

PruBSN WarisanGold

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



Build a legacy that's certain, **in a life full of uncertainties.**

Success in life requires forward-thinking, and the same is true for legacy planning. But because life is uncertain, even the best plans can go awry.

For breadwinners, thinking about the future can be stressful. What will happen to your loved ones should something unfortunate befall you, or if you are no longer around to provide for them? How will they retain the lifestyle they are accustomed to? And how will they cover their daily expenses, or their future education needs?



Introducing **PruBSN** WarisanGold

the forward-thinking, customisable, high-coverage takaful plan built to cater for your family needs in mind.

Choose PruBSN WarisanGold, the takaful legacy plan that thinks ahead for you, so come what may, you can live worry-free knowing that the future is secure and certain for your loved ones, while also fulfilling your *saham akhirat*.

A legacy plan that thinks ahead, so you don't have to.

While you know that death is part of life, we know you worry about the legacy you'll leave behind, and we're here to help you attain peace of mind.

Will your loved ones be financially secure in your absence?

PruBSN WarisanGold offers



Affordable High Protection

with a death and Total and Permanent Disability (TPD) coverage starting from RM350,000¹



Accidental Death Coverage of up to 600%²
of the Basic Sum Covered



Special Benefits to Boost Your Legacy Values

with Protection Enhancer for auto increasing coverage up to 15% and Legacy Booster along with Legacy Bonus to maximise your legacy values over the years



Immediate Financial Assistance

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



¹ For juvenile, coverage starting from RM250,000.

² Based on total benefits payable for death benefit and accidental death benefit (where applicable).

Tailored to address your requirements with flexibility and simplicity.

In life, every situation is different, and every family is unique. With a plan designed to accommodate every possible outcome, we offer you more flexibility than ever before. This allows you to effortlessly build the legacy you desire for your loved ones based on your current needs while remaining adaptable to changing circumstances at any stage of life.

PruBSN WarisanGold also provides

1

Flexible and Various Options

on coverage amount, coverage terms, contribution payment terms and optional benefits

2

Choice of 10 Investment-Linked Funds

to suit your risk appetite and increase your cash value with potential upside returns

3

Auto Extension of Coverage up to Age 100

The coverage will be extended up to age 100³, subject to additional contribution required

4

Hassle-free Sign-up

Basic Sum Covered of up to RM4 million, depending on entry age, without undergoing medical examination

A wealth that brings blessings beyond your lifetime

PruBSN WarisanGold also gives you the option to

Sadaqah or Wakaf a portion of your death benefit

Make Regular Charitable Donations via our Ihsan rider

The Prophet PBUH said: "When a man dies, his acts come to an end, but three, recurring charity, or knowledge (by which people) benefit, or a pious son, who prays for him (for the deceased)."

Sahih Muslim: No. 1631

³ 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.

A personalised legacy plan designed to **meet your unique needs.**

We understand that every individual is unique, so we've created a plan that allows you to choose the benefits that suit you best while being adaptable to your changing needs.

Enhance your legacy plan with these additional benefits



Critical Illness Protection

Gives you extra protection to safeguard your income when you are diagnosed with a critical illness so that you can focus on your recovery journey.



Accidental Disablement Protection

Provides you with essential financial protection in the event of disability due to accidents.



Debt Settlement Protection

Helps your loved ones to settle any outstanding debts upon your passing so they stay protected and can gain the strength to move ahead with better peace of mind.



Hajj & Umrah Protection

Provides you with extra protection during *Hajj* or *Umrah* so you can enjoy a peaceful pilgrimage and focus on attaining blessings.



Continuous Coverage (Contributors)

Ensures the continuity of coverage in the event something unfortunate happens and you are unable to pay your contributions.



Savings and Investment

Helps you save regularly and increases your cash value with potential upside returns in Shariah-approved investment-linked funds of your choice.

PruBSN WarisanGold Benefits

01 Death and TPD Benefit⁴

With Basic Sum Covered (BSC) starting from RM350,000 (RM250,000 for juvenile) upon your passing or TPD.

02 Accidental Death Benefit⁵

In the unfortunate event of death due to an accident before the age of 70, this plan provides additional benefit payable on top of BSC as follows:

100% of the BSC upon accidental death

200% of the BSC upon accidental death in public conveyance

300% of the BSC upon accidental death while in overseas

500% of the BSC upon accidental death due to a natural disaster

03 Immediate Financial Assistance Upon Death

With RM3,000 *Khairat* Benefit and a *Badal Hajj* Benefit⁶ of another RM3,000 to ease your family's burdens.

04 Special Benefits to Boost Your Legacy Values

Protection Enhancer:

Automatically provides an additional amount of 2.5% of the BSC after every 5 certificate years, to a total of 15% on your death or TPD benefit as illustrated below:

Certificate Year upon death / TPD	Protection Enhancer Additional Amount (% of BSC)
1 – 5	0%
6 – 10	2.5%
11 – 15	5.0%
16 – 20	7.5%
21 – 25	10.0%
26 – 30	12.5%
31 – Above	15.0%

Legacy Booster⁷ :

Payable as a percentage of the BSC into PUA when you reach the age of 65, 75, or 85 (based on entry age) and subsequently every 10 certificate years until the end of the coverage term selected to maximise your cash value as illustrated below:

Entry Age	First Payout Age (And payout every 10 certificate years subsequently)	Legacy Booster amount (% of BSC)
Age ≤55	Age 65	2%
Age 56 - 65	Age 75	
Age ≥66	Age 85	

Legacy Bonus⁸ :

Payable as a percentage of the BSC into PUA at the end of the coverage term selected to enhance maturity value as illustrated below:

Coverage Term / Expiry Age	Payout Age	Legacy Bonus amount (% of BSC)	
		BSC < RM500k	BSC ≥ RM500k
20 years	At the end of coverage term of 20 years ⁹	5%	8%
Age 70	Age 70		
Age 80	Age 80		
Age 90	Age 90		
Age 100	Age 100		

⁴ Upon death or TPD (before age 70), this plan pays the higher amount of the total BSC plus the Protection Enhancer or amount in the Protection Unit Account (PUA). In the event of death, value of units in the Investment Unit Account (IUA) will also be payable.

⁵ Accidental Death Benefit is capped at RM5 million for Covered Person below age 19 and RM25 million for Covered Person age 19 and above.

⁶ This is a lump sum cash benefit. No service of Hajj Badal will be provided by PruBSN. 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.

⁷ Provided that the certificate is in force and contributions are paid up to date. Legacy Booster is only applicable for certificate with initial expiry age of 65 and above.

⁸ Provided that the certificate is in force and contributions are paid up to date. Legacy Bonus is only applicable for certificate with initial expiry age of 70 and above.

⁹ Applicable only if the age at the end of 20th certificate year is age 70 and above.

This is **How it Works**

1

Meet Arif, a 35 year old non-smoker, happily married with two children. Recognising the significance of legacy planning, he participated in **PruBSN WarisanGold** with BSC of RM500,000, that expires at age 70.



Arif has also decided to allocate 20% of the BSC upon his death through the Charity Option facility, with 10% designated for *sadaqah* and another 10% for *wakaf*.

2

3

At the age of 65, Arif receives the Legacy Booster, wherein 2% of the BSC, equivalent to RM10,000, will be payable to the PUA to boost his cash value.



4

At the age of 67, Arif passes away due to a massive flood in Malaysia¹⁰.

The following benefits will be payable:



The *Khairat* Benefit of RM3,000 and *Badal Hajj* Benefit of RM3,000 will be paid immediately to the claimant to assist in covering funeral expenses and arranging the performance of *Hajj* on behalf of Arif.



The basic death benefit, amounting to RM575,000 (comprising 100% of the BSC¹¹ plus 15% of the Protection Enhancer), will be payable.



As the cause of death is a natural disaster, an additional RM2,500,000 (500% of the BSC) will be payable under the Accidental Death Benefit.



The total death benefit payout is RM3,075,000 excluding *Khairat* Benefit and *Badal Hajj* Benefit, will be distributed to nominee(s) and selected charitable organisation (if any).

- 20% of the total death benefit will be paid to selected charitable organisation i.e. Yayasan Wakaf Malaysia and PruBSN Prihatin.
- The remaining amount will be paid to his nominee(s) or claimant, assisting with daily living expenses to maintain the current lifestyle and settle any outstanding debts.

¹⁰ Flood is considered a natural disaster. Terms and conditions apply.

¹¹ With the assumption that value of units in PUA is lesser than BSC.

Customise Your Protection

Critical Illness	<p>Receive lump sum cash when you are diagnosed with any of the covered 43 critical illnesses when you add on any of these riders:</p> <ul style="list-style-type: none"> • Crisis Protector • Crisis Shield
Accidental	<p>Get financial protection upon disability and dismemberment due to an accident with our Accidental Disablement Protector.</p>
Level Term Benefit	<p>With our Level Term Benefit rider, your nominee(s) will receive additional cash for debt settlement such as property financing. This benefit will be paid if you pass away within your selected term of 5, 10, 20, or 30 years.</p>
Hajj / Umrah	<p>With the Hajj Umrah Protector rider, you will receive these additional 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 of up to RM300 every 3 years.
Contributor	<p>The riders below:</p> <ul style="list-style-type: none"> • Contributor Protect • Contributor Saver • Contributor Parent Protect • Contributor Parent Saver • Contributor Spouse Protect • Contributor Spouse Saver <p>will assist in paying your contributions in the event of your or your covered family member's death (if applicable), TPD, or critical illness.</p> <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 benefits' sum covered will be allocated into the certificate's IUA account with 100% allocation, to boost your cash values.</p>
Savings & Investment	<p>Attach a Takaful Saver or Takaful Saver Kid rider to increase your cash value with potential upside returns. Your contribution will be invested in Shariah-approved investment-linked funds of your choice. For details on the Fund Fact Sheet and fund past performance, you may refer to www.prubsn.com.my.</p>
Donation through Ihsan	<p>The Ihsan rider enables you to help others through our PruBSN Microtakaful Jariah initiative. PruBSN Microtakaful Jariah is a PruBSN initiative that provides takaful coverage to deserving hardcore poor and poor families.</p>

Main Product Features

Entry Age	14 days - Age 70										
Basic Sum Covered	<p>Adult</p> <ul style="list-style-type: none"> • Minimum: RM350,000 • Maximum: No limit (Subject to underwriting) <p>Child</p> <ul style="list-style-type: none"> • Minimum: RM250,000 • Maximum: RM3,000,000 										
Coverage Term¹²	Choose to be covered for 20 years or until age 70, 80, 90 or 100.										
Contribution Payment Term	Flexibility to choose your contribution payment term: <ul style="list-style-type: none"> • 5 years • 10 years • 20 years • Throughout the coverage term 										
Death Benefit	<p>In the event of death, this plan will pay the higher of:</p> <ul style="list-style-type: none"> • The total of current Basic Sum Covered plus Protection Enhancer (if any); or • Value of units in the Protection Unit Account (PUA) if any plus any remaining units in the Investment Unit Account (IUA). 										
Total and Permanent Disability (TPD) Benefit	<p>In the event of TPD before the expiry of the coverage term or the age of 70, whichever is earlier, this plan will pay the higher of total Basic Sum Covered plus Protection Enhancer or value in the (PUA) if any.</p> <p>Note: Subject to a maximum of RM8,000,000 per life.</p>										
Juvenile Lien	<p>Juvenile lien is applicable upon claim of death, TPD, critical illness and accidental death of the covered person before age 5 where a portion of the benefit will be payable based on the table below:</p> <table border="1"> <thead> <tr> <th>Child's age upon claim event</th> <th>Percentage of Sum at Risk for Death/TPD/Critical Illness/Accidental Death (%)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>20</td> </tr> <tr> <td>2</td> <td>40</td> </tr> <tr> <td>3</td> <td>60</td> </tr> <tr> <td>4</td> <td>80</td> </tr> </tbody> </table>	Child's age upon claim event	Percentage of Sum at Risk for Death/TPD/Critical Illness/Accidental Death (%)	1	20	2	40	3	60	4	80
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1	20										
2	40										
3	60										
4	80										

¹² Minimum coverage term is 20 years.

A minimum monthly contribution of RM100 for an adult and RM50 for a child. The contribution is based on your selection of coverage amount, coverage terms, contribution payment term, contribution frequency, entry age, gender, smoking status, occupational class and health condition.

Total contribution comprise of Protection Contribution, any Allocator Contribution and Investment Contribution. Protection Contribution and Allocator Contribution will be allocated into PUA and Investment Contribution will be allocated in IUA after the deduction of Upfront *Wakalah* Charge.

The table below is an example of the annual contributions for a non-smoker, male, aged 30 of standard health, with a Basic Sum Covered of RM350,000 and coverage term up to age 70, with investment-linked funds of 50% in Takafulink Dana Urus and 50% in Takafulink Dana Sukuk:

Total contribution payable based on the coverage term up to age 70	To improve your certificate sustainability until the end of Auto Extension of Coverage (up to age 100)	
	Alternative 1	Alternative 2
RM1,836 Yearly	<p>We advise that the total contribution is continued until expiry of Auto Extension of Coverage.</p> <p>On top of this, an additional regular contribution top-up¹³ of RM3,360 Yearly is recommended from age 30 until the end of the Auto Extension of Coverage.</p> <p>Total contribution payable: RM5,196 Yearly from age 30 until age 99.</p>	<p>We advise that the total contribution is continued until expiry of Auto Extension of Coverage.</p> <p>On top of this, an additional regular contribution top-up¹³ of RM27,564 Yearly is recommended from age 70 until the end of the Auto Extension of Coverage.</p> <p>Total contribution payable: RM1,836 Yearly from age 30 until age 69. RM29,400 Yearly from age 70 until age 99.</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. You may refer to the annual statement for the recommended regular contribution top-up amount, which is updated yearly to improve certificate sustainability up to the extended term (based on Alternative 1) and may consider topping up your contribution from time to time to improve the sustainability of your certificate. PruBSN shall notify you at least 90 days prior to the Auto Extension of Coverage 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 term selected.

Contribution

¹³ The additional regular contribution top-up can be performed through the optional Takaful Saver or Takaful Saver Kid rider, where applicable.

Investment Allocation

Choose from 10 types of investment funds to place in your contribution based on your risk appetite.

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

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

Please refer to the Product Illustration for more details on your contribution allocation rate. For details on the Fund Fact Sheet and fund past performance, you may refer to www.prubsn.com.my.



Charges & Deductions

<p>Upfront Wakalah Charge</p>	<p>Covers commissions, distribution-related expenses, and management expenses. The percentage shown below is based on contribution paid and for contribution payment term of 20 years or more.</p> <table border="1" data-bbox="416 338 1449 768"> <thead> <tr> <th>Certificate Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>≥8</th> </tr> </thead> <tbody> <tr> <td>Protection Contribution</td> <td>40%</td> <td>40%</td> <td>40%</td> <td>20%</td> <td>20%</td> <td>20%</td> <td>5%</td> <td>0%</td> </tr> <tr> <td>Allocator Contribution and Investment Contribution</td> <td colspan="8">5%</td> </tr> </tbody> </table> <p><i>For contribution payment term less than 20 years, please refer to the Product Illustration. No Upfront Wakalah Charge is applicable to Ihsan Rider.</i></p>	Certificate Year	1	2	3	4	5	6	7	≥8	Protection Contribution	40%	40%	40%	20%	20%	20%	5%	0%	Allocator Contribution and Investment Contribution	5%							
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<p>Wakalah Service Charge</p>	<p>Covers the management of your certificate.</p> <table border="1" data-bbox="416 936 1449 1055"> <thead> <tr> <th>Method</th> <th>Recurring payment method¹⁴</th> <th>Non-recurring payment method (i.e. Cash/Cheque)</th> </tr> </thead> <tbody> <tr> <td>Frequency</td> <td>RM10 monthly</td> <td>RM13 monthly</td> </tr> </tbody> </table>	Method	Recurring payment method ¹⁴	Non-recurring payment method (i.e. Cash/Cheque)	Frequency	RM10 monthly	RM13 monthly																					
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<p>Tabarru' Deduction</p>	<p>Pays for your Takaful coverage. The amount varies according to your attained age, gender, sum covered, smoking status, occupation class, and health status.</p>																											
<p>Asset Management Wakalah Charge</p>	<p>Covers your investment management expenses. It will be deducted on a daily basis and is reflected in the unit price.</p> <table border="1" data-bbox="416 1294 1449 1760"> <thead> <tr> <th>Investment-Linked Funds</th> <th>Asset Management Wakalah Charge</th> </tr> </thead> <tbody> <tr> <td>Takafulink Dana Aktif</td> <td>1.50% p.a.</td> </tr> <tr> <td>Takafulink Dana Asia</td> <td>1.50% p.a.</td> </tr> <tr> <td>Takafulink Dana Dinamik</td> <td>1.25% p.a.</td> </tr> <tr> <td>Takafulink Dana Ekuiti Dinasti</td> <td>1.50% p.a.</td> </tr> <tr> <td>Takafulink Dana Ekuiti Global</td> <td>1.50% p.a.</td> </tr> <tr> <td>Takafulink Dana Ekuiti Income</td> <td>1.50% p.a.</td> </tr> <tr> <td>Takafulink Dana Ekuiti Plus</td> <td>1.50% p.a.</td> </tr> <tr> <td>Takafulink Dana ESG Global</td> <td>1.50% p.a.</td> </tr> <tr> <td>Takafulink Dana Sukuk</td> <td>0.50% p.a.</td> </tr> <tr> <td>Takafulink Dana Urus</td> <td>1.30% p.a.</td> </tr> </tbody> </table>	Investment-Linked Funds	Asset Management Wakalah Charge	Takafulink Dana Aktif	1.50% p.a.	Takafulink Dana Asia	1.50% p.a.	Takafulink Dana Dinamik	1.25% p.a.	Takafulink Dana Ekuiti Dinasti	1.50% p.a.	Takafulink Dana Ekuiti Global	1.50% p.a.	Takafulink Dana Ekuiti Income	1.50% p.a.	Takafulink Dana Ekuiti Plus	1.50% p.a.	Takafulink Dana ESG Global	1.50% p.a.	Takafulink Dana Sukuk	0.50% p.a.	Takafulink Dana Urus	1.30% p.a.					
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<p>Top-Up Wakalah Charge</p>	<p>RM25, which is waived until e-transaction is available. When e-transaction becomes available, a manual request for a single contribution top-up is subject to a charge of RM25.</p>																											
<p>Fund Switching Wakalah Charge</p>	<p>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 becomes available.</p>																											

¹⁴ Recurring payment method shall refer to the payments through the auto-billing facility such as but not limited to Direct Debit, Debit Card, Credit Card or Biro Angkasa.

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. The returns from your PUA and IUA (if applicable), if any, will be based on the actual performance of the investment fund and it is not guaranteed.
3. The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
4. You should continue paying your contributions regularly until the maturity of your plan to ensure that the covered person is fully protected under the plan at all times. Failing to do so may cease the plan coverage prematurely.
5. If you cease or miss paying contributions, the plan 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. The contribution, *Tabarru`* deduction, and other charges are not guaranteed. PruBSN may revise the contribution, *Tabarru`* deduction, and/or other charges by giving 90 days written notice (except for critical illness benefits, if any, where 30 days notice will be provided). Should there be an increase in *Tabarru`* deduction and other charges; you may be required to pay additional contributions.
7. Contributor benefits will assist in the payment of total contribution upon death, TPD or critical illness of yourself or your family members, where applicable, during the contribution payment term of the certificate and the amount of benefit is as set out in the certificate document. In the event of contribution or charges revision affecting total contribution in the future, you are expected to pay an additional top-up contribution(s) to ensure the PUA and IUA values are sustainable throughout the coverage term.
8. You may claim relevant insurance tax relief for this plan subject to the terms and conditions of the Inland Revenue Board of Malaysia.
9. PruBSN WarisanGold 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.
10. PruBSN WarisanGold does not provide any benefit amount from the *Tabarru`* Fund on termination, expiry, or maturity of the certificate.

11. 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 a 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.
12. Any age reference shall be based on the Age of the Next Birthday unless otherwise stated.
13. You may cancel this plan by submitting a written request to us within 15 days from the delivery date of the certificate document, in such cases we will refund to you the value of units that have been allocated (if any) at unit price at the next valuation date, your Ihsan contribution (if any), any *Tabarru`* Deduction, upfront *Wakalah* Charge, *Wakalah* Service Charge and any tax that have been deducted less any medical charge incurred by PruBSN.
14. You may request in writing to withdraw from the Auto Extension of Coverage 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 Auto Extension of Coverage, this will be subject to underwriting.
15. 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, and Fund Fact 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.
16. In the event of any conflict or inconsistency between the English and Bahasa Malaysia versions of the brochure and for the purpose of interpretation and construction, the English language version of the brochure shall prevail and be given effect to.

Exclusions

PruBSN WarisanGold does not cover any of the following situations:

1. Death caused by suicide within the 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 regularly 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 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 for the agreed covered events.

**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 WarisanGold 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.

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Important: You must ensure that you are satisfied that this plan will best serve your needs and that the contribution payable under the certificate is an amount that you can afford.

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