

PRUDENTIAL BSN

TAKAFUL

BSN Fitrah

Specially prepared for:

Abu Bin Ali

Prepared by: FARIZ UAT ROOKIE ONE

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).

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out BSN Fitrah. Be sure to also read the general terms and conditions.)

PRUDENTIAL BSN TAKAFUL BERHAD

BSN Fitrah

18/04/2020

1. What is this product about?

This is a regular contribution family takaful term plan that provides takaful cover for 35 years. It pays a lump sum death benefit if the Covered Person dies during the term of the certificate. This benefit also covers Total Permanent Disability (TPD) during the term of the certificate or up to the certificate anniversary date of the Covered Person's age 70 next birthday, whichever is earlier. .

2. What are the accounts applicable?

We will set up the following accounts for you:

- Individual Special Account (ISA) - The account where your Protection Contribution is allocated. We will also pay the Surplus and your portion of the investment profit from the ISA into this account.
- Investment Unit Account (IUA) - The account where the amount from the Investment Contribution and single contribution top-up will be used to purchase units in any of our Takafulink Funds for investment purpose.

3. What are the Shariah concept applicable?

- *Ta`awun* - means an arrangement to help one another on the basis of mutual assistance. Takaful is premised on the concept of *Ta`awun* as defined under the Islamic Financial Services Act 2013 which states that takaful is an arrangement based on mutual assistance under which takaful participants agree to contribute to a common fund providing for mutual financial benefits payable to the takaful participants or their beneficiaries on the occurrence of pre-agreed events. In light of the foregoing, the contributions that are placed and pooled together into a common fund i.e *Tabarru`* fund (a fund that is collectively owned by the participants) is *Tabarru`at* (charitable) in nature.
- *Wakalah bi al-ujrah* - An arrangement appointing PruBSN to manage the overall services provided under your takaful certificate. In return for the service, we are entitled to *Wakalah* Charges. In addition to the *Wakalah* Charges, PruBSN is also entitled to performance fee on the distributable surplus from the *Tabarru`* fund.
- *Mudarabah* - An arrangement allowing us to invest your funds from ISA where any profit from such investments will be shared between you and PruBSN according to a fixed profit sharing ratio. The principal as well as the investment returns are not guaranteed.
- *Sadaqah* - denotes a voluntary offering to benefit another. This donation or charity arrangement is applicable for the Ihsan rider where a defined portion of your contribution will be channeled into PruBSN Jariah Fund to fund the Microtakaful plan contribution of the recipient who is the poor and the hardcore poor.
- *Hibah* - a gift without any consideration. Under this plan, PruBSN will provide EduAchieve Bonus as *Hibah* payable from the shareholder's fund. The *Hibah* is subject to fulfilment of the conditions as stated in the certificate document.

4. What are the covers / benefits provided?

This certificate covers:

- Death - Basic Sum Covered of RM 150,000 or the amount in the ISA, whichever is higher; and
- Total and Permanent Disability - Sum at Risk, which is the difference between the Basic Sum Covered and the ISA amount.

The table below summarises the benefits that you have selected. Please refer to the relevant Appendices for more information about the benefits of the basic plan and riders.

Basic Benefits	
Death Benefit	Basic Sum Covered of RM 150,000 or the amount in the ISA, whichever is higher
Total and Permanent Disability Benefit	Sum at Risk will be paid. This coverage is up to certificate expiry date or the certificate anniversary date of the Covered Person's age 70 next birthday, whichever is earlier. (Payment of this benefit will reduce the Basic Sum Covered)
Critical Illness Benefit	
Crisis Shield	RM 25,000 (Payment of this benefit will reduce the Basic Sum Covered)
Crisis Protector	RM 50,000
Accidental Benefit	
Accidental Protector Plus	RM 25,000
Hospitalisation Benefit	
Hospital Benefit	2 unit(s)
Income Benefit	
Income Protector	RM 2,000 p.a.

Contributor Benefit

Contributor Protect	RM 2,556 p.a.
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Length of the certificate: 35 years or until death (if death earlier).

5. How much contribution do I have to pay?

- The total contribution that you have to pay and the certificate terms may vary depending on the underwriting requirements of PruBSN.
- The estimated total contribution that you have to pay: RM 246.00 Monthly for the first year with the following breakdown.

Individual Special Account (ISA)	RM 241.00
<i>Wakalah</i> Certificate Charge	RM 5.00
Total Contribution	RM 246.00 Monthly

- Please refer column (a) at the Summary Illustration table for the estimated contribution for each years.
- Contribution paid until age 70.
- It is important that any receipt that you receive should be kept as proof of payment of contributions.
- For IUA contributions, if any, we will allocate a portion of the contribution to purchase units in the investment-linked fund(s) that you have chosen. Any unallocated amount will be used to pay *Wakalah* charges, which include commissions to the bank's representative and other expenses incurred by PruBSN. You are advised to refer to the allocation rates given in the Product Illustration.

6. What are the deduction and charges I have to pay?

Type	Amount
Total <i>Wakalah</i> Charge	9.59% of contribution or RM 9,908.40 out of RM 103,320.00

Please refer to Summary Illustration for *Wakalah* Charge for each certificate year.

- The *Tabarru`* are deducted monthly from ISA value. The *Tabarru`* Deduction will increase as the Covered Person grows older. Details of the *Tabarru`* Deductions for the certificate are given in the Product Illustration.
- Other charges are as follows:
(These charges are applicable for IUA only)

Asset Management <i>Wakalah</i> Charge	Takafulink Dana Bon	0.50% per annum of the fund assets
	Takafulink Dana Urus	1.30% per annum of the fund assets
	Takafulink Dana Ekuiti	1.50% per annum of the fund assets
	Takafulink Dana Ekuiti Dinasti	1.50% per annum of the fund assets
	Takafulink Dana Dinamik	1.25% per annum of the fund assets
	Takafulink Dana Ekuiti Global	1.50% per annum of the fund assets
	Takafulink Dana Aktif	1.50% per annum of the fund assets
Note: Asset Management Charge will be deducted on a daily basis and is reflected in the unit price.		
Fund Switching <i>Wakalah</i> Charge*	First 4 switches in a certificate year	No charge.
	Subsequent switch within the same certificate year	1% of the amount switched, subject to maximum of RM50 per switch.
Single Contribution Top-up <i>Wakalah</i> Charge*	RM25 for every top-up.	
Partial Withdrawal <i>Wakalah</i> Charge*	RM25 for every request.	

Notes:

- *These charges are currently waived until electronic transactions are made available. Thereafter, manual requests for additional fund switching, contribution top-up and partial withdrawal will be subjected to the charges mentioned.
- Charges are not guaranteed and may be revised by giving you 90 days written notice before any changes are made.

7. What are some of the key terms and conditions that I should be aware of?

- 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. 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.
- 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 amount left in your ISA, the value of your IUA units (if any) that have been allocated at unit price at the next valuation date, your Ihsan contribution (if any) and any *Wakalah* Certificate Charge, *Tabarru`* Deduction, and Upfront *Wakalah* Charge that have been deducted less any medical charge incurred by PruBSN.
- Cash value** - the total value of the amount in your ISA and the value of units in your IUA (if any). This depends on the performance of the ISA fund and the IUA investment-linked funds selected (if any).
- Certificate lapse** - the certificate will lapse when the amount in ISA and units in IUA (if any) are insufficient to pay for the *Tabarru`* and other charges after the No-Lapse Provision is revoked/expires.
- 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.

- **Nomination** - you are advised to name a nominee(s) for the takaful certificate to ensure a smooth settlement of claims. You should also ensure that the nominee(s) is aware of the certificate that you have taken.
- **No-Lapse Provision** - the certificate will not lapse even when your ISA account value of the certificate falls to zero within the first 72 months of the certificate. The No-Lapse Provision will be revoked if your contribution is not up to date. Subsequently, the certificate shall lapse if there are insufficient amount to cover for the deduction and charges.
- **Claims** - Please refer to the certificate document to understand further on the claims procedure.
- **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.

Benefit	Conditions	Waiting Period
Critical Illness & Contributor Benefit	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
Hospitalisation Benefit	Hospitalisation due to specified covered illnesses	120 days
	Hospitalisation due to other covered illnesses	30 days
	Hospitalisation due to accidents	Immediately
Accidental Benefit	All covered conditions	Immediately

Note: This list is non-exhaustive. Please refer to the certificate document for the terms and conditions under this certificate.

8. What are the major exclusions under this certificate?

- Suicide - if death was due to suicide within one year from the effective date of certificate or the date of certificate revival, whichever is later, no takaful coverage will be payable, but the remaining value in the ISA and IUA (if any) will be paid.
- Total and permanent disability benefit is not payable if the disability is directly or indirectly caused by:
 - (a) attempted suicide or self-inflicted injuries while sane or insane; or
 - (b) committing or attempting to commit a criminal offence by the Covered Person; or
 - (c) drugs or stimulators abuse, or their complications; or
 - (d) war or aggressive acts, including invasions, acts of foreign countries, enemy's acts (whether with or without war declaration), civil wars, insurrections, revolutions, riots, interference by military authorities or usurpation; or
 - (e) engaging in professional sports, scuba diving, racing of any kind, aerial flights other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving), unless we agree in a special endorsement; or
 - (f) any pre-existing conditions that were not disclosed to us in relation to the Covered Person's health status. This is applicable within 12 months from the date the certificate becomes effective. Any pre-existing conditions that were not disclosed to us after the 12 months will be handled in accordance with Schedule 9 of the Islamic Financial Services Act 2013; or
 - (g) any congenital disorder, birth trauma and its residual complications, for a certificate or Annex approved while the Covered Person is still in the womb.

Note: The above exclusions are for basic plan only. Exclusions for additional benefits, please refer to the Appendix under Product Illustration. This list is non-exhaustive. Please refer to the certificate document for the full list of exclusions and exclusions on other benefits under this certificate.

9. Can I cancel my certificate?

Participating in a family takaful plan is a long-term financial commitment. It is not advisable to hold this certificate for a short period of time in view of the high initial costs. If you do not pay your contributions within the period we allow, your protection may end.

You may cancel your certificate by giving written notice and returning the original certificate document to PruBSN. We will then pay you the amount in your ISA (if any) and the value of units in your IUA (if any). The cash amount that we will pay you when you cancel the certificate before it ends will be much less than the total amount of contribution that you have paid.

10. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

11. Where can I get further information?

Should you require additional information about family takaful, please refer to the insurance info booklet on 'Family Takaful', 'Medical and Health Takaful' and 'Investment-linked Takaful', available at all PruBSN branches or you can obtain a copy from the bank's representative or visit the website at www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Prudential BSN Takaful Berhad (740651-H)
Level 13, Menara Prudential,
Persiaran TRX Barat,
55188 Tun Razak Exchange,
Kuala Lumpur.
Tel: 03-2053 7188
E-mail: customer@prubsn.com.my

You can also log on to our website at www.prubsn.com.my

12. Other similar types of plan available

Please ask the bank's representative or PruBSN for other similar types of plans available.

IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE BANK'S REPRESENTATIVE OR CONTACT US DIRECTLY FOR MORE INFORMATION.

THIS IS A TAKAFUL PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IT IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED TAKAFUL PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE CONTRIBUTION THROUGHOUT THE CERTIFICATE DURATION. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

The information provided in this disclosure sheet is valid as at or until 18/04/2020.



PRUDENTIAL BSN TAKAFUL BERHAD

Quotation Details for BSN Fitrah

Details **Person to be Covered**

Name : Abu Bin Ali
Gender : Male
Smoker : No
Occupation : Class 1
Age : 35 next birthday
Date of birth : 11/11/1985

Plan Type : Regular Contribution Family Takaful.
Monthly Total Contribution : RM 246.00
Total Annual Contribution : RM 2,952.00
Payment Mode : Direct Debit

Benefits:

Accounts	Plan	Term (Years)	Sum Covered (RM)	Contribution (RM)
Individual Special Account (ISA):	BSN Fitrah (Basic)	35	150,000	123.00
	Crisis Shield	35	25,000	16.00
	Crisis Protector	35	50,000	48.00
	Accidental Protector Plus	35	25,000	7.00
	Hospital Benefit	35	2 unit(s)	14.00
	Income Protector	35	2,000 p.a	15.00
	Contributor Protect	35	2,556 p.a	18.00
Protection Contribution				241.00
<i>Wakalah Certificate Charge</i>				5.00
Total Monthly Contribution				246.00

Product Illustration

Takaful Operator:	PRUDENTIAL BSN TAKAFUL BERHAD	Presented by:	FARIZ UAT ROOKIE ONE
Quotation for:	BSN Fitrah	Basic Sum Covered:	RM 150,000
Date:	18/04/2020	Optional/ Rider Coverage:	Crisis Shield RM 25,000 Crisis Protector RM 50,000 Accidental Protector Plus RM 25,000 Hospital Benefit 2 unit(s) Income Protector RM 2,000 p.a. Contributor Protect RM 2,556 p.a.
Name:	Abu Bin Ali	Contribution:	ISA Contribution of RM 241.00
Gender:	Male	Frequency:	Monthly
Smoker:	No	Certificate Term:	35
Occupation:	Class 1		
Age:	35 next birthday		
Plan Type:	Regular Contribution Family Takaful		

Projected ISA Investment Profit	Gross	Net
Scenario 1	3.00%	2.07%
Scenario 2	4.94%	3.50%

Allocation of Investment Profit	
Participant	PruBSN
80%	20%

Actual Investment Profit	
Year	ISA
2018	5.13%
2017	5.23%
2016	5.25%
2015	4.31%
2014	4.80%

Note : Net projected investment profit is the gross investment profit net of investment tax, investment expenses and investment profit sharing.

Description:

- BSN Fitrah plan is a regular contribution family takaful term plan.
- This certificate participates in investment profit sharing.
- In the event of death during the certificate term, either the Basic Sum Covered or amount in the Individual Special Account (ISA), whichever is higher, plus value of units in the IUA (if any) will be payable. The value of units will be based on the unit price at the next valuation date following the official notification date.
- Total and Permanent Disability (TPD) coverage is during the certificate term or up to the certificate anniversary date of the Covered Person's age 70 next birthday, whichever is earlier.
- In the event of TPD, only the Sum at Risk will be paid. The Sum at Risk is the difference between the Basic Sum Covered and the ISA amount. The excess of Basic Sum Covered and riders (without TPD benefits) can be continued with payment of contributions.
- Upon certificate termination due to surrender, the amount left in ISA and value of units in IUA (if any) will be payable. The value of the units will be based on the unit price at the next valuation date following the notification of surrender. You will be able to withdraw the notification before the closing valuation time. All benefits will cease after the termination.

THIS IS A TAKAFUL PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.

IMPORTANT:

- You should read this illustration together with the fund fact sheet(s) of the investment fund(s) which you have chosen. The fund fact sheet(s) contains all the important information that you will need to know regarding the investment fund(s).
- You should ask the bank's representative to explain to you about the *Tabarru`* deduction and charges and its effect on your future takaful coverage.

SUMMARY ILLUSTRATION

- This summary illustration is intended to show the movements of possible cash flows for the investment and the impact of charges on cash values based on illustration below.
- It assumes that payments are paid on time before the end of the grace period.

End of Certificate Year	Age	Total Contribution (RM)	Ihsan Contribution (RM)	Total Contribution (excluding Ihsan) (RM)	Wakalah Certificate Charge (RM)	Guaranteed (RM)		
						Basic Sum Covered	Critical Illness Sum Covered ¹	Accidental Sum Covered ²
		(a)	(b)	(c) = (a)-(b)	(d)	(e)	(f)	(g)
1	36	2,952	0	2,952	60	150,000	75,000	25,000
2	37	2,952	0	2,952	60	150,000	75,000	25,000
3	38	2,952	0	2,952	60	150,000	75,000	25,000
4	39	2,952	0	2,952	60	150,000	75,000	25,000
5	40	2,952	0	2,952	60	150,000	75,000	25,000
6	41	2,952	0	2,952	60	150,000	75,000	25,000
7	42	2,952	0	2,952	60	150,000	75,000	25,000
8	43	2,952	0	2,952	60	150,000	75,000	25,000
9	44	2,952	0	2,952	60	150,000	75,000	25,000
10	45	2,952	0	2,952	60	150,000	75,000	25,000
11	46	2,952	0	2,952	60	150,000	75,000	25,000
12	47	2,952	0	2,952	60	150,000	75,000	25,000
13	48	2,952	0	2,952	60	150,000	75,000	25,000
14	49	2,952	0	2,952	60	150,000	75,000	25,000
15	50	2,952	0	2,952	60	150,000	75,000	25,000
16	51	2,952	0	2,952	60	150,000	75,000	25,000
17	52	2,952	0	2,952	60	150,000	75,000	25,000
18	53	2,952	0	2,952	60	150,000	75,000	25,000
19	54	2,952	0	2,952	60	150,000	75,000	25,000
20	55	2,952	0	2,952	60	150,000	75,000	25,000
21	56	2,952	0	2,952	60	150,000	75,000	25,000
22	57	2,952	0	2,952	60	150,000	75,000	25,000
25	60	2,952	0	2,952	60	150,000	75,000	25,000
28	63	2,952	0	2,952	60	150,000	75,000	25,000
31	66	2,952	0	2,952	60	150,000	75,000	25,000
34	69	2,952	0	2,952	60	150,000	75,000	25,000
35	70	2,952	0	2,952	60	150,000	75,000	25,000

¹ This represents the sum covered of Crisis Shield (if applicable) and Crisis Protector (if applicable).

² This represents the sum covered of Accidental Protector Plus (if applicable).

SUMMARY ILLUSTRATION (Continued)

- This summary illustration is intended to show the movements of possible cash flows for the investment and the impact of charges on cash values based on illustration below.
- It assumes that payments are paid on time before the end of the grace period.

End of Certificate Year	Age	Non-Guaranteed Return (RM)							
		Individual Special Account (ISA)							
		ISA Contribution	ISA Up Front Wakalah Charge ³	Scenario 1			Scenario 2		
				Total Tabarru`	ISA Investment Profit	ISA Cash Value	Total Tabarru`	ISA Investment Profit	ISA Cash Value
(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)		
1	36	2,892	2,169	496	3	230	496	4	231
2	37	2,892	1,735	511	12	887	511	20	897
3	38	2,892	1,157	526	32	2,128	526	54	2,160
4	39	2,892	1,012	546	59	3,521	545	101	3,595
5	40	2,892	578	576	92	5,351	576	159	5,492
6	41	2,892	578	621	130	7,173	621	224	7,408
7	42	2,892	145	682	172	9,410	682	298	9,772
8	43	2,892	145	751	217	11,623	750	380	12,149
9	44	2,892	145	820	262	13,813	819	462	14,540
10	45	2,892	145	895	307	15,972	893	544	16,938
11	46	2,892	0	986	352	18,230	983	629	19,477
12	47	2,892	0	1,081	398	20,440	1,076	716	22,009
13	48	2,892	0	1,187	443	22,587	1,180	803	24,523
14	49	2,892	0	1,299	486	24,666	1,290	889	27,015
15	50	2,892	0	1,431	528	26,655	1,418	974	29,462
16	51	2,892	0	1,578	567	28,536	1,561	1,057	31,849
17	52	2,892	0	1,717	605	30,316	1,694	1,138	34,185
18	53	2,892	0	1,860	640	31,987	1,831	1,217	36,463
19	54	2,892	0	1,998	673	33,554	1,960	1,294	38,689
20	55	2,892	0	2,118	704	35,032	2,070	1,370	40,881
21	56	2,892	0	2,245	733	36,413	2,185	1,444	43,032
22	57	2,892	0	2,388	760	37,677	2,313	1,517	45,128
25	60	2,892	0	2,956	823	40,493	2,813	1,719	50,843
28	63	2,892	0	3,642	852	41,593	3,399	1,886	55,520
31	66	2,892	0	4,534	829	40,042	4,109	1,995	58,417

³ This represents a charge to your contribution and is used to meet the direct distribution cost and PruBSN's expenses.

Summary Illustration (Continued)

- This summary illustration is intended to show the movements of possible cash flows for the investment and the impact of charges on cash values based on illustration below.
- It assumes that payments are paid on time before the end of the grace period.

End of Certificate Year	Age	Non-Guaranteed Return (RM)							
		Individual Special Account (ISA)							
		ISA Contribution	ISA Up Front Wakalah Charge ³	Scenario 1			Scenario 2		
				Total Tabarru`	ISA Investment Profit	ISA Cash Value	Total Tabarru`	ISA Investment Profit	ISA Cash Value
(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)		
34	69	2,892	0	5,243	754	36,049	4,599	2,052	59,880
35	70	2,892	0	5,487	719	34,173	4,749	2,061	60,085

³ This represents a charge to your contribution and is used to meet the direct distribution cost and PruBSN's expenses.

SUMMARY ILLUSTRATION (Continued)

- This summary illustration is intended to show the movements of possible cash flows for the investment and the impact of charges on cash values based on illustration below.
- It assumes that payments are paid on time before the end of the grace period.
- Actual returns of the fund will fluctuate (i.e. rise or fall) each year based on the performance of the assets the fund invest in. The actual returns may even be below the projected rates or negative.

End of Certificate Year	Age	Non-Guaranteed Return (RM)											Direct Distribution Cost ⁶ (RM)
		Investment Unit Account (IUA)						Total					
		IUA Contribution	IUA Up Front Wakalah Charge ³	IUA Allocated Contribution	Scenario 1 Projected Investment Return: (X% p.a.) ⁴		Scenario 2 Projected Investment Return: (Y% p.a.) ⁴		Scenario 1		Scenario 2		
					Asset Management Wakalah Charge	IUA Cash Value	Asset Management Wakalah Charge	IUA Cash Value	Total Cash Value ⁵	Total Death Benefit	Total Cash Value ⁵	Total Death Benefit	
(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)=(l)+(t)	(x)	(y)=(o)+(v)	(z)			
1	36	0	0	0	0	0	0	0	230	150,000	231	150,000	1,224
2	37	0	0	0	0	0	0	0	887	150,000	897	150,000	868
3	38	0	0	0	0	0	0	0	2,128	150,000	2,160	150,000	578
4	39	0	0	0	0	0	0	0	3,521	150,000	3,595	150,000	434
5	40	0	0	0	0	0	0	0	5,351	150,000	5,492	150,000	289
6	41	0	0	0	0	0	0	0	7,173	150,000	7,408	150,000	289
7	42	0	0	0	0	0	0	0	9,410	150,000	9,772	150,000	0
8	43	0	0	0	0	0	0	0	11,623	150,000	12,149	150,000	0
9	44	0	0	0	0	0	0	0	13,813	150,000	14,540	150,000	0
10	45	0	0	0	0	0	0	0	15,972	150,000	16,938	150,000	0
11	46	0	0	0	0	0	0	0	18,230	150,000	19,477	150,000	0
12	47	0	0	0	0	0	0	0	20,440	150,000	22,009	150,000	0
13	48	0	0	0	0	0	0	0	22,587	150,000	24,523	150,000	0
14	49	0	0	0	0	0	0	0	24,666	150,000	27,015	150,000	0
15	50	0	0	0	0	0	0	0	26,655	150,000	29,462	150,000	0
16	51	0	0	0	0	0	0	0	28,536	150,000	31,849	150,000	0
17	52	0	0	0	0	0	0	0	30,316	150,000	34,185	150,000	0
18	53	0	0	0	0	0	0	0	31,987	150,000	36,463	150,000	0
19	54	0	0	0	0	0	0	0	33,554	150,000	38,689	150,000	0
20	55	0	0	0	0	0	0	0	35,032	150,000	40,881	150,000	0
21	56	0	0	0	0	0	0	0	36,413	150,000	43,032	150,000	0
22	57	0	0	0	0	0	0	0	37,677	150,000	45,128	150,000	0

³ This represents a charge to your contribution and is used to meet the direct distribution cost and PruBSN's expenses.

⁴ The projected investment returns used above are for illustrative purposes and not meant to show possible returns of your chosen investment fund(s). They are not guaranteed and not based on past performance.

⁵ This amount is the total cash value of ISA and IUA.

⁶ Cost directly attributed to the distribution channel for the marketing of this certificate, i.e. payments to the bank's representative. This cost is paid from the charges that are imposed on your certificate for services that the bank's representative will provide to you for the duration of your certificate.

Notes: Where applicable, the numbers illustrated in this Summary Illustration are rounded to the nearest Ringgit / percent.

Summary Illustration (Continued)

- This summary illustration is intended to show the movements of possible cash flows for the investment and the impact of charges on cash values based on illustration below.
- It assumes that payments are paid on time before the end of the grace period.
- Actual returns of the fund will fluctuate (i.e. rise or fall) each year based on the performance of the assets the fund invest in. The actual returns may even be below the projected rates or negative.

End of Certificate Year	Age	Non-Guaranteed Return (RM)											Direct Distribution Cost ⁶ (RM)
		Investment Unit Account (IUA)						Total					
		IUA Contribution	IUA Up Front Wakalah Charge ³	IUA Allocated Contribution	Scenario 1 Projected Investment Return: (X% p.a.) ⁴		Scenario 2 Projected Investment Return: (Y% p.a.) ⁴		Scenario 1		Scenario 2		
					Asset Management Wakalah Charge	IUA Cash Value	Asset Management Wakalah Charge	IUA Cash Value	Total Cash Value ⁵	Total Death Benefit	Total Cash Value ⁵	Total Death Benefit	
(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)=(l)+(t)	(x)	(y)=(o)+(v)	(z)			
25	60	0	0	0	0	0	0	0	40,493	150,000	50,843	150,000	0
28	63	0	0	0	0	0	0	0	41,593	150,000	55,520	150,000	0
31	66	0	0	0	0	0	0	0	40,042	150,000	58,417	150,000	0
34	69	0	0	0	0	0	0	0	36,049	150,000	59,880	150,000	0
35	70	0	0	0	0	0	0	0	34,173	150,000	60,085	150,000	0

³ This represents a charge to your contribution and is used to meet the direct distribution cost and PruBSN's expenses.

⁴ The projected investment returns used above are for illustrative purposes and not meant to show possible returns of your chosen investment fund(s). They are not guaranteed and not based on past performance.

⁵ This amount is the total cash value of ISA and IUA.

⁶ Cost directly attributed to the distribution channel for the marketing of this certificate, i.e. payments to agent/ financial adviser. This cost is paid from the charges that are imposed on your certificate for services that the agent/financial adviser will provide to you for the duration of your certificate.

Notes: Where applicable, the numbers illustrated in this Summary Illustration are rounded to the nearest Ringgit/percent.

Breakdown of *Tabarru`* Deductions

End of Certificate Year	Basic <i>Tabarru`</i> Deduction (Scenario 1) (RM)	Basic <i>Tabarru`</i> Deduction (Scenario 2) (RM)	Crisis Protector <i>Tabarru`</i> Deduction (RM)	Income Protector <i>Tabarru`</i> Deduction (RM)	Accidental Protector Plus <i>Tabarru`</i> Deduction (RM)	Crisis Shield <i>Tabarru`</i> Deduction (Scenario 1) (RM)	Crisis Shield <i>Tabarru`</i> Deduction (Scenario 2) (RM)	Contributor Protect <i>Tabarru`</i> Deduction (RM)	Hospital Benefit <i>Tabarru`</i> Deduction (RM)
1	202	202	60	48	40	25	25	62	59
2	202	202	65	52	40	27	27	66	60
3	200	200	70	55	40	29	29	70	61
4	199	199	77	59	40	32	32	76	63
5	198	198	87	66	40	36	36	84	65
6	206	206	100	74	40	40	40	94	68
7	228	228	113	82	40	45	45	104	70
8	252	251	129	91	40	51	51	116	73
9	279	277	144	99	40	56	55	127	76
10	310	308	161	108	40	59	59	138	79
11	344	341	183	120	40	63	63	153	82
12	382	378	206	131	40	68	67	168	86
13	426	420	231	143	40	73	72	183	91
14	471	463	257	155	40	81	80	198	99
15	521	511	287	168	40	94	92	214	106
16	579	565	323	182	40	109	107	233	111
17	642	623	357	195	40	123	120	249	111
18	710	685	392	206	40	134	129	264	115
19	785	753	423	214	40	142	136	273	122
20	868	827	444	215	40	144	138	275	131
21	959	907	466	216	40	147	139	276	141
22	1,058	992	494	218	40	150	140	278	151
25	1,425	1,298	616	227	40	175	159	290	184
28	1,753	1,539	836	238	40	241	211	304	231
31	2,349	1,974	1,068	203	40	304	255	260	309
34	2,808	2,242	1,359	112	40	390	311	143	392
35	2,994	2,347	1,470	62	40	423	332	79	419

Projected Investment Rate of Return in the IUA (if any)

- The returns of Scenario 1 (X%) and Scenario 2 (Y%) have been used respectively to represent the range of possible returns on the following fund(s):

Investment Funds	Projected Investment Rate of Return		
	X%	Y%	
	All Years	First 20 years	After 20 years
Takafulink Dana Urus	2.0%	5.0%	5.0%
Takafulink Dana Bon	2.0%	5.0%	5.0%
Takafulink Dana Ekuiti	2.0%	10.3%	5.0%
Takafulink Dana Ekuiti Dinasti	2.0%	10.3%	5.0%
Takafulink Dana Dinamik	2.0%	5.0%	5.0%
Takafulink Dana Ekuiti Global	2.0%	10.3%	5.0%
Takafulink Dana Aktif	2.0%	10.3%	5.0%

- Please refer to the fund fact sheet(s) for the past actual annual investment returns.

SUMMARY ILLUSTRATION DEFINITION

- PruBSN believes it is important that you fully appreciate all the benefits under your certificate, and that you also understand how the cost of takaful protection, distribution, administration, investment and other costs affect these benefits.
- You should satisfy yourself that the plan serves your needs and that you can afford the contribution. You should ensure that the allocation of your takaful contribution towards protection and investment meets your financial circumstances. If you need clarification, please contact us or the bank's representative.
- Participating in a regular contribution family certificate is a long-term commitment. It is not advisable to hold this certificate for a short period of time in view of the high initial costs.
- In this Summary Illustration, Age refers to age next birthday.
- The information set out below explains the individual items in the Summary Illustration table.
- BSN Fitrah is a Shariah-compliant product. Please refer to the certificate document for more details on the product.

Total Contribution

- This is the amount that you (the participant) pay for this certificate for the particular certificate year. The Total Contribution amount consists of *Wakalah* Certificate Charge, ISA contribution, IUA contribution (if any) and Ihsan contribution (if any).
- Take note that not all of the amount paid will be invested into the investment fund(s) you selected. See explanation on unallocated and allocated contribution below.
- Please note that contributions are not guaranteed and may be revised by PruBSN by giving 90 days written notice to the participants. However, for hospitalisation, cancer and critical illness benefit (if attachable), 30 days written notice will be given to the participants.

Ihsan Contribution

- Ihsan is a regular contribution rider solely for donation based on *Sadaqah* concept. *Sadaqah* comes from the word *sidq* (sincerity) and it denotes a voluntary charity. 100% of Ihsan contribution will be used for PruBSN Microtakaful Jariyah. PruBSN Microtakaful Jariyah provides takaful coverage to deserving hardcore poor and poor families.
- It does not provide any protection cover to you.

Wakalah Certificate Charge

- Wakalah* Certificate Charge is a portion of your Total Contribution that is used to cover for certificate servicing expenses.
- Wakalah* Certificate Charge of RM 5.00 is levied Monthly.

Basic Sum Covered

- This is the minimum amount to be received on death. This benefit is only applicable as long as the certificate is in force.
- Basic Sum Covered is guaranteed as in the event of deficiency in *Tabarru`* Fund, PruBSN shall rectify the Sum at Risk deficit through an interest free loan (*Qard*).

Critical Illness Sum Covered

- This represents the sum covered of Crisis Shield (if any) and Crisis Protector (if any). In the event of Covered Person's diagnosis of a critical illness, this benefit will be payable. This benefit is only applicable as long as the certificate is in force.
- This benefit is guaranteed as in the event of deficiency in *Tabarru`* Fund, PruBSN shall rectify the deficit through an interest free loan (*Qard*).

Accidental Sum Covered

- This represents the sum covered of Accidental Protector Plus (if any). In the event of Covered Person's death or TPD due to accident or a percentage of the sum covered on disablement due to accident, this benefit will be payable. In addition, the rider also pays compassionate benefit upon death. This benefit is only applicable as long as the certificate is in force.
- This benefit is guaranteed as in the event of deficiency in *Tabarru`* Fund, PruBSN shall rectify the deficit through an interest free loan (*Qard*).

Unallocated Contribution

- The unallocated contribution charge is an **upfront Wakalah charge on the contribution** paid and is used to meet PruBSN's expenses and direct distribution cost, including commissions payable to the bank's representative.
- The bank may also be entitled to production and persistency bonus during the first three years of the certificate provided that the bank's representative meets the qualifying criteria set by PruBSN.
- The unallocated contribution and rates for this family takaful certificate are as follows (as RM and % of contribution):-

Certificate Year		1	2	3	4	5	6
ISA Contribution (RM)		2,892.00	2,892.00	2,892.00	2,892.00	2,892.00	2,892.00
Unallocated Contribution	%	75.00	59.99	40.01	34.99	19.99	19.99
	RM	2,169.00	1,735.00	1,157.00	1,012.00	578.00	578.00
IUA Contribution (RM); if any		0.00	0.00	0.00	0.00	0.00	0.00
Unallocated Contribution	%	0.00	0.00	0.00	0.00	0.00	0.00
	RM	0.00	0.00	0.00	0.00	0.00	0.00

Certificate Year		7	8	9	10	11 & above
ISA Contribution (RM)		2,892.00	2,892.00	2,892.00	2,892.00	2,892.00
Unallocated Contribution	%	5.01	5.01	5.01	5.01	0.00
	RM	145.00	145.00	145.00	145.00	0.00
IUA Contribution (RM); if any		0.00	0.00	0.00	0.00	0.00
Unallocated Contribution	%	0.00	0.00	0.00	0.00	0.00
	RM	0.00	0.00	0.00	0.00	0.00

Allocated Contribution

- This is the amount that will be used to invest in ISA and to purchase units in your chosen IUA investment fund(s).
- The allocated contribution and rates for this family takaful certificate are as follows (as RM and % of contribution):-

Certificate Year		1	2	3	4	5	6
ISA Contribution (RM)		2,892.00	2,892.00	2,892.00	2,892.00	2,892.00	2,892.00
Allocated Contribution	%	25.00	40.01	59.99	65.01	80.01	80.01
	RM	723.00	1,157.00	1,735.00	1,880.00	2,314.00	2,314.00
IUA Contribution (RM); if any		0.00	0.00	0.00	0.00	0.00	0.00
Allocated Contribution	%	0.00	0.00	0.00	0.00	0.00	0.00
	RM	0.00	0.00	0.00	0.00	0.00	0.00

Certificate Year		7	8	9	10	11 & above
ISA Contribution (RM)		2,892.00	2,892.00	2,892.00	2,892.00	2,892.00
Allocated Contribution	%	94.99	94.99	94.99	94.99	100.00
	RM	2,747.00	2,747.00	2,747.00	2,747.00	2,892.00
IUA Contribution (RM); if any		0.00	0.00	0.00	0.00	0.00
Allocated Contribution	%	0.00	0.00	0.00	0.00	0.00
	RM	0.00	0.00	0.00	0.00	0.00

Total Tabarru`

- The *Tabarru`* will be deducted from your ISA. If No Lapse Provision is not in effect and if there are insufficient amount left in ISA, units from IUA (if any) will be cancelled to pay for the *Tabarru`* deduction.
- The illustrated *Tabarru`* deduction are based on current levels. The *Tabarru`* deduction are not guaranteed and may be varied by giving 90 days notice to participant (except for hospitalisation, cancer and critical illness benefit where 30 days notice will be provided).
- Tabarru`* are deducted monthly from the amount in your ISA to pay for your takaful coverage. The *Tabarru`* deduction for takaful coverage varies by age next birthday, gender, smoking status, occupation class, medical rating and Sum at Risk for basic plan *Tabarru`* and sum covered for riders *Tabarru`*. The *Tabarru`* deduction will increase as the Covered Person grow older.
- The Sum at Risk is the amount by which the basic sum covered exceeds your ISA value. If ISA value is more than basic sum covered, then the Sum at Risk shall be zero and no *Tabarru`* will be charged.

ISA Investment Profit

- We will share any investment profit from the ISA based on *Mudarabah* principles. You will receive 80% of the profit and the balance 20% will be given to us. Your profit will be placed back into the ISA.
- The investment profits illustrated here are for illustration purposes only and are NOT GUARANTEED. The actual return may be below the projected rates or negative. The actual investment profit that would be declared may be more or less, depending on the operating and investment results experienced by us.
- Please refer to the Projected ISA Investment Profit table in Product Illustration page 1 for scenario 1 and scenario 2.

ISA Cash Value

- The ISA Cash Value illustrates the benefits payable based on the investment strategy for this type of plan, PruBSN current practices and assessment of future experience in scenario 1 and scenario 2 investment profit scenarios.
- The accumulated value may fall below the total contributions in the ISA, depending on the actual performance of the fund.
- Past actual performance is not a guide to future performance, which may be different.
- The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.

Asset Management *Wakalah* Charge

- This refers to the annual management fee (% of investment fund) deducted to cover the cost of managing the IUA investment fund(s). It will be deducted on a daily basis based on your account value as follows:

Takafulink Dana Bon	0.50% per annum of the fund assets
Takafulink Dana Urus	1.30% per annum of the fund assets
Takafulink Dana Ekuiti	1.50% per annum of the fund assets
Takafulink Dana Ekuiti Dinasti	1.50% per annum of the fund assets
Takafulink Dana Dinamik	1.25% per annum of the fund assets
Takafulink Dana Ekuiti Global	1.50% per annum of the fund assets
Takafulink Dana Aktif	1.50% per annum of the fund assets

(This charge is applicable for IUA only)

IUA Cash Value (if any)

- This is the projected value of the IUA at any particular point in time. If the certificate is terminated early, you may get less than the amount of contributions paid.
- The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.

Total Cash Value

- This is the projected value of the amount in ISA and units in IUA (if any) at any particular point in time that you may receive if you surrender the certificate and is net of tax and all applicable charges.
- If the certificate is terminated early, you may get less than the amount of contributions paid.

Total Death Benefit

- This is the amount that will be payable on the Covered Person's death.
- If death was due to suicide within one year from the date of certificate or the date of certificate revival, whichever is later, death benefits payable shall be the remaining amount in ISA and value of units in IUA (if any) at the valuation date after the date of notification.

Direct Distribution Cost

- This is the commission payable to the bank's representative which comprises of basic commission, production and persistency bonus.
- It is inclusive of Takaful Saver (if any) commissions.

Additional Benefits

- For the breakdown of the benefit of basic plan and riders, please refer to the following appendices for details:
 - Appendix: Death & Total and Permanent Disability Benefit
 - Appendix: Critical Illness, Income Benefit and Contributors Benefit
 - Appendix: Accidental Benefit
 - Appendix: Hospitalisation Benefit
 - Appendix: Other Certificate Benefits and Options

TABLE OF COMMISSION FOR INDIVIDUAL SPECIAL ACCOUNT (ISA), INVESTMENT UNIT ACCOUNT (IUA) AND OTHER CHARGES

Name of product : BSN Fitrah
Type of product : Regular contribution of Ordinary Family Takaful with Investment
Annual contribution : RM 2,952.00

End of Certificate Year	Contribution Paid Inclusive <i>Wakalah</i> Certificate Charge (RM)	Actual Allocated Contribution to Certificate Holder (Portion of ISA contribution to be utilised for <i>Tabarru`</i> deduction and portion for IUA contribution (if any) to be utilised to purchase units of investment)		Commission Paid (a portion of Upfront <i>Wakalah</i> Charge for ISA and IUA (if any) / Unallocated Contribution)		Upfront <i>Wakalah</i> Charge / Total Unallocated Contribution (Total contribution to be utilised for payment of commission, <i>Wakalah</i> Certificate Charge and other expenses)	
		Proportion of Contribution Paid (%)	Actual Amount (RM)	Proportion of Contribution Paid (%)	Actual Amount (RM)	Proportion of Contribution Paid (%)	Actual Amount (RM)
1	2,952	24.49	723	41.46	1,224	75.51	2,229
2	2,952	39.19	1,157	29.40	868	60.81	1,795
3	2,952	58.77	1,735	19.58	578	41.23	1,217
4	2,952	63.69	1,880	14.70	434	36.31	1,072
5	2,952	78.39	2,314	9.79	289	21.61	638
6	2,952	78.39	2,314	9.79	289	21.61	638
7 & Above	2,952	93.06	2,747	0.00	0	6.94	205
Total	20,664	62.28	12,870	17.82	3,682	37.72	7,794

- The illustrations are inclusive of contribution into ISA and IUA (if any). The IUA contribution will be allocated to create units in the Takafulink funds. Out of the 5% of IUA contribution, 3.75% of the IUA contribution is deducted for commission payment. Please refer to the Summary Illustration Definition for breakdown of allocated and unallocated contribution for ISA and IUA.
- If you were to surrender your certificate during the 7th year, you will receive your investment in IUA (if any) and the balance in ISA based on the RM 12,870.00 contribution after deduction of charges and not on the total contribution paid of RM 20,664.00. However, you will benefit from having takaful coverage as part of the charges deducted will be used to provide you with a family takaful protection during the period of the certificate.
- Examples of these charges include *Wakalah* Certificate Charge and *Tabarru`* that need to be deducted from the allocated contribution. The charges are stipulated in the Product Illustration and certificate document.
- You are advised to read and understand the Product Illustration and certificate document of the product that you are participating in, particularly the structure of the plan, the benefits provided, the contribution rates and all charges associated with the takaful product.
- Commission is the cost directly attributed to the distribution channel for the marketing of this certificate i.e. payment to the bank's representative. This cost is paid from the charges that are imposed on your certificate for services that the bank's representative will provide to you for the duration of your certificate. The bank may be entitled to production and persistency bonus during the first 3 years of the certificate provided that the bank's representative meets the qualifying criteria set by PruBSN. Please take note that the commission illustrated in the table above includes production and persistency bonus.

Acknowledgement

I hereby confirm and acknowledge that the disclosure of commission and charges / expenses for BSN Fitrah plan has been provided to me and that the features of the family takaful product with investment-linked elements, including the allocation rates, commissions and expenses, have been satisfactorily explained to me.

Name of Participant

NRIC

Signature

Date

Appendix: Death & Total and Permanent Disability Benefit

BSN Fitrah

Plan Description & Benefits

BSN Fitrah is a regular contribution of Ordinary Family Takaful with Investment. In the event of death during the certificate term, either the Basic Sum Covered or amount in the Individual Special Account (ISA), whichever is higher, plus values of unit in IUA (if any) will be payable.

In the event of Covered Person's Total and Permanent Disability (TPD) during the certificate term or up to the certificate anniversary date of age 70 next birthday, whichever is earlier, the Sum at Risk shall be payable.

Upon certificate termination due to surrender, the remaining amount in ISA (if any) and values of unit in IUA (if any) will be payable. All benefits will cease after the termination.

Conditions:

Total and Permanent Disability

In the event of total and permanent disability before the certificate anniversary date of the of the Covered Person age 70 next birthday, one lump sum payable under all certificates with us on any one life is up to RM1 million. Any excess will be paid on the anniversary of the disability subject to proof of continued disability. Upon earlier death, the balance shall be payable.

Total and permanent disability shall means:

- while below the age of 16 years, suffers an accident, or illness or sickness and as a direct result of such accident or illness or sickness, the Covered Person:

- (a) requires constant care and attention; and
- (b) is confined to his home under medical supervision or in a hospital or similar institution.

- while aged 16 years but below the age of 61 years, the Covered Person becomes permanently and completely unable to engage in any occupation and is permanently and completely unable to perform any work for remuneration or profit.

- while aged 61 years but below the age of 70 years, the Covered Person receives confirmation by a Consultant Physician of the loss of independent existence and resulting in a permanent inability to perform at least 3 of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.

Activities of Daily Living are:

- (a) Transfer
- (b) Dressing
- (c) Mobility
- (d) Bathing/Washing
- (e) Eating
- (f) Continence

- the following disabilities will also be regarded as satisfying the definition of total and permanent disability:

- (a) totally and irrecoverably loses sight in both eyes; or
- (b) totally and irrecoverably loses by severance one limb each at or above his wrist and ankle, or two limbs at or above his wrist or ankle; or
- (c) totally and irrecoverably loses sight in one eye and totally and irrecoverably loses by severance one limb at or above the wrist or ankle.

In all cases, such disability must be permanent and must have lasted for a period of at least 6 consecutive months.

For the purpose of this benefit, the word "permanent" shall mean beyond the hope of recovery with current medical knowledge and technology.

Exclusions

Death

If it is a suicide of Covered Person within the first year from the effective date of the certificate or date of certificate revival, we shall pay the remaining amount in ISA (if any) and units in IUA (if any).

Total and Permanent Disability

No benefit is paid if the disability is directly or indirectly caused by

- a) attempted suicide or self-inflicted injuries while sane or insane; or
- b) committing or attempting to commit a criminal offence by the Covered Person; or
- c) drugs or stimulants abuse, or their complications; or
- d) war or aggressive acts, including invasions, acts of foreign countries, enemy's acts (whether with or without war declaration), civil wars, insurrections, revolutions, riots, interference by military authorities or usurpation; or
- e) engaging in professional sports, scuba diving, racing of any kind, aerial flights other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving), unless we agree in a special endorsement; or
- f) any pre-existing conditions that were not disclosed to us in relation to the Covered Person's health status. This is applicable within 12 months from the date the certificate becomes effective. Any pre-existing conditions that were not disclosed to us after the 12 months will be handled in accordance with Schedule 9 of the Islamic Financial Services Act 2013; or
- g) any congenital disorder, birth trauma and its residual complications, for a certificate or Annex approved while the Covered Person is still in the womb

This list is non-exhaustive. Please refer to the certificate document for the full list of exclusions and exclusions on other benefits under this certificate.

Other Certificate Conditions

Non-guaranteed *Tabarru`*: The *Tabarru`* rates for death and TPD is not guaranteed. We may revise the *Tabarru`* rates at certificate anniversary by giving 90 days written notice.

Appendix: Critical Illness, Income Benefit and Contributor Benefit

Crisis Protector, Crisis Shield, Income Protector, Contributor Protect

Plan Description & Benefits

Crisis Shield pays the sum covered ^(a) upon the Covered Person's diagnosis of a critical illness before certificate expiry. Benefit paid will reduce the Basic Sum Covered accordingly.

Crisis Protector pays the sum covered ^(a) upon diagnosis of a covered critical illness. Benefit paid will not reduce the Basic Sum Covered. The benefit will only be paid if the Covered Person survives at least 30 days after the diagnosis of the critical illness.

Income Protector pays an annual income benefit upon the Covered Person's diagnosis of a critical illness during certificate term or TPD before the certificate anniversary date of the of the Covered Person age 70 next birthday. Payment of annual benefit is on the anniversary of diagnosis date or TPD, until the certificate expiry or the death of the Covered Person, whichever earlier. The Basic Sum Covered will not be affected by payment of this benefit.

Contributor Protect pays the contributions for Basic, Crisis Shield, Crisis Protector, Cancer Protector, Accidental Protector Plus, Hospital Benefit, Parent Term and the *Wakalah* Certificate Charge throughout the rider benefit term upon Covered Person suffering from TPD before certificate anniversary of age 70 next birthday or diagnosis of a covered critical illness.

^(a) 10% of the sum covered subject to a maximum of RM 25,000 is payable on Angioplasty and Other Invasive Treatments for Coronary Artery Disease.

Conditions:

Critical Illnesses

A total of 43 illnesses are covered under the Critical Illness.

The illnesses listed below except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease are covered under Income Benefit and Contributor Benefit.

1) Stroke	11) Benign Brain Tumor	22) Loss Of Speech	32) Alzheimer's Disease
2) Heart Attack	12) Paralysis Of Limbs	23) Brain Surgery	/ Severe Dementia
3) Kidney Failure	13) Blindness	24) Heart Valve Surgery	33) Muscular Dystrophy
4) Cancer	14) Deafness	25) Terminal Illness	34) Surgery To Aorta
5) Coronary Artery By-Pass Surgery	15) Third Degree Burns	26) Loss Of Independent Existence	35) Multiple Sclerosis
6) Serious Coronary Artery Disease	16) HIV Infection Due To Blood Transfusion	27) Bacterial Meningitis	36) Primary Pulmonary Arterial Hypertension
7) Angioplasty And Other Invasive Treatments For Coronary Artery Disease	17) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	28) Major Head Trauma	37) Medullary Cystic Disease
8) End-Stage Liver Failure	18) Full-Blown AIDS	29) Chronic Aplastic Anemia	38) Cardiomyopathy
9) Fulminant Viral Hepatitis	19) End-Stage Lung Disease	30) Motor Neuron Disease	39) Systemic Lupus Erythematosus With Severe Kidney Complications
10) Coma	20) Encephalitis	31) Parkinson's Disease	40) Progressive Scleroderma
	21) Major Organ / Bone Marrow Transplant		41) Chronic Relapsing Pancreatitis
			42) Poliomyelitis
			43) Apallic Syndrome

For conditions for death & total and permanent disability, please refer to **Appendix: Death & Total and Permanent Disability Benefit.**

Exclusions

Critical Illness

Critical illness benefit is not paid for:

- symptoms of illness that occur prior to or within 30 days after the rider has commenced or the date it is revived, except for Cancer, Heart Attack and Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease in which a 60-day waiting period applies.
- Illness that is directly or indirectly caused by the existence of AIDS or the presence of any HIV infection, except for "HIV Infection Due To Blood Transfusion", "Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection" and "Full-Blown AIDS".
- Illness arising directly or indirectly from pre-existing illnesses.

This list is non-exhaustive. Please refer to the certificate document for the full list of exclusions and exclusions on other benefits under this certificate.

*For exclusion of death & total and permanent disability, please refer to **Appendix: Death & Total and Permanent Disability.***

Other Certificate Conditions

i) Waiting Period

Critical illness benefits under the certificate will only start 60 days after the effective date of the rider for heart attack, coronary artery by-pass surgery, serious coronary artery disease, angioplasty and other invasive treatments for coronary artery disease and cancer, and 30 days for all other covered illnesses.

ii) Non-guaranteed *Tabarru`*

We may revise the *Tabarru`* rates at certificate anniversary by giving 30 days written notice for Critical Illness Benefit and 90 days written notice for Contributor Benefit.

Appendix: Accidental Benefit

Accidental Protector Plus

Plan Description

Accidental Protector Plus pays the sum covered on death or TPD due to accident, or a percentage of the sum covered on disablement due to accident before certificate anniversary of age 70 next birthday. In addition, the rider also pays compassionate benefit upon death.

Benefits

Benefit	Amount/% of Sum Covered
i) Compassionate Allowance	
a) Non-accidental death	RM 2,000
b) Accidental death	RM 4,000
c) Accidental death in overseas	RM 6,000
ii) Accidental Death, TPD & Disablement Benefit (b)	Up to 100%
iii) Double Indemnity	
2 times the amount under (ii) will be payable for accidents occurring:	
a) while the Covered Person was traveling in any mechanically propelled public conveyance; or	
b) while the Covered Person was in an elevator car (excluding elevator in mines and construction sites); or	Up to 200%
c) in consequence of the burning of the theatre, hotel or other public building in which the Covered Person shall be at the commencement of the fire.	

(b) Accidental Death & Disablement Benefit Table	% of Sum Covered
Death of Covered Person	100%
Total & Permanent Disability	100%
Total, Permanent and Irreversible:-	
Loss of two limbs	100%
Loss of both hands or of all fingers and both thumbs	100%
Loss of all sight in both eyes	100%
Loss of hand at or above wrist	100%
Loss of leg at or above ankle	100%
Loss of all sight in one eye	100%
Loss of all sight in one eye except perception of light	50%
Loss of lens of one eye	50%
Loss of speech	50%
Loss of four fingers and thumb	70%
Loss of four fingers	40%
Loss of thumb	
- both phalanges	30%
- one phalanx	15%
Loss of finger	
- three phalanges	10%
- two phalanges	7.5%
- one phalanx	5%
Loss of metacarpals	
- first or second (additional)	3%
- third, fourth or fifth (additional)	2%
Loss of all toes on one foot	15%
Loss of great toe	
- both phalanges	5%
- one phalanx	2%
Loss of other toe, each	2%
Fractured leg or patella with established non-union	10%
Shortening of leg by at least 2.5 cm	7.5%
Loss of hearing	
- Both ears	75%
- One ear	15%
Loss of whole ear	
- Both ears	6%
- One ear	3%

Exclusions

Accident benefits are not paid as a consequence of:

- a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, taking part in riot, strike or civil commotion;
- b) breaking or trying to break any law or to resist arrest;
- c) attempted suicide or self-inflicted injuries while sane or insane;
- d) pregnancy, current and previous pregnancies (and related complications), child birth (including surgical delivery and any surgical or non surgical procedure of the female reproductive system during surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control, treatment pertaining to infertility as well as erectile dysfunction, and tests or treatment related to impotence or sterilization;
- e) engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights other than as a crew member of or as a fare-paying passenger on a licensed passenger- carrying commercial aircraft operating on a regular scheduled route or any hazardous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving), unless agreed to by special endorsement;
- f) taking narcotic or drug unless taken as prescribed by a qualified registered medical practitioner;
- g) any form of illness or disease due to non-accidental causes;
- h) alcohol and drugs intoxication;
- i) any insect bite including mosquito bites and worm infestation.

This list is non-exhaustive. Please refer to the certificate document for the full list of exclusions and exclusions on other benefits under this certificate.

Other Certificate Conditions

- i) **Change in Occupation, Avocation & Sports:** You must inform us if there is any change of occupation, avocation or sporting activity of the Covered Person because it may affect the contributions, terms, conditions and benefits of the products.
- ii) **Non-guaranteed *Tabarru`*:** We may revise the *Tabarru`* rates at certificate anniversary by giving 90 days written notice.

Appendix: Hospitalisation Benefit

Hospital Benefit

Plan Description & Benefits

Hospital Benefit pays a daily cash benefit in the event of hospitalisation due to illness or injury before certificate expiry. One unit of Hospital Benefit pays RM50 per day (up to 100 days in a certificate year) for hospital confinement.

Exclusions

Hospital Benefit is not paid if hospitalisation is directly or indirectly, wholly or partly caused by any one of the following:

- (a) Pre-existing conditions.
- (b) Specified illnesses during the first 120 days of cover (please refer to the certificate documents for the list of the specified illnesses).
- (c) Any medical or physical conditions arising within 30 days from the date of coverage or date of reinstatement, except for accidental injuries.
- (d) Cosmetic surgery, circumcision, eye examination, glasses, lens, Lasik and the use of prosthetic and medical devices.
- (e) Dental condition including treatment or oral surgery to natural teeth except as necessitated by accidental injuries.
- (f) Experimental surgery or elective procedures except as a result of accidental injury, surgery or illness.
- (g) Any treatments or test in connection with AIDS and HIV, all sexually transmitted diseases and any communicable diseases requiring quarantine by law.
- (h) Any treatment or surgery operation for congenital abnormalities or deformities including hereditary conditions.
- (i) Treatments or procedures relating to pregnancy or childbirth and its complications, prenatal or postnatal care except all those stated in certificate document and, miscarriage, abortion, any contraceptive methods of birth control, treatments pertaining to infertility or erectile dysfunction and impotence.
- (j) Routine medical examinations, hospitalisation solely for investigatory purposes/diagnostic imaging not coincidental to treatment of covered disability or any treatments, medicines or examinations deemed not medically necessary or preventive in nature and treatments specifically for weight reduction or gain example sleeve gastrectomy.
- (k) Suicide, attempted suicide or self-inflicted bodily injury while sane or insane.
- (l) Any injury or illness caused by any act of war, any violation or attempted violation of the law or to resist arrest, direct participation in riot, strike and civil commotion.
- (m) Ionising radiation or radioactive contamination from any nuclear fuel or waste from nuclear fission or any nuclear materials.
- (n) Donation of any body organ, tissue and its complications by Covered Person.
- (o) Investigation and treatment of sleep and snoring disorders, treatment of abnormal perspiration, therapy of hormone replacement, stem cells, hyperbaric oxygen therapy, chiropodist consultation and treatment, chiropractic services, aromatherapy and any form of alternative therapies.
- (p) Psychiatric, mental or nervous disorders and those due to senile disorders.
- (q) Sickness or injury arising from any kind of racing, hazardous sports, aerial flights except as a crew member or a fare-paying passenger, or on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route.

Note: This list is non-exhaustive. Please refer to the certificate document for the terms and conditions under this certificate.

Other Certificate Conditions

i) Waiting Period:

Coverage under Hospital Benefit will only start 120 days after the effective date of the rider for specified illnesses and 30 days for all other illnesses. Cover for hospitalisation due to accidents commences immediately.

ii) Non-guaranteed Tabarru`:

We may revise the *Tabarru`* rates at certificate anniversary by giving 30 days written notice.

Appendix: Other Certificate Benefits, Options and Other Charges

Benefits

- **Investment Profit**

We will share any investment profit from the ISA based on *Mudharabah* principles. You will receive 80% of the profit and the balance 20% will be given to us. Your profit will be placed back into the ISA. Any investment profit in the *Tabarru'* Fund will be distributed as part of the distributable surplus (if any).

- **Surplus Sharing**

You will receive 50% of distributable surplus (if any), inclusive of investment profit, arising from your *Tabarru'* and such amount will be credited into your ISA. PruBSN will take 50% of the distributable surplus (if any) as a performance fee for managing the *Tabarru'* Fund. The exact amount of distributable surplus will be determined by PruBSN and is subject to approval by both our Shariah Committee and Board of Directors. However, the surplus is not included in the Summary Illustration.

- **Maturity**

At maturity, the remaining amount in ISA (if any) and values of unit in IUA (if any) will be payable. The value of the units will be based on the unit price at the next valuation date following the maturity date.

- **Surrender**

Upon certificate termination due to surrender, the remaining amount in ISA (if any) and values of unit in IUA (if any) will be payable. The value of the units will be based on the unit price at the next valuation date following the notification of surrender. You will be able to withdraw the notification before the closing valuation time. All benefits will cease after the termination.

Options

- **Non-payment of Contribution:**

You may stop paying the contribution but the certificate may lapse, unless there are sufficient amount in the ISA and values of units in IUA (if any) in the plan to pay *Tabarru'* deduction and other charge. During non-payment of contribution, the certificate will no longer be guaranteed to be in force for the first 72 months of the certificate.

- **Lapse and Revival:**

The certificate will lapse if there is insufficient amount in the ISA and values of units in IUA (if any) to pay for *Tabarru'* deduction for the basic plan and additional benefits. If your certificate lapse, you may apply to revive it subject to the terms and conditions set by us as stated in the certificate documents.

- **Fund switching:**

If you find that the fund you have chosen is no longer appropriate, you have the flexibility to switch fund at any time. Fund Switching *Wakalah* Charge is set at 1% of the switched amount subject to a maximum of RM 50 per switch. Four free switches are allowed every certificate year. Fund Switching *Wakalah* Charge will be waived until electronic transaction is available. Thereafter, manual request for additional switches will be subjected to the charge mentioned above. Units can be switched between Takafulink funds at any time.

- **IUA Contribution Re-direction:**

You may revise your choice of Takafulink fund (in multiple of 5%) for your regular IUA contribution.

- **Single Contribution Top-ups:**

Top-ups can be made at any time. The minimum amount required for top-ups is RM500. Each single contribution top-up incurs a top-up *wakalah* charge of RM 25. This charge will be waived until electronic transaction is available. Thereafter, manual request for top-up will be subjected to the charge mentioned.

- **Partial Withdrawals:**

Partial withdrawal is allowed for IUA. The minimum withdrawal amount is RM500 per transaction. Complete withdrawal is allowed but strongly discouraged.

- **Option to Vary Sum Covered:**

You may increase the sum covered with minimum RM10,000 per increment, subject to underwriting. You may also reduce your sum covered subject to a minimum sum covered of RM10,000.

- **Option to Vary Takaful Saver & Ihsan contribution:**

You also may vary the contribution of Takaful Saver and Ihsan (if any) subject to our requirement.

Other Charges

The charges below are taken out of your IUA.

- **Fund Switching *Wakalah* Charge** is set at 1% of the switched amount subject to a maximum of RM 50 per switch. Four free switches are allowed every year. Switching charge will be waived until electronic transactions are made available. Thereafter, manual requests for additional switches will be subjected to the charge mentioned.

- **Single Contribution Top-up *Wakalah* Charge:** Each single contribution top-up incurs a top-up charge of RM 25. This charge will be waived until electronic transactions are made available. Thereafter, manual requests for top ups will be subjected to the charges mentioned.

- **Partial Withdrawal *Wakalah* Charge:** Each partial withdrawal incurs a partial withdrawal charge of RM 25. This charge will be waived until electronic transactions are made available. Thereafter, manual requests for partial withdrawals will be subjected to the charges mentioned.

Note: PruBSN may revise all the charges mentioned above by giving 90 days advance notification.