

PRUDENTIAL BSN

TAKAFUL

PruBSN AnugerahMax

(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 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).

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 AnugerahMax?

PruBSN AnugerahMax is regular contribution family takaful plan that provides takaful cover for 40 years. This product provides coverage on death during the coverage term. It also covers Total and Permanent Disability (TPD) during the coverage term or up to the certificate anniversary date of the Covered Person's 70th birthday, whichever is earlier.

This product comes with an Extension of Certificate Term whereby the coverage under the basic plan and rider(s) (if applicable), except for Crisis TotalCare, will continue as long as there is sufficient cash value under the certificate for the deduction of *Tabarru'* and other charges up to the certificate anniversary date of the Covered Person's aged 100 next birthday or up to the maximum coverage term of the respective benefits, 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 if there is insufficient cash value.

Applicable account(s) for PruBSN AnugerahMax:

- **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. We will also pay distributable surplus and investment profits will be allocated into this account.
- **Investment Unit Account (IUA)** - This account holds the portion of your Takaful Saver and single contribution top-up (if any), allocated to purchase units in the Takafulink Fund(s) of your choice for investment purposes.

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 AnugerahMax:

- **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.
- **Mudarabah:** 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 the certificate document for more details.

2 Know your Coverage/Benefits?

As an illustration, with RM 357.00 Monthly for Basic Sum Covered of RM500,000.00, you will receive the following Family Takaful coverage/benefits:

Death Benefit	Basic Sum Covered of RM 500,000.00 or the amount in the ISA, whichever is higher. The IUA value (if any) will also be paid.
TPD Benefit ¹	Sum at Risk, which is the difference between the Basic Sum Covered and the ISA amount will be paid.
Maturity value	The cash value of the certificate.

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 under Medical benefit, Critical Illness benefit, Cancer benefit, Accidental benefit and Income benefit (if attached). Please refer to the rider PDS for more details.

The coverages and benefits description above is non-exhaustive. Please refer to the Appendix or the certificate document for more information.

Your family takaful plan excludes:

- **Suicide** - we will not pay any death benefit if the death is due to suicide within one year from the effective date of certificate or the date of certificate revival, whichever is later. Instead, we will only pay cash value of the certificate.
- **Pre-Existing Conditions** - we will not pay any TPD benefit if the disability is directly or indirectly related to 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 require assistance or have any questions 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-anugerahmax/>



Scan * the QR code
PruBSN AnugerahMax
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:			
Individual Account (ISA)	PruBSN AnugerahMax (Basic)	RM 350.00	Duration:40 years
You also have to pay the following fees and charges			
Total Wakalah Charge, which includes:	RM 15,540.00 or 9.07% of Total contribution RM 171,360.00 <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 Wakalah Charge, which includes:	RM 12,180.00 or 7.11% of Total contribution RM 171,360.00		
• Commission (payable over 6 years)	RM 7,182.00 or 4.19% of Total contribution RM 171,360.00		
• Management Expenses (payable over 10 years)	RM 4,998.00 (which includes Stamp Duty of RM10) or 2.92% of Total contribution RM 171,360.00		
(ii) Wakalah Certificate Charge	Will differ by contribution payment mode and payment frequency, RM7.00 Monthly		
Other applicable charges (Only applicable for IUA)	<ul style="list-style-type: none"> • Asset Management Wakalah Charge • Fund Switching Wakalah Charge (if any), • Single Contribution Top-up Wakalah Charge (if any) • Partial Withdrawal Wakalah Charge (if any). 		
Notes:			
<ul style="list-style-type: none"> • Contribution details: The contribution amount excludes other optional rider under Medical benefit, Critical Illness benefit, Cancer benefit, Accidental benefit and Income benefit (if attached). Please refer to the Product Illustration for the Total Amount Payable, service tax (if any), and Total Annual Contribution. 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 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 1 month from 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 ISA cash value falls to zero within the first 6 years of the certificate. The No-Lapse Provision will be revoked if your contribution is not up to date. 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'* deductions of this plan are not guaranteed. We will provide 90 days written notice prior to the revised contributions and/or *Tabarru'* rates, which will take effect on the following certificate anniversary.
- **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
Contributor Benefit due to Critical Illness	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

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 within 15 days after the certificate has been delivered to you. PruBSN will then 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 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 total amount payable may be significantly less than the total contributions you have paid.