

**Dear Customer,**

This Product Disclosure Sheet (PDS) provides you with key information on your **PruBSN Lindung Famili** family 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 year old (age next birthday) male with Sum Covered of RM 200,000. Please refer to the **FAQ** for the sample contribution.

## 1 What is PruBSN Lindung Famili?

**PruBSN Lindung Famili** is a Shariah-compliant product. It is a yearly renewable group term takaful plan which provides coverage on Death up to the expiry age of seventy-five (75). This product also covers Total and Permanent Disability (TPD) and additional Accidental Death Benefit (ADB) during the coverage duration of the certificate or up to the certificate anniversary date of the Covered Member's attaining age seventy (70) next birthday, whichever is earlier.

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 for this plan.

**Applicable Shariah concept under PruBSN Lindung 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 **RM 424 for the first certificate year**, with **Sum Covered (SC) of RM 200,000**, you will receive the following family takaful **coverage benefits**:

Benefits	Sum Covered								
<b>Death Benefit</b>	RM 200,000								
<b>Total and Permanent Disability (TPD) Benefit</b>	RM 200,000								
<b>Accidental Death Benefit</b>	An additional amount shall be payable on top of Death benefit upon the following conditions: <table> <tr> <th>Death Event</th><th>Additional amount</th></tr> <tr> <td>Due to an accident</td><td>100% of SC</td></tr> <tr> <td>Death due to accident while commuting in public conveyance, elevator car, burning of hotel or other public building</td><td>200% of SC</td></tr> <tr> <td>Due to accident occurring while Covered Member is travelling overseas (up to 90 consecutive days residing period to all countries except Singapore and Brunei)</td><td>300% of SC</td></tr> </table>	Death Event	Additional amount	Due to an accident	100% of SC	Death due to accident while commuting in public conveyance, elevator car, burning of hotel or other public building	200% of SC	Due to accident occurring while Covered Member is travelling overseas (up to 90 consecutive days residing period to all countries except Singapore and Brunei)	300% of SC
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Death due to accident while commuting in public conveyance, elevator car, burning of hotel or other public building	200% of SC								
Due to accident occurring while Covered Member is travelling overseas (up to 90 consecutive days residing period to all countries except Singapore and Brunei)	300% of SC								

**Note:**

- Amount payable upon claim will be in one lump sum, less any outstanding amount due to PruBSN.
- The TPD 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.

**Your family takaful product(s) excludes:**

**Death Benefit** if the Covered Member's death is directly or indirectly due to suicide while sane or insane within the first certificate year.

**Total and Permanent Disability Benefit** if the disability is directly or indirectly caused by any of the following:

- attempted suicide or self-inflicted injuries while sane or insane; or
- any Pre-Existing Conditions

**Accidental Death Benefit** if death of the Covered Member is directly or indirectly caused by:

- any violation or attempted violation of the law or resistance to arrest; or
- alcohol and drugs intoxication.

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

**If you have any questions or require assistance on your family takaful product(s) you can:**


Call PruBSN at:  
03 2775 7188



Email PruBSN at:  
[customer@prubsn.com.my](mailto:customer@prubsn.com.my)



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



Scan\* the QR code for  
**PruBSN Lindung  
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](http://www.pidm.gov.my)).

### 3 Know your Obligations?

**For your family takaful certificate, you must pay a takaful contribution of:**

Takaful Contribution Amount <sup>1</sup>	RM 424.00 for the first certificate year	Duration: until 75 years old age next birthday
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**You also have to pay the following fees and charges (for the whole contribution payment duration):**

Total Upfront Wakalah Charge, which includes:	RM 17,566.80 or 15% of Total Contribution RM 117,112.00
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|-----------------------|---|
| • Commission          | No Commission is payable for this family takaful certificate. |
| • Management Expenses | RM 17,566.80 or 15% of Total Contribution RM 117,112.00       |

**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 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. 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 purposes, Certificate Holder must take reasonable care to disclose any facts that are 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 plan. 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.
- **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, expressed as a 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)	77.90%	70.80%	63.80%	56.70%	49.60%	42.50%	35.40%	28.30%	21.30%	14.20%	7.10%	0.00%

\* 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).