



PruBSN WarisanPlus

PRUDENTIAL BSN

TAKAFUL

**Wariskan keluarga dengan
kesenangan dan kepastian**

GIVE THE GIFT OF LEGACY TO YOUR LOVED ONES

Leaving a legacy for your family is not just leaving a lump sum of money. It is about leaving your loved ones a life that they could live ahead, peacefully.



Only **10.8% of Malaysians** who live in urban areas have enough savings to overcome financial burden due to death of the breadwinner¹.

Imagine if you are no longer around, can the future of your loved ones be secured?

Introducing **PruBSN WarisanPlus**, a Takaful plan that provides security and assurance of your legacy for your loved ones.



¹ The Star, 2016

PREPARATION FOR UNFORTUNATE CIRCUMSTANCES

What happens if you are alive but disabled? Who will take care of you and your family at the same time?



Patients and their family members spent **nearly 40%** of their total income to finance outpatient stroke rehabilitation treatment.²

Yes, the medical card that you own will pay for the hospital bills, but do you know that hospital bills are just a small portion of the actual costs? Have you ever thought of the actual consequential costs?

With PruBSN WarisanPlus, it entitles you to compensation which you can use for:

Replacement of income

Alternative medical treatments

Caretaker bill and post hospitalisation expenses

Increase in household expenses during recovery

Most importantly, you and your family will be able to focus on the journey to recovery more peacefully.



² *Singapore Med J* 2015; 56(2): 116-119 doi: 10.11622/smedj.2015025

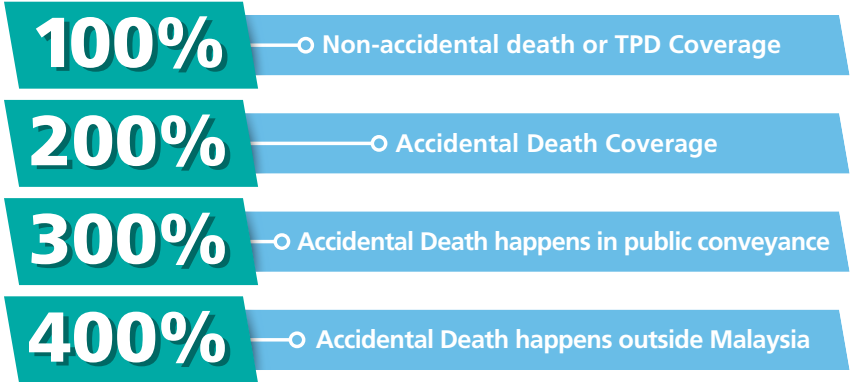
BENEFITS AT A GLANCE

Let **PruBSN WarisanPlus** protect you the way you want.



1. Greater protection value for longer family survival

With a high coverage amount starting from RM350,000*, it will help your family maintain the current lifestyle as well as help them settle any debts when you pass away or suffer from Total and Permanent Disability (TPD). You or your family will receive these benefits:



Notes:

1. The Death Coverage is the higher of Basic Sum Covered or the cash value of the Protection Unit Account (PUA).
2. The remaining cash value in the Investment Unit Account (IUA) shall also be payable upon death.
3. Accidental Death and TPD coverage are provided up to age 70 only.
4. TPD Coverage refers to the Basic Sum Covered.

*minimum RM250,000 for juvenile plan



2. Customised protection with affordable contribution

There is no one-size-fits-all coverage plan. With **PruBSN WarisanPlus**, you can attach any riders according to your needs until it is truly yours to own.



3. Unique diseases coverage

Receive compensation when you are diagnosed or hospitalised due to infectious diseases according to the categories below:

CATEGORY A

RM5,000 per diagnosis per disease

- Measles
- Chikungunya Fever
- Hand Foot Mouth Disease
- Typhoid Fever
- Rabies

CATEGORY B

RM10,000 per hospitalisation per disease

- Zika Virus
- Ebola
- MERS-CoV
- SARS
- Malaria
- Creutzfeldt - Jakob Disease
- Influenza A - Avian Influenza AH7N9 & AH5N1
- Nipah Virus Encephalitis
- Japanese Encephalitis



4. Hibah*

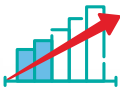
Secure your loved ones' future by naming them as beneficiaries. They will receive the death benefits without going through the prolonged inheritance procedures³.

**Hibah is an act of giving and it refers to a transfer of ownership from a donor (Wahib) to a recipient (Mawhub lahu) without any consideration. By virtue of Schedule 10 of the Islamic Financial Services Act 2013, you may nominate an individual to receive the takaful benefits either as an executor or as a beneficiary under the conditional hibah.*



5. Aid for funeral expenses

Ease your family burden when they receive RM3,000 from *Khairat* benefits³.



6. Options of Investment-Linked Funds

You can choose from 9 types of Investment-linked Funds that fit your risk appetite to increase your cash value with potential upside returns.



7. Hassle-free sign-up

No need to undergo medical examination to enjoy basic sum covered up to RM2 million⁴.



8. Extension of coverage until age 100

The coverage will be extended up to age 100⁵, subject to additional contribution required.



9. Beyond the Spirit of Takaful

Allow you to help deserving hardcore poor and poor families to be protected with basic family takaful coverage via Ihsan rider.

³ Subject to completion of documents and internal processes.

⁴ Subject to entry age.

⁵ The coverage will continue as long as there is sufficient cash value for the deduction of *Tabarru'* and other charges up to age 100 or to each benefit's maximum coverage term, whichever is earlier. Additional contribution may be required to ensure sufficient cash value until end of extended period.

CUSTOMISE YOUR PROTECTION

Even greater coverage for you and your family.

TYPE OF COVERAGE	RIDERS AND BENEFITS
Critical Illness (CI)	<p>You will receive lump sum cash when you are diagnosed with any one of the covered 43 CI when you choose to add on these riders:</p> <ul style="list-style-type: none"> • Crisis Protector • Crisis Shield <p>You can use the cash to finance your daily and monthly essentials as replacement of your income.</p>
Contributor	<p>Your coverage will continue in the event of death (if applicable), Total and Permanent Disability (TPD) or CI of yourself or your covered family members when you attach these riders:</p> <ul style="list-style-type: none"> • Contributor Protect • Contributor Parent Protect • Contributor Spouse Protect • Contributor Saver • Contributor Spouse Saver • Contributor Parent Saver <p>If more than one Contributor benefit triggers at once, not only will the <i>Tabarru`</i> Fund assist you with the certificate contribution payment, but an amount equal to the Contributor's benefits will be allocated into your IUA account with 100% allocation, allowing more funds for you.</p>
Investment	<p>Attach Takaful Saver or Takaful Saver Kid rider to increase your cash value with potential upside returns.</p> <p>Your contribution will be invested in Shariah approved investment-linked funds that you choose. For details on Fund Fact Sheet and fund's past performances, you may refer to www.prubsn.com.my.</p>
<i>Hajj/Umrah</i>	<p>With Hajj Protection rider, you will receive these additional death benefits:</p> <ul style="list-style-type: none"> • 200% of rider's Sum Covered due to death or TPD during <i>Hajj</i> or <i>Umrah</i>. • <i>Hajj/Umrah</i> Immunisation Benefit up to RM300 for every 3 years.
Level Term	<p>With Level Term Benefit rider, your family can use the additional cash for your debts settlement such as property financing. This benefit will be paid if you pass away within the term that you choose: 5, 10, 20 or 30 years.</p>
Donation	<p>Help poverty-stricken families with basic family takaful of RM10,000 per family when you attach Ihsan rider from RM5 per month. The fund from Ihsan rider will be channelled to PruBSN Microtakaful Jariah initiatives which is managed by PruBSN Prihatin.</p>

PRODUCT FEATURES

Basic information that you should know.

Entry Age	14 days - Age 70 ⁶
Sum Covered	Adult <ul style="list-style-type: none">• Minimum: RM350,000• Maximum: No limit (Subject to underwriting) Child <ul style="list-style-type: none">• Minimum: RM250,000• Maximum: RM2,000,000
Certificate Term	Choose to be covered for 20 years or until Age 70, 80, 90 or 100.
Contribution Payment Term	Flexibility to choose your contribution term: <ul style="list-style-type: none">• 5 years • 10 years • 20 years • Throughout the Certificate Term
Death Benefit	In the event of death ⁷ , we will pay the higher of: <ul style="list-style-type: none">• The current Basic Sum Covered; or• Value of units in the Protection Unit Account (PUA) plus any remaining of units in the Investment Unit Account (IUA).
Total and Permanent Disability (TPD) Benefit	In the event of TPD before expiry of the term or the age of 70, whichever is earlier, we will pay the TPD Sum Covered. <i>Note: Subject to a maximum of RM8,000,000 per life.</i>

⁶ Age refers to Age Next Birthday. For certificate term with Expiry Age 70, the maximum entry age is 60 years old.

⁷ Accidental Death Benefit is capped at RM2mil for claim below age of 19. Accidental coverage is up to age 70.

Contribution

Minimum monthly contribution of RM100 for adult and RM50 for child. The contribution is based on your selection of coverage level, contribution term and contribution frequency. Contribution rate varies according to age, gender, smoking status, occupational class, health condition, contribution term and expiry age.

Table below shows the example of annual contributions for a non-smoker male aged 30 of standard health, with basic sum covered of RM350,000, selected certificate term up to age 70 and investment-linked funds chosen are 50% in Takafulink Dana Urus and 50% in Takafulink Dana Bon:

Total contribution payable based on the certificate term up to age 70	To improve your certificate sustainability until the end of Extension of Certificate Term (up to age 100)	
	Alternative 1	Alternative 2
RM1,644 from age 30 until age 70	<p>We advise that the total contribution is to be continued until the end of Extension of Certificate Term.</p> <p>On top of this, additional regular contribution top-up⁸ of RM2,724 is recommended from age 30 until the end of Extension of Certificate Term.</p>	<p>We advise that the total contribution is to be continued until the end of Extension of Certificate Term.</p> <p>On top of this, additional regular contribution top-up⁸ of RM2,356 is recommended from age 70 until the end of Extension of Certificate Term.</p>

Note: The contribution amounts shown above are not guaranteed and estimated based on minimum amount required. The contributions may vary depending on the actual investment return, benefits chosen, contribution payments, Tabarru' Deduction and charges. PruBSN shall notify you at least 90 days prior to the Extension of Certificate Term if there is any additional contribution required during the extended term. Please refer to the Product Disclosure Sheet for the contribution payable based on the coverage selected.

Investment Allocation

Your contribution (after the deduction of *Wakalah* charges) will be invested in Shariah approved investment-linked funds that you choose.

- Takafulink Dana Bon
- Takafulink Dana Ekuiti Dinasti
- Takafulink Dana Urus
- Takafulink Dana Dinamik
- Takafulink Dana Ekuiti Plus
- Takafulink Dana Ekuiti Income
- Takafulink Dana Ekuiti Global
- Takafulink Dana Aktif
- Takafulink Dana Asia

Please refer to the Product Illustration for more details about your contribution allocation rate. Choose from 9 types of investment funds to place your contribution based on your risk appetite. For details on Fund Fact Sheet and fund's past performance, you may refer to www.pruBSN.com.my

⁸ The additional regular contribution top-up can be performed through the optional Takaful Saver or Takaful Saver Kid rider, where applicable.

CHARGES AND DEDUCTIONS

Segregation of your contribution.

TYPE	DETAILS								
Upfront <i>Wakalah Charge</i>	This is to pay for the commission, distribution related expenses and management expenses. The percentage shown below is based on contribution term of 20 years or more.								
	Certificate Year	1	2	3	4	5	6	7	≥8
	PUA	40%	40%	40%	20%	20%	20%	5%	0%
	IUA	5%							
<i>For term less than 20 years, please refer to the Product Illustration.</i>									
<i>Wakalah Service Charge</i>	This is to manage the certificate.	Method	Cash/Cheque		Others				
		Frequency	RM8 monthly		RM7 monthly				
<i>Tabarru` Deduction</i>	This is to pay your Takaful coverage. The amount varies according to age, gender, sum covered, smoking status, occupation class and health status.								
<i>Asset Management Wakalah Charge</i>	This is for your investment management expenses. It is charged daily from your investment account value.								
	Investment-linked Funds				Asset Management <i>Wakalah Charge</i>				
	Takafulink Dana Bon				0.50% p.a.				
	Takafulink Dana Ekuiti Dinasti				1.50% p.a.				
	Takafulink Dana Urus				1.30% p.a.				
	Takafulink Dana Dinamik				1.25% p.a.				
	Takafulink Dana Ekuiti Plus				1.50% p.a.				
	Takafulink Dana Ekuiti Income				1.50% p.a.				
	Takafulink Dana Ekuiti Global				1.50% p.a.				
	Takafulink Dana Aktif				1.50% p.a.				
Takafulink Dana Asia				1.50% p.a.					
<i>Top-up Wakalah Charge</i>	RM25								
	The charge is waived until e-transaction is available . When e-transaction is available, manual request for single contribution top-up is subject to RM25.								
<i>Fund Switching Wakalah Charge</i>	Four (4) free switches are allowed every certificate year. Subsequent switches within the year will incur a switching charge of 1% of the amount switched, subject to a maximum of RM50. The charge is waived until e-transaction is available .								

IMPORTANT NOTES

1. **This is a takaful product that is tied to the performance of the underlying assets and is not a pure investment product such as unit trusts.**
2. This brochure does not form a contract between you and Prudential BSN Takaful Berhad (PruBSN). For more details on this plan and its optional benefits, please refer to the Product Illustration, Product Disclosure Sheet, Fund Fact Sheet, the consumer education booklet on Family Takaful, Investment-Linked Takaful, and Medical and Health Takaful Plan 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.
3. The returns from your PUA and IUA (if applicable), if any, will be based on the actual performance of the fund and it is not guaranteed.
4. The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
5. If you cease or miss paying contribution, your coverage might lapse prematurely. Your certificate will lapse if the amount in PUA and/or IUA is not enough to pay for the *Tabarru`* deduction and other charges.
6. You should continue paying your contributions regularly until the maturity of your plan to ensure that you or your child is fully protected under the plan at all times. Failing to do so may cease your coverage prematurely.
7. The contribution, *Tabarru`* rates and other charges are not guaranteed. PruBSN may revise the contribution, *Tabarru`* rates and/or other charges by giving 90 days written notice. Should there be an increase in *Tabarru`* rates and other charges; you may be required to pay additional contributions.
8. Contributor benefits will assist in the payment of total contribution upon death (if applicable), TPD or critical illness of yourself or your family members during the contribution payment term of the certificate and the amount of benefit is as set out in the takaful certificate document. In the event of contribution or charges revision affecting total contribution in the future, you are expected to pay additional top-up contribution(s) to ensure the PUA and IUA values are sustainable throughout the certificate term.
9. For **PruBSN WarisanPlus**, you may claim relevant insurance tax relief subject to the terms and conditions of the Inland Revenue Board of Malaysia.
10. **PruBSN WarisanPlus** is premised on a mutual assistance (*Ta'awun*) arrangement where a portion of your contribution is deducted and 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.
11. **PruBSN WarisanPlus** does not provide any benefit amount from the *Tabarru`* Fund on termination, expiry or maturity of certificate.
12. 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 placed back into your PUA. 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.

13. Any age reference shall be based on Age Next Birthday, unless otherwise stated.
14. You may cancel this plan by submitting a written request to us within fifteen (15) days from the delivery date of the certificate documents, in such cases we shall refund the unallocated contribution, any *Tabarru'* deduction and service charge that have been deducted from contributions received from you plus the remaining value of units in your account less any medical fees incurred by PruBSN in assessing the risk under the certificate.
15. You may request in writing to withdraw from the Extension of Certificate Term at any time after your certificate is issued. As such, your coverage will end at the initial certificate term without the extension. However, if there is a subsequent request to re-apply for the Extension of Certificate Term, this will be subject to underwriting.

EXCLUSIONS

PruBSN WarisanPlus does not cover any of the following situations:

1. Death caused by suicide within first year from the effective date of the certificate or date of certificate revival.
2. TPD which is directly or indirectly caused by:
 - i. Attempting suicide or self-inflicted bodily injuries while sane or insane.
 - ii. Committing or attempting to commit a criminal offence by the covered person.
 - iii. Drugs or stimulators abuse, or their complications.
 - iv. War or aggressive acts, including invasions, acts of foreign countries, enemy's acts (whether with or without war declaration), civil wars, insurrections, revolutions, riots, interference by military authorities or usurpation.
 - v. Engaging in professional sports, scuba diving, racing of any kind, aerial flights 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 any dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving), unless PruBSN agrees in a special endorsement.
 - vi. Any pre-existing conditions that were not disclosed to PruBSN in relation to the covered person's health status.
 - vii. Any congenital disorder, birth trauma and its residual complications, for a certificate or annex approved while the covered person is still in the womb.

The exclusions and limitations stated 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 cooperates 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

PruBSN WarisanPlus 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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