

PRUDENTIAL BSN

TAKAFUL

Together, we can go through anything.



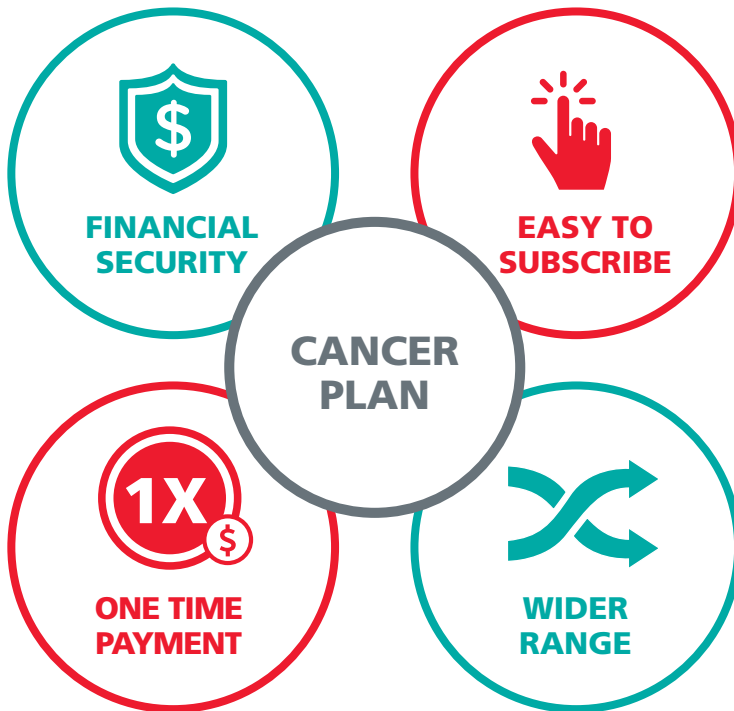
CONTINUE TO CARE

Cancer¹ is one of the major health problems in Malaysia. This disease has become a public health concern for all Malaysians. Did you know?

1. About 1 in 4 Malaysians will develop cancer by the age of 75?²
2. One in 19 women in Malaysia is at risk of getting breast cancer, which constitutes 31% of cancers affecting women³?
3. Cost for cancer treatment in Malaysia is on the rise and that 45% of those diagnosed with cancer suffers financial catastrophe after 12 months of diagnosis⁴?

Cancer is unpredictable. But when you are financially prepared, you know that you are ready to take charge of the recovery process, you don't have to worry about loss of income and when you have recovered, you can continue the journey to fulfill your dreams.

Introducing **Cancer Plan**; an online product which offers you the coverage **up to RM250,000** against cancer until you are 70 years old. With **Cancer Plan**, you know you are financially protected and together, we can go through anything.



¹Cancer is defined as any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukemia, lymphoma and sarcoma.

²<https://www.nst.com.my/news/2016/04/136974/malaysian-women-more-susceptible-cancer-compared-men>

³<http://www.theborneopost.com/2017/03/19/one-in-19-malaysian-women-at-risk-of-breast-cancer/>

⁴<https://www.star2.com/health/2015/11/22/the-economic-impact-of-cancer-on-families-in-asia/>

HOW CAN CANCER PLAN GIVE YOU PEACE OF MIND?

Financial Security	Upon the diagnosis of cancer, you can use the lump sum cash payout to fund the cancer treatment of your choice or replacement to your loss of income to secure your family's well being.
Easy to Subscribe	Only answer 2 questions related to cancer upon subscription at www.prubsn.com.my .
Wider Range	Decide your own contribution from as low as RM0.08 per day, according to your needs.
One Time Payment	Just pay one time contribution for a year's worth of protection.

HOW MUCH IS MY CONTRIBUTION?

Your contribution amount will depend on the following:

- Age
- Sum Covered
- Gender
- Smoking status

You will be paying the contribution until the expiry of the certificate and the contribution amount will change as your age increases.

WHO CAN PARTICIPATE IN THIS PLAN?

You can participate in this plan from the age of 19 years old to 60 years old.

WHAT ARE THE CHARGES AND DEDUCTIONS?

Cancer Plan is based on *Wakalah bi al-ujrah* principle, which is an agreement for us to manage your certificate. We will take a *Wakalah* Charge in return of the services provided. On the basis of *Ta'awun* (mutual assistance), we will place a portion of your contribution after deducting *Wakalah* Charge as *Tabarru'* (donation) into the *Tabarru'* Fund.

The table below has the details of charges and deduction.

<i>Wakalah</i> Charge	This charge is used to pay for the services provided by us in managing your certificate. The charge will be 50% of your contribution.
<i>Tabarru'</i> Deduction	The amount of contribution net of <i>Wakalah</i> Charge that is placed into the <i>Tabarru'</i> Fund to pay for the takaful coverage.

IMPORTANT NOTES

1. This brochure does not form a contract between you and **Prudential BSN Takaful Berhad (PruBSN)**. You are advised to refer to the Product Disclosure Sheet before participating in the plan, and to refer to the terms and conditions in the certificate document for details of the important features of the plan.
2. This is a yearly renewable family takaful term plan that provides coverage up to age 70, subject to renewal. It does not provide any benefit from the *Tabarru`* Fund on termination, expiry or maturity of the certificate.
3. The contribution payable will vary based on your age, gender, smoking status and sum covered at certificate anniversary as illustrated in the Product Disclosure Sheet. The contribution, *Wakalah* Charge and *Tabarru`* Deduction are not guaranteed. PruBSN may revise the contribution, *Wakalah* Charge and *Tabarru`* Deduction at certificate anniversary by giving 30 days written notice.
4. There is a free look period of 15 days after the date the certificate is issued to you to allow you to review it if it meets your needs. If the certificate is cancelled within this period, PruBSN will then refund the contribution you have paid.
5. **Cancer Plan** is premised on a mutual assistance (*Ta`awun*) arrangement where the contribution, after deducting the Upfront *Wakalah* Charges, is 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.
6. You can surrender your certificate at any time after the free look period. However, the certificate does not provide any surrender value and refund of contribution. Instead, your coverage will continue until the certificate anniversary after your notice of surrender.
7. If you cease or miss paying contribution, your coverage will lapse after the grace period of 30 days from the contribution due date.
8. You are entitled to receive any distributable surplus from the *Tabarru`* Fund inclusive of investment profit (if any) after 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 credited directly into your account via e-credit. 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.
9. Any age reference shall be on the basis of Age Next Birthday.
10. You should satisfy yourself that this plan will best serve your needs. You should also assess the affordability and suitability of the plan in relation to your financial goals and risk appetite.
11. For **Cancer Plan**, you may claim relevant insurance tax relief subject to the terms and conditions of the Inland Revenue Board of Malaysia.

EXCLUSION

This plan does not cover:

1. Cancer symptoms that manifest within 60 days from the commencement date.
2. Cancer that is caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immunodeficiency Virus (HIV) infection.
3. Cancer that is due to any pre-existing condition that was not disclosed to PruBSN. This is applicable within 12 months from the date the certificate is issued. If, after the 12 months from the commencement date, the cancer is due to any pre-existing condition that was not disclosed to PruBSN, it will be handled in accordance with Schedule 9 of the Islamic Financial Services Act 2013.

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

Cancer Plan 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:

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Prudential BSN Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits covered under the takaful certificates offered by Prudential BSN Takaful Berhad are protected against loss of part or all of takaful benefits by PIDM, in the unlikely event of the failure of the Takaful Operator. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Prudential BSN Takaful Berhad or visit PIDM website (www.pidm.gov.my) or call PIDM toll free line (1-800-88-1266).

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.

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