

## PruBSN WarisanGold

A legacy of love that fulfils  
every family's unique needs.



G

**GREATER**  
Protection Values



High protection  
from RM350,000



Up to 600% accidental  
death coverage



Immediate  
financial assistance

O

**OPTIONS**  
Like Never Before



Flexible coverage  
amount

5

Coverage terms

4

Contribution  
payment terms

14

Additional benefits

10

Investment-linked  
funds

L

**LEGACY**  
with Maximised Values



Protection Enhancer



Legacy Booster



Legacy Bonus

D

**DONATION**  
and Charity Option



Regular donation  
via Ihsan rider



Sadaqah or Wakaf  
a portion of your  
death benefit

**Note:** GOLD here is used for acronym only

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE IS SUBJECT TO LIMITATIONS. 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)).

Terms and conditions apply.

# PruBSN WarisanGold

## Benefits at a Glance

1

**Death & Total and Permanent Disability Benefits starting from RM350,000**

For child, coverage starts from RM250,000

2

**Up to 600% Accidental Death Benefit Coverage**

Due to natural disasters

3

**Immediate Financial Assistance upon Death**

RM3,000 *Khairat* Benefit and RM3,000 *Badal Hajj* Benefit\*

4

**Special Benefits to Boost Your Legacy Values**

**Protection Enhancer**

Additional coverage amount of 2.5% of Basic Sum Covered (BSC) every 5 certificate years, up to total of 15%

**Legacy Booster**

Additional cash value of 2% of BSC upon reaching minimum age of 65 and every 10 subsequent years

**Legacy Bonus**

Additional cash value of up to 8% of BSC at maturity

5

**Additional Benefits (Rider) at Your Choice**

- Critical Illness Protection
- Accidental Disablement
- Debt Settlement Protection
- Hajj & Umrah Protection
- Contributors
- Savings and Investment

6

**Flexible with Various Options**

**Coverage Amount**

Adult: From RM350,000  
Child: From RM250,000

**Coverage Terms**

20 years, until age 70, 80, 90 or 100

**Contribution Payment Terms**

5 years, 10 years, 20 years or full term

**Fund Options**

Choice of 10 investment-linked funds

7

**Auto Extension of Coverage**

Up to age 100

8

**Hassle-Free Sign-Up Without Medical Examination**

For coverage up to RM4 million

9

**Affordable Contribution from RM100 Monthly (adult)**

For child, minimum contribution is from RM50 monthly

Terms and conditions apply.

\*For non-Muslim Covered Person, the Hajj Badal Benefit of RM3,000 shall be payable as Khairat Benefit. Hence, a total Khairat Benefit of RM6,000 shall be payable upon death of non-Muslim Covered Person.

### Talk to us now

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