

PRUDENTIAL BSN

TAKAFUL

It's never been easier to plan for your future.



CONTINUE TO CARE

In PruBSN, we want the best for your family. Unfortunately, there are times when life's circumstances, such as death or disablement may prevent you from continuing to provide and support your loved ones.

By choosing **Lindungi**, you can ensure that your family is protected even when you are no longer around or able.

With contribution from as low as RM0.15 a day, it offers both financial security and peace of mind within your means. Best of all, you can manage this conveniently through our online platform.



Lindungi for the sum covered of RM30,000 and below is part of Bank Negara Malaysia's Perlindungan Tenang initiative.

What is Lindungi?

Lindungi is an online product which offers coverage on Death and Total and Permanent Disability (TPD) benefit for you.

100% of basic sum covered will be payable to you:

- In the event of Death due to all causes
- In the event of TPD before age of 70 years old

How can Lindungi protect you and your loved ones?

Financial protection for your family by keeping them secured from financial burdens	Provide your family with a lump sum of cash if you lose your life, where they can continue their living without financial worries. Don't forget to complete your Nomination Form. It helps expedite the distribution of benefits so that your loved ones are spared from unnecessary hardship. It is important for you to inform your nominee about this takaful coverage and nomination.
Financial protection for you	Provide you with a lump sum of cash if you cannot continue to earn a living due to a TPD.
Protect your home for your family	Provide your loved ones with the basic need of a proper shelter even when you are no longer around. Use the lump sum of cash provided from this plan to pay off your mortgage to secure a home for your family if the unexpected happens to you.

How much do I contribute to this plan?

Your actual contribution amount will depend on the following:

- Age
- Health status
- Amount of coverage
- Occupation (if applicable)
- Gender

You will be paying the contribution until the expiry of the certificate and the contribution amount will change as you get older.

Who can participate in this plan?

You can participate in this plan from as early as 19 years old and as late as 60 years old.

What are the charges and deduction?

The basis of **Lindungi** is the *Wakalah bi al-ujrah principle* where we place your contribution into the *Tabarru` Fund* after deducting an Upfront *Wakalah Charge*. This is a fee for the services we provide. The total contribution quoted is inclusive of any Upfront *Wakalah* and *Wakalah Certificate Charges*.

The table below has the details of charges and deduction.

Type of charges/deduction	Details of charges/deduction
Upfront <i>Wakalah Charge</i>	This charge is used to pay distribution related expenses as well as for managing and investing the <i>Tabarru` Fund</i> . The charge will be 40% of your contribution.
<i>Wakalah Certificate Charge</i>	There is no <i>Wakalah Certificate Charge</i> for this plan.
<i>Tabarru`</i>	The amount of contribution net of <i>Wakalah charges</i> , determined based on your age, gender, health status, occupation (if applicable) and amount of coverage for the duration of the coverage.

Why is it important to do nomination?

The purpose of taking up a family takaful plan is to ensure that your loved ones are protected financially should anything happens to you. It is then important that your loved ones can access the funds quickly. If you do not make a nomination in your takaful certificate, your takaful provider is not obligated to release the certificate benefit funds until your loved ones obtain a Grant of Probate or Letter of Administration or Distribution Order, which may take several years. However, if a nomination is made, the certificate benefit funds can be disbursed much faster without the need to obtain the Grant of Probate or Letter of Administration or Distribution Order. It is important for you to inform your nominee about this takaful coverage and nomination.

Important Notes:

1. This brochure does not form a contract between you and Prudential BSN Takaful Berhad (PruBSN). Please refer to the Plan Illustration and Product Disclosure Sheet before participating in the plan.
2. In this brochure, Age refers to Age Next Birthday unless otherwise stated.
3. If you cease or miss paying contribution, your coverage will lapse after the grace period of 30 days from the contribution due date.
4. The contribution and *Tabarru`* rates are not guaranteed. PruBSN may revise the contribution rates and/or *Tabarru`* by giving 90 days written notice.
5. Contribution rates will change according to your age.
6. For **Lindungi**, you may claim relevant insurance tax relief subject to the terms and conditions of the Inland Revenue Board of Malaysia.
7. **Lindungi** 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.
8. **Lindungi** does not provide any benefit from the *Tabarru`* Fund on termination, expiry or maturity of the certificate.
9. You are entitled to receive any distributable surplus from the *Tabarru`* Fund inclusive of investment profit (if any). 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 to you. 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.

Exclusions:

Lindungi does not cover any of the following situations:

1. Death caused by suicide within one year from the date of certificate.
2. TPD which is directly or indirectly caused by attempting suicide or self-inflicted bodily injuries while sane or insane.
3. TPD which is directly or indirectly caused by engaging in aerial flights (including parachuting and skydiving) 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.

Any pre-existing conditions that were not disclosed to us in relation to the Covered Person's health status. This is applicable within twelve (12) months from the date of certificate. Any pre-existing conditions that were not disclosed to us after the twelve (12) months will be handled in accordance with Schedule 9 of the Islamic Financial Services Act 2013.

The exclusions and limitations above are not exhaustive and you should refer to the certificate document for further information.

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

Lindungi 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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