

PRUDENTIAL BSN

TAKAFUL

PruBSN Asas360

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).

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).

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 PruBSN Asas360?

PruBSN Asas360 is a regular contribution Investment Linked Takaful (ILT) that provides a combination of takaful protection and investment up to the certificate anniversary date of the Covered Person's age 70 next birthday. It pays a lump sum death benefit (i.e. the sum covered) if Covered Person dies or is totally and permanently disabled during the term of the certificate. Additionally, the cash value of the certificate shall be payable upon death claim or maturity.

The cash value depends on the price of underlying units, which in turn depends on the performance of your chosen funds.

This product comes with an Extension of Certificate Term. The coverage under the basic plan and rider(s) (if applicable) 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 age 100 next birthday or to the maximum coverage term of benefits, whichever is earlier.

Applicable accounts for PruBSN Asas360:

- **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, any attached rider(s), Wakalah Service Charges and other applicable charges will be deducted from this account. We will also pay distributable surplus into this account.
- **Investment Unit Account (IUA)** - This account holds the portion of your Takaful Saver, Takaful Saver Impian 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 of value of units in the PUA and IUA which will be determined by the unit prices of the underlying Takafulink Fund(s), based on their investment performance.

Applicable Shariah concept under PruBSN Asas360:

- **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 864.00 Monthly, for Basic Sum Covered of RM 500,000.00, you will receive the following coverage / benefits:

Death ¹	RM 500,000.00 plus the cash value of the certificate.
TPD ²	RM 500,000.00
Kasih Bonus ³	RM 5000.00 or 1% of the basic sum covered RM 500,000.00
Maturity Value	The cash value of the certificate.

- Notes:
1. For prenatal case (if applicable), the death benefit payable upon death of the foetus during pregnancy period or death of child within the first 30 days after the birth of the child shall be an amount equivalent to the sum of annualised Protection Contribution, annualised Allocator Contribution (if any) and the cash value of the certificate.
 2. Upon TPD prior the certificate anniversary date of the Covered Person's 70th birthday or expiry of the certificate, whichever is earlier. Payment of this benefit will reduce the Basic Sum Covered. For prenatal case (if applicable), the TPD benefit payable upon TPD of child within the first 30 days after the birth of the child shall be an amount equivalent to the sum of annualised Protection Contribution, annualised Allocator Contribution (if any) and the cash value of the certificate.
 3. Kasih Bonus is payable into IUA every 10 years starting from the 10th certificate anniversary, as long as the certificate is active, contributions are current, and no partial PUA withdrawal was made in the past 10 years. Kasih Bonus ends when the selected certificate term expires and won't be paid during any extended term.
 4. Please refer to the Health360, Baby TotalCare, Vital Care Plus, Crisis Protector, Crisis Shield, Crisis TotalCare, Accidental Protector Plus, Accidental Medical Protector and Accidental Income Protector 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, the cash value of the certificate at the valuation date after the date of notification shall be payable.
- **Pre-Existing Conditions** - We will not pay any TPD benefit if the disability is directly or indirectly caused by 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 investment linked takaful product(s), you can:



Call PruBSN at:
03-2775 7188



Email PruBSN at:
customer@prubsn.com.my



Visit * PruBSN at:
<https://www.prubsn.com.my/en/protection/prubsn-asas-360/>



Scan * the QR code:
PruBSN Asas360
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 your investment linked takaful, you must pay a Monthly takaful contribution of:

Protection Unit Account (PUA)	Protection Contribution	RM 864.00	Duration: 40 years
	Allocator Contribution	RM 0.00	Duration: 40 years

We allocate a portion of the contribution into PUA and/or IUA (if any) to purchase units in your chosen Takafulink Fund(s).

Allocated Contribution	RM 393,984.00 or 95.00% of Total contribution RM 414,720.00
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You also have to pay the following fees and charges

(i) Total Upfront Wakalah Charge, which includes:	RM 20,736.00 or 5.00% of Total contribution RM 414,720.00									
<ul style="list-style-type: none"> Commission (payable over 6 years) 	RM 16,588.80 or 4.00% of Total contribution RM 414,720.00									
<ul style="list-style-type: none"> Management Expenses (payable over 10 years) 	RM 4,147.20 (which includes Stamp Duty of RM10) or 1.00% of Total contribution RM 414,720.00									
(ii) Other applicable charges	<ul style="list-style-type: none"> Wakalah Service Charge payable for All Payment Frequency <table border="1"> <thead> <tr> <th>Contribution Payment Method</th> <th>Without Medical rider</th> <th>With Medical rider</th> </tr> </thead> <tbody> <tr> <td>Non-recurring method (i.e. Cash or Cheque)</td> <td>RM 13 monthly</td> <td>RM 21 monthly</td> </tr> <tr> <td>Recurring method (i.e. Direct Debit)</td> <td>RM 10 monthly</td> <td>RM 18 monthly</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Asset Management Wakalah Charge (if any) Fund Switching Wakalah Charge (if any) Single Contribution Top-up Wakalah Charge (if any) Partial Withdrawal Wakalah Charge (if any). 	Contribution Payment Method	Without Medical rider	With Medical rider	Non-recurring method (i.e. Cash or Cheque)	RM 13 monthly	RM 21 monthly	Recurring method (i.e. Direct Debit)	RM 10 monthly	RM 18 monthly
Contribution Payment Method	Without Medical rider	With Medical rider								
Non-recurring method (i.e. Cash or Cheque)	RM 13 monthly	RM 21 monthly								
Recurring method (i.e. Direct Debit)	RM 10 monthly	RM 18 monthly								

- Notes:**
- Contribution details:** Total Contribution is the total amount of PUA, IUA, and Ihsan (if any) contributions paid throughout the contribution term. Service tax applies to all contributions paid for business purposes. Please refer to the Quotation Details for the Total Amount Payable, service tax (if any), and Total Annual Contribution.
 - Upfront Wakalah Charge:** Includes PruBSN's management expenses (including stamp duty that is paid once per Certificate) and commission paid to the servicing agent. 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).
 - 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. If the certificate is intended wholly for personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your duty of disclosure continues until the takaful certificate is issued.
- Grace Period:** you have a one-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:** as long as you have regularly paid the total contribution for the certificate and no withdrawal of cash value, the certificate will not lapse even when the total cash value of the certificate falls to zero within the first months of the certificate. Any unpaid *Tabarru'* Deductions and Wakalah Service Charge during the period when No-Lapse Provision is in effect are regarded as monies owing to PruBSN, which shall be deducted when there is payment of contribution, payment of any benefits, or from the cash value of the certificate upon surrender.
- Non-guaranteed Contribution and *Tabarru'* Deduction :** The contribution and *Tabarru'* Deduction is not guaranteed and may be revised at certificate anniversary by giving 90 days prior written notice. 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.

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. We will refund to you the cash value of the certificate, Ihsan contribution (if any), *Tabarru'* deduction and Wakalah Service Charge that have been deducted less any medical charged 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.