

In partnership with



PRUDENTIAL BSN

TAKAFUL

Let your EPF protect you and your family

Exclusive for EPF Members

You can now get access to an affordable protection plan - **PruBSN Lindung Famili** by using your EPF funds through the i-Lindung platform.

Get a term takaful protection plan that covers not just you but also your dependants with coverage of up to RM200,000 for Death and Total & Permanent Disability (TPD) from RM13.80[^] a year per covered member. On top of that, you and your dependants also get up to 300% of the Sum Covered for accidental death.



 **PruBSN Lindung Famili**

TERM TAKAFUL PROTECTION PLAN FOR YOU AND YOUR FAMILY

PruBSN Lindung Famili is a guaranteed yearly renewable plan that offers both financial security and peace of mind for you and your family when the unexpected happens.

BENEFITS AT A GLANCE



Guaranteed Yearly Renewal
up to age 75
Age next birthday (ANB)



Extendable to your dependants



From as low as RM13.80[^]
a year per covered member



No waiting period.
Get protected the moment
your coverage takes effect



100% Sum Covered
payable upon death or TPD



Additional payout upon accidental
death; up to 300% Sum Covered



Answer only 1 health declaration
question with no medical
examinations required



Make contributions directly
from your EPF account



Access your certificate information
anytime, anywhere via Pulse by
Prudential or PruBSN Touch

[^]For female non-smokers, between age 1 and 35 (age next birthday), with sum covered of RM10,000.

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

TAKAFUL PRINCIPLES



Distributable Surplus

You are entitled to 50% of the distributable surplus^{^^} from the *Tabarru`* Fund (if any) after the end of each financial year, and PruBSN will receive the balance of 50% as a performance fee for managing the fund.

^{^^}The exact amount of distributable surplus will be determined annually and subject to approval by Shariah Committee and Board of Directors of PruBSN.



Mutual Assistance

This plan is based on the takaful concept that all other covered EPF members agree to provide mutual assistance (*Ta`awun*) to one another in case of need, as such the act of participation is *Tabarru`* at (charitable) in nature.

GET FINANCIAL PROTECTION WITH PruBSN Lindung Famili



Death Benefit

Provides a lump sum cash benefit if you or any of your covered dependants are no longer around.

Reminder: Don't forget to complete your nomination, it helps to expedite the payout of benefits.



Total and Permanent Disability (TPD) Benefit

Provides a lump sum cash benefit if you or any of your covered dependants suffer from total and permanent disability during the coverage term.



Accidental Death Benefit

Up to 300% and payable on top of Death Benefit upon accidental death as follows:

Death due to	Benefit
Any accident	Additional 100% of the Sum Covered
Accident when commuting in a public conveyance, elevator car or burning of hotel or public building	Additional 200% of the Sum Covered
Accident occurring outside of Malaysia	Additional 300% of the Sum Covered

Note: TPD and Accidental Death Benefits are provided up to the certificate anniversary of covered member's attaining ANB of 70 or expiry of the certificate, whichever is earlier.

SIGN UP USING THE SIMPLE STEPS BELOW



Download the KWSP i-Akaun app via <https://bitly.ws/Ygvp> and log in to your account



Alternatively, you may scan the QR code to do the same

i-LINDUNG

Click on 'i-Lindung', then choose 'Get a Quote' and fill in all required details

PLAN A
PLAN B

Choose your preferred protection plan from PruBSN and fill up the necessary information



Make contribution payment, which will be deducted from your EPF account

Important Notes and Disclaimers:

All information is correct at the time of publication. Published September 2023.

Terms and conditions apply. This flyer is for illustrative purposes only. This is a yearly renewable group term takaful plan underwritten by Prudential BSN Takaful Berhad. For more information on **PruBSN Lindung Famili**, kindly refer to the Product Disclosure Sheet before participating in this plan and refer to the terms and conditions in the Certificate Summary for details on the important features as well as exclusions that apply to the plan. You should satisfy yourself that the plan serves your needs and that you can afford the contribution.