

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 Plan 200 and Co-Payment Option Auto-Switch. 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).

Health360

PRODUCT DISCLOSURE SHEET

This Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you participate in a medical plan that best meet your needs. You should read your certificate document carefully for full details on your coverage.

FIND OUT MORE:
Health360 Appendix



Step 1 Is this medical plan right for you?

- **Health360** is a rider that provides medical coverage for hospitalisation and surgical expenses ("H&S") that is incurred due to accident or illnesses covered under the certificate until age 70 next birthday¹.
- Units will be deducted from your PUA into the *Tabarru`* Fund to pay for *Tabarru`* deduction. Your *Tabarru`* deduction will be pooled with other takaful participants' *Tabarru`* deduction to pay claims. If the total claims paid out from the *Tabarru`* Fund is high, the *Tabarru`* deduction for all takaful participants in the same pool may increase, including your *Tabarru`* deduction **even if you did not make a claim**.
- The *Tabarru`* deduction of this medical plan is not guaranteed, meaning we may increase the *Tabarru`* deduction that we charge in the future. These rates are directly impacted by our claims experience for this plan, including medical inflation. Therefore, frequent increase in *Tabarru`* deduction are likely in the future.

¹ Subject to Extension of Certificate Term, if applicable to your certificate.

Step 2 Does it meet your needs?

What is covered?

- Hospital Daily Room & Board :RM200
 - Hospitalisation treatments & surgical expenses :As Charged
- Benefits payable are on cashless* basis and subject to:
- Co-payment Option :Auto-Switch
 - Annual Limit :No Limit
 - Smart Value Point (SVP) :RM1,000,000
 - Lifetime Limit :No Limit, subject to SVP

What is not covered?

- Medical conditions that you had, or had symptoms of, before participating in the plan (i.e. pre-existing condition)
- Specified illnesses during the first 120 days of coverage (e.g. hypertension, diabetes)
- Other medical or physical conditions during the first 30 days of coverage, except for accidental injuries

This is not a complete list. Please read the Product Illustration, relevant appendices, and your certificate document carefully, or scan the QR code above for full details on what is covered and what is not covered.

* Cashless facility is available at PruBSN panel hospitals only, subject to the terms and conditions. Please refer to the panel hospital listing that is applicable for this plan for cashless facility in PruBSN Corporate Website.

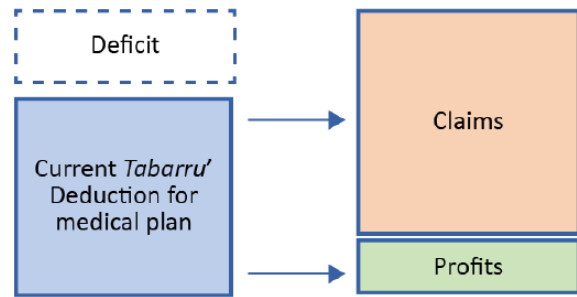
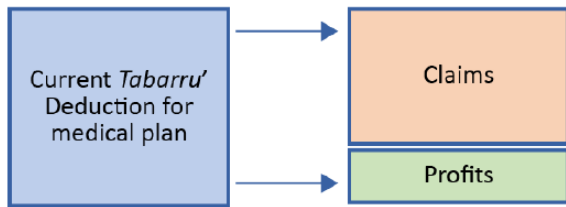
Step 3 Can you afford the increase in *Tabarru`* deduction over time?

Tabarru` Deduction Projection Table for Medical Plan(s)

Age	Current annualised <i>Tabarru`</i> deduction upon attained age (RM)	Estimated annualised <i>Tabarru`</i> deduction based on medical inflation of:		Over the long term, you can reduce <i>Tabarru`</i> deduction payable by choosing medical plans with: (a) A higher Co-payment Option (b) A lower Hospital Daily Room & Board Plan (c) A lower SVP or Annual Limit
		7% ² per annum (RM)	10% per annum (RM)	
30	1,503			
35	1,698	2,381	2,734	
40	1,978	3,890	5,129	
45	2,007	5,536	8,382	
50	2,089	8,082	14,051	

- The projection above is solely for **illustration purposes only** and does not reflect the actual frequency or quantum of medical revision.
- *Tabarru`* deduction are affected by both **increase in treatment costs** and the **increased use of healthcare services** (medical utilisation) by takaful participants. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage *Tabarru`* deduction increases over time.
- The actual *Tabarru`* deduction you will have to pay depends on the actual medical inflation of the plan you participated. **As medical cost and utilisation rise, your current *Tabarru`* deduction level may not be enough to cover future claims.**

² This is the yearly increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023. This does not take into account the future increases in the use of healthcare services.



Now : *Tabarru'* deduction for medical plan sufficiently covers Claims and Profits

Future : Arising from medical inflation, *Tabarru'* deduction for medical plan(s) may not be enough to cover Claims and Profits

Note: This chart is not drawn to scale

Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your certificate.
- If you decide you do not want this plan within 15 calendar days after the certificate has been delivered to you, you can contact us to cancel your takaful certificate and receive a full refund (less any medical examination expenses incurred).
- Your coverage will only start 120 days after the effective date of the takaful certificate for Specified Illnesses and 30 days for after the effective date of the certificate for other illnesses. Coverage for accidental injury commences immediately. For other benefits which are subject to different waiting period, please refer to Appendix: Medical Benefit.
- The commissions paid to the servicing agent forms part of your Takaful contribution that you must pay for your takaful certificate. Please refer to the Product Illustration for more information.

This is not a complete list. Please read the Product Illustration, relevant appendices, and your certificate document carefully or scan the QR code for full details on the key terms and conditions.

Step 5 Have you considered other products that might suit your needs?

Product Options Table

Name	Recommended Product	Alternative Product Options ³	
	PruBSN Asas360: Health360 Plan 200	Option 1 PruBSN Asas360 ⁴ : Health360 Plan 200	Option 2 PruBSN AnugerahMax ⁵ : Medic TotalCare Plan 200
Annual Takaful Contribution	RM6,216.00 <i>This is the annual takaful contribution for PruBSN Asas360 and Health360 Plan.</i>	RM6,492.00 <i>The annual takaful contribution is higher by RM276.</i>	RM6,084.00 <i>The annual takaful contribution is lower by RM132.</i>
Type	Cashless facility ⁶ <i>'We pay direct to hospitals'</i>	Cashless facility ⁶ <i>'We pay direct to hospitals'</i>	Cashless facility ⁶ <i>'We pay direct to hospitals'</i>
Coverage Term	Until age 70 ⁷ <i>'Renewal is guaranteed but takaful contribution and Tabarru' deduction are not guaranteed'</i>	Until age 70 ⁷ <i>'Renewal is guaranteed but takaful contribution and Tabarru' deduction are not guaranteed'</i>	Until age 70 ⁷ <i>'Renewal is guaranteed but takaful contribution and Tabarru' deduction are not guaranteed'</i>
Co-payment Option	Auto-Switch	Deductible RM500	SmartSaver1,000
Hospital Daily Room & Board	RM200 per day	RM200 per day	RM200 per day
Hospitalisation Treatment & Surgical Expenses	As charged	As charged	As charged
Annual Limit	No Limit	No Limit	RM200,000
Lifetime Limit	No Limit	No Limit	No Limit
SVP ⁸	RM1,000,000	RM 1,000,000	Not applicable

³For ease of comparison, we have applied certain assumptions and simulated relevant options available. The assumptions and options used may include, but not limited to, variation in entry age, coverage term, sum covered, occupational class, and smoker status. This estimated quotation shall not be taken as final. Please reach out to your servicing agent for a new quote if you are interested.

⁴ The estimated contribution quoted for PruBSN Asas360 is based on 100% investment allocation in an equity fund, recurring payment method and other assumptions. The estimated quotation may not be directly comparable with the recommended product.

⁵ Please note that certain features and benefits available under PruBSN Asas360 are not offered under PruBSN AnugerahMax. You may also visit PruBSN website for more information on Medic TotalCare and PruBSN AnugerahMax.

⁶ Cashless facility is available in PruBSN panel hospitals only, subject to terms and conditions. Please refer to the PruBSN website for the list of applicable panel hospitals for each plan.

⁷ Subject to Extension of Certificate Term, if applicable.

⁸ SVP increases at 2% of the initial SVP at the end of every 2 certificate years i.e., SVP Bonus, subject to terms and conditions.

• Co-payment Option:

- **SmartSaver:** A fixed amount you must first pay equivalent to the SmartSaver option selected out of the total eligible expenses **for any one disability**. E.g. SmartSaver1000 means you have to pay RM1,000 out of your pocket, for any one disability, and we will pay the remaining eligible expenses (up to the benefits limits).

- **High Deductible / Deductible:** A fixed amount you must first pay equivalent to the High Deductible / Deductible amount out of the total accumulated eligible expenses **within a rider year**. E.g. Deductible RM500 means you have to pay RM500 out of your own pocket, within a rider year, and we will pay the remaining eligible expenses (up to the benefits limits).
- **Auto-Switch:** Your co-payment for the first rider year until the fifth rider year is Co-takaful, while for the sixth rider year onwards is Deductible RM1,000. Please refer to the description provided under Co-takaful and Deductible for more details regarding the amount that you should pay under the respective co-payment.
- **Co-takaful:** You must first pay an amount equivalent to ten percent (10%) out of total accumulated eligible expenses **within a rider year**, with a minimum of RM1,000 and a maximum of RM5,000. E.g. If the eligible expenses is RM15,000 means you have to pay RM1,500 (Co-takaful of 10%) out of your own pocket.
- **Annual Limit:** Maximum amount you can claim in a rider year.
- **SVP:** Eligible expenses are fully payable within the benefit limits (subject to the selected Co-payment Option) up to the SVP and any accumulated SVP Bonus. If the total eligible expenses that are paid to you throughout the rider years have exceeded the initial SVP and any accumulated SVP Bonus, we shall only pay 80% of the excess eligible expenses and you have to pay for the remaining 20%.
- **Lifetime Limit:** Maximum amount you can claim throughout your lifetime.

This table does not capture all the features of products compared. Please ask us/your servicing agent for more information on the differences in features of these products. Please read the Product Illustration, relevant appendices and your certificate document carefully for full details on product benefits and features of the recommended product.

Note: Please visit <https://www.prubsn.com.my/export/sites/prudential-pbtb/en/.galleries/pdf/quick-guide-hospital-admission-discharge-2024-Final.pdf> on terms and conditions that apply to "cashless facility" mentioned in this PDS. Rest assured that no personal data will be collected from you when you click on the link.

Customer's Acknowledgement*

Please ensure you are filling this section yourself and are aware of what you are placing your signature for:

- I acknowledge that PruBSN has provided me with a copy of the PDS.
- I have read and understand the key information contained in this PDS.

**A customer's acknowledgement of this PDS shall not prejudice his/her right to seek redress in the event of subsequent disputes over the product terms and conditions.*

Name :

Date : 13/02/2026