

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 Rider Sum Covered of RM100,000. 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).

Cancer Protector
PRODUCT DISCLOSURE SHEET -

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health takaful rider.

Other customers have read this PDS and found it helpful; you should read it too.

1 What is Cancer Protector?

Cancer Protector is a regular contribution rider that is attachable to **PruBSN AnugerahMax** and pays the sum covered upon the Covered Person's diagnosis with Early Stage Cancer or Cancer before the certificate expiry.

The applicable accounts and Shariah concept under Cancer Protector are the same as the basic plan, **PruBSN AnugerahMax**.

Note: The product description above is non-exhaustive. Please refer to the certificate document for more information.

2 Know your Coverage/Benefits?

As an illustration, for RM 68.00 Monthly, with Rider Sum Covered of RM 100,000.00, you will receive the following coverage/ benefits for 40 years:

Early-Stage Cancer Claimable only once	If claimed during first certificate year	5% of RM 100,000.00
	If claimed during second certificate year onwards	10% of RM 100,000.00
Cancer	If no prior Early-Stage Cancer has been claimed	100% of RM 100,000.00
	If Early-Stage Cancer has been claimed	Balance of Rider Sum Covered

Early-Stage Cancer covers the following illnesses:

- Carcinoma In-Situ
- Early Prostate Cancer
- Early Bladder Cancer
- Early Chronic Lymphocytic Leukemia

Note: The coverage/benefits descriptions above are non-exhaustive. Please refer to the certificate document for more information.

Your medical and health takaful rider(s) excludes :

Cancer Protector: We will not pay the benefit if the illness is directly or indirectly caused by

- Symptoms of illness occur prior to or within 60 days after the Rider has commenced or the date it is revived for Early-Stage Cancer or late Cancer;
- Pre-existing Conditions that were not disclosed to us in relation to the Covered Person's health status
- Illness that is directly or indirectly caused by the existence of AIDS or the presence of any HIV infection, except for "HIV Infection Due to Blood Transfusion", "Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection" and "Full-Blown AIDS";
- Congenital condition or is caused directly or indirectly from a congenital condition which happens, or which the Covered Person start to get symptoms of, within the first 2 years from the date of birth of the Covered Person.

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

If you require assistance or have any questions on your medical and health takaful rider(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/riders/cancer-protector/>

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

3 Know your Obligations?

For this medical and health takaful rider, you must pay Monthly takaful contribution of:			
Protection Contribution (ISA)	Cancer Protector	RM 68.00	Duration: 40 years
You also have to pay the following fees and charges:			
Total Upfront Wakalah Charge, which includes:	RM 2,366.40 or 7.25 % of Total Rider Contribution RM 32,640.00		
• Commission (payable over 6 years)	RM 1,395.00 or 4.27% of Total Rider Contribution RM 32,640.00		
• Management Expenses (payable over 10 years)	RM 971.04 or 2.98% of Total Rider Contribution RM 32,640.00		
<i>Note:</i> <ul style="list-style-type: none"> • <i>Contribution details: Service tax applies to all contributions made for business purposes. Please refer to the Quotation Details for the Total Amount Payable, service tax (if any), and Total Annual Contribution.</i> • <i>Total Upfront Wakalah Charge: Includes PruBSN's management expenses and commission paid to the servicing agent. Commission is a cost that goes directly to the distribution channel for the marketing of this product.</i> • <i>The listed fees and charges are not exhaustive. Please refer to the certificate document for more information.</i> 			

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.
- **Non-guaranteed contribution and Tabarru`** : The contribution and Tabarru` deductions of this plan are not guaranteed. We will provide 30 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.

Benefits	Conditions	Waiting Period
Cancer	Early-Stage Cancer	90 days
	Cancer	60 days

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: The above key terms are non-exhaustive . Please refer to the 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 with all attaching riders) within 15 days after the certificate has been delivered to you. Please refer to the PruBSN AnugerahMax's PDS on Free-Look Period.
- **Written Notice:** you may cancel this rider at any time after the Free-Look Period by providing written notice. Cancellation of riders shall take effect on the monthly anniversary right after we approve your application in writing.