

PRUDENTIAL BSN

TAKAFUL

PruBSN WarisanGold

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 WarisanGold?

PruBSN WarisanGold is a 40 years regular contribution Investment Linked Takaful (ILT) plan that offers a combination of takaful protection and investment for 40 years. The benefit is payable upon death of covered person during the certificate term or upon Total and Permanent Disability (TPD) during the certificate term or until the certificate anniversary date at age 70 next birthday, whichever comes first. 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 aged 100 next birthday or up to the maximum coverage term of the respective benefits, whichever is earlier.

Applicable accounts for PruBSN WarisanGold:

- **Protection Unit Account (PUA)** - This account holds the portion of your contributions allocated to purchase units in your chosen Takafulink Fund(s) for protection purposes. The *Tabarru'* deductions for basic plan and any attached rider(s), Wakalah Service Charges and other applicable charges, will be deducted from this account. We will also pay distributable surplus from *Tabarru'* Fund into this account.
 - **Investment Unit Account (IUA)** - This account is applicable for your Takaful Saver or Takaful Saver Kid contributions (if attached) and any contribution top-ups, where the portion of the contributions allocated is used to purchase units in your chosen Takafulink Funds for investment purposes.
- Cash value of the certificate is the total value of units in PUA and IUA (if any), which will be determined by the unit prices of underlying Takafulink Fund(s), based on their investment performance.

Applicable Shariah concept under PruBSN WarisanGold:

- **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 certificate document for more details.

2 Know your Coverage/Benefits?

As an illustration, with RM 228.00 Monthly over 40 years for Basic Sum Covered (BSC) of RM 500,000.00, you will receive the following Takaful coverage/benefits:

Death Benefit	The higher of RM 500,000.00 plus Protection Enhancer, or the value of units in PUA The value of units in IUA (if any) will also be paid.								
TPD Benefit¹	The higher of RM 500,000.00 plus Protection Enhancer, or the value of units in PUA The value of units in IUA (if any) will also be paid.								
Accidental Death Benefit (ADB)²	An additional amount shall be payable on top of Death benefit upon the following conditions ⁴								
	Death Event							Additional amount³	
	Due to an accident							100% of BSC	
	Due to accident from commuting in public conveyance, elevator car, burning of theatre, hotel or other public building							200% of BSC	
	Due to accident occurring while Covered Person is residing or travelling outside of Malaysia (except Singapore and Brunei) for not more than 90 consecutive days, or in Singapore or Brunei for any number of days							300% of BSC	
	Due to natural disaster.							500% of BSC	
Khairat Benefit	A lump sum payment of RM3,000								
Badal Hajj Benefit	For Muslim: A lump sum payment of RM3,000 For Non-Muslim: Badal Hajj Benefit of RM3,000 will be payable as Khairat Benefit, Hence, a total <i>Khairat</i> Benefit of RM6,000 will be payable.								
Protection Enhancer²	An amount will be paid in addition to the Death or TPD Benefits, based on the certificate year:								
	Certificate Year where death/TPD occurs		1 - 5	6 - 10	11 - 15	16 - 20	21 - 25	26 - 30	31 and above
	Protection Enhancer Additional Amount³ (% of BSC)		0%	2.5%	5%	7.5%	10%	12.5%	15%
Legacy Booster²	2% of the BSC ³ will be payable into the PUA every 10 years, starting from the certificate anniversary when the Covered Person's 65 th birthday, provided that the certificate is in force and contributions are paid up to date. Legacy Booster will cease after the end of chosen certificate term and not payable during the Extension of Certificate Term.								
Legacy Bonus²	8% of BSC ³ will be payable into the PUA, at the end of chosen certificate term, provided that the certificate is in force and contributions are paid up to date. Legacy Bonus will cease thereafter following the payout.								
Maturity Value	The cash value of the certificate.								

- Notes:**
1. TPD benefit is payable upon TPD prior the certificate anniversary date of Covered Person's age 70 next birthday. Payout of this benefit will reduce the BSC.
 2. Accidental Death Benefit, Protection Enhancer, Legacy Booster and Legacy Bonus shall not be payable if BSC is reduced to zero by accelerating benefits such as payout of TPD benefit and/or Crisis Shield benefit.
 3. When there is any endorsement to increase or reduce the BSC and the reduced BSC due to partial withdrawal or accelerating benefit such as payout of TPD Benefit and/or Crisis Shield benefit, the benefit payable under Accidental Death Benefit, Protection Enhancer, Legacy Booster and Legacy Bonus shall be revised accordingly together with the revised *Tabarru'*.
 4. ADB benefit is payable upon accidental death prior to the certificate anniversary date of the Covered Person's age 70 next birthday.
 5. Please refer to the Hajj Umrah Protector, Crisis Protector, Crisis Shield, and Accidental Disablement Protector PDS for more details on these riders (if attached).
- The coverages and benefits description above is **non-exhaustive**. Please refer to the Appendix or the certificate document for more information.

Your family 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 the 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 were not disclosed to us in relation to the Covered Person's health status within 12 months from the effective date of the certificate.

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/wealth/prubsn-warisangold/>



Scan* the QR code:
PruBSN WarisanGold 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 228.00	Duration: 40 years
	Allocator Contribution	RM 0.00	
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 104,378.40 or 95.38 % of Total contribution RM 109,440.00	
You also have to pay the following fees and charges:			
(i) Total Upfront <i>Wakalah</i> Charge, which includes:	RM 5,061.60 or 4.63% of Total contribution RM 109,440.00		
• Commission (payable over 6 years)	RM 4,376.00 or 4.00% of Total contribution RM 109,440.00		
• Management Expenses (payable over 7 years)	RM 685.60 (which includes Stamp Duty of RM10) or 0.63% of Total contribution RM 109,440.00		
(ii) Other applicable charges	• <i>Wakalah</i> Service Charge		
	Contribution Payment Method		Amount Payable for All Payment Frequency
	Non-recurring method (i.e. Cash or Cheque)		RM 13 monthly
	Recurring method (i.e. Direct Debit)		RM 10 monthly
	• Asset Management <i>Wakalah</i> Charge (if any)	• Single Contribution Top-up <i>Wakalah</i> Charge (if any)	
	• Fund Switching <i>Wakalah</i> Charge (if any)	• Partial Withdrawal <i>Wakalah</i> Charge (if any).	
Notes: <ul style="list-style-type: none"> • <i>Contribution details:</i> Total Contribution is the total amount of PUA, and 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. • <i>Total Upfront Wakalah Charge:</i> 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 <i>Wakalah</i> 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 material 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.
- **Cash Value:** The cash value of the certificate depends on the performance of your chosen Takafulink Fund(s). The certificate will lapse when the total cash value of the certificate is insufficient to pay for the *Tabarru'* Deduction, *Wakalah* Service Charge and other charges (if any) after the No-Lapse Provision is revoked/expires
- **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 72 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), any *Tabarru'* Deduction, upfront *Wakalah* Charge, *Wakalah* Service Charge and any tax that have been deducted less any medical charge incurred by PruBSN.
 - **Written Notice:** You may cancel this certificate at any time after the Free-Look Period by providing us with written notice. Upon cancellation, we will pay you the cash value of the certificate (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.