

**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 RM10,000 per annum. 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](http://www.pidm.gov.my)).**

## Income 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 Income Protector?

**Income Protector** is a regular contribution rider that is attachable to **PruBSN AnugerahMax** and pays a yearly benefit upon the Covered Person's diagnosis of a critical illness before selected expiry age of basic plan or TPD before the age of 70. Payment of yearly benefit is on each anniversary year of the Covered Person's diagnosis of CI/TPD until the expiry age, or the death of the Covered Person, whichever earlier. Payment of this benefit will not affect the basic plan's sum covered.

The applicable accounts and Shariah concept under Income 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 61.00 Monthly, with Rider Sum Covered of RM 10,000.00, you will receive the following coverage/ benefits for 40 years:

TPD	RM10,000.00 per annum		
<b>Critical Illness</b>			
The list of illnesses covered under the Income Protector. Angioplasty and Other Invasive Treatments for Coronary Artery Disease is not covered under Income Protector.			
1) Stroke	10) Benign Brain Tumor	21) Loss Of Speech	34) Multiple Sclerosis
2) Heart Attack	11) Paralysis Of Limbs	22) Brain Surgery	35) Primary Pulmonary Arterial Hypertension
3) Kidney Failure	12) Blindness	23) Heart Valve Surgery	36) Medullary Cystic Disease
4) Cancer	13) Deafness	24) Terminal Illness	37) Cardiomyopathy
5) Coronary Artery By-Pass Surgery	14) Third Degree Burns	25) Loss Of Independent Existence	38) Systemic Lupus Erythematosus With Severe Kidney Complications
6) Serious Coronary Artery Disease	15) HIV Infection Due To Blood Transfusion	26) Bacterial Meningitis	39) Progressive Scleroderma
7) End-Stage Liver Failure	16) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	27) Major Head Trauma	40) Chronic Relapsing Pancreatitis
8) Fulminant Viral Hepatitis	17) Full-Blown AIDS	28) Chronic Aplastic Anemia	41) Poliomyelitis
9) Coma	18) End-Stage Lung Disease	29) Motor Neuron Disease / Severe Dementia	42) Apallic Syndrome
	19) Encephalitis	30) Parkinson's Disease	
	20) Major Organ / Bone Marrow Transplant	31) Alzheimer's Disease	
		32) Muscular Dystrophy	
		33) Surgery To Aorta	

Notes:

*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:

**TPD:** We will not pay the benefit if the disability is directly or indirectly caused by

- Pre-Existing Conditions within the first certificate year.

**Critical Illness:** We will not pay the benefit if the critical illness is directly or indirectly caused by

- Pre-Existing Conditions within the first certificate year.
- Symptoms of the critical illness manifested during the Waiting Period.
- 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".
- If the Participant has undergone Angioplasty and Other Invasive Treatments for Coronary Artery Disease.

*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](mailto:customer@prubsn.com.my)



Visit \* PruBSN at:  
[www.prubsn.com.my/en/riders/income-protector/](http://www.prubsn.com.my/en/riders/income-protector/)

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

### 3 Know your Obligations?

<b>For this medical and health takaful rider, you must pay a Monthly takaful contribution of:</b>			
Protection Contribution (ISA)	Income Protector	RM 61.00	Duration: 40 years
<b>You also have to pay the following fees and charges:</b>			
Total Upfront <i>Wakalah</i> Charge, which includes:	RM 2,122.80 or 7.25% of Total Rider Contribution RM 29,280.00		
• Commission (payable over 6 years)	RM 1,252.00 or 4.28% of Total Rider Contribution RM 29,280.00		
• Management Expenses (payable over 10 years)	RM 871.08 or 2.98% of Total Rider Contribution RM 29,280.00		
<b>Notes:</b> <ul style="list-style-type: none"> <li>• <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></li> <li>• <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></li> <li>• <i>The listed fees and charges are non-exhaustive. Please refer to the certificate document for more information.</i></li> </ul>			

### 4 Other Key Terms

<ul style="list-style-type: none"> <li>• <b>Importance of disclosure :</b> 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.</li> <li>• <b>Non-guaranteed contribution and <i>Tabarru'</i> :</b> The contribution and <i>Tabarru'</i> deductions of this plan are not guaranteed. We will provide 30 days written notice prior to the revised contributions and/or <i>Tabarru'</i> rates, which will take effect on the following certificate anniversary.</li> <li>• <b>Waiting period :</b> The eligibility for the benefits under the certificate will only start after the waiting periods below from the effective date of the certificate.</li> <li>• <b>Change in Occupation, Avocation &amp; Sports:</b> You must inform us if there is any change of occupation, avocation or sporting activity of the Covered Person because it may affect the contributions, terms, conditions and benefits of the products.</li> </ul>	
<b>Conditions</b>	<b>Waiting Period</b>
<ul style="list-style-type: none"> <li>• Heart attack, coronary artery by-pass surgery, serious coronary artery disease, angioplasty and other invasive treatments for coronary artery disease and cancer</li> </ul>	60 days
<ul style="list-style-type: none"> <li>• For all other covered illnesses</li> </ul>	30 days
<p>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.</p>	
<p><i>Note: The above key terms are non-exhaustive. Please refer to the certificate document for the full list of terms.</i></p>	

### ? Can I cancel my certificate?

<p>Yes, you may cancel your certificate by giving written notice to PruBSN.</p> <ul style="list-style-type: none"> <li>• <b>Free-Look Period:</b> 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.</li> <li>• <b>Written Notice:</b> 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.</li> </ul>
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