



**PruBSN Anggun**

# PRUDENTIAL BSN

## TAKAFUL

**THE CARE  
EVERY WOMAN  
DESERVES  
AT EVERY LIFE STAGE**



The benefit(s) payable under eligible certificate is protected by PIDM up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System Brochure or contact PruBSN or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

Prudential BSN Takaful Berhad  
200601020898 (740651-H)

Member of PIDM

## A LADY PLAN FOR YOU, AT ANY STAGE OF YOUR LIFE.

Throughout our lifetime, we go through different levels of aspirations, determination and goals. Whether you are a young woman embarking on your first career, a new mother or even as a matured woman, PruBSN is here to provide care for you at any stage of your life.

Every woman embraces a different role in different stages of their life and we at PruBSN understand your challenges and more importantly, your needs regardless which stage you are in.

Introducing **PruBSN Anggun**, a women-specific takaful plan designed specifically for your protection needs. PruBSN Anggun is a specially created plan that suits the needs of women at different stages of life. It is with this in mind, that we are committed to providing care and support for women and continuing to help you bring the best out of life.

For every life stage you are in, PruBSN will be there for you with the care you deserve.



*Puteri*



*Suri*



*Ratu*

## A GLANCE AT THE BENEFITS



### Exclusively for Woman

An exclusive plan for women at different life stages which offers female specific illnesses protection, well-being, investment and at the same time, opportunity to do good deeds.



### Affordable

Choose the coverage which best fits your protection needs and budget, from as low as RM50\* per month!



### Sum Covered Bounce-back Feature

The coverage amount will revert to the original Basic Sum Covered of your plan after 6 months from the diagnosis of Female Carcinoma-In-Situ, if no other major events happen within the period.



### Cash Rewards and Assistance

Eligible for cash rewards and assistance under the Life Stage Benefit upon important life events, up to 9% of the Basic Sum Covered.



### Beyond and Above Protection Coverage

Comprehensive female protection that covers a wide range of female specific illnesses and conditions including support for mental illness and fertility treatment.



### Flexible

Take charge on what you want - choose your preferred coverage amount, coverage term and attach optional add-on benefits that best suit your protection needs for a comprehensive coverage.



### Beyond the Spirit of Takaful

Extend your care to the community by helping the deserving hardcore poor and poor families get protected with basic family takaful coverage via the Ihsan Rider.

*\*example scenario is for female age 25, non-smoker, expiry age 70 and Basic Sum Covered of RM35,000.*

**PRUBSN ANGGUN** provides a complete and comprehensive coverage on female specific illnesses such as Female Cancer, Systemic Lupus Erythematosus With Severe Kidney Complications, Female Carcinoma-In-Situ, female treatments, mental health as well as coverage on death and Total Permanent and Disability. On top of this, **PruBSN Anggun** provides Life Stage Benefit upon important life events.

### 1. Death and Total and Permanent Disability Benefit (TPD)

Upon death or TPD, 100% of the Basic Sum Covered and total cash value shall be payable.

### 2. Comprehensive Female Illness Protection

Provides Female Cancer, Systemic Lupus Erythematosus (SLE) With Severe Kidney Complications and Female Carcinoma-In-Situ coverage to support you along your recovery journey.

#### Female Cancer or Systemic Lupus Erythematosus (SLE) With Severe Kidney Complications

Upon diagnosis, **100%** of the Basic Sum Covered and total cash value shall be payable in one lump sum, allowing you to focus on your recovery.

#### Female Carcinoma-In-Situ

Upon diagnosis, **50%** of the Basic Sum Covered will be paid to you in one lump sum. Once the claim on Female Carcinoma-In-Situ has been paid, any future claim of Female Cancer, Systemic Lupus Erythematosus (SLE) With Severe Kidney Complications, death and TPD will be reduced by the claim amount made under Female Carcinoma-In-Situ, subject to the Bounce-back Feature.



#### Bounce-back Feature

Your coverage amount shall be reverted to 100% of the Basic Sum Covered after 6 months from the diagnosis of Female Carcinoma-In-Situ, if no other major life events happen within that 6 months period<sup>1</sup>.

#### Female Care Benefit

- Female Care Benefit will help you in your recovery journey should you need surgery or a medical procedure due to Cancer, Carcinoma-In-Situ, accident and other medical conditions (as stated in Table of Benefit below) - we will pay you **30%** of the Basic Sum Covered for each covered condition, subject to two claims.
- Additionally, upon diagnosis of breast cancer, you will receive **30%** of the Basic Sum Covered for breast lumpectomy or breast mastectomy surgery<sup>2</sup>. Not only that, you will receive another **30%** of the Basic Sum Covered for breast reconstructive surgery<sup>2</sup>. The amount of benefit is payable regardless when your surgery is going to take place.
- Other than this, upon diagnosis of cervix uteri, uterus, ovary, fallopian tube or vagina/vulva cancer, you will receive **30%** of the Basic Sum Covered for surgical removal of female reproductive organ<sup>2</sup>. This amount of benefit is payable regardless when your surgery is going to take place.

<sup>1</sup> If no death, TPD, Female Cancer or SLE with Severe Kidney Complications happens/diagnosed within the first 6 months from the diagnosis of Female Carcinoma-In-Situ.

<sup>2</sup> The total benefit payable under Female Care Benefit is limited to 60% of the Basic Sum Covered.

### 3. Mental Care Benefit

Take care and take charge of your mental health with Mental Care Benefit which provides reimbursement up to 10% of the Basic Sum Covered or RM5,000, whichever is lower, on outpatient psychiatric treatment fee to provide mental care support when you need it.

### 4. Life Stage Benefit at Different Life Events

Provides cash rewards and assistance upon important life events, up to 9% of the Basic Sum Covered.

### 5. Maturity Payout

Upon maturity, you will receive total cash value of your certificate.

## MOM CARE

If you are thinking about starting a family in the near future and/or becoming a mother, Mom Care is the optional add-on benefit/ rider which you should not miss.

Mom Care is specially designed to protect all mothers-to-be against pregnancy complications and their child on congenital illness. It comes with Fertility Care Benefit which provides assistance to realise your life aspiration of becoming a mother.



### Pregnancy Care Benefit

Pays 100% of Rider Sum Covered for all mothers-to-be on pregnancy complications including death during pregnancy as early as 14<sup>th</sup> week of pregnancy.

### Fertility Care Benefit

Reimburse up to 40% of Rider Sum Covered or RM10,000, whichever is lower, to provide you with assistance for your fertility treatment in time of needs.



### Baby Care Benefit

Pays 100% of Rider Sum Covered for child on congenital illness that begins right after birth.



## TABLE OF BENEFITS

### PruBSN Anggun (Basic Benefits)

A. DEATH AND TOTAL AND PERMANENT DISABILITY BENEFIT		Waiting Period <sup>3</sup>
<ul style="list-style-type: none"> <li>i. Death; or</li> <li>ii. Total and Permanent Disability<sup>4</sup> (coverage up to age 70)</li> </ul>	100% of the Basic Sum Covered and total cash value are payable and certificate will be terminated	Nil
B. FEMALE ILLNESS BENEFIT		
<ul style="list-style-type: none"> <li>i. Female Cancer (Cancer of breast, cervix uteri, fallopian tube, ovary, uterus or vagina/vulva); or</li> <li>ii. Systemic Lupus Erythematosus (SLE) With Severe Kidney Complications</li> </ul>	100% of the Basic Sum Covered and total cash value are payable and certificate will be terminated	Female Cancer - 60 days SLE With Severe Kidney Complications - 30 days
<ul style="list-style-type: none"> <li>iii. Female Carcinoma-In-Situ (Carcinoma-In-Situ of breast, cervix uteri, fallopian tube, ovary, uterus or vagina/vulva)</li> </ul>	<ul style="list-style-type: none"> <li>• 50% of the Basic Sum Covered is payable and the benefit payable will reduce the coverage amount for Death, TPD, Female Cancer or SLE with Severe Kidney Complications Benefit</li> <li>• Claimable once.</li> </ul>	60 days



#### Bounce-back Feature

This feature bounce back your reduced coverage amount to 100% of Basic Sum Covered, if you are not diagnosed with Female Cancer or SLE with Severe Kidney Complications, no death or TPD occurs within 6 months from the diagnosis of Female Carcinoma-In-Situ. This allows you to be covered with the full coverage.

## TABLE OF BENEFITS

### PruBSN Anggun (Basic Benefits)

#### C. FEMALE CARE BENEFIT

#### Waiting Period<sup>3</sup>

- i. Surgical Repair of Severe Uterine Prolapse
- ii. Rheumatoid Arthritis With Complication
- iii. Osteoporotic Fracture of The Hip/Vertebra
- iv. Facial Reconstructive Surgery due to Accident or Cancer
- v. Skin Grafting due to Burns or Skin Cancer
- vi. Breast Lumpectomy or Breast Mastectomy due to Carcinoma-In-Situ, Cancer or Accident
- vii. Breast Reconstructive Surgery Following a Mastectomy due to Carcinoma-In-Situ, Cancer or Accident
- viii. Surgical Removal of Female Reproductive Organ due to Carcinoma-In-Situ, Cancer or Accident

- 30% of the Basic Sum Covered per claim; and
- Up to two claims, subject to one claim per covered condition.

Note: Any payment under the Female Care Benefit will not reduce the Basic Sum Covered.

- Conditions/surgeries/ treatments due to Cancer or Carcinoma-In-Situ - 60 days
- Other covered conditions, except due to accidental causes - 30 days
- Conditions/surgeries/ treatments due to accidental causes - Nil

Upon claim of Female Cancer benefit and if you have not claimed up to the maximum of two claims under the Female Care Benefit, we shall pay the entitled Female Care Benefit together with the Female Cancer benefit regardless when the surgery is going to take place. Upon claim of Breast Cancer, we will pay for condition (vi) and (vii) under this Female Care Benefit. Upon claim of other Female Cancer, we will pay for condition (viii) under this Female Care Benefit.

#### D. MENTAL CARE BENEFIT

Reimburse the outpatient psychiatric treatment fee including consultation fees, medicine and medical treatment upon diagnosis of one of the covered Mental Disorder conditions:

- i. Major Depressive Disorder
- ii. Post-partum Depression
- iii. Generalised Anxiety Disorder
- iv. Obsessive Compulsive Disorder
- v. Bipolar Disorder
- vi. Schizophrenia

- Up to 10% of the Basic Sum Covered or RM5,000, whichever is lower<sup>5</sup>; and
- Claimable for one condition (once a condition is claimed, the Covered Person is not allowed to claim for another covered condition even though the benefit limit is not exhausted)

Note: Any payment under the Mental Care Benefit will not reduce the Basic Sum Covered.

180 days

# TABLE OF BENEFITS

## PruBSN Anggun (Basic Benefits)

### E. LIFE STAGE BENEFIT

### Waiting Period<sup>3</sup>

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>i. Marriage</li> <li>ii. Buy a Property</li> <li>iii. Hajj Pilgrimage or Umrah</li> <li>iv. Postgraduate Education (Master or PhD)</li> <li>v. Childbirth or Legal Adoption</li> <li>vi. Death of Spouse</li> <li>vii. Retirement</li> </ul> | <ul style="list-style-type: none"> <li>i. 3% of Basic Sum Covered;</li> <li>ii. 3% of Basic Sum Covered;</li> <li>iii. 3% of Basic Sum Covered;</li> <li>iv. 3% of Basic Sum Covered;</li> <li>v. 3% of Basic Sum Covered, claimable up to 3 times;</li> <li>vi. Up to 9% of Basic Sum Covered;</li> <li>vii. Up to 9% of Basic Sum Covered.</li> </ul> |
|---|---|

**Note:**

- The total amount payable under Life Stage Benefit is up to maximum of 9% of the Basic Sum Covered.
- Any payment under the Life Stage Benefit will not reduce the Basic Sum Covered.

- Death of Spouse - 6 months (except due to accidental causes).
- Retirement event is claimable starting from the age of 55 (for entry age 45 & below) or upon completion of 10 certificate years from entry age (for entry age above 45), subject to the condition whereby the certificate is continuously in force for at least 1 year from certificate date or revival date, whichever is later.
- For all covered events other than Death of Spouse and Retirement - the certificate must have continuously be in force for at least 1 year from certificate date or revival date, whichever is later, and
  - a) the Covered Person has paid for at least 2 full years, before the 1st claim of a covered event; and
  - b) the Covered Person has paid for at least 4 full years, before the 2nd claim of a covered event; and
  - c) the Covered Person has been paid for at least 6 full years, before the 3rd claim of a covered event.



## TABLE OF BENEFITS

### Mom Care (Optional Benefit)

Mom Care rider will cease when the Covered Person reaches age 50 or when all the 3 benefits below are fully claimed or when the Basic Plan is no longer in force, whichever is earlier

PREGNANCY CARE BENEFIT	Waiting Period <sup>3</sup>
<ul style="list-style-type: none"> <li>i. Disseminated Intravascular Coagulation (after 7 months of pregnancy)</li> <li>ii. Ectopic Pregnancy</li> <li>iii. Hydatidiform Mole (Molar Pregnancy)</li> <li>iv. Eclampsia</li> <li>v. Late Miscarriage (from 18th week to 28th week of pregnancy)</li> <li>vi. Myomectomy During Pregnancy</li> <li>vii. Abruptio Placentae</li> <li>viii. Amniotic Fluid Embolism</li> <li>ix. Acute Fatty Liver of Pregnancy (AFLP)</li> <li>x. Placenta Increta/Percreta</li> <li>xi. Death of Foetus (after 28th week of pregnancy)</li> <li>xii. Death of Child (within 30 days of childbirth)</li> <li>xiii. Death of Mother (starting 14th week of pregnancy and within 30 days of childbirth)</li> </ul>	<ul style="list-style-type: none"> <li>• 100% of Rider Sum Covered; and</li> <li>• Claimable once</li> </ul> <p>Note: Any payment under the Pregnancy Care Benefit will not reduce the Rider Sum Covered.</p> <p style="text-align: center;">9 months</p>
FERTILITY CARE BENEFIT	
<p>Reimbursement of fertility support treatment and procedure through for Intrauterine Insemination (IUI) or In-Vitro Fertilization (IVF)</p>	<p>Up to 40% of Rider Sum Covered or RM10,000, whichever is lower<sup>6</sup></p> <p>Note: Any payment under the Fertility Care Benefit will not reduce the Rider Sum Covered.</p> <p style="text-align: center;">18 months</p>
BABY CARE BENEFIT	
<ul style="list-style-type: none"> <li>i. Spina Bifida</li> <li>ii. Cleft Lip and/or Cleft Palate</li> <li>iii. Ventricular Septal Defect</li> <li>iv. Atrial Septal Defect</li> <li>v. Transposition of The Great Vessels</li> <li>vi. Tetralogy of Fallot</li> <li>vii. Down's Syndrome</li> <li>viii. Patent Ductus Arteriosus Requiring Surgery</li> </ul>	<ul style="list-style-type: none"> <li>• 100% of Rider Sum Covered; and</li> <li>• Claimable once</li> </ul> <p>Note: Any payment under the Baby Care Benefit will not reduce the Rider Sum Covered.</p> <p style="text-align: center;">9 months</p>

Notes: • All the above benefits are payable subject to waiting period (if any), exclusions and other terms and conditions as stated in the certificate document.

<sup>3</sup> Waiting Period starts from the effective date of the certificate/rider or the date it is revived, whichever is later.

<sup>4</sup> Total and Permanent Disability Benefit coverage subject to a maximum of RM8,000,000 per life.

<sup>5</sup> The amount payable under Mental Care Benefit is limited to RM5,000 under all PruBSN Anggun certificates per Covered Person.

<sup>6</sup> The amount payable under Fertility Care Benefit is limited to RM10,000 under all PruBSN Anggun certificates per Covered Person.

## OTHER OPTIONAL BENEFITS



### Cancer Protector

This rider provides you with a more extensive coverage on Cancer and early stage Cancer. Upon diagnosis of early stage cancer (claimable once) and if claim happens during first year, you will receive 5% of the Rider Sum Covered or 10% of Rider Sum Covered if claim happens from second year onwards. Upon diagnosis of Cancer, you will receive a lump sum amount 100% of Rider Sum Covered or the balance amount after early stage cancer has been claimed.

*Note: Cancer Protector has a waiting period of 60 days from the effective date of the rider or the date it is revived, whichever is later.*

### Takaful Saver

This rider provides potential upside return with choices on 10 types of Investment-linked Funds to fit your risk appetite.



### Ihsan

This rider allows you to extend your care to the community by helping the deserved hardcore poor and poor families get protected with basic family takaful coverage.

## PRODUCT FEATURES

<b>Entry Age</b>	19 - 60 age next birthday <i>Note: For Mom Care, the maximum Entry Age is 40 age next birthday</i>		
<b>Sum Covered</b>	<b>Basic Plan</b> Minimum: RM25,000 Maximum: RM500,000	<b>Mom Care</b> Minimum: RM10,000 Maximum: RM50,000 <i>provided it is equal or less than the Basic Sum Covered</i>	<b>Cancer Protector</b> Minimum: RM50,000 Maximum: RM2,000,000
<b>Benefit Term</b>	Choices on coverage term up to age 70 or 80 <i>Note: For Mom Care, the coverage is up to age 50</i>		
<b>Contribution</b>	The contribution is based on your selection of basic sum covered, benefit term and contribution frequency (monthly, quarterly, semi-annually or annually). Contribution rate will vary according to entry age, smoking status, occupation class, expiry age and health conditions.		

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

Certificate Year	1	2	3	4	5	6	7	8	9	10	≥11
PruBSN Anggun & Riders*	75%	60%	40%	35%	20%	20%	10%	10%	10%	10%	0%
Takaful Saver	5%										

\* This Upfront *Wakalah* Charges are not applicable for Ihsan and Takaful Saver.

### *Wakalah* Certificate Charges

This charge is to cover the administration cost of your certificate. The *Wakalah* Certificate Charge for all frequency of payments are as follows:

Yearly	Half-Yearly	Quarterly	Monthly
RM60	RM30	RM15	RM5

### *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 age, smoking status, occupation class and the medical rating. The *Tabarru`* deduction will increase as you grow older.

*Tabarru`* deduction refers to voluntary contribution by a participant in accordance with the *Ta'awuni* arrangement. It relates to the portion of the participants' contribution to the *Tabarru`* Fund during the coverage term. The *Tabarru`* Deduction from the participants are 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 to the agreed benefits under the plan on the basis of mutual aid and assistance. We may revise *Tabarru`* Deduction at any time subject to notification being made to the participant.

The following charges are applicable for Investment Unit Account (IUA), if you attach Takaful Saver or perform single contribution top-up:

### 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.

### Single Contribution Top Up *Wakalah* Charge<sup>7</sup>

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 Switching *Wakalah* Charge<sup>7</sup>

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 maximum of RM50).

### Partial Withdrawal *Wakalah* Charge<sup>7</sup>

RM25 will be charged for every request.

<sup>7</sup> These charges will be waived until e-transaction is available. When e-transaction is available, manual request will be subjected to the charges mentioned.

# HOW PRUBSN ANGGUN WORKS

1 July 2021

Coverages start with an annual contribution of RM2,268.



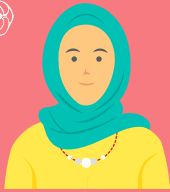
1 July 2023

Fatima is getting married. As marriage falls under the Life Stage Benefit, Fatima will be getting a cash reward of RM3,000 (3% of BSC).



1 July 2024

Fatima suffers from a late miscarriage at 30<sup>th</sup> week of pregnancy. Late miscarriage is included in the Pregnancy Care Benefit, in which the amount payable is RM20,000 (100% of RSC).



Fatima, 25 years old, non-smoker, planning to start a family.

She participated in PruBSN Anggun with Basic Sum Covered (BSC) RM100,000 that expires at age 70 and add-on Mom Care with RM20,000 Rider Sum Covered (RSC) to supplement her protection needs.



1 Jan 2026

Fatima gets pregnant again and her first child is born today! She will receive RM3,000 (3% of BSC) as childbirth is also included in the Life Stage Benefit.

Unfortunately, her baby is born with cleft lip that requires surgery to fix the cleft. An amount of RM20,000 (100% of RSC) will be payable to Fatima for her baby's cleft lip requiring surgery, which is covered under the Baby Care Benefit.



1 Jan 2030

Fatima performs her first Umrah. She will receive RM3,000 (3% of BSC), as performing Umrah is also included in the Life Stage Benefit. Until now, a total of 9% of BSC has been paid under the Life Stage Benefit.



1 June 2035

Today, she is diagnosed with Female Carcinoma-In-Situ<sup>8</sup>. She will receive RM50,000 (50% of BSC) as Female Carcinoma-In-Situ falls under Female Illness Benefit.

1 June 2036

Fatima is confirmed diagnosed with female breast cancer. She will receive a full amount of RM100,000 (100% of BSC) as female breast cancer happened after 6 months from the date Fatimah was diagnosed with Female Carcinoma-In-Situ. Fatima will also receive RM30,000 (30% of BSC) each for both breast lumpectomy or mastectomy, and breast reconstructive surgery following a mastectomy, payable under the Female Care Benefit<sup>9</sup>. The total claim amount Fatima received is RM160,000 for Female Cancer Benefit and Female Care Benefit.

<sup>8</sup> Basic Sum Covered will be bounced back to 100% after 6 months from the diagnosis date of Female Carcinoma-In-Situ.

<sup>9</sup> If you have not made the maximum of two claims under the Female Care, we will pay you the Female Care benefit together with the Female Cancer Benefit.

Note: The above examples are for illustrative purposes only. All benefits are subject to waiting periods. Please refer to the certificate document for detailed terms and conditions.

## 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). You are advised to refer to the **PruBSN Anggun's** Product Illustration, Product Disclosure Sheet, Fund Fact Sheet, the consumer education booklet on Family Takaful, Investment-Linked Takaful, and Medical and Health Takaful Plan before participating in a Takaful plan, and refer to the terms and conditions in the certificate document for details of the important features of the plan.
2. Any age reference shall be on the basis of Age Next Birthday.
3. It is important to choose a plan (including optional benefits) that you can afford and best suits your needs. We recommend that you speak to your PruBSN agent/financial adviser who will perform a needs analysis and assist you in making an informed decision.
4. You should satisfy yourself that the plan serves your needs and that you can afford the contribution.
5. Cash Value refers to the amount in Individual Special Account (ISA) and value of units in Investment Unit Account (IUA), if any.
6. 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.
7. The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
8. **PruBSN Anggun** 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.
9. 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.
10. 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.
11. 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 certificate term.
12. 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.
13. If you cease or miss paying contribution within the grace period of 30 days, your coverage might lapse prematurely.
14. Your certificate will lapse if the amount in ISA and/or IUA is not enough to pay for the *Tabarru'* and other charges.

15. **PruBSN Anggun** does not provide any benefit amount from the *Tabarru`* Fund on lapsation, termination, expiry or maturity of the certificate.
16. The contribution and *Tabarru`* rates and other charges are not guaranteed. PruBSN may revise the contribution, *Tabarru`* rates and/or other charge, 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-ups. Contributions for this plan are payable throughout the entire term of this certificate.
17. For **PruBSN Anggun**, 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 Anggun** does not cover any of the following situations:

### Death

Suicide – if death was due to suicide within one year from the effective date of certificate or the date of certificate revival, whichever is later, no takaful coverage will be payable, but the remaining value in the ISA and IUA (if any) will be paid. We shall also not pay any benefit for death of Covered Person's Spouse (under Life Stage Benefit) if it is caused by or in connection with the Covered Person Spouse's suicide within one year from the effective date of the Certificate or the date it was revived, whichever is later.

### Total and Permanent Disability

We will not pay the TPD related benefit if the TPD is directly or indirectly caused by:

- a. attempted suicide or self-inflicted injuries while sane or insane;
- b. any violation or attempted violation of the law or resistance to arrest by the Covered Person;
- c. any drugs or stimulants abuse and any resulting complications from the abuse;
- d. wars or aggressive acts such as invasions, acts of foreign countries, enemy's acts (whether with or without a war declaration), civil wars, insurrections, revolutions, riots, interferences by military authorities and usurpations;
- e. any engagements 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 in any dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) unless we agree in a special endorsement;
- f. any Pre-Existing Conditions that were not disclosed to Us in relation to the Covered Person's health status; or
- g. any congenital disorders and birth traumas together with their residual complications for a Certificate or Annex approved.



### **Female Illness Benefit, Female Care Benefit and Mental Care Benefit**

We will not pay the Female Illness Benefit, Female Care Benefit and Mental Care Benefit for any condition, illness or event, if You or the Covered Person is diagnosed with a Female Illness Benefit, Female Care Benefit and Mental Care Benefit that is caused directly or indirectly by or in connection with any of the following:

- a. if the condition or illness first happens or manifests symptoms, or the events which leads to diagnosis become clear within the first 30 days for Systemic Lupus Erythematosus With Severe Kidney Complications, Surgical Repair of Severe Uterine Prolapse, Rheumatoid Arthritis with Complication and Osteoporotic Fracture of the hip/vertebra from the Date of Certificate or the date it is revived, whichever is later;
- b. if the condition or illness first happens or manifests symptoms, or the events which leads to diagnosis become clear within the first 60 days for Female Cancer, Female Carcinoma-In-Situ, Skin Grafting due to Skin Cancer, Facial Reconstructive Surgery due to Cancer, Breast Lumpectomy or Mastectomy due to Carcinoma-In-Situ or Cancer, Breast Reconstructive Surgery following a Mastectomy due to Carcinoma-In-Situ or Cancer, and Surgical Removal of Female Reproductive Organ due to Carcinoma-In-Situ or Cancer from the Date of Certificate or the date it is revived, whichever is later;
- c. if the condition or illness first happens or manifests symptoms, or the events which leads to diagnosis become clear within the first 180 days for any of the covered conditions under Mental Care Benefit from the Date of Certificate or the date it is revived, whichever is later;
- d. any Pre-Existing Conditions that were not disclosed to Us in relation to the Covered Person's health status;
- e. any self-inflicted injury or self-inflicted illness, whether inflicted while sane or insane;
- f. any injury or illness caused by war (inclusive of civil war), invasion, act of foreign enemy hostilities whether it is declared or not, rebellion or riot or revolution or any similar event, military or usurped power, or the Covered Person takes part in any riot, strike or civil commotion;
- g. the existence of Acquired Immunodeficiency Syndrome or by the presence of any Human Immunodeficiency Virus (HIV) infection;
- h. charges which are not Reasonable and Customary Charges, any surgery or treatment which is not medically necessary (whether cosmetic, plastic or otherwise), or charges in excess of Reasonable and Customary Charges, unless we cover it under this benefit;
- i. any violation or attempted violation of the law, or resistance to arrest;
- j. alcohol or substance abuse or addiction;
- k. nuclear fusion, nuclear fission, nuclear waste or any radioactive or ionizing radiation; or
- l. injuries or sickness arising from professional sports, racing of any kind, scuba-diving, aerial sport activities such as hang-gliding, ballooning, and any other dangerous activities or sports, unless we agree differently in a special endorsement.

*Note: The above list of exclusions is for the basic plan only and it is non-exhaustive. For full list of exclusions including for the optional benefits/riders (if attached), please refer to Product Illustration or certificate document.*

## 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 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

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## TAKAFUL

**PruBSN Anggun** 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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**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 October 2023.*