

Lindungi PRODUCT DISCLOSURE SHEET

PRUDENTIAL BSN

TAKAFUL

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your **Lindungi** 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 male (age next birthday) with Basic Sum Covered of RM 500,000. Please refer to the **QR Code** for the sample contribution.

1 What is Lindungi?

Lindungi is a yearly renewable family takaful term plan that provides coverage against death and total and permanent disability up to age 70 years old at next birthday, subject to renewal. Upon death or total and permanent disability, the Death Benefit or Total and Permanent Disability Benefit will be payable from the *Tabarru'* fund.

Applicable Shariah concept

- **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 Certificate Document for more information.

2 Know your Coverage/Benefits?

As an illustration for RM 1,240 for the first certificate year, with **Basic Sum Covered (BSC)** of RM 500,000, you will receive the following family takaful **coverage benefits**:

Benefits	Sum Covered
Death Benefit	RM 500,000
Total and Permanent Disability (TPD)	RM 500,000

- Note:**
- Amount payable upon claim will be 100% of the Basic Sum Covered in one lump sum less any outstanding amount due to PruBSN.
 - The TPD Benefit will accelerate the Death Benefit. The maximum amount We will pay for the TPD Benefit under this certificate and/or any other certificates that We have issued shall NOT exceed RM8,000,000 per life or any other limit as determined by Us.
 - **Coverage Duration:** Yearly Renewable until expiry age of 70 of Covered Person.
 - The coverage and benefits description above is **non-exhaustive**. Please refer to the Certificate Document 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.

TPD Benefit if the disability is directly or indirectly caused by any of the following:

- (a) attempted suicide or self-inflicted injuries while sane or insane; or
- (b) engaged in aerial flights (including parachuting and sky-diving) 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
- (c) any pre-existing conditions that were not disclosed to Us in relation to Your health status. This is applicable within 12 months from the commencement date. Any pre-existing conditions that were not disclosed to Us after the 12 months will be handled in accordance with Schedule 9 of the Islamic Financial Services Act 2013.

Note: The exclusion list above is **non-exhaustive**. Please refer to the Certificate Document 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



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



Scan* the QR code for
Lindungi Sample Contribution Table

*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).

Know your Obligations?

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

Takaful Contribution Amount	RM 1,240.00 for the first certificate year	Duration: until 70 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 <i>Wakalah</i> Charge, which includes:	RM 114,744.00 or 40% of Total Contribution RM 286,860.00
• Commission	No Commission is payable for this family takaful certificate.
• Management Expenses	RM 114,744.00 (which includes Stamp Duty of RM10) or 40% of Total Contribution RM 286,860.00

Notes:

- The contribution that You have to pay and the certificate terms may vary depending on the underwriting requirements.
- The contribution for this plan is non-level and will vary by the attained age of the Covered Person on each certificate anniversary date and will be payable for the whole certificate duration until Covered Person age 69 years old at next birthday. Please refer to QR Code for the sample contribution.
- It is important that You keep Your Debit or Credit Card or Bank Statement as proof of payment of contribution for future reference.
- **Total Upfront Wakalah Charge** is inclusive in the Takaful Contribution Amount stated above. It includes PruBSN's management expenses.
- The contribution, fees and charges above are **non-exhaustive**. Please refer to the Certificate Document for more information.

Other Key Terms

- **Importance of disclosure:** You must disclose all material facts including, but not limited to, medical conditions and You must state Your age correctly. You have a duty to disclose any relevant information that You know or is expected to know to the best of Your knowledge and in good faith. If You fail to do so, We may terminate Your certificate. The general duty of disclosure will apply continually and will require you to inform us upon any change to the information already disclosed or upon any new information relevant to the certificate.
- **Grace Period:** You have a thirty (30) days grace period from each contribution due date to pay the contribution for this plan. Should You 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.
- **Lapse of certificate:** Should You fail to pay the contribution within 30 days from contribution due date, Your certificate will be terminated and no longer be in force. Revival is not allowed for certificate that has been terminated.
- **Renewal:** The certificate will be renewed annually at each certificate anniversary so long the contribution is paid by You at the prevailing contribution rate calculated based on Your age next birthday on the certificate anniversary.
- **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.

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

Can I cancel my certificate?

Yes, you may cancel your certificate by giving written notice to PruBSN.

- **Free-Look Period:** You may cancel the takaful coverage by informing PruBSN within fifteen (15) days from the commencement date. PruBSN will then refund the contribution paid for the takaful coverage to you.
- **Written Notice:** You may cancel the takaful coverage at any time after the Free-Look Period by giving written notice. No surrender value will be payable, and the contribution paid will not be refunded. Instead, We will keep providing you the coverage until the certificate anniversary after your notification.

Note: The key terms above are **non-exhaustive**. Please refer to the Certificate Document 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).