

# PRUDENTIAL BSN

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## TAKAFUL

Fulfill your child's dream.





# PruBSN Impian

A child is like a gem. As parents, you will do everything to keep them healthy and happy. Fulfill your child's dreams and aspirations as well as ensure your child has a great beginning in life's journey with **PruBSN Impian**, a packaged solution based on **PruBSN AsasLink**. Attached with prenatal, critical illness, medical, accidental, and Contributor riders, **PruBSN Impian** is a comprehensive takaful protection and savings solution that will meet all your child's protection and future needs. Therefore, it is ok to always be protective, supportive and inspire your child to dream big.

**PruBSN AsasLink** is a regular contribution investment-linked takaful plan which pays the Basic Sum Covered upon the diagnosis of Total and Permanent Disability (TPD) before the Certificate Anniversary Date of 70 years old or death of the covered person, whichever occurs first.



## Support

Support your child's dreams when he/she turns 19 years old with the money you put aside for the investments.



## Start early

Protect your child as early as 14 gestational weeks and protect yourself when pregnancy complications occur.



## Comprehensive

Comprehensive and affordable protection plan that gives you peace of mind in times of your child's needs.



## Control

Flexibility to decide on the coverage, expiry age and contribution.



## Bonus

Reward for your child's excellent achievement in examinations.

## BUNDLE OF JOY

Extend the best protection for your child from 14 gestational weeks to 25 years old.



### INFANT SECURE

Will cover both yourself and your baby via Pregnancy Care benefits and Child Care benefits.\*



### VITAL CARE PLUS

Will provide coverage for specified child illnesses until your child turns age 25.

### HEALTHPROTECTOR

Will reimburse your child's medical expenses according to the selected benefits in the event of hospitalisation or outpatient treatment due to illness or injury.

### TAKAFUL SAVER IMPIAN

Gift your child the fund to live his/her dreams.

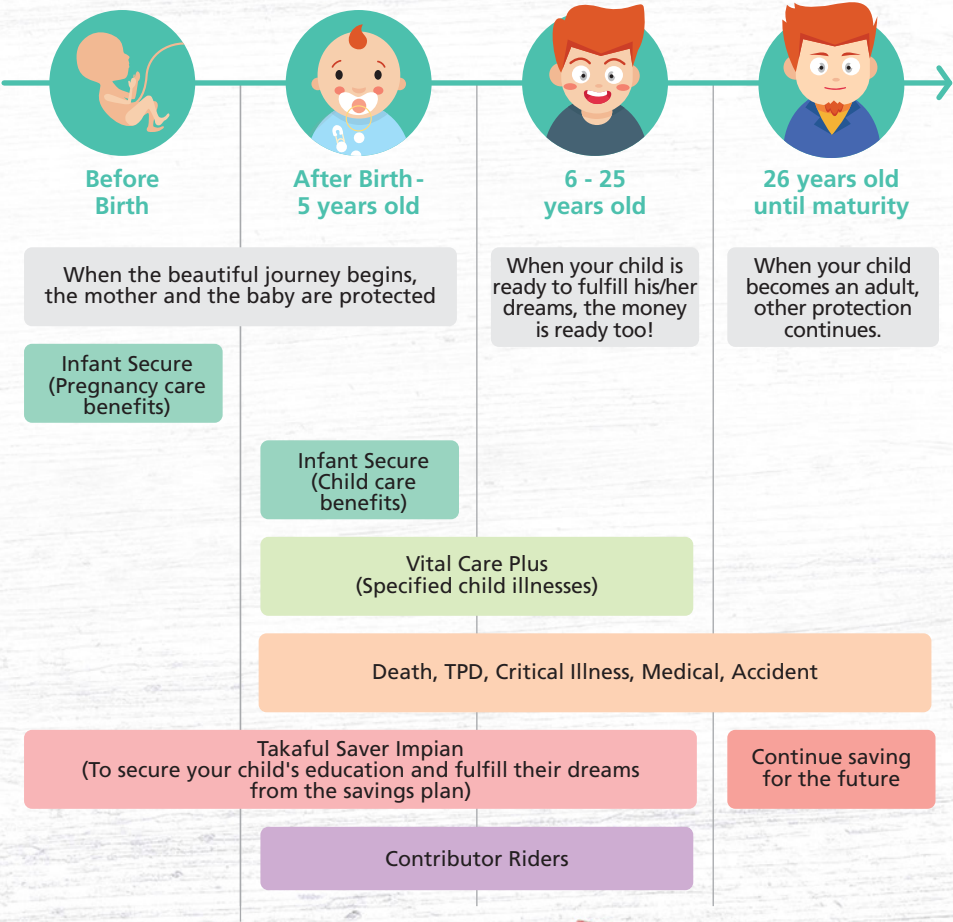
*\*Terms & Conditions apply.*





# THE PROTECTION JOURNEY

Plan the best for your child's future.



## CUSTOMISE YOUR PROTECTION

<b>Prenatal &amp; Infant Riders</b>	<p>Consist of Infant Secure and Vital Care Plus. Infant Secure will provide both Pregnancy Care and Child Care benefit respectively:</p> <ol style="list-style-type: none"> <li>Pregnancy Care Benefit - coverage for yourself with possible pregnancy complications before birth</li> <li>Child Care Benefit - coverage for your child from incubation to hospitalisation due to selected congenital conditions.</li> </ol> <p>Vital Care Plus provides coverage against specified child illnesses prior to Certificate Anniversary Date of 25 years old, at which time it will automatically convert to Crisis Protector rider in order for the coverage to remain relevant.</p>
<b>Critical Illness Riders</b>	<p>Ease your mind and focus on your child's recovery when you receive a lump sum amount upon the diagnosis of any covered 43 Critical Illnesses:</p> <ol style="list-style-type: none"> <li>Crisis Protector</li> <li>Crisis Shield</li> </ol>
<b>Medical Rider</b>	<p>Set your worries aside with HealthProtector, a comprehensive medical plan with NO annual limit and NO lifetime limit for your child's hospitalisation and outpatient treatment expenses.</p> <p>The rider comes with various levels of Hospital Daily Room &amp; Board, co-payment options and Smart Value Point (SVP) to cater to your needs. Choose between SmartSaver300 or High Deductible option:</p> <p><b>(a) SmartSaver300</b> Pay only the first RM300 out of the total Reasonable and Customary Charges of eligible benefits for any one disability and save your contribution for higher coverage.</p> <p><b>(b) High Deductible</b> Provides extension to your existing medical plan as safety net for unexpected health care costs.</p>
<b>Accidental Riders</b>	<p>Obtain accidental coverage:</p> <ol style="list-style-type: none"> <li>Accidental Protector Plus - provides lump sum benefits</li> <li>Accidental Medical Protector - provides medical reimbursement</li> </ol>
<b>Contributor Riders</b>	<p>Contributor riders will assist to pay for your plan in the event of death (if applicable), TPD or Critical Illness of yourself or your covered family members:</p> <ol style="list-style-type: none"> <li>Contributor Protect</li> <li>Contributor Saver</li> <li>Contributor Parent Protect</li> <li>Contributor Parent Saver</li> <li>Contributor Joint Protect</li> <li>Contributor Joint Saver</li> </ol> <p>If more than one Contributor rider triggers at once, not only the <i>Tabarru'</i> Fund will assist you with the certificate contribution payment, but an amount equal to the Contributor riders' Sum Covered participated will be allocated into the certificate's accounts with 100% allocation, allowing for more funds for your child.</p>
<b>Savings/ Investment Rider</b>	<p>Cultivate the habit of saving and investing regularly with Takaful Saver/Takaful Saver Impian which improves your money's worth with potential returns and increased cash value for your child.</p>

## Bonus

With EduAchieve Bonus, your child will be rewarded with cash for their excellent achievement in the examinations. PruBSN will provide EduAchieve Bonus as *Hibah* (Gift) payable from the shareholder's fund.

Examination	Reward (RM)	Minimum achievement
UPSR	500	Straight A(s)
PT3	1,000	
SPM	1,500	
STPM/STAM	1,500	
GCSE	1,500	
A Level	1,500	3A
IB	1,500	42 points
Diploma/ Degree	2,000	First Class or CGPA 3.5

Maximum entry age is 18 years old.

*Note: The list of exams are subject to national exams as listed by Malaysian Ministry of Education. For Diploma or Degree, PruBSN will only pay for courses offered by public universities in Malaysia, courses accredited by Malaysian Qualification Agency. PruBSN may change the EduAchieve Bonus reward by giving you ninety (90) days' notice.*

## PRODUCT FEATURES

### Death Benefit

In the event of death of the person covered before expiry of the term, the following will be payable:

- Basic Sum Covered; and
- Value of units in Protection Unit Account (PUA) and Investment Unit Account (IUA).

In case of unborn baby and up to 30 days from the birth of your child, the following will be payable:

- Annualised Protection Contribution; and
- Value of units in Protection Unit Account (PUA) and Investment Unit Account (IUA).

### Total and Permanent Disability (TPD) Benefit

The sum covered is payable in the event of TPD before the certificate anniversary date of the covered person's age 70 or before the expiry of the term, whichever is earlier.

In the event your child suffers from TPD at any time within the first 30 days from birth, the following will be payable:

- Annualised Protection Contribution; and
- Value of units in Protection Unit Account (PUA) and Investment Unit Account (IUA).

Then the certificate will terminate.

### Entry Age

14 gestational weeks of pregnancy to age 18.

### Certificate Term

Choose to be covered up to expiry age 60, 70, 80, 90 or 100.

**Note:** This product comes with an Extension of Certificate Term. 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 and all the terms and conditions of the certificate shall continue to apply during the extended period. The certificate shall lapse once there is insufficient cash value.

## Contribution

The contribution is based on your selection of Basic Sum Covered, riders, expiry age and contribution frequency (monthly, quarterly, semiannually or annually). Contribution rate will vary according to entry age, gender, smoking status, occupation class and health conditions.

Table below shows the example of annual contributions for a non-smoker male aged 1 of standard health, with basic sum covered of RM100,000, 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
RM600 Yearly	We advise that the total contribution is to be continued until the end of Extension of Certificate Term.	We advise that the total contribution is to be continued until the end of Extension of Certificate Term.
	On top of this, additional regular contribution top-up* of RM120 Yearly is recommended from age 1 until the end of Extension of Certificate Term.	On top of this, additional regular contribution top-up* of RM2,388 Yearly is recommended from age 70 until the end of Extension of Certificate Term.

**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 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.

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

## CONTRIBUTION ALLOCATION

Your contribution (after deduction of *Wakalah* charges) will be invested in Shariah-approved investment-linked funds that you choose. Please refer to the Product Illustration for your contribution allocation details.

For more details on the Fund Fact Sheet and fund's past performance, you may refer to our website at [www.prubsn.com.my](http://www.prubsn.com.my)

## CHARGES AND DEDUCTION

### Upfront *Wakalah* Charges

This charge allows us to pay commission and distribution related expenses as well as management expenses. The percentage shown below is based on the contribution term of 20 years or more. For term less than 20 years, you may refer to the Product Illustration.

Account/ Contribution Year	1	2	3	4	5	6	7	8	9	10	11 & Above
PUA	40%	40%	40%	20%	20%	20%	5%	5%	5%	5%	0%
IUA	5%										

### *Wakalah* Service Charges

*Wakalah* Service Charge is payable monthly for as long as the certificate is in-force. The monthly *Wakalah* service charges for all methods of payments are as follows:

Method of Contribution Payment	All Payment Frequencies
Cash/Cheque	RM8 monthly
Others	RM7 monthly

There is an additional charge of RM5 per month if you attach HealthProtector.

### Asset Management *Wakalah* Charge

This is charged on a daily basis from your investment account value. For more details, please refer to the Fund Fact Sheet.

### *Tabarru`* Deduction

*Tabarru`* Deduction is deducted monthly from the value of your units to pay for your takaful coverage. The *Tabarru`* Deduction for takaful coverage varies by age, gender, smoking status, occupation class, medical rating, and amount of coverage. The *Tabarru`* Deduction will increase as you grow older.

*Tabarru`* Deduction is a specified portion from the contribution into the *Tabarru`* Fund for the purpose of mutual aid and assistance among fellow participants according to the agreed benefits under the plan.

### Single Contribution Top-Up *Wakalah* Charge

There will be 5% charge on every Single Contribution Top-Up. On top of that, there will be an additional charge of RM25 for every top-up.

### Fund Switch *Wakalah* Charge

There will be four free switches every year. For any subsequent switches within the year, the switch charge is set at 1% of the amount switched (subject to maximum of RM50).

### Partial Withdrawal *Wakalah* Charge

RM25 will be charged for every request.

#### Note:

- The Partial Withdrawal *Wakalah* Charge, Fund Switch *Wakalah* Charge and the additional charge for Single Contribution Top-Up are currently waived until electronic transactions are made available. Any subsequent manual request via the branch will be subjected to the charges mentioned.



## IMPORTANT NOTES

1. This brochure does not form a contract between you and **Prudential BSN Takaful Berhad (PruBSN)**. For more details on this plan and its optional riders, 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 importance features of the plan.
2. Please note that the package here consists of components that can be participated in separately and you are not obliged to select all components of this package.
3. You should satisfy yourself that the plan serves your needs and that you can afford the contribution.
4. The returns from your PUA and IUA (if applicable), if any, will be based on the actual performance of the funds and it is not guaranteed.
5. The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
6. **PruBSN AsasLink** 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.
7. 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.
8. Contributor riders 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) so as to ensure the PUA and IUA values are sustainable throughout the certificate term.
9. There is a free-look period of 15 days after the delivery of your certificate to allow you to review if it meets your needs. If the certificate is cancelled within this period, we will refund to you the value of units (at the next pricing date) plus the contributions that are not invested, *Tabarru'* Deduction, service charge, processing charge (if any), service tax (if any) that we have deducted, less medical expenses that we may have already paid or agreed to pay.
10. 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.
11. If you cancel the certificate in the early years, you may not be able to obtain the full value from the amount you have paid to us. When you surrender the certificate, all benefits in the certificate will be terminated.
12. 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.
13. **PruBSN AsasLink** does not provide any benefit amount from the *Tabarru'* Fund on lapsation, termination, expiry or maturity of the certificate.

14. The contribution, *Tabarru`* rates and other charges are not guaranteed. PruBSN may revise the contribution, *Tabarru`* rates and/or other charges, by giving written notice of 30 days for medical and critical illness benefits or 90 days for other benefits to the certificate owner. If there is incremental to the *Tabarru`* rates, you may need to pay an additional contribution or top-up. Contributions for this plan are payable throughout the entire term of this certificate.
15. For more information on our investment-linked funds, please refer to their respective Fund Fact Sheet available on our website at **[www.prubsn.com.my](http://www.prubsn.com.my)**. You may also track the performance of your funds by checking the unit prices published daily on our website.
16. If you switch your current medical plan with another or from one provider to another, you may be subject to new underwriting requirements and waiting periods for the new plan.
17. Any age reference shall be on the basis of Age Next Birthday.
18. For **PruBSN AsasLink**, you may claim relevant insurance tax relief subject to the terms and conditions of the Inland Revenue Board of Malaysia.
19. **Please note that PruBSN Impian and PruBSN AsasLink are takaful products that are tied to the performance of the underlying assets, and are not pure investment products such as unit trust.**

*Note: More details of the coverage and benefits of the optional riders can be found in the Product Disclosure Sheet and Product Illustration which should be read carefully before you decide to take up the plan.*

## EXCLUSIONS

**PruBSN AsasLink** 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 we agree in a special endorsement.
  - vi. Any pre-existing conditions that were not disclosed to us 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 exclusion and limitations stated above are not exhaustive and you should refer to the certificate document for further information.*



**TOGETHER WE  
ACHIEVE YOUR  
CHILD'S DREAM**

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## 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

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## TAKAFUL

PruBSN AsasLink is a Shariah-compliant product.  
PruBSN Impian is a packaged solution based on PruBSN AsasLink


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:

### PRUDENTIAL BSN TAKAFUL BERHAD

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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](http://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.

*All information is correct at the time of publication. Published Mar 2022.*