

PRUDENTIAL BSN

TAKAFUL

PruBSN Kritikal Care360

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 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).

PruBSN Kritikal Care360
PRODUCT DISCLOSURE SHEET

Dear Customer,
 This Product Disclosure Sheet (PDS) provides you with key information on your medical and health takaful.
 Other customers have read this PDS and found it helpful; you should read it too.

1 What is PruBSN Kritikal Care360?

PruBSN Kritikal Care360 is a regular contribution family takaful plan that offers protection for 40 years upon diagnosis of the Major Critical Illness covering early, intermediate and late stages, Terminal Illness and death. As your certificate ages, the Protection Booster increases your coverage by 5% of Basic Sum Covered (BSC) for every 5 years, up to 15% for certificate with 20 years term or, up to 30% for certificate with expiry age 70 or 80. Additionally, you will get a Wellness Reward together with the total value of the amount in your ISA and IUA, if any, at certificate maturity and a Living Reward upon surviving 5 years following the approval date of a Late Stage Critical Illness claim. It also features extra benefits through Recovery Allowance for financial assistance following a major surgery or an intensive care unit (ICU) stay. Terms and conditions apply.

Applicable account(s) for PruBSN Kritikal Care360:

- Individual Special Account (ISA)** - This account holds the significant portion of your contributions from the basic plan for protection purposes. The *Tabarru'* deductions for the basic plan will be deducted from this account. Additionally, we will also pay distributable surplus and investment profits will be allocated into this account.

Cash value is the total value of amount in ISA and the value of units in IUA (if any). These values are influenced by the performance of the ISA fund, and the unit prices of the underlying Takafulink fund(s) in the IUA (if any), which fluctuates based on their investment performance

Applicable Shariah Concepts under PruBSN Kritikal Care360:

- Ta'awun**: When you contribute to the *Tabarru'* Fund for mutual financial benefits upon pre-agreed events.
- Wakalah bi al-ijrah**: 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.
- Mudarabah**: When you appoint PruBSN to invest your ISA, the profits will be shared based on a pre-agreed ratio.

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, for RM 176.00 Monthly, with Basic Sum Covered (BSC) of RM 100,000.00, you will receive the following coverage / benefits:

| Major Critical Illness Benefit ² | <ul style="list-style-type: none"> Early Critical Illness (Early CI), consists of Early Stage and Intermediate Stage Critical Illness: 50% of RM100,000.00 plus Protection Booster (if any), capped at RM250,000 per lifetime. Claimable once during the certificate term and it will reduce the total Basic Sum Covered and Protection Booster (if any). Late Stage Critical Illness (Late Stage CI): RM100,000.00, Protection Booster (if any) and cash value less any benefits paid under Early CI and Angioplasty⁴. | | | | | | | | | | | | | | | | | | |
|---|--|---|---|--|---------------|-----|----|------|----|-------|-----|-------|-----|-------|-----|-------|-----|----------------|-----|
| Protection Booster ³ | <p>An additional amount payable upon diagnosis of a Major Critical Illness, Terminal Illness or death, determined by the certificate year in which the event occurs.</p> <table border="1"> <thead> <tr> <th>Certificate Year upon Major Critical Illness, Terminal Illness or Death</th> <th>Protection Booster Additional Amount (% of BSC)</th> </tr> <tr> <td></td> <th>Expiry Age 70</th> </tr> </thead> <tbody> <tr> <td>1-5</td> <td>0%</td> </tr> <tr> <td>6-10</td> <td>5%</td> </tr> <tr> <td>11-15</td> <td>10%</td> </tr> <tr> <td>16-20</td> <td>15%</td> </tr> <tr> <td>21-25</td> <td>20%</td> </tr> <tr> <td>26-30</td> <td>25%</td> </tr> <tr> <td>31 and onwards</td> <td>30%</td> </tr> </tbody> </table> | Certificate Year upon Major Critical Illness, Terminal Illness or Death | Protection Booster Additional Amount (% of BSC) | | Expiry Age 70 | 1-5 | 0% | 6-10 | 5% | 11-15 | 10% | 16-20 | 15% | 21-25 | 20% | 26-30 | 25% | 31 and onwards | 30% |
| Certificate Year upon Major Critical Illness, Terminal Illness or Death | Protection Booster Additional Amount (% of BSC) | | | | | | | | | | | | | | | | | | |
| | Expiry Age 70 | | | | | | | | | | | | | | | | | | |
| 1-5 | 0% | | | | | | | | | | | | | | | | | | |
| 6-10 | 5% | | | | | | | | | | | | | | | | | | |
| 11-15 | 10% | | | | | | | | | | | | | | | | | | |
| 16-20 | 15% | | | | | | | | | | | | | | | | | | |
| 21-25 | 20% | | | | | | | | | | | | | | | | | | |
| 26-30 | 25% | | | | | | | | | | | | | | | | | | |
| 31 and onwards | 30% | | | | | | | | | | | | | | | | | | |
| Wellness Reward | Total of 1% of RM100,000.00 for each year after the 20 th certificate anniversary until maturity will be paid in addition to the maturity value. The Wellness Reward is only available for certificate with the expiry age of 70 or 80. To be eligible, the certificate must be in force at maturity with all contributions paid up to date, and no claims should have been made under Early CI or any claim resulting in the termination of the certificate, such as a Late Stage CI (except Angioplasty ⁴), Terminal Illness or death claim. | | | | | | | | | | | | | | | | | | |
| Living Reward | The Living Reward is payable 5 years following the approval date of Late Stage CI (excluding Angioplasty ⁴) claim as long as the covered person still alive at that time. The Living Reward is the total of 1% of the RM100,000.00 for each certificate year, after the 20th certificate anniversary until maturity. The Living Reward shall remain unaffected by any previous claim under Early CI, Recovery Allowance and/or Angioplasty ⁴ . | | | | | | | | | | | | | | | | | | |
| Recovery Allowance | Recovery Allowance pays a lump sum of RM10,000 upon the Covered Person undergo a Major Surgery or continuous ICU admission of 6 days. The benefit is claimable once per certificate and will not reduce the BSC. | | | | | | | | | | | | | | | | | | |
| Death Benefit ¹ | RM100,000.00, Protection Booster (if any) and cash value less any benefits paid prior to the Covered Person's death under Early CI and Angioplasty ⁴ . | | | | | | | | | | | | | | | | | | |
| Terminal Illness Benefit ¹ | RM100,000.00, Protection Booster (if any) and cash value less any benefits paid under Early CI and Angioplasty ⁴ . | | | | | | | | | | | | | | | | | | |
| Maturity Value | The cash value of the certificate together with the Wellness Reward (if any). | | | | | | | | | | | | | | | | | | |

Notes:

- Upon payment of Major Critical Illness Benefit upon diagnosis of Late Stage CI (excluding Angioplasty⁴), Terminal Illness or death, the benefit will be payable and the certificate will be terminated.
- Below is the Major Critical Illness category covered under Major Critical Illness Benefit. Please refer to the Appendix or Certificate Document for breakdown of the Early CI (consists of Early Stage and Intermediate Stage Critical Illness) to Late Stage CI.

- | | | | |
|---|---|---|---|
| <ul style="list-style-type: none"> Cancer Heart Attack Coronary Artery Disease | <ul style="list-style-type: none"> Coronary Artery Surgery Stroke Lung Disease | <ul style="list-style-type: none"> Kidney Failure Alzheimer's Disease / Severe Dementia | <ul style="list-style-type: none"> Autoimmune Disease Loss of Independent Existence |
|---|---|---|---|

- The Protection Booster will remain unaffected even after any Early CI claim, Angioplasty and Other Invasive Treatments for Coronary Artery Disease and/or Recovery Allowance.
- For the purposes of this document, "Angioplasty" includes Angioplasty and Other Invasive Treatments for Coronary Artery Disease 10% of the total BSC and Protection Booster (if any), subject to a maximum of RM25,000 is payable on Angioplasty and Other Invasive Treatments for Coronary Artery Disease. This benefit is claimable once during the certificate term.

The coverage and benefits descriptions above is non-exhaustive. Please refer to the Appendix or the certificate document for more information.

Your Medical and Health takaful 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. Instead, we will pay cash value of the certificate.
- Pre-Existing Conditions**: We will not pay any Major Critical Illness Benefit and Recovery Allowance if the disability, condition, illness or event is directly or indirectly related to any of the 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 Medical and Health takaful product(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/protection/prubsn-kritikal-care360/>



Scan* the QR code:
PruBSN Kritikal Care360
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 Medical and Health takaful certificate, you must pay a Monthly takaful contribution of:

| | | | |
|---|---|-----------|--------------------|
| Protection Contribution (ISA) | PruBSN Kritikal Care360 | RM 166.00 | Duration: 40 years |
| You also have to pay the following fees and charges | | | |
| Total Wakalah Charge, which includes: | RM 12,568.80 or 14.88 % of Total contribution RM 84,480.00 <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 Wakalah Charge, which includes: | RM 7,768.80 or 9.20 % of Total contribution RM 84,480.00 | | |
| • Commission (payable over 6 years) | RM 3,406.00 or 4.03 % of Total contribution RM 84,480.00 | | |
| • Management Expenses (payable over 10 years) | RM 4,362.80 (which includes Stamp Duty of RM10) or 5.17 % of Total contribution RM 84,480.00 | | |
| (ii) Wakalah Certificate Charge | Will differ by payment frequency, RM 10.00 Monthly | | |
| Other applicable charges (Only applicable for IUA) | <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). | | |

Note:

- 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 paid for business purposes.
- Total Upfront Wakalah Charge: Includes commission paid to the servicing agent and PruBSN's management expenses (including stamp duty that is paid once per Certificate). 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).
- Additional Information: The listed fees and charges are not exhaustive. Please refer to the Appendix, product illustration, 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. Your duty of disclosure continues until the takaful certificate is issued. Otherwise, you may risk having your claim rejected or takaful certificate terminated.
- **Grace Period:** you have a 1-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:** the certificate will not lapse when the cash value falls to zero within the first 72 months of the certificate. After which, the certificate will lapse when the cash value is insufficient to pay for *Tabarru'* Deduction and other charges.
- **Non-guaranteed *Tabarru'*:** the *Tabarru'* rates for PruBSN Kritikal Care360 is not guaranteed. We may revise the *Tabarru'* rates at certificate anniversary by giving 30 days written notification.
- **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 | Waiting Period | Survival Period |
|---|---|-----------------|
| Major Critical Illness Benefit and Recovery Allowance | <ul style="list-style-type: none"> • 60 days for Early CI, Late Stage CI and Recovery Allowance relating to Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Angioplasty And Other Invasive Treatments For Coronary Artery Disease. • 30 days for other covered conditions and illnesses | Nil |
| Recovery Allowance | <ul style="list-style-type: none"> • 120 days for any surgery of any condition listed under Specified Illness. Please refer to the appendix for the full list of Specified Illness. • no waiting period if due to accident causes | Nil |
| Terminal Illness Benefit | 30 days | 7 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: This key terms above are non-exhaustive. Please refer to the Appendix of certificate document for more information.

? 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 and any *Wakalah Certificate Charge*, *Tabarru'* deduction, Upfront *Wakalah Charge* and Service Tax (if any) that have been deducted less any medical charge incurred by PruBSN.
 - **Written Notice:** you may cancel this certificate at any time after Free-look period by providing us with written notice. Upon cancellation 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.