

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your **PruBSN Cegah Famili** medical and health takaful plan. Other customers have read this PDS and found it helpful; **you should read it too.**

PRUDENTIAL BSN TAKAFUL BERHAD

Date: 15 November 2025

This PDS shows an **example** for a healthy 30 years old (age next birthday) male non-smoker, with Sum Covered of RM 100,000. Please refer to the **FAQ** for the sample contribution.

1 What is PruBSN Cegah Famili?

PruBSN Cegah Famili is a Shariah-compliant product. It is a yearly renewable group term takaful plan which provides coverage on Death and 43 covered Critical Illnesses up to the expiry age of seventy-five (75).

This plan is specially offered to Employees Provident Fund (EPF) members from age next birthday of nineteen (19) to sixty-five (65) years. This plan comes with an option for EPF Members to extend the coverage to their spouse and/or children where EPF Members will be the Certificate Holder for their dependants' certificates.

Prudential BSN Takaful Berhad (PruBSN) is the Master Certificate Holder and the EPF member is the Certificate Holder of this plan.

Applicable Shariah concept under PruBSN Cegah Famili

- **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.

Note: The product description above is **non-exhaustive**. Please refer to the Master Certificate Summary for more information.

2 Know your Coverage/Benefits?

As an illustration for **RM216** for the first certificate year, with **Sum Covered (SC)** of **RM 100,000**, you will receive the following family takaful **coverage benefits**:

Benefits		Sum Covered
Death Benefit		Up to SC, RM 100,000
Critical Illness Benefit	Angioplasty and Other Invasive Treatments for Coronary Artery Disease.	The minimum of: <ul style="list-style-type: none"> - 10% of SC, RM 100,000 or - RM25,000
	Other listed Critical Illness	Up to SC, RM 100,000

List of 43 Critical Illnesses covered under this plan:

1. Stroke	12. Paralysis Of Limbs	22. Loss Of Speech	35. Multiple Sclerosis
2. Heart Attack	13. Blindness	23. Brain Surgery	36. Primary Pulmonary Arterial Hypertension
3. Kidney Failure	14. Deafness	24. Heart Valve Surgery	37. Medullary Cystic Disease
4. Cancer	15. Third Degree Burns	25. Terminal Illness	38. Cardiomyopathy
5. Coronary Artery By-Pass Surgery	16. HIV Infection Due To Blood Transfusion	26. Loss Of Independent Existence	39. Systemic Lupus
6. Serious Coronary Artery Disease	17. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	27. Bacterial Meningitis	40. Erythematosis With Severe Kidney Complications
7. Angioplasty And Other Invasive Treatments For Coronary Artery Disease	18. Full-Blown AIDS	28. Major Head Trauma	41. Progressive Scleroderma
8. End-Stage Liver Failure	19. End-Stage Lung Disease	29. Chronic Aplastic Anemia	42. Chronic Relapsing Pancreatitis
9. Fulminant Viral Hepatitis	20. Encephalitis	30. Motor Neuron Disease	43. Poliomyelitis
10. Coma	21. Major Organ / Bone Marrow Transplant	31. Parkinson's Disease	
11. Benign Brain Tumor		32. Alzheimer's Disease / Severe Dementia	
		33. Muscular Dystrophy	
		34. Surgery To Aorta	

Note:

- Amount payable upon claim will be in one lump sum, less any outstanding amount due to PruBSN.
- The Critical Illness Benefit will accelerate the Death Benefit
- **Coverage Duration:** Yearly renewable until age seventy-five (75) years of Covered Member
- The coverage and benefits description above is **non-exhaustive**. Please refer to the Master Certificate Summary for more information.

If you have any questions or require assistance on your medical and health takaful product(s) you can:



Call PruBSN at:
03 2775 7188



Email PruBSN at:
customer@prubsn.com.my



Visit* PruBSN at:
[PruBSN Cegah Famili | Prudential BSN Takaful](#)



Scan* the QR code for
PruBSN Cegah Famili FAQ

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

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).

Your medical and health takaful product(s) **excludes**:

Death Benefit if death of the Covered Member is directly or indirectly caused by suicide while sane or insane during first certificate year.

Critical Illness Benefit if Critical Illness is caused:

- (a) by any Pre-Existing Condition.
- (b) directly or indirectly by the existence of Acquired Immuno-deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV) infection. The exception is when AIDS is full blown, occupationally acquired HIV infection or HIV is caused by a blood transfusion.

Note: The exclusion list above is **non-exhaustive**. Please refer to the Master Certificate Summary for the full list of exclusions.

3 Know your Obligations?

For your medical and health takaful certificate, you must pay a takaful contribution of:

Takaful Contribution Amount¹ RM 216.00 for the first certificate year. Duration: until 75 years old age next birthday

You also have to pay the following fees and charges (for the whole contribution payment duration):

Total Upfront *Wakalah* Charge, which includes: RM 17,720.46 or 17% of Total Contribution RM 104,238.00

- Commission *No Commission is payable for this medical and health certificate.*
- Management Expenses RM 17,720.46 or 17% of Total Contribution RM 104,238.00

Notes:

1. The contribution for this plan is non-level and will change according to the attained age next birthday of the Covered Member on each certificate anniversary date and shall be payable for the whole Coverage Duration. The contribution for each Covered Member may vary depending on the chosen Sum Covered, gender, smoking status and age next birthday of the Covered Member. Please refer to FAQ for the sample contribution.
2. The payment of contribution for spouse and child (if any) will be payable by Certificate Holder and will be deducted annually from Certificate Holder's EPF Account. The contribution that has been deducted from Certificate Holder's EPF Account and paid to PruBSN will be shown in their EPF Account Statement. It is important for the Certificate Holder to keep their EPF Account Statement as proof of payment of contribution for future reference.
3. Total Upfront *Wakalah* Charge is inclusive in the Takaful Contribution Amount stated above. It includes PruBSN's management expenses.
4. Stamp Duty of RM10 is paid once per Master Certificate. Certificate Holders or Covered Members do not need to pay additional Stamp Duty.
5. The contribution, fees and charges above are **non-exhaustive**. Please refer to the Master Certificate Summary for more information.

4 Other Key Terms

- **Importance of disclosure:** Certificate Holder must disclose all material facts such as medical condition and state the Covered Member's age correctly when answering any question asked by PruBSN. If the certificate is intended wholly for personal purpose, Certificate Holder must take reasonable care to disclose any facts that is known to be relevant and not to mislead PruBSN. The duty of disclosure will apply continually and will require the Certificate Holder to inform PruBSN upon any change to the information already disclosed or upon any new information relevant to the certificate.
- **Grace Period:** Certificate Holder have a thirty (30) days grace period from each contribution due date to pay the contribution for this certificate. Should Certificate Holder fail to pay the contribution within the grace period, the certificate will lapse after the end of grace period. No revival is allowed once the certificate is lapsed.
- **Non-Guaranteed Contribution and *Tabarru'***: The contribution and *Tabarru'* deductions for this plan is not guaranteed. We will provide 90 days written notice prior to the revised contributions and/or *Tabarru'* rates, which will take effect on the following certificate anniversary.
- **Waiting period:** the eligibility for the benefits under the certificate will only start after the waiting periods below from the effective date of the certificate.

Benefits	Conditions	Waiting Period
Critical Illness Benefit	Heart attack, coronary artery by-pass surgery, serious coronary artery disease, angioplasty and other invasive treatments for coronary artery disease and cancer	60 days
	All other covered illnesses	30 days

Please note that if you switch your current plan with another or from one provider to another, you may be subjected to new underwriting requirement and waiting period for the new plan.

- **Nomination:** Certificate Holder is advised to name a nominee for the death benefit to ensure a smooth settlement of claims and ensure that the nominee is aware of the certificate. If nomination is made, the benefits will be paid directly to the nominee. In the absence of nominee, benefit will be paid to next of kin.

Note: The key terms above are **non-exhaustive**. Please refer to the Master Certificate Summary for more information.



Can I cancel my certificate?

Yes, Certificate Holder may cancel the certificate by giving written notice to PruBSN.

- **Free-Look Period:** Certificate Holder may cancel the takaful coverage by informing PruBSN directly within fifteen (15) days from the date the certificate is delivered to the Certificate Holder. PruBSN will then refund the contribution paid for the takaful coverage relating to such Covered Member to the Certificate Holder.
- **Written Notice:** Certificate Holder may cancel the takaful coverage at any time after the Free-Look Period by giving written notice. When an EPF Member's takaful coverage is cancelled, the takaful coverage of the dependents (i.e. spouse and children) on the same application will also be cancelled. Upon cancellation/surrender of the takaful coverage, PruBSN shall refund the unutilised *Tabarru'* deduction, if any, based on the percentage of the prevailing yearly contribution paid as shown in table below:

Number of months*	1	2	3	4	5	6	7	8	9	10	11	12
Unutilised <i>Tabarru'</i> deduction (% of prevailing yearly contribution paid)	76.10%	69.20%	62.30%	55.30%	48.40%	41.50%	34.60%	27.70%	20.80%	13.80%	6.90%	0%

* from the Effective Date or certificate anniversary (whichever is later) of Covered Member's Certificate.

Note: The key terms above are **non-exhaustive**. Please refer to the Master Certificate Summary for more information.

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).