

PRUDENTIAL BSN

TAKAFUL

PruBSN Anggun

Specially prepared for:

SAMPLE

*This **sample PDS** is based on a healthy 30-year-old (age next birthday) female non-smoker with a Basic Sum Covered of RM500,000. For a quotation tailored to your needs and affordability, please refer to your agent 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).

The benefit(s) payable under eligible certificate is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. 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).

PruBSN Anggun
PRODUCT DISCLOSURE SHEET

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

1 What is PruBSN Anggun?

PruBSN Anggun is a regular contribution Ordinary Family Takaful plan that provides takaful coverage up to the certificate anniversary date when the Covered Person aged 80 next birthday. This plan provides coverage upon death, Total and Permanent Disability (TPD), Female Illnesses and Female Care. It also provides Mental Care and Life Stage Benefit. Additionally, the cash value of the certificate shall be payable upon death or maturity of the plan.

Applicable account(s) for PruBSN Anggun:

- **Individual Special Account (ISA)** - This account holds the significant portion of your contributions from the basic plan and any attached rider(s) allocated for protection purposes. The *Tabarru'* deductions for the basic plan and any attached rider(s) will be deducted from this account. Additionally, we will also pay distributable surplus and investment profits will be allocated into this account.

Cash value is the total value of amount in ISA and the value of units in IUA (if any). These values are influenced by the performance of the ISA fund, and the unit prices of the underlying Takafulink fund(s) in the IUA (if any), which fluctuates based on their investment performance.

Applicable Shariah concept under PruBSN Anggun:

- *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.
- *Mudharabah*: When you appoint PruBSN to invest your ISA, the profits will be shared based on a pre-agreed ratio.

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, for RM 899.00 Monthly, with Basic Sum Covered of RM 500,000.00, you will receive the following Family Takaful coverage / benefits:

Death Benefit	RM 500,000.00 plus the cash value of the certificate (if any).	
TPD Benefit	RM 500,000.00 plus the cash value of the certificate (if any). This coverage is up to certificate expiry date or the certificate anniversary date of the Covered Person's age 70 next birthday, whichever is earlier.	
Female Illness Benefit	• Female Cancer	RM 500,000.00 plus the cash value of the certificate (if any)
	• Systemic Lupus Erythematosus with Severe Kidney Complications	
	• Female Carcinoma-In-Situ	
		50% of RM 500,000.00. Claimable once.
Female Care Benefit	30% of RM 500,000.00. Up to maximum of 2 claims, subject to one claim per covered condition.	
Mental Care Benefit	Reimbursement up to 10% of RM 500,000.00 or RM5,000, whichever is lower.	
Life Stage Benefit	From 3% up to 9% of RM 500,000.00 depending on covered events.	
Maturity Value	Cash value of the certificate (if any).	

Notes:
 1. TPD coverage is up to certificate expiry date or the certificate anniversary date of the Covered Person's aged 70 next birthday, whichever is earlier. Payment of this benefit will reduce the Basic Sum Covered.
 2. The contribution amount excludes other optional riders: Mom Care and Cancer Protector (if attached). Please refer to the rider PDS for more details.
 The coverage/benefits descriptions above are non-exhaustive. Please refer to the Appendix or the certificate document for more information.

Your family takaful 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, we will pay cash value of the certificate
- **Pre-Existing Conditions** - We will not pay any TPD benefit, Female Illnesses benefit, Female Care benefit and Mental Care benefit if the disability, condition, illness or event is directly or indirectly related to any of the any Pre-Existing Conditions that were not disclosed to us in relation to the Covered Person's health status.

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 family takaful product(s), you can:



Call PruBSN at:
03-2775 7188



Email PruBSN at:
customer@prubsn.com.my



Visit* us at:
<https://www.prubsn.com.my/en/protection/prubsn-anggun/>



Scan* the QR code:
PruBSN Anggun Appendix

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

3 Know your Obligations?

For this family takaful certificate, you must pay a Monthly takaful contribution of:

Protection Contribution (ISA)	PruBSN Anggun (Basic)	RM 894.00	Duration: 50 years
You also have to pay the following fees and charges			
Total <i>Wakalah</i> Charge, which includes:	RM 34,111.20 or 6.32 % of Total contribution RM 539,400.00 <i>The Total Wakalah Charge is including (i) Total Upfront Wakalah Charge and (ii) Wakalah Certificate Charge for all certificate years</i>		
(i) Total Upfront <i>Wakalah</i> Charge, which includes:	RM 31,111.20 or 5.77 % of Total contribution RM 539,400.00		
• Commission (payable over 6 years)	RM 18,336.00 or 3.40 % of Total contribution RM 539,400.00		
• Management Expenses (payable over 10 years)	RM 12,775.20 (which includes Stamp Duty of RM10) or 2.37 % of Total contribution RM 539,400.00		
(ii) <i>Wakalah</i> Certificate Charge	Will differ by payment frequency, RM 5.00 Monthly		
Other applicable charges (Only applicable for IUA)	<ul style="list-style-type: none"> • Asset Management <i>Wakalah</i> Charge (if any) • 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: The contribution amount excludes other optional riders: Mom Care and Cancer Protector (if attached). Please refer to the Product Illustration for the Total Amount Payable, service tax (if any), and yearly estimates. Service tax applies to all contributions paid for business purposes.*
- *Total Upfront Wakalah Charge: Includes commission paid to the servicing agent and PruBSN's management expenses (including stamp duty that is paid once per Certificate). Commission is a cost that goes directly to the distribution channel for the marketing of this product. A 5% Upfront Wakalah Charge is applicable for every Single Contribution Top-Up in addition to other applicable charges (if any).*
- *Additional Information: Please refer to the respective riders' PDS for details for rider contributions, fees, and charges. The listed fees and charges are not exhaustive. For more information, refer to the Appendix, product illustration, or certificate document.*

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.
- **Grace Period:** you have a 1 month grace period from each contribution due date to pay the contribution for this certificate. The certificate will remain in force during the grace period. You may refer to certificate document for the definition of contribution due date.
- **No-Lapse Provision:** the certificate will not lapse when the cash value falls to zero within the first 72 months 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 *Tabarru'* Deduction:** the *Tabarru'* rates for death, TPD and any attached rider(s) are not guaranteed. We may revise the *Tabarru'* rates at certificate anniversary by giving 90 days written notification.
- **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.

Benefits	Conditions	Waiting Period
Female Illness Benefit	• Female Cancer / Female Carcinoma-In-Situ	60 days
	• Systemic Lupus Erythematosus with Severe Kidney Complications	30 days
Female Care Benefit	• Covered conditions or illness (except due to accidental causes)	30 days
	• For conditions, surgical or treatment due to Cancer or Carcinoma-In-situ	60 days
Mental Care Benefit		180 days
Life Stage Benefit		Refer to Appendix

Please note that if you switch your current plan with another or from one provider to another, you may be subjected to a new underwriting requirement and waiting period for the new plan.

Note: This key terms above are non-exhaustive. Please refer to the Appendix of certificate document for more information.

? 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 within 15 days after the certificate has been delivered to you. We will refund to you the cash value and any *Wakalah* Certificate Charge, *Tabarru'* deduction, Upfront *Wakalah* Charge and Service Tax (if any) that have been deducted less any medical charge incurred by PruBSN.
- **Written Notice:** you may cancel this certificate at any time after Free-look period by providing us with written notice. Upon cancellation 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.