

**PRUDENTIAL BSN**

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TAKAFUL

## **PruBSN Aspirasi**

**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](http://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 Aspirasi?**

PruBSN Aspirasi is a 10-year pay regular contribution plan that offers takaful protection and investment for 25 years and is a combination of an Ordinary Family Takaful with an Investment-Linked Takaful. This plan provides coverage upon Covered Person's death during the term of the certificate. It also covers Total and Permanent Disability up to the certificate maturity date or the certificate anniversary date of the Covered Person's age 70 next birthday, whichever is earlier. This plan pays an annual cash payout starting from the end of 2nd certificate year until maturity of certificate.

**Applicable accounts for PruBSN Aspirasi:**

- **MaxiShield Account (MSA)** - This account holds the significant portion of your contributions from the basic plan and any attached riders allocated for protection purposes. The *Tabarru'* deductions for the basic plan and any attached rider(s) will be deducted from this account. Annual cash payout will also be payable from this account. Additionally, we will also pay distributable surplus and 100% of investment profits will be allocated into this account.
- **Protection Unit Account (PUA)** - This account holds the portion of your contributions from the basic plan allocated to purchase units in the compulsory Takafulink Funds, specifically Takafulink Dana Sukuk and Takafulink Dana Urus.

Cash value is the total value of the amount in MSA and the value of units in PUA and IUA (if any). These values are influenced by the investment performance of the MSA fund and the underlying Takafulink fund(s) in the PUA and IUA (if any).

**Applicable Shariah concept under PruBSN Aspirasi:**

- *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.

*Note: The product description above is non-exhaustive. Please refer to the Appendix, QR code or the certificate document for more information.*

**2 Know your Coverage/Benefits?**

As an illustration, for RM 12,029 Monthly over 10 years, with Basic Sum Covered of RM 500,000, you will receive the following Family Takaful coverage / benefits:

Death Benefit <sup>1</sup>	Certificate Year 1 and 2		Certificate Year 3 onwards		
		The higher of: (i) Guaranteed Death Benefits amount <sup>2</sup> less Compassionate Benefit or (ii) Sum of MSA amount and PUA value. The IUA value (if any) will also be paid.		The higher of: (i) Guaranteed Death Benefits amount <sup>2</sup> less Compassionate Benefit or (ii) Sum of MSA amount, and PUA value, or (iii) RM 500,000 <sup>2</sup> . The IUA value (if any) will also be paid.	
TPD Benefit <sup>3</sup>	An amount equivalent to Death Benefit will be payable				
Accidental Death Benefit <sup>3</sup> (ADB)	Death Benefit and an additional 100% of RM 500,000.				
Annual Cash Payout (ACP)	End of Certificate Year	2 to 10	11 to 20	21 to 24	25
	Annual Cash Payout (RM)	15,000	30,000	45,000	470,000
ACP is paid yearly starting from the end of the second Certificate year until termination. The cash value in MSA will be reduced according to the payout amount. You can choose to receive it as annual payout to your bank account or reinvest it in IUA, where the reinvestments return are not guaranteed and depend on fund performance.					
Compassionate Benefit	RM3,000				
Maturity Benefit	The higher of RM 500,000 <sup>4</sup> or sum of MSA amount and PUA value, on the certificate maturity date. The IUA value (if any) will also be paid.				

- Notes:**
1. Please refer to the Product Illustration Table for details on the Guaranteed Death Benefits for each certificate year and Maturity Benefit.
  2. Less any outstanding contribution.
  3. TPD & ADB coverage is up to certificate maturity date or the certificate anniversary date of the Covered Person's aged 70 next birthday, whichever is earlier.
  4. The Maturity Benefit is only payable provided that you have paid all your contributions in full within the contribution payment grace period. Otherwise, we will only pay the cash value in MSA, PUA and IUA (if any) at certificate maturity.
  5. The contribution amount excludes optional riders: *Hajj Protection and Crisis Protector* (if attached). Please refer to the rider PDS for more details.
  6. The coverages and benefits description above is non-exhaustive. Please refer to the product Illustration on the illustration of the annualised return and refer to the Appendix or the certificate document for more information.

**Your family takaful plan excludes:**

Death: We will not pay the death benefit if the death is due to the causes mentioned below:

- Suicide within the one certificate 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.

Total and Permanent Disability: We will not pay the TPD benefit if the disability is directly or indirectly related the causes mentioned below:

- Any Pre-Existing Conditions that were not disclosed to us in relation to the Covered Person's health status. This exclusion is applicable within 12 months from certificate effective or revival date, whichever is later.

*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, you can



Call PruBSN at:  
03-2775 7188



Email PruBSN at:  
[customer@prubsn.com.my](mailto:customer@prubsn.com.my)



Visit\* PruBSN at:  
[PruBSN Aspirasi | Prudential BSN Takaful](#)



Scan\* the QR code:  
PruBSN Aspirasi 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:			
MaxiShield Account (MSA)	PruBSN Aspirasi (Basic)	RM 10,220.00	Duration: 10 years
Protection Unit Account (PUA)	PruBSN Aspirasi (Basic)	RM 1,804.00	Duration: 10 years
You also have to pay the following fees and charges			
Total <i>Wakalah</i> Charge, which includes:	RM 250,572.00 or 17.36% of Total contribution RM 1,443,480.00 <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 <i>Wakalah</i> Charge, which includes:	RM 249,972.00 or 17.32% of Total contribution RM 1,443,480.00		
• Commission (payable over 6 years)	RM 125,239.20 or 8.68% of Total contribution RM 1,443,480.00		
• Management Expenses (payable over 10 years)	RM 124,732.80 (which includes Stamp Duty of RM10) or 8.64% of Total contribution RM 1,443,480.00		
(ii) <i>Wakalah</i> Certificate Charge	Will differ by contribution payment frequency, RM 5.00 Monthly		
Other applicable charges (based on applicable accounts)	IUA only	PUA and IUA	MSA, PUA and IUA
	<ul style="list-style-type: none"> <li>• Single Contribution Top-up <i>Wakalah</i> Charge (if any)</li> <li>• Fund Switching <i>Wakalah</i> Charge (if any)</li> </ul>	<ul style="list-style-type: none"> <li>• Asset Management <i>Wakalah</i> Charge</li> </ul>	<ul style="list-style-type: none"> <li>• Partial Withdrawal <i>Wakalah</i> Charge (if any)</li> </ul>
<b>Notes:</b>			
<ul style="list-style-type: none"> <li>• <b>Contribution details:</b> The contribution amount excludes optional riders: <i>Haji Protection and Crisis Protector (if attached)</i>. 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 made for business purposes.</li> <li>• <b>Total Upfront <i>Wakalah</i> Charge:</b> Includes PruBSN's management expenses (including Stamp Duty that is paid once per certificate) and commission paid to servicing agent. Commission is a cost that goes directly to the distribution channel for the marketing of this product. A 5% Upfront <i>Wakalah</i> Charge is applicable for every Single Contribution Top-Up in addition to other applicable charges (if any).</li> <li>• <b>Additional Information:</b> 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, QR code, product illustration, or certificate document.</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>Grace Period:</b> you have 60 days 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.</li> <li>• <b>No-Lapse Provision:</b> the certificate will not lapse when the MSA amount falls to zero, provided that the contribution is paid up to date. The No-Lapse Provision will be revoked if your contribution is not up to date. After which, the certificate will lapse, where the missed payment lead to insufficient MSA amount to pay for <i>Tabarru'</i> Deduction and other charges.</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, the date of certificate revival or the date of endorsement, whichever is later.</li> </ul>								
<table border="1"> <thead> <tr> <th>Benefit</th> <th>Conditions</th> <th>Waiting Period</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Contributor Benefit due to Critical Illness</td> <td>Heart attack, coronary artery by-pass surgery, serious coronary artery disease, angioplasty and other invasive treatments for coronary artery disease and cancer</td> <td>60 days</td> </tr> <tr> <td>All other covered illnesses</td> <td>30 days</td> </tr> </tbody> </table>	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
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	All other covered illnesses	30 days						
<ul style="list-style-type: none"> <li>• <b>Partial Withdrawal:</b> Please be advised that any withdrawal made from MSA and PUA will REDUCE all your benefits and is not reversible. Your new REDUCED benefits is equivalent to a portion of your original benefit as determined by us based on the MSA amount.</li> </ul>								
<b>Note:</b> The above key terms are non-exhaustive. Please refer to the Appendix, QR Code 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.
<ul style="list-style-type: none"> <li>• <b>Free-Look Period:</b> 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 <i>Wakalah</i> Certificate Charge, <i>Tabarru'</i> Deduction, Upfront <i>Wakalah</i> Charge, Ihsan Contribution (if any) and Service Tax (if any) that have been deducted less any medical charge incurred by PruBSN.</li> <li>• <b>Written Notice:</b> 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 that the total amount payable may be significantly less than the total contributions you have made.</li> </ul>