illness Coverage**
- Accidental Coverage**
- Accidental Medical Coverage**
- Income Replacement**
- Savings/Investment**

THERE IS NO PRICE TAG ON THE VALUE OF LIFE

But, there is one for each unfortunate life-changing incident.

Hospitalisation	<p>Over a third of Malaysians are directly paying for medical services using their own money.¹ With medical inflation climbing steadily at 12% per annum², private medical treatment is fast becoming a luxury that not many of us can afford. Malaysian employees also suffer from insufficient or limited coverage and inflexible terms when it comes to their protection.</p> <p>The medical benefit of employees offered by employer varies greatly as the coverage provided differs among the organisation. Some companies offer better employee benefits whilst there are also companies that provide only the basic needs of an employee. Having a 2nd coverage plan can help to reduce your financial burden over the inflating cost of medical expenses.</p>
Critical Illness	1 in 4 Malaysians are expected to be diagnosed with cancer before the age of 75. ³
Accident	In 2016, a total of 7,152 people died in road accidents in Malaysia. ⁴

Source:

¹ <https://www.pressreader.com/malaysia/the-star-malaysia/20160814/282703341492319>

² <https://www.imoney.my/articles/all-you-need-to-know-about-getting-medical-insurance-in-malaysia>

³ <https://www.nst.com.my/news/2016/04/136974/malaysian-women-more-susceptible-cancer-compared-men>

⁴ <https://www.nst.com.my/news/2017/01/205090/number-fatal-road-accidents-2016-more-7000-lives-lost>



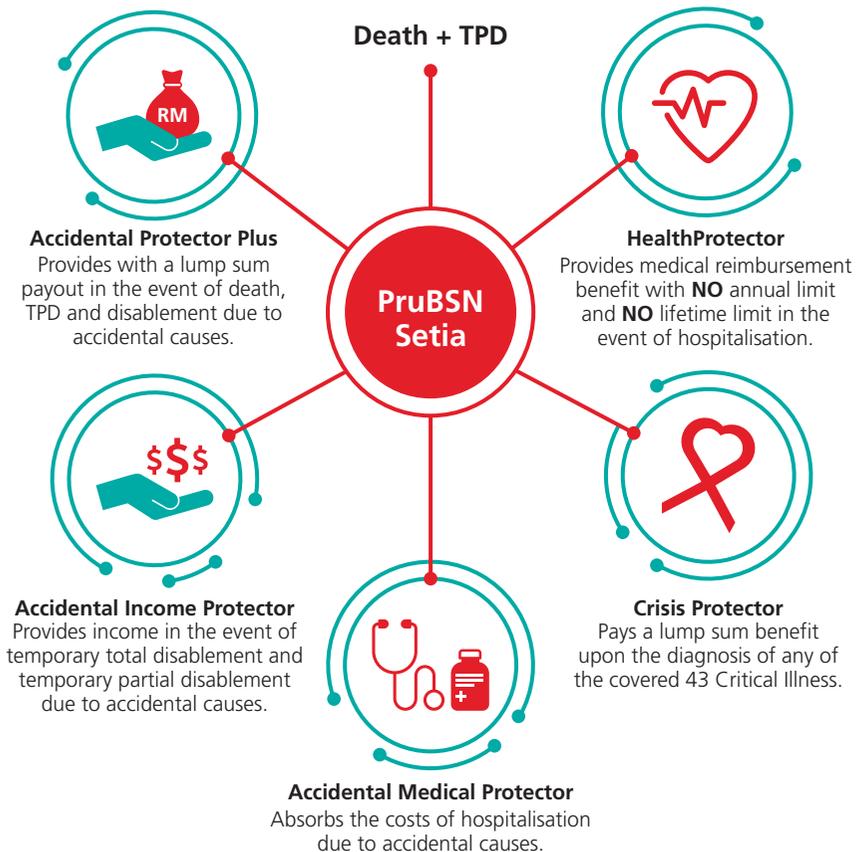
PruBSN Setia

PruBSN Setia is a packaged solution based on **PruBSN AsasLink**. Attached with critical illness, medical, accidental, and Contributor riders, it is a comprehensive takaful solution that will meet all your protection needs. With Takaful Saver, this plan would then also function as a savings plan for your retirement fund.

PruBSN AsasLink is a regular contribution investment-linked takaful plan which pays the Basic Sum Covered upon Total and Permanent Disability (TPD) before the Certificate Anniversary Date of 70 years old or death of the covered person, whichever occurs first.

Being a basic plan, comprehensive numbers of riders are offered to be tailored to meet your individual financial and protection needs.

BUILD YOUR DEDICATED LIFE SAFETY WEB



HEALTHPROTECTOR

HealthProtector is a medical rider that reimburses medical expenses incurred in the event of hospitalisation and for outpatient treatment. HealthProtector offers you:



SmartSaver300 or High Deductible option

SmartSaver300 or High Deductible option gives you the flexibility to have a medical plan that is tailor-made to fit your needs.



Smart Value Point: RM1 million, RM 1.5 million or RM2 million

HealthProtector is a takaful medical plan with NO annual and NO lifetime limit to provide you with continuous coverage. In the event that the total accumulated eligible claims paid exceed the initial Smart Value Point, plus any accumulated Smart Value Point Bonus, we will still pay 80% of the excess eligible benefit cost.



Smart Value Point Bonus

Reward you for staying healthy by increasing your Smart Value Point.



100% Non-Cancellable

HealthProtector is non-cancellable and guaranteed renewable by PruBSN.

Note: For full details of HealthProtector, please refer to HealthProtector brochure.

COMPREHENSIVE MEDICAL COVERAGE WITH HEALTHPROTECTOR

SMART VALUE POINT OPTIONS

RM1 million,
RM1.5 million
or RM2 million

MEDICAL CO-PAYMENT OPTIONS

High Deductible:
RM20,000,
RM50,000,
RM75,000
or RM100,000

SmartSaver300

ROOM & BOARD (R&B) OPTIONS

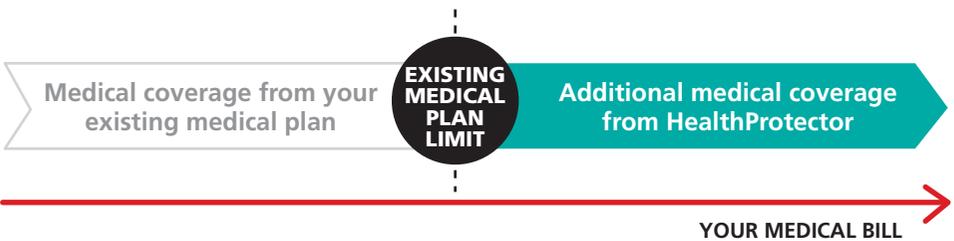
RM100, RM200,
RM300, RM400,
RM500 or RM600

HIGH DEDUCTIBLE

If High Deductible is chosen, you must first pay a fixed amount equivalent to deductible 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 equivalent to (or higher than) the deductible amount, the eligible expenses in excess of the High Deductible selected will be covered by HealthProtector.

High Deductible applies to R&B Benefits, Hospital and Surgical Benefits, Outpatient Treatment Benefits, and other benefit excluding Second Medical Opinion and Emergency Medical Assistance.



SMARTSAVER300

If SmartSaver300 is chosen, you must first pay a fixed amount of RM300 out of the eligible benefits for any one disability before PruBSN pays for any expenses (excluding the cost of Hospital Daily R&B, Day Surgery, Day Care Procedure, Outpatient Cancer Treatment, Outpatient Kidney Dialysis, Emergency Treatment for Accidental Injury, Second Medical Opinion, Emergency Medical Assistance and Intraocular Lens).

SmartSaver300 allows you the flexibility to enjoy contribution savings where the contribution saved can be used to enhance your coverage and retirement funds. You can get MORE savings with higher cash value, MORE protection and MORE benefits with better medical plan.

CUSTOMISE YOUR PROTECTION

Medical Rider	Set your worries aside with HealthProtector, a comprehensive medical plan with NO annual limit and NO lifetime limit for expenses incurred in the event of hospitalisation and outpatient treatment. The rider comes with various levels of Hospital Daily Room & Board, Co-Payment Options and Smart Value Point (SVP) to cater to your needs.
Critical Illness Riders	Ease your mind and focus on your recovery when you receive a lump sum amount upon the diagnosis of any covered 43 Critical Illness: i. Crisis Protector ii. Crisis Shield

Accidental Riders	Obtain accidental coverage: <ul style="list-style-type: none"> i. Accidental Protector Plus - provides lump sum benefits ii. Accidental Medical Protector - provides medical reimbursement iii. Accidental Income Protector - provides income
Contributor Riders	Contributor riders will assist to pay for your plan in the event of death (if applicable), TPD or Critical Illness of yourself or your covered family members: <ul style="list-style-type: none"> i. Contributor Protect ii. Contributor Saver iii. Contributor Spouse Protect iv. Contributor Spouse Saver <p>If more than one Contributor rider trigger at once, not only the Tabarru' Fund will assist you with the certificate contribution payment, but an amount equal to the Contributor riders' Sum Covered participated will be allocated into the certificate's accounts with 100% allocation, allowing for more funds for you.</p>
Savings/ Investment Rider	Cultivate the habit of saving and investing regularly with Takaful Saver which improves your money's worth with potential returns and increased cash value.

PRODUCT FEATURES

Death Benefit	In the event of death before expiry of the term, the following will be payable: <ul style="list-style-type: none"> • Basic Sum Covered; and • Value of units in Protection Unit Account (PUA) and Investment Unit Account (IUA).
Total & 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 or before the expiry of the term, whichever is earlier.
Entry age	19 to 70.
Benefit Term	Choose to be covered up to expiry age 60, 70, 80, 90 or 100, or 20 years term. <i>Note: Option available is based on the covered person's entry age with minimum benefit term not less than 20 years.</i>
Contribution	The contribution is based on your selection of Basic Sum Covered, riders, sustainability option and contribution frequency (monthly, quarterly, semi-annually or annually). Contribution rate will vary accordingly to entry age, gender, smoking status, occupation class and health conditions.

Note: This product comes with an option to extend the Benefit Term up to expiry age 100. During the extended period, all the terms and conditions of the certificate shall apply, and Tabarru' deduction and other charges will still continue to be deducted. Additional contribution may be required to ensure sufficient value of units. The certificate shall lapse once there is insufficient value of units to deduct for Tabarru' deduction and other charges.

CONTRIBUTION ALLOCATION

Your contribution (after deduction of Wakalah charges) will be invested in Shariah-approved investment-linked funds that you choose. Please refer to the Plan Illustration for your contribution allocation details.

For more details on the fund profiles and past performance, you may refer to our website at www.prubsn.com.my

CHARGES AND DEDUCTION

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 term of 20 years or more. For term less than 20 years, you may refer to the Plan Illustration.

Account/ Contribution Year	1	2	3	4	5	6	7 & Above
PUA	60%	60%	40%	25%	10%	5%	0%
IUA	5%						

Wakalah Service Charges

Wakalah Service Charge is payable monthly for as long as the certificate is in-force. The monthly wakalah service charges for all methods of payments are as follows:

Method of Contribution Payment	All Payment Frequencies
Cash/Cheque	RM8 monthly
Others	RM7 monthly

There is an additional charge of RM5 per month if you attach HealthProtector.

Asset Management Wakalah Charge

This is charged on a daily basis from your investment account value. For more details, please refer to the fund profiles.

Tabarru` Deduction

Tabarru` deduction is deducted monthly from the value of your units to pay for your takaful coverage. The Tabarru` deduction for takaful coverage varies by age, gender, smoking status, occupation class, medical rating, and amount of coverage. The Tabarru` deduction will increase as you grow older.

Tabarru` deduction is a specified portion from the contribution into the Tabarru` Fund for the purpose of mutual aid and assistance among fellow participants according to the agreed benefits under the plan.

Single Contribution Top Up Wakalah Charge

There will be 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 Switch Wakalah Charge

There will be four free switches every year. For any subsequent switches within the year, the switch charge is set at 1% of the amount switched (subject to maximum of RM50).

Partial Withdrawal Wakalah Charge

RM25 will be charged for every request.

Note:

- The Partial Withdrawal Wakalah Charge, Fund Switch 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 does not form a contract between you and **Prudential BSN Takaful Berhad (PruBSN)**. For more details on this plan and its optional riders, please refer to the Plan Illustration, Product Disclosure Sheet, Fund Profile, the consumer education booklet on Family Takaful, Investment-Linked Takaful, and Medical and Health Takaful Plan before participating in the plan and to refer to the terms and conditions in the certificate document for details of the importance features of the plan.
2. 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 satisfy yourself that the plan serves your needs and that you can afford the contribution.
4. The returns from your PUA 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 AsasLink** is based on Wakalah Bil Ajr model, which is an arrangement for PruBSN to manage your takaful plan in return for the charges as stated above. Your contribution will be placed in PUA and IUA (if applicable) after deducting an upfront wakalah charge. The takaful protection comes from the Tabarru` Fund.
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 incentive 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.
8. Contributor riders will assist in the payment of total contribution upon death (if applicable), TPD or critical illness of yourself or your family members 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 PUA and IUA values are sustainable throughout the certificate term.
9. There is a free-look period of 15 days after the delivery of your certificate to allow you to review it if it meets your needs. If the certificate is canceled within this period, we will refund to you the value of units (at the next pricing date) plus the contributions that are not invested, Tabarru` deduction, service charge, processing charge (if any), service tax (if any) that we have 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 us. When you surrender the certificate, 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 PUA and/or IUA is not enough to pay for the Tabarru` deduction and other charges.
12. **PruBSN AsasLink** does not provide any benefit amount from the Tabarru` Fund on lapsation, termination, expiry or maturity of the certificate.
13. The contribution and Tabarru` deduction rates and other charges are not guaranteed. PruBSN reserves the right to revise the contribution, Tabarru` deduction rates and/or other charge, by giving a written notice of 90 days (30 days for medical and critical illness benefits) to the certificate owners. If there is increment to the Tabarru` rates, you may need to pay an additional contribution or top ups. Contributions for this plan are payable throughout the entire term of this certificate.

14. For more information on our investment-linked, please refer to their respective Fund Profile available on our website at www.prubsn.com.my. You may also track the performance of your funds by checking the unit prices published daily on our website.
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 AsasLink**, you may claim relevant insurance tax relief subject to the terms and conditions of the Inland Revenue Board of Malaysia.
- 18. Please note that PruBSN Setia and PruBSN AsasLink are takaful products that tied to the performance of the underlying assets, and is not pure investment product such as unit trust.**

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

EXCLUSIONS

PruBSN AsasLink 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 we agree in a special endorsement.
 - vi. Any pre-existing conditions that were not disclosed to us in relation to the covered person's health status. This is applicable within 12 months from the date the certificate becomes effective. Any pre-existing conditions that were not disclosed to us after the 12 months will be handled in accordance with Schedule 9 of the Islamic Financial Services Act 2013.
 - 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.

3. HealthProtector does not cover any hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one of the following occurrences:
- i. Pre-existing condition if such condition was not disclosed in the proposal form or any other forms in relation to the covered person's health status after the certificate is in-force.
 - ii. Specified Illnesses occurring during the first 120 days from the effective date of the rider. However, if there is a break in coverage prior to the expiry of the said 120 days, a fresh period of 120 days shall apply again.
 - iii. Any medical or physical conditions and its signs or symptoms occurring within the first 30 days from the effective date of the rider or the date it is revived, whichever is later except for accidental injuries.
 - iv. Any neonatal medical or physical conditions including birth trauma (a physical injury sustained by an infant during birth) occurring within the first 30 days from the effective date of the rider, the date it is revived or the date of birth of the covered person, whichever is the latest.
 - v. Any benefits as provided under the Maternity Complications Benefits occurring within the first 365 days from the effective date of the rider or the date it is revived, whichever is later.
 - vi. Elective cosmetic or plastic surgery (except re-constructive surgery necessary to restore function), hyperhidrosis, circumcision, eye examination for nearsightedness, farsightedness or astigmatism, visual aids and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as but not limited to artificial limbs, all forms of hearing aids, cochlear apparatus, external or temporary pacemakers, automatic implanted cardioverter defibrillator and prescriptions thereof.
 - vii. Dental conditions including dental treatment or oral surgery except as necessitated by accident to restore function of sound natural teeth occurring while the certificate and the rider are in force.
 - viii. Private nursing (except for Home Nursing Care Benefit), rest cures or sanatoria care.
 - ix. Drug abuse, addictive disorders from any kind of substance or alcohol use or misuse, under influence of alcohol, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases requiring quarantine by law.
 - x. Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
 - xi. Treatments or procedures relating to pregnancy or childbirth and its complications, pregnancy, current and previous pregnancies (and related complications), child birth (including surgical delivery and any surgical or non surgical procedure of the female reproductive system during surgical delivery), miscarriage, abortion (including any abortion performed due to psychological or social reasons, and any consequences of any of these procedures) and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control, treatment pertaining to infertility as well as erectile dysfunction, and tests or treatment related to impotence or sterilisation (with exception to the benefits as provided under the Maternity Complications, if applicable).

- xii. Primarily for investigatory purposes, diagnosis, X-ray examination, stem cell therapy, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not medical necessary and any preventive treatments, preventive medicines or examinations carried out by a physician, and treatments specifically for weight reduction or gain or bariatric surgery.
- xiii. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
- xiv. War or any act of war, declared or undeclared, criminal or terrorist activities, act of foreign enemies, active duty in any armed forces, direct participation in strikes, riots, civil commotion, insurrection, revolution or any war-like operations.
- xv. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
- xvi. Expenses incurred for donation of any body parts or organ by the covered person and acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
- xvii. Investigation and treatment of sleep apnoea and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, hyperbaric oxygen therapy, herbalist treatment, massage or aromatherapy or other alternative treatment.
- xviii. Care or treatment for which payment is not required or to the extent which is payable by any other takaful, insurance or indemnity covering the covered person, and disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance/Takaful Contract.
- xix. Psychiatric, mental or nervous disorders and those due to senile disorders (including any neuroses and their physiological or psychosomatic manifestations).
- xx. Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical item.
- xxi. Participating in racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
- xxii. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
- xxiii. Expenses incurred for sex changes or gender transformation.
- xxiv. Experimental treatment, including medication and/or unconventional medical technology/procedure, which has not been proved to be effective, based on established medical practice, and which has not been approved by a recognised body in Malaysia.
- xxv. Care or treatment that does not lead to a recovery, conservation of the covered person's condition or restoration to the covered person's previous state of health.
- xxvi. Any insect bite including mosquito bites and worm infestation occurring within the first 30 days from the effective date of the rider or the date it is revived, whichever is later.

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 cooperate 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 AsasLink is a Shariah-compliant product.
PruBSN Setia is a packaged solution based on PruBSN AsasLink.

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 (740651-H)

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

 03 2053 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

MEMBER



Prudential BSN Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits covered under the takaful certificates offered by Prudential BSN Takaful Berhad are protected against loss of part or all of takaful benefits by PIDM, in the unlikely event of the failure of the Takaful Operator. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Prudential BSN Takaful Berhad or visit PIDM website (www.pidm.gov.my) or call PIDM toll free line (1-800-88-1266).

Important: You must ensure that you are satisfied that this product 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 June 2019.