



PRUDENTIAL BSN

TAKAFUL

PLAN TODAY FOR YOUR
LIFE ASPIRATIONS



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

Everyone aspires to lead a better life; whether it's to be debt free, sending your child to pursue their education abroad or maybe simply to retire worry free. Regardless of your goals, you need to start planning and managing your future today.

And knowing that there will be uncertainties, are you ready to face various possibilities that will come along?



75%

of Malaysians were unable to fork out even RM1,000 during an emergency¹



57%

of Malaysian parents took up loans to fund their children's education cost²



70%

of retirees who withdraw their savings at age 55 tend to utilise all of their savings in less than a decade³

Source:

¹<https://themalaysianreserve.com/2017/10/04/bnm-malaysians-find-hard-raise-cash-emergencies/>

²<https://www.nst.com.my/news/2017/03/223461/how-much-would-it-cost-pursue-higher-education-malaysia>

³The Star, October 25, 2017

Introducing PruBSN Aspirasi, a takaful solution to secure your future for savings, investments and protection, all in one plan. With **PruBSN Aspirasi**, you will be able to plan and manage your finances strategically. All you need to do is assess your current financial capability to ensure that at the end of the day, you know you have a solid fund for your life aspirations.

SOLID LIFESTYLE FUND

- Be debt free
- Perform *Hajj/Umrah* with your family
- Sponsor your parents on their dream vacation



SOLID EDUCATION FUND

- Send your child to a renowned university
- Enroll your child into distinguished academy



SOLID RETIREMENT FUND

- Enjoy your retirement worry free
- Go on a road trip with your spouse
- Renovate your house without using your EPF savings



LIFE COVERAGE



**POTENTIAL
UPSIDE RETURN**



**ANNUAL
CASH PAYOUT**



Benefits of
PruBSN Aspirasi
at a glance



FLEXIBILITY



MATURITY PAYOUT



**GUARANTEED
ACCEPTANCE**

Through **PruBSN Aspirasi**, we help you to achieve the life you aspire through consistent savings, investment and at the same time ensuring you and your loved ones are well protected.



1. Annual Cash Payout

You will receive an increasing annual cash payout starting from the end of 2nd certificate year until the end of benefit term. You can decide to utilise or reinvest your annual cash payout with us.

End of Certificate Year	Benefit Term / % of Basic Sum Covered			
	15 years	20 years	25 years	30 years
2 - 10	3%	3%	3%	3%
11 - 14	6%	6%	6%	6%
15	66%	6%	6%	6%
16 - 19		6%	6%	6%
20		86%	6%	6%
21 - 24			9%	9%
25			94%	9%
26 - 29				9%
30				99%
Total	117%	167%	217%	267%



2. Life Coverage

You & your family will be financially protected in the event that Total and Permanent Disability (TPD) or death happens to you.



Basic Sum Covered (BSC)
Select from a minimum of RM15,000.



Accidental Death Benefit
Additional 100% of Basic Sum Covered due to accidental death.



Compassionate Benefit
Additional RM3,000 for your family to cover the funeral expenses.

Please refer to Product Features for more details on Basic Death/TPD Benefit payout.



3. Maturity Payout

You will receive a lump sum of cash as maturity benefit at the end of your benefit term, which is the higher of:

100% Basic Sum Covered
+
Investment Unit Account

OR

MaxiShield Account
+
Protection Unit Account
+
Investment Unit Account



4. Guaranteed Acceptance

No medical checkup is required via Guaranteed Issuance Offer if you participate in the basic plan without any rider except Takaful Saver and Ihsan, for up to RM300,000 of Basic Sum Covered per life for age 60 and below.



5. Flexibility

Allows you to choose your own Contribution Payment Term, Benefit Term and Optional Riders.

• Contribution Payment Term & Benefit Term

We give you options to make contribution for 5, 10 or 20 years and enjoy being covered for 15, 20, 25 or 30 years.

Benefit Term (Years)	Contribution Payment Term (Years)
15	5
20	5 or 10
25	5 or 10
30	5, 10 or 20

• Optional Riders

You can choose to add any of the Optional Riders to suit your needs, as follows:

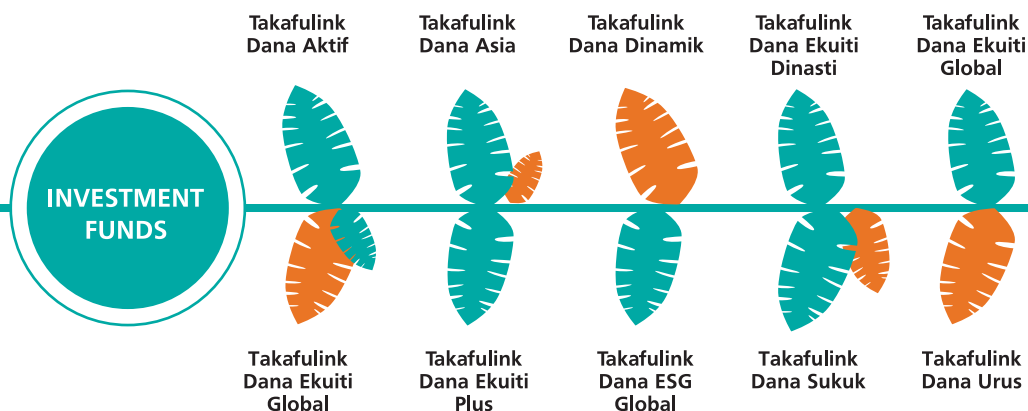
- Crisis Protector
- Term Protector
- *Hajj* Protection
- Parent Term
- Takaful Saver
- Takaful Saver Kid
- Ihsan
- Various Contributor riders

For more details, please refer next page.



6. Potential Upside Return

When you attach Takaful Saver or Takaful Saver Kid, a portion of your contribution will be allocated for investment into any of our Shariah-compliant investment-linked funds of your choice. With this investment, you can enjoy potential upside returns to your cash value.



CUSTOMISE YOUR PROTECTION

Rest easy knowing that PruBSN Aspirasi provides greater coverage for you and your family based on what suits your needs through 11 optional riders that you can choose from.

Additional Protection	Receive additional payout on top of the basic coverage in the event of Death or TPD with Term Protector rider.
Critical Illness	Ease your mind and focus on your recovery when you receive a lump sum amount upon the diagnosis of any covered 43 critical illness with Crisis Protector rider.
Legacy	With Parent Term rider, ensure your child is taken care of should the unforeseen happen to you.
Contributor	<p>Get assistance for future contribution payments should you be diagnosed with critical illness when you attach Contributor Protect and/or Contributor Saver rider(s).</p> <p>For your child's plan, we will also assist for future contribution payments should death, TPD or critical illness occurs to you when Contributor Parent Protect and/or Contributor Parent Saver rider(s) is/are attached.</p> <p>If more than one Contributor benefit is triggered at once, not only the <i>Tabarru'</i> Fund will assist you with the certificate contribution payment, but an amount equal to the Contributor benefits' Sum Covered will be allocated into the certificate's Investment Unit Account (IUA) with 100% allocation, allowing for more funds for you.</p>
Investment	Increase your cash value with potential higher returns when you attach Takaful Saver or Takaful Saver Kid rider. Your contribution will be invested in Shariah approved investment-linked funds that you choose. For more details on the Fund Fact Sheet and fund's past performance, you may refer to www.prubsn.com.my .
Haji/Umrah	<p>With Haji Protection rider, you will receive these additional death benefits:</p> <ul style="list-style-type: none"> • 200% of Rider Sum Covered due to death or TPD during <i>Haji</i> or <i>Umrah</i> • <i>Haji/Umrah</i> Immunisation Benefit up to RM300 for every 3 years
Donation	Help the hardcore poor and poor families with basic family takaful of RM10,000 per family when you attach Ihsan rider from as low as RM5 per month. The fund from Ihsan rider will be channeled to PruBSN Prihatin for PruBSN Microtakaful Jariyah initiatives.

TPD coverage is up to age 70 or end of benefit term, whichever is earlier.

PRODUCT FEATURES

Other information about PruBSN Aspirasi .

TYPE	DETAILS
Entry Age	Juvenile Plan: 1 - 18 ANB Adult Plan: 19 - 70 ANB
Sum Covered	Minimum: RM15,000 Maximum: • Juvenile - RM2,000,000 • Adult - No limit <i>(Subject to underwriting)</i>
Benefit Term	4 options: 15, 20, 25 or 30 years.
Contribution Payment Term	3 options: 5, 10 or 20 years.
Death or Total and Permanent Disability (TPD) Benefit	<ul style="list-style-type: none">• For Certificate Year 1 & 2: In the event of death or TPD, you will receive higher of: (a) Amount stated in Death Benefit Schedule at time of claim minus any unpaid contributions OR (b) Total amount in MaxiShield Account (MSA) and value of units in Protection Unit Account (PUA) plus, the value of units in Investment Unit Account (IUA).• For Certificate Year 3 & onwards: In the event of death or TPD, you will receive higher of: (a) Amount stated in Death Benefit Schedule at time of claim minus any unpaid contributions OR (b) Total amount in MSA and value of units in PUA OR (c) Basic Sum Covered minus unpaid contributions plus, the value of units in IUA.

CHARGES AND DEDUCTIONS

Segregation of your contribution.

TYPE	DETAILS																																
Upfront <i>Wakalah</i> Charge	<p>This is to pay for the 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, please refer to the Product Illustration.</p> <table border="1"> <thead> <tr> <th>Certificate Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5-6</th> <th>7-10</th> <th>≥11</th> </tr> </thead> <tbody> <tr> <td>MSA</td> <td>75%</td> <td>60%</td> <td>40%</td> <td>35%</td> <td>20%</td> <td>10%</td> <td>0%</td> </tr> <tr> <td>PUA</td> <td colspan="7">5%</td> </tr> <tr> <td>IUA</td> <td colspan="7">5%</td> </tr> </tbody> </table>	Certificate Year	1	2	3	4	5-6	7-10	≥11	MSA	75%	60%	40%	35%	20%	10%	0%	PUA	5%							IUA	5%						
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<i>Wakalah</i> Certificate Charge	<p>This is to manage the certificate. Deduction of <i>Wakalah</i> Certificate Charge is according to frequency of payment.</p> <table border="1"> <thead> <tr> <th>Yearly</th> <th>Half Yearly</th> <th>Quarterly</th> <th>Monthly</th> </tr> </thead> <tbody> <tr> <td>RM60</td> <td>RM30</td> <td>RM15</td> <td>RM5</td> </tr> </tbody> </table>	Yearly	Half Yearly	Quarterly	Monthly	RM60	RM30	RM15	RM5																								
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<i>Tabarru`</i> Deduction	<p>This is to pay your takaful coverage. The amount varies according to age, gender, sum covered, smoking status and occupation class.</p>																																
Asset Management <i>Wakalah</i> Charge (Applicable to PUA & IUA only)	<p>This is for your investment management expenses. It is charged daily, every year from your investment account value.</p> <table border="1"> <tbody> <tr> <td>Takafulink Dana Aktif</td> <td>1.50% p.a.</td> </tr> <tr> <td>Takafulink Dana Asia</td> <td>1.50% p.a.</td> </tr> <tr> <td>Takafulink Dana Dinamik</td> <td>1.25% p.a.</td> </tr> <tr> <td>Takafulink Dana Ekuiti Dinasti</td> <td>1.50% p.a.</td> </tr> <tr> <td>Takafulink Dana Ekuiti Global</td> <td>1.50% p.a.</td> </tr> <tr> <td>Takafulink Dana Ekuiti Income</td> <td>1.50% p.a.</td> </tr> <tr> <td>Takafulink Dana Ekuiti Plus</td> <td>1.50% p.a.</td> </tr> <tr> <td>Takafulink Dana ESG Global</td> <td>1.50% p.a.</td> </tr> <tr> <td>Takafulink Dana Sukuk</td> <td>0.50% p.a.</td> </tr> <tr> <td>Takafulink Dana Urus</td> <td>1.30% p.a.</td> </tr> </tbody> </table>	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.												
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Top-up <i>Wakalah</i> Charge (Applicable to IUA only)	<p>RM25 The charge is waived until e-transaction is available. When e-transaction is available, only manual request for single contribution Top Up is subject to RM25.</p>																																
Fund Switching <i>Wakalah</i> Charge (Applicable to IUA only)	<p>Four (4) free switches are allowed every certificate year and unused free switch cannot be carried forward to the following year. Subsequent switches within the year will incur a switching charge of 1% of the amount switched subject to a maximum of RM50 per switching application. The charge is waived until e-transaction is available.</p>																																

IMPORTANT NOTES

1. This brochure does not form a contract between you and Prudential BSN Takaful (PruBSN). For more details on this plan and its optional riders, please refer to the Product Illustration, Product Disclosure Sheet and Fund Fact Sheet before participating in the plan.
2. The returns from your MSA, PUA and IUA (if applicable), if any, will be based on the actual performance of the funds and are not guaranteed.
3. You can choose to reinvest your Annual Cash Payout into IUA for potential investment returns. The return in IUA will be based on actual performance of the fund as it is not guaranteed. You may get less than what was invested into the fund.
4. You can surrender your certificate at any time. However, if you surrender the certificate in the early years, you may not be able to obtain the full value of the amount you have paid. The surrender value of the certificate if payable consists of any amount left in MSA, the value of units in PUA (if any), and the value of units in IUA (if any). The value of units will be based on the unit price at the next valuation date following the notification of surrender.
5. The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
6. If you cease or miss paying contribution, your coverage might lapse prematurely.
7. The contribution and *Tabarru`* rates and other charges are not guaranteed. PruBSN may revise the contribution, *Tabarru`* rates and/or other charges by giving 90 days written notice. Should there be an increase in *Tabarru`* rates and other charges after the contribution term; you may be required to pay additional contributions after the contribution term.
8. Contributor riders will assist in the payment of total contribution upon covered events occur during the contribution payment term of the certificate and the amount of benefit is as set out in the takaful certificate document. Even when Contributor riders are paying out benefits, 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 MSA and PUA values are sustainable throughout the certificate.
9. **PruBSN Aspirasi** 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.
10. For **PruBSN Aspirasi**, you may claim relevant insurance tax relief subject to the terms and conditions of the Inland Revenue Board of Malaysia.
11. Under the scenarios of termination, expiry or maturity of the certificate, PruBSN Aspirasi will no longer provide any coverage or benefits from the *Tabarru`* Fund.
12. You are entitled to receive any distributable surplus from the *Tabarru`* Fund inclusive of investment profit (if any) after the end of each financial year. 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 MSA. 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.

13. Any age reference shall be on the basis of Age Next Birthday.
14. You may cancel this plan by submitting a written request to us within fifteen (15) days from the delivery date of the certificate documents, in such cases we shall refund the unallocated contribution, any *Tabarru'* deduction and service charge that have been deducted from contributions received from you plus the remaining value of units in your account less any medical fees incurred by PruBSN in assessing the risk under the certificate.

EXCLUSIONS

PruBSN Aspirasi does not cover any of the following situations:

1. Death caused by suicide within one year from the date of certificate.
2. TPD which is directly or indirectly caused by attempting suicide or self-inflicted bodily injuries while sane or insane.
3. TPD which is directly or indirectly caused by engaging in aerial flights (including parachuting and skydiving) 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.
4. TPD or Critical Illness caused by any pre-existing condition that was not disclosed to us in relation to the Covered Person's health status.
5. For certificates issued under Guaranteed Issuance Offer (GIO), death or TPD caused by pre-existing conditions that were disclosed or not disclosed to us in relation to the Covered Person's health status within the first twenty-four (24) months from the date the certificate becomes effective.

The exclusions 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 Aspirasi 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 March 2023.