

PRUDENTIAL BSN

TAKAFUL

Premier Legacy Beyond

(This is a takaful product)

Specially prepared for:

SAMPLE

*This **sample PDS** is based on a healthy 30-year-old (age next birthday) male non-smoker with a Basic Sum Covered of RM500,000. For a quotation tailored to your needs and affordability, please refer to your bank representative for personalized advice and refer to your actual PDS and product illustration.*

Prepared by: PruBSN Takaful Berhad

Prudential BSN Takaful Berhad ("PruBSN") is a takaful operator registered under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia (BNM).

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).

PRODUCT DISCLOSURE SHEET

Dear Customer,
 This Product Disclosure Sheet (PDS) provides you with key information on your Investment Linked Takaful. Other customers have read this PDS and found it helpful; you should read it too.

1 What is Premier Legacy Beyond?

Premier Legacy Beyond is a 40 years regular contribution Investment Linked Takaful (ILT) plan that offers a combination of protection and investment for 40 years. This product provides coverage on death during the coverage term. It also covers Total and Permanent Disability (TPD), Accidental Death and Infectious Diseases during the coverage term or up to the certificate anniversary date of the Covered Person's attaining 70th birthday, whichever is earlier.

Applicable accounts for Premier Legacy Beyond:

- **Protection Unit Account (PUA)** - This account holds the portion of your contributions allocated to purchase units in the Takafulink Fund(s) of your choice. The *Tabarru'* deductions for the basic plan and any attached rider(s), as well as *Wakalah* Service Charges, will be deducted from this account. We will also pay distributable surplus into this account. Cash value is the total of value of units in the PUA which will be determined by the unit prices of the underlying Takafulink Fund(s), based on their investment performance.

Applicable Shariah concept under Premier Legacy Beyond:

- **Ta'awun:** When you contribute to the *Tabarru'* Fund for mutual financial benefits upon pre-agreed events.
- **Wakalah bi al-ujrah:** When you appoint PruBSN to manage and invest the fund for a fee, plus a performance fee from the distributable surplus from the *Tabarru'* Fund.
- **Sadaqah:** When you make voluntary contributions through the Ihsan rider to benefit others.

Note: The product description above is non-exhaustive. Please refer to the Appendix, QR code or certificate document for more details.

2 Know your Coverage/Benefits?

As an illustration, with RM 210.00 Monthly over 40 years for Basic Sum Covered (BSC) of RM 500,000, you will receive the following Takaful coverage/benefits:		
Death	Death Event	Amount Payable
	Certificate Year 1 to 40 (Full Coverage Term)	The higher of RM 500,000 or the cash value
	Certificate Year 41 to 70 ¹	The higher of RM 5,000 or the cash value
TPD	RM 500,000 ²	
Accidental Death ³	An additional amount shall be payable on top of Death benefit upon the following conditions ⁴ :	
	Death Event	Additional amount
	Due to an accident	100% of Death Benefit
	Due to accident from commuting in public conveyance, elevator car, burning of theatre, hotel or other public building	200% of Death Benefit
	Due to accident occurring while Covered Person is residing or travelling outside of Malaysia (except Singapore and Brunei) for not more than 90 consecutive days, or in Singapore or Brunei for any number of days	300% of Death Benefit
Infectious Disease ³	Condition ⁵	Amount Payable
	Each diagnosis of infectious disease in Category A	RM5,000
	Each hospitalization due to infectious disease in Category B	RM10,000
Lifetime Achievement Bonus ³	Condition ⁶	Amount Payable
	Upon the achievement of any of the following: Completion of Hajj or Umrah, First marriage, Birth of first child, Birth of first grandchild, Confirmation of retirement	RM3,000
Maturity Benefit	The cash value of the certificate.	


Notes:
 1. Up until the certificate anniversary of the Covered Person's 100th birthday.
 2. Upon TPD prior the certificate anniversary date of the Covered Person's 70th birthday. Payment of this benefit will reduce the Basic Sum Covered.
 3. Accidental Death Benefit, Infectious Disease Benefit, Lifetime Achievement Bonus and all riders attached shall not be payable after the Full Coverage Term and if Basic Sum Covered is reduced to zero by accelerating benefit such as TPD Benefit and/or Crisis Shield.
 4. Upon accidental death prior to the certificate anniversary date of the Covered Person's 70th birthday. In the event of accidental death while the Covered Person is below the age of 19 years, the total accumulated Accidental Death Benefit payable will be subject to maximum of RM 2 million per life.
 5. Payable once for each infectious disease during the Full Coverage Term and before the certificate anniversary of the Covered Person's 70th birthday.
 6. Payable once per certificate provided the certificate is in force, subject to terms and conditions stipulated in certificate documents.
 7. Please refer to the Crisis Protector, Crisis Shield PDS for rider details (if attached).
 The coverages and benefits description above is non-exhaustive. Please refer to the Appendix or the certificate document for more information.


Your investment linked takaful plan excludes:


- **Suicide** - we will not pay any death benefit if death was due to suicide within one year from the effective date of certificate or the date of certificate revival, whichever is later. Instead, the total investment value of the certificate shall be payable.
- **Pre-Existing Conditions** - We will not pay any TPD benefit if the disability is caused by undisclosed Pre-Existing Conditions within 12 months from the effective date of certificate.

Note: The exclusion list above is non-exhaustive. You must refer to the Appendix or certificate document for the full list of exclusions.

If you have any questions or require assistance on your investment linked takaful product(s), you can:

 Call Standard Chartered Bank Malaysia Berhad via SC Mobile app/ Online Banking

 Call PruBSN at: 03-2775 7188
 Email PruBSN at: customer@prubsn.com.my

 Visit* us at: <https://www.sc.com/my/insurance/premier-legacy-beyond/>



Scan* the QR code:

*Rest assured that no personal data will be collected from you when you click on the link / QR code.

3 Know your Obligations?

For your investment linked takaful, you must pay a Monthly takaful contribution of:

Protection Unit Account (PUA)	Protection Contribution	RM 210	Duration: 40 years
	Allocator Contribution	RM 0	-
	Investment Contribution (including Takaful Saver)	RM 0	-

We allocate a portion of the contribution to purchase units in your chosen Takafulink Fund(s).

Allocated Contribution RM 97,524.00 or 96.75 % of Total contribution RM 100,800.00

You also have to pay the following fees and charges

Total Upfront *Wakalah* Charge, which includes: RM 3,276.00 or 3.25 % of Total contribution RM 100,800.00

End of Certificate Year	Contribution Paid (RM)	Commission deducted from your contribution	
		Percentage (%)	Amount (RM)
1	2,520.00	30.00	756.00
2	2,520.00	20.00	504.00
3	2,520.00	15.00	378.00
4	2,520.00	5.00	126.00
5	2,520.00	5.00	126.00
6	2,520.00	5.00	126.00
7	2,520.00	5.00	126.00
8	2,520.00	5.00	126.00
9	2,520.00	5.00	126.00
10	2,520.00	5.00	126.00
11	2,520.00	0.00	0.00
12	2,520.00	0.00	0.00
13	2,520.00	0.00	0.00
14	2,520.00	0.00	0.00
15	2,520.00	0.00	0.00
16	2,520.00	0.00	0.00
17	2,520.00	0.00	0.00
18	2,520.00	0.00	0.00
19	2,520.00	0.00	0.00
20 & above	2,520.00	0.00	0.00
Total	100800	2.50%	2,520.00

• Commission (payable over 10 years)

• Management Expenses (payable over 4 years)

RM 756 (which includes Stamp Duty of RM10) or 0.75 % of Total contribution RM 100,800.00

Other applicable charges	• <i>Wakalah</i> Service Charge	
	Contribution Payment Method	Amount Payable for All Payment Frequency
	Cash or Cheque	RM8 monthly
	Other Payment Method	RM7 monthly
	• Asset Management <i>Wakalah</i> Charge • Fund Switching <i>Wakalah</i> Charge (if any).	• Single Contribution Top-up <i>Wakalah</i> Charge (if any) • Partial Withdrawal <i>Wakalah</i> Charge (if any).

Notes:

- *Contribution details*: Service tax applies to all contributions paid for business purposes. Please refer to the Product Illustration for the Total Amount Payable, service tax (if any), and yearly estimates.
- *Total Upfront Wakalah Charge*: Includes PruBSN's management expenses (including stamp duty that is paid once per certificate) and commission paid to the bank intermediaries. Commission is a cost that goes directly to the distribution channel for the marketing of this product.
- The listed fees and charges are non-exhaustive. Please refer to the Product Illustration, Appendix or certificate document for more information.

4 Other Key Terms

- **Importance of disclosure** : you must disclose all relevant facts such as medical condition and state the Covered Person's age correctly when answering any question asked by us. Your duty of disclosure continues until the takaful certificate is issued. Otherwise, you may risk having your claim rejected or takaful certificate terminated.
- **No-Lapse Provision**: The certificate will not lapse when the total cash value falls to zero within the first 6 years of the certificate. After which, the certificate will lapse when the cash value is insufficient to pay for *Tabarru'* Deduction and other charges.
- **Non-guaranteed contribution and *Tabarru'* Deduction** : the contribution and *Tabarru'* deduction are not guaranteed and may be revised by providing participant with a 90-days written notification. You may be required to pay additional contribution even after the contribution payment term if there is any increase in your *Tabarru'* deductions and/or charges.
- **Claim on Contributor Benefit** : *Tabarru'* rates may be revised after a Contributor claim and throughout the certificate term. If this occurs, you are required to pay additional top-up contribution(s) to ensure your cash value remains sufficient to cover *Tabarru'* deductions and other charges throughout the certificate term.
- **Waiting period** : the eligibility for the benefits under the certificate will only start after the waiting periods below from the effective date of the certificate, the date of certificate revival or the date of endorsement, whichever is later.

Benefit	Conditions	Waiting Period
Critical Illness & Contributor Benefit	Heart attack, coronary artery by-pass surgery, serious coronary artery disease, angioplasty and other invasive treatments for coronary artery disease and cancer	60 days
	All other covered illnesses	30 days
Infectious Disease Benefit	All covered Infectious Diseases	90 days
Lifetime Achievement Bonus	All covered conditions	3 years

Note: The above key terms are non-exhaustive. Please refer to the Appendix or certificate document for the full list of terms.

? Can I cancel my certificate?

Yes, you may cancel your certificate by giving written notice to PruBSN.

- **Free-Look Period**: You may cancel your certificate (i.e basic plan and attached riders) within 15 days after the certificate has been delivered to you. We will refund to you the cash value, any *Wakalah* Service Charge, *Tabarru'* deduction, and Upfront *Wakalah* Charge that have been deducted less any medical charge incurred by PruBSN.
- **Written Notice**: You may surrender this certificate at any time after the Free-Look Period by providing us with written notice. Upon surrender, we will pay you the cash value (if any), after deducting any outstanding amounts owed to us during the certificate term. Please note the cash value payable may be significantly less than the total contributions you have paid.