

**PRUDENTIAL BSN**

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TAKAFUL

## **BSN Takaful Makmur**

(This is a takaful product)

**Specially prepared for:**  
BSP AMIR ABCDEFGH

**Prepared by: ABCDEFTRA RAHAYU BINTI ZULKARNAIN**

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

(Please read this Product Disclosure Sheet before you decide to take up BSN Takaful Makmur. Please also read the general terms and conditions.)

PRUDENTIAL BSN TAKAFUL BERHAD  
BSN Takaful Makmur  
(This is a takaful product)  
09/09/2023

## 1. What is this product about?

This product is a 3 years ("Contribution Payment Term") limited pay family takaful plan that offers takaful protection and savings for 15 years ("Coverage Term"). It pays a lump sum death benefit in the event the Covered Person dies during the Coverage Term of the certificate. This product also provides Total and Permanent Disability (TPD) benefit to the Covered Person up to the certificate maturity date or the certificate anniversary date of the Covered Person's attaining age 70 years next birthday, whichever is earlier.

In addition, it also pays the Annual Cash Payout starting from the end of first certificate year and annually thereafter until termination or maturity of the certificate, whichever is earlier. The Annual Cash Payout is only guaranteed provided that you have paid all your contributions in full within the contribution payment grace period.

Upon maturity of the certificate, you will receive the Guaranteed Maturity Benefit which is equal to your Basic Sum Covered or the amount in MaxiShield Account (MSA), whichever is higher. The value of units in Investment Unit Account (IUA) (if any) will also payable upon maturity of the certificate. The Guaranteed Maturity Benefit is only payable provided that you have paid all your contributions in full within the contribution payment grace period. Otherwise, you will only be paid the Cash Value.

Takaful Saver is an optional rider that provides potential upside returns whereby 95% of its contribution will be allocated into the Takafulink Fund(s) of your choice. The value of the investment depends on the price of the underlying units, which depends on the performance of the funds that you have chosen.

## 2. What are the accounts applicable?

We will set up the following accounts for you:

- MaxiShield Account (MSA) - The account where a proportion of the contribution from the basic plan together with the contribution from riders (if attached) are allocated. We will pay you the portion of the distributable surplus (if any) into this account.
- Investment Unit Account (IUA) - The account where the contribution from Takaful Saver (if attached) and Annual Cash Payout (if you choose to accumulate in IUA) will be used to purchase units for investment purpose.

## 3. What are the Shariah concepts applicable?

- *Ta'awun* – 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, PruBSN is entitled to *Wakalah* Charges. In addition to the *Wakalah* Charges, PruBSN is also entitled to a performance fee on the distributable surplus from the *Tabarru'* fund.

## 4. What are the covers / benefits provided?

The table below provides the summary of the benefits that you have selected. Please refer to Product Illustration for more information on the illustration of annualised return and refer to the relevant Appendices for more information on the benefits of the basic plan and riders (if attached).

Basic Benefits									
Death Benefit	Death Benefit is the higher of: <ul style="list-style-type: none"><li>• the Guaranteed Death Benefit* amount minus any outstanding basic contributions; OR</li><li>• the total amount in MSA;</li></ul> plus the value of units in IUA (if any), less any indebtedness.  *Please refer to Product Illustration for more details on Guaranteed Death Benefit for each certificate year.								
Total and Permanent Disability (TPD) Benefit	Death Benefit as stated above shall be payable upon Covered Person suffering from Total and Permanent Disability up to the certificate maturity date or the certificate anniversary date of the Covered Person's attaining age 70 years next birthday, whichever is earlier.								
Accidental Death Benefit (ADB)	An additional 100% of Basic Sum Covered, RM 13,600 shall be payable on top of the Death Benefit if death of the Covered Person is caused by an accident during the Coverage Term of the certificate or prior to the certificate anniversary date of the Covered Person's attaining age 70 years next birthday, whichever is earlier.  In the event of accidental death while the Covered Person is below the age of 19 years old next birthday, the Accidental Death Benefit payable will be subject to maximum of RM 2 million per life.								
Annual Cash Payout	Annual Cash Payout shall be payable starting from the end of first certificate year and annually thereafter provided that the certificate remains in-force up until termination or maturity of the certificate, whichever is earlier.  Annual Cash Payout payable is as illustrated below: <table border="1" data-bbox="434 2018 1513 2074"><thead><tr><th rowspan="2">End of Certificate Year</th><th colspan="2">Annual Cash Payout</th></tr><tr><th>% of Basic Annual Contribution</th><th>RM</th></tr></thead><tbody><tr><td></td><td></td><td></td></tr></tbody></table>	End of Certificate Year	Annual Cash Payout		% of Basic Annual Contribution	RM			
End of Certificate Year	Annual Cash Payout								
	% of Basic Annual Contribution	RM							

1 to 5	5%	400
6 to 10	10%	800
11 to 15	15%	1,200

The Annual Cash Payout payable illustrated above is only guaranteed provided that you have paid all your contributions in full within the contribution payment grace period where the *Tabarru`* Fund will provide support in the event the amount in MSA is insufficient to pay the Annual Cash Payout. Otherwise, the amount of Annual Cash Payout payable depends on the sufficiency of MSA.

#### Maturity Benefit

Maturity Benefit is the higher of:

- the Guaranteed Maturity Benefit\*\* - RM 13,600; OR
  - the amount in MSA;
- plus the value of units in IUA (if any), less any indebtedness.

(\*\*Guaranteed Maturity Benefit is only payable provided that you have paid all your contributions in full within the contribution payment Grace Period. Otherwise, you will only be paid the Cash Value).

#### Contributor Benefit

Contributor Protect	Not Applicable
Contributor Saver	Not Applicable
Contributor Parent Protect	Not Applicable
Contributor Parent Saver	Not Applicable
Contributor Spouse Protect	Not Applicable
Contributor Spouse Saver	Not Applicable

Coverage Term: 15 years or until death / TPD (whichever is earlier).

#### 5. How much contribution do I have to pay?

- The total contribution that you have to pay may vary depending on the benefits chosen and underwriting requirements of PruBSN.
- The estimated total contribution that you have to pay:

MSA Contribution	RM 4,040.00
<i>Wakalah</i> Certificate Charge	RM 30.00
<b>Total Contribution</b>	<b>RM 4,070.00 Half-Yearly</b>

- Please refer to Product Illustration for the estimated contribution for each year.
- The contributions are paid until age 53 years next birthday.
- It is important that you keep all receipts that you receive as proof of payment of contributions.
- For contributions into IUA (if any), we will allocate a portion of the contributions to purchase units in the Takafulink Fund(s) of your choice. Any unallocated amount will be used to pay for *Wakalah* Charges which are inclusive of commissions to the Bank Simpanan Nasional (bank) and other expenses incurred by PruBSN. You are advised to refer to the allocation rates given in the Product Illustration.
- The amount of contribution is not guaranteed and may be revised by giving a 90-days written notification in advance to the participants, except for critical illness benefits (if attached) where we shall give you 30-days written notification in advance. 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.
- The contributions that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of this plan with the effective returns of other investment alternatives.

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

Type	Amount
Total <i>Wakalah</i> Charge	22.21% of the overall contribution or RM 5,423.92 out of RM 24,420.00.

- The Total *Wakalah* Charge is including the *Wakalah* Certificate Charge and Upfront *Wakalah* Charge for all certificate years. Please refer to Product Illustration for more information on *Wakalah* Certificate Charge and Upfront *Wakalah* Charge.
- The *Tabarru`* amount are deducted monthly from your MSA value. The *Tabarru`* deduction amount will increase as the Covered Person grows older. Please refer to column (k) and (n) in the Product Illustration for the estimated *Tabarru`* deduction for each certificate year.
- The commission is a portion of Upfront *Wakalah* Charge for MSA and IUA (if any). The commission illustrated up to the selected Contribution Payment Term below includes commission and bonuses payable to the bank. The bank may be entitled to bonuses provided that the bank meets the qualifying criteria set by PruBSN.

End of Certificate Year	Contribution Paid Inclusive of <i>Wakalah</i> Certificate Charge (RM)	Commission Borne by You and Paid from Your Contribution Paid Each Year	
		Proportion of Contribution Deducted for Commission Payable (%)	Amount (RM)
1	8,140	6.20	505

2	8,140	4.72	384
3	8,140	3.97	323
Total	24,420	4.96	1,212

• Other charges are as follows:

Asset Management <i>Wakalah</i> Charge (Only applicable for IUA)	Takafulink Dana Sukuk	0.50% per annum of the fund assets
	Takafulink Dana Urus	1.30% per annum of the fund assets
	Takafulink Dana Ekuiti Plus	1.50% per annum of the fund assets
	Takafulink Dana Ekuiti Income	1.50% per annum of the fund assets
	Takafulink Dana Ekuiti Dinasti	1.50% per annum of the fund assets
	Takafulink Dana Ekuiti Global	1.50% per annum of the fund assets
	Takafulink Dana Dinamik	1.25% per annum of the fund assets
	Takafulink Dana Aktif	1.50% per annum of the fund assets
Note: Asset Management <i>Wakalah</i> Charge will be deducted on a daily basis and is reflected in the unit price.		
Fund Switching <i>Wakalah</i> Charge* (Only applicable for IUA)	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* (Only applicable for IUA)	RM25 for every request.	

Notes:

- \*These charges are currently waived until electronic transactions are made available. Thereafter, manual requests for additional fund switching, single 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 notification in advance except for critical illness benefits (if attached) where we shall give you 30-days written notification in advance before any changes are made.
- Please note that you may need to pay additional contribution even after the Contribution Payment Term if there is any increase in your *Tabarru`* deduction and/or charges.

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

- Importance of disclosure** – You have a duty to disclose all relevant facts such as the Covered Person's medical condition when answering any questions that we ask and to state the Covered Person's age correctly. You must take reasonable care to disclose to PruBSN any relevant information that you know and not to mislead. Your duty of disclosure will continue until the takaful certificate has been issued.
- Free-look period** – You may cancel your certificate within 15 days after the certificate has been delivered to you. We will then refund to you the amount in MSA and the value of IUA units (if any) that have been allocated at unit price at the next valuation date 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 MSA and the value of units in IUA (if any). The value in the accounts is dependent on the performance of the MSA fund and IUA Takafulink Fund(s) (if any).
- Grace Period** – You are given a Grace Period of 60 days from the contribution due date to pay your contribution before the certificate is at risk of being terminated due to the non-payment of contribution.
- No-Lapse Provision** – Should you continue paying your contribution in full within the Grace Period, your certificate will not be terminated even when the value in your MSA is reduced to zero. The No-Lapse Provision will be revoked if the contribution is not paid within the Grace Period and the certificate shall lapse if there are insufficient amount in MSA to cover for the *Tabarru`* deduction, Annual Cash Payout and *Wakalah* Charges although there is remaining value of units in your IUA. Any unpaid *Tabarru`* deduction and charges during the period when the No-Lapse Provision is in effect will be regarded as amount due to PruBSN and will be deducted later from the Cash Value under the certificate. You are advised to ask the bank's representative to explain to you about the non-payment of contribution and its effect on your takaful coverage.
- Lapse of certificate** – The certificate will lapse if there is non-payment of contribution that lead to insufficient value in your MSA to pay for the *Tabarru`* deduction, Annual Cash Payout and *Wakalah* Charges. Once your certificate has lapsed, PruBSN will pay the value of units in your IUA (if any) and all benefits will cease.
- Revival** – Once your certificate has lapsed, you may revive the certificate within 12 months from the lapse date by paying the outstanding contributions that PruBSN determine at the time of the revival. However, once revived, the *Tabarru`* Fund will no longer provide support in the event the amount in MSA is insufficient to pay the Annual Cash Payout or the Maturity Benefit.
- Nomination** – You are advised to name a nominee for the takaful certificate to ensure a smooth settlement of claims. You should also ensure that the nominee is aware of the certificate that you have taken.
- Claims** – Please refer to the certificate document to understand the claims procedure.
- Waiting period** – The eligibility for the benefits under the certificate will only start after the waiting periods below (if applicable) from the effective date of the certificate, the date of certificate revival or the date of endorsement, whichever is later.

Benefit	Conditions	Waiting Period
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

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

## 8. What are the major exclusions under this certificate?

### Death

PruBSN will not pay the Death Benefit if the death is caused by suicide while sane or insane within one year from the effective date of the certificate or the date of certificate revival, whichever is later. Instead, PruBSN will only pay the amount in MSA and the value of units in IUA (if any).

### Total and Permanent Disability

PruBSN will not pay Total and Permanent Disability Benefit if the disability is directly or indirectly related to any of the below.

- attempted suicide or self-inflicted injuries while sane or insane; or
- committing or attempting to commit a criminal offence; or
- drugs or stimulators abuse including any resulting complications from the abuse; or
- 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
- 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 PruBSN agrees beforehand in a special endorsement.

### Accidental Death Benefit

PruBSN will not pay the Accidental Death Benefit as a consequence of any of the below.

- war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riot, strike or civil commotion; or
- breaking or trying to break any law or to resist arrest; or
- attempted suicide or self-inflicted injuries while sane or insane; or
- alcoholic and drugs intoxication; or
- engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) 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, unless agreed to by special endorsement issued by PruBSN; or
- any form of illness or disease due to non-accidental causes; or
- taking narcotics or drugs unless taken as prescribed by a doctor.

**Note:** The exclusions above are for the basic plan only and are non-exhaustive. For exclusions on riders (if attached), please refer to the Appendix under Product Illustration. For the full list of exclusions under this plan, please refer to the certificate document.

## 9. Can I cancel my certificate?

Participating in a family takaful plan is a long-term financial commitment. It is not advisable to hold the certificate for a short period of time in view of the high initial costs. You may cancel your certificate after the free-look period by giving a written notification to PruBSN. PruBSN will then pay to you the amount in MSA and the value of units in IUA (if any).

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

It is important that you inform PruBSN of any changes to your contact details to ensure that all correspondence reach you in a timely manner.

## 11. Where can I get further information?

If you have any enquiries or require additional information about family takaful, please contact bank's representative or PruBSN customer service representative at:

**Prudential BSN Takaful Berhad 200601020898 (740651-H)**  
**Level 13, Menara Prudential,**  
**Persiaran TRX Barat,**  
**55188 Tun Razak Exchange,**  
**Kuala Lumpur.**  
**Tel: 03-2775 7188**  
**E-mail: [customer@prubsn.com.my](mailto:customer@prubsn.com.my)**

You can also visit PruBSN website at [www.prubsn.com.my](http://www.prubsn.com.my).

## 12. Other similar types of family takaful cover available:

Please contact the bank's representative for other similar types of cover 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 PRUBSN DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at or until 09/09/2023.

<u>Details</u>	<u>Person to be Covered</u>
Name	: BSP AMIR ABCDEFGH
Gender	: Male
Smoker	: Yes
Occupation	: Class 1
Age	: 50 years next birthday
Date of Birth	: 25/07/1974
Type of Product	: Limited Pay Regular Contribution Family Takaful
Annual Basic Contribution	: RM 8,000
Half-Yearly Total Contribution	: RM 4,070
Total Annual Contribution	: RM 8,140
Payment Mode	: Direct Debit
Basic Sum Covered	: RM 13,600
Contribution Payment Term	: 3 years
Coverage Term	: 15 years
Annual Cash Payout Option	: Payout to Bank Account

**BSP AMIR ABCDEFGH is not required to go through normal underwriting process and is not obligated to fill in Part 4, Health Details in the Proposal Form. For more details on Guaranteed Issuance Offer, please refer to the certificate document.**

**Product Description:**

- BSN Takaful Makmur is a 3 year limited pay regular contribution family takaful plan that offers takaful protection and savings for 15 years.
- The contributions for this plan except for contribution for Takaful Saver, after deducting the Upfront *Wakalah* Charges, will be allocated to a non-linked fund known as the MaxiShield Account (MSA).
- Contributions for the Takaful Saver (if attached), after deducting the Upfront *Wakalah* Charges, will be invested in the Takafulink Fund(s) of your choice through the Investment Unit Account (IUA).
- This plan participates in surplus sharing.
- The value of units is based on the unit price at the next valuation date following the official notification date received by PruBSN from the participant or claimant.
- You should read this Product Illustration together with the fund fact sheet(s) of the Takafulink Fund(s) of your choice. The fund fact sheet(s) contains all the important information that you will need to know regarding the Takafulink Fund(s).
- You are advised to ask the bank's representative to explain to you about the *Tabarru`* deduction and its effect on your future takaful coverage.

**Benefits:**

Accounts	Plan	Coverage Term (Years)	Benefit Amount (RM)	Contribution (RM)
<b>MaxiShield Account (MSA):</b>	BSN Takaful Makmur (Basic)	15		4,040.00
	Annual Cash Payout –			
	Year 1 to year 5		400	
	Year 6 to year 10		800	
	Year 11 to year 15		1,200	
	<b>MSA Contribution</b>			-
	<b>Wakalah Certificate Charge</b>			30.00
	<b>Total Half-Yearly Contribution</b>			4,070.00

**A. SUMMARY**

This is a summary of what this product offers and how much it costs you to participate in this product. It also displays the option that you should consider before participating in this product.

Name of Takaful Operator	: Prudential BSN Takaful Berhad	Client's Name	: BSP AMIR ABCDEFGH
Product Name	: BSN Takaful Makmur	Gender	: Male
Type of Product	: Limited Pay Regular Contribution Family Takaful	Smoker	: Yes
		Age	: 50 years next birthday

**What you should know?      What you should consider?      What you should be aware of?**

**What does this certificate offer?**

- Protection against death and Total and Permanent Disability (TPD).

**Have you considered term family takaful?**

- Term family takaful offers protection against death and TPD with lower contributions.
- You can invest the balance in other savings/ investment alternatives.

BSN Takaful Makmur		Term Family Takaful <sup>1</sup>
(RM 8,140.00 x 3 years) = RM 24,420.00	<b>Contribution payment</b> How much will you need to pay	-
15 Years	<b>Coverage period</b> How long will you be covered	-
RM 1,212	<b>Total direct commission<sup>2</sup></b> Amount paid to Intermediaries from your contribution	-

BSN Takaful Makmur	Guaranteed Benefits Amount promised to be paid	Term Family Takaful <sup>1</sup>
Year 1 : RM 8,160 Year 5 : RM 24,104 Year 10 : RM 20,504 Year 15 : RM 14,904	<ul style="list-style-type: none"> <li>If you die or suffer TPD</li> </ul>	-
Year 1 to Year 5 – RM 400 Year 6 to Year 10 – RM 800 Year 11 to Year 15 – RM 1,200	<ul style="list-style-type: none"> <li>Cash every year</li> </ul>	-
RM 13,600	<ul style="list-style-type: none"> <li>At maturity<sup>3</sup></li> </ul>	-

BSN Takaful Makmur	Non-Guaranteed Benefits The following amount may or may not be paid	Term Family Takaful <sup>1</sup>
-	<ul style="list-style-type: none"> <li>Total cash received</li> </ul>	-
Scenario X : RM 9,536.00 Scenario Y : RM 18,648.00	<ul style="list-style-type: none"> <li>At maturity<sup>3</sup></li> </ul>	-

0.56% p.a.

- Guaranteed benefits only

-

Scenario X : 0.56% p.a.  
Scenario Y : 2.09% p.a.

- Total benefits (inclusive of non-guaranteed payments)

-

- 1 PruBSN does not offer Term Family Takaful plan under BSN advisory channel.
- 2 Commission is paid to the bank that includes the cost directly attributed to the distribution channel for the marketing of this certificate. This cost is paid from the charges that are imposed on your certificate for services that the bank will provide to you for the duration of your certificate. The commission illustrated up to the selected Contribution Payment Term above includes commission and bonuses payable to the bank. The bank may be entitled to bonuses provided that the bank meets the qualifying criteria set by PruBSN.
- 3 Upon maturity of the certificate, Maturity Payout which is the higher of the following will be payable to you:
  - (a) the Guaranteed Maturity Benefit which is equivalent to the Basic Sum Covered (Refer to "Guaranteed Benefits: At maturity" above), together with the value of units in IUA (if any); or
  - (b) the amount in MSA and the value of units in IUA (if any) (Refer to "Non-Guaranteed Benefits: At maturity" above).
- 4 Annualised return (net gain/loss) is the estimated average investment return on the survival/savings benefits that you will receive over the period of the certificate until its maturity **with respect to the contribution that you paid**. However, the actual annualised return of your certificate can only be determined when your certificate matures.



If you are looking for takaful certificate with savings element, you may wish to compare the return of this certificate with the effective returns of other investment alternatives.



You may only receive the guaranteed amount upon survival/ surrender/ death/ TPD/ maturity.



A benefit is considered as guaranteed as in the event that the *Tabarru`* Fund is unable to meet the participants' claim, there is an arrangement made by PruBSN to address deficiency in the *Tabarru`* Fund such as *Qard* or outright transfer.



Please refer to the relevant Appendices for more information on the benefits of the basic plan and riders (if attached).



**B. MARKETING ILLUSTRATION TABLE**


This table shows the amount of contribution you will be paying each year and the yearly cash flow on your certificate until the end of the Coverage Term.


How much are you paying?

What can you cash out periodically?

End of Certificate Year/Age	Contribution Paid Each Year (RM)	Survival Benefits (RM)		
		Guaranteed Cash Payments Each Year	Non-Guaranteed Cash Payments Each Year	
			Scenario X	Scenario Y
1/51	8,140	400	0	0
2/52	8,140	400	0	0
3/53	8,140	400	0	0
4/54	0	400	0	0
5/55	0	400	0	0
6/56	0	800	0	0
7/57	0	800	0	0
8/58	0	800	0	0
9/59	0	800	0	0
10/60	0	800	0	0
11/61	0	1,200	0	0
12/62	0	1,200	0	0
13/63	0	1,200	0	0
14/64	0	1,200	0	0
15/65 <sup>1</sup>	0	1,200	0	0
<b>Cash Payment at the end of the Coverage Term (at maturity<sup>1</sup>)</b>		1,200	0	0

<sup>1</sup> The Cash Payment at maturity is the Cash Payment amount at the end of final Certificate Year. In addition to this Cash Payment, you will also receive Maturity Payout upon maturity as stated in the Appendix: Summary Illustration Table 3 – Summary Illustration for Maturity Payout.

 You may only receive the guaranteed amount periodically.

 Please refer to the notes in the next page for the assumptions used in the illustration table.

How do the benefits compare against the total contributions paid to date?





How much contribution you would have paid?


How much is paid to the intermediaries?


How much will you receive if you cancel the certificate early?

What is payable upon death?

End of Cert Year/ Age	Total Contribution Paid To Date (RM) [refers to cumulative contribution to be paid from certificate inception]	Total Wakalah Charge (RM)		Surrender Value (RM)			Death Benefits (RM)		
		Management Expenses [refers to cumulative expenses to be paid from certificate inception]	Total Direct Commission To Date [refers to cumulative commission to be paid from certificate inception]	Guaranteed	Non-Guaranteed [excluding guaranteed benefits amount and any survival benefits kept with takaful operator]		Guaranteed	Non-Guaranteed	
					Scenario X	Scenario Y		Scenario X	Scenario Y
1/51	8,140	1,898	505	0	5,390	5,508	8,160	0	0
2/52	16,280	3,392	889	0	11,390	11,793	15,920	0	0
3/53	24,420	4,212	1,212	0	18,218	19,101	24,904	0	0
4/54	24,420	4,212	1,212	0	18,068	19,504	24,504	0	0
5/55	24,420	4,212	1,212	0	17,912	19,928	24,104	0	0
6/56	24,420	4,212	1,212	0	17,350	19,975	23,704	0	0
7/57	24,420	4,212	1,212	0	16,773	20,031	22,904	0	0
8/58	24,420	4,212	1,212	0	16,181	20,099	22,104	0	0
9/59	24,420	4,212	1,212	0	15,574	20,180	21,304	0	0
10/60	24,420	4,212	1,212	0	14,951	20,277	20,504	0	496
11/61	24,420	4,212	1,212	0	13,912	19,979	19,704	0	1,398
12/62	24,420	4,212	1,212	0	12,857	19,668	18,504	0	2,288
13/63	24,420	4,212	1,212	0	11,776	19,343	17,304	0	3,164
14/64	24,420	4,212	1,212	0	10,670	19,003	16,104	0	4,026
15/65	24,420	4,212	1,212	0	9,536	18,648	14,904	0	4,872

-  You may only receive the guaranteed amount upon surrender/ death.
-  \* If you cancel the certificate **before the maturity period**, the amount that you will receive will be much less than the total amount of contribution that you have paid.
-  The total Surrender Cash Value payable is the sum of Guaranteed and Non-Guaranteed Surrender Cash Value illustrated above; The total death benefit payable is the sum of Guaranteed and Non-Guaranteed Death Benefit illustrated above.
-  The Illustration of Non-Guaranteed benefits consist of the Cash Value of MSA and/or IUA, where applicable, which have been prepared on two hypothetical investment scenarios.
  - a. Scenario X = Assumes the accounts (MSA and IUA) earns 2% every year
  - b. Scenario Y = Assumes the accounts (MSA and IUA) earns 5% every year

The two rates are used purely for illustrative purposes to show the variability of non-guaranteed benefits under the different investment scenarios and are NOT GUARANTEED. They do not represent upper and lower limits on the investment performance of the participant's investment fund and are not the returns earned on the actual contributions paid for the family takaful product.
-  The investment return rates earned i.e. performance of MSA in the previous five years are as follows:-
 

Yr 2018 : 4.35%	Yr 2019 : 4.80%	Yr 2020 : 4.75%	Yr 2021 : 1.35%	Yr 2022 : 2.14%
-----------------	-----------------	-----------------	-----------------	-----------------
-  For the investment return rates earned i.e. performance of IUA in the previous years, please refer to 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 funds.



The past investment performance of the MSA and IUA are not an indication of its future performance. This is strictly the investment performance of the MSA and IUA, and not the returns earned on the contributions. The actual returns earned on contributions at maturity/surrender will be lower due to cost of takaful and expenses.



Total *Wakalah* Charge is the amount received by the bank and PruBSN for marketing of this plan and services that the bank and PruBSN will provide to you for the duration of your certificate.

## APPENDIX: SUMMARY ILLUSTRATION

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

**Table 1 – Summary Illustration for MaxiShield Account (MSA)**

- When 0 is shown under MSA Cash Value in the illustration below, this indicates that the amount in MSA may be insufficient to cover total *Tabarru`* deduction and charges.
- However, your certificate will not lapse since the No-Lapse Provision will be in effect. The No-Lapse Provision is applicable provided you have paid all your contributions in full within the contribution payment Grace Period and it can be revoked if your contribution is not up to date.
- Once revoked, the certificate will lapse if there is insufficient amount in MSA to cover total *Tabarru`* deduction and charges. Any unpaid *Tabarru`* deduction and charges during the period when the No-Lapse Provision is in effect will be regarded as amount due to PruBSN and will be deducted later from the Cash Value under the certificate.

End of Certificate Year	Age	MaxiShield Account (MSA)								
		MSA Contribution (RM)	MSA Upfront <i>Wakalah</i> Charge <sup>1</sup> (RM)	MSA Allocated Contribution (RM)	Non-Guaranteed					
					Scenario X			Scenario Y		
					Total <i>Tabarru`</i> Deduction (RM)	MSA Investment Profit (RM)	MSA Cash Value <sup>2</sup> (RM)	Total <i>Tabarru`</i> Deduction (RM)	MSA Investment Profit (RM)	MSA Cash Value <sup>2</sup> (RM)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)		
1	51	8,080	2,343	5,737	21	75	5,390	21	192	5,508
2	52	8,080	1,818	6,262	37	175	11,390	35	457	11,793
3	53	8,080	1,083	6,997	58	289	18,218	54	764	19,101
4	54	0	0	0	65	316	18,068	55	858	19,504
5	55	0	0	0	69	314	17,912	52	876	19,928
6	56	0	0	0	73	311	17,350	48	895	19,975
7	57	0	0	0	78	301	16,773	41	898	20,031
8	58	0	0	0	83	291	16,181	33	900	20,099
9	59	0	0	0	88	281	15,574	22	904	20,180
10	60	0	0	0	93	270	14,951	11	908	20,277
11	61	0	0	0	98	259	13,912	10	912	19,979
12	62	0	0	0	96	241	12,857	10	899	19,668
13	63	0	0	0	103	223	11,776	10	885	19,343
14	64	0	0	0	110	204	10,670	10	870	19,003
15	65	0	0	0	119	184	9,536	10	855	18,648

<sup>1</sup> This represents a charge to your contribution and is used to meet the direct commission and PruBSN expenses.

<sup>2</sup> MSA Cash Value assumes that the Annual Cash Payout for the year has been paid out.

**Table 2 - Summary Illustration for Investment Unit Account (IUA)**

End of Certificate Year	Age	Investment Unit Account (IUA)						
		IUA Contribution (RM)	IUA Upfront <i>Wakalah</i> Charge <sup>3</sup> (RM)	IUA Allocated Contribution (RM)	Non-Guaranteed			
					Scenario X		Scenario Y	
					Projected Investment Return:		Projected Investment Return:	
Asset Management <i>Wakalah</i> Charge (RM)	IUA Cash Value (RM)	Asset Management <i>Wakalah</i> Charge (RM)	IUA Cash Value (RM)					
(j)	(k)	(l)	(m)	(n)	(o)	(p)		
1	51	0	0	0	0	0	0	0
2	52	0	0	0	0	0	0	0
3	53	0	0	0	0	0	0	0
4	54	0	0	0	0	0	0	0
5	55	0	0	0	0	0	0	0
6	56	0	0	0	0	0	0	0
7	57	0	0	0	0	0	0	0
8	58	0	0	0	0	0	0	0
9	59	0	0	0	0	0	0	0
10	60	0	0	0	0	0	0	0
11	61	0	0	0	0	0	0	0
12	62	0	0	0	0	0	0	0
13	63	0	0	0	0	0	0	0
14	64	0	0	0	0	0	0	0
15	65	0	0	0	0	0	0	0

<sup>3</sup> This represents a charge to your contribution and is used to meet the direct commission and PruBSN expenses.

**Table 3 - Summary Illustration for Maturity Payout**

Total Contribution Paid (RM)	Maturity Benefit (RM) (i)	MSA Cash Value on Maturity (RM) (ii)		IUA Cash Value on Maturity (RM) (iii)		Total Payout on Maturity (RM) Higher of (i)+(iii) or (ii)+(iii)	
		Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y
24,420	13,600	9,536	18,648	0	0	13,600	18,648

*Note: The Maturity Benefit is only payable provided that you have paid all your contributions in full within the contribution payment Grace Period. Otherwise, PruBSN will only pay the Cash Value in MSA and IUA (if any) at certificate maturity.*

**Table 4 - Breakdown of *Tabarru`* Deductions**

End of Certificate Year	Basic Plan <i>Tabarru`</i> Deduction (Scenario X) (RM)	Basic Plan <i>Tabarru`</i> Deduction (Scenario Y) (RM)
1	21	21
2	37	35
3	58	54
4	65	55
5	69	52
6	73	48
7	78	41
8	83	33
9	88	22
10	93	11
11	98	10
12	96	10
13	103	10
14	110	10
15	119	10

## Appendix: Important Notes

- **BSN Takaful Makmur** is a Shariah-compliant product. Please refer to the certificate document for more details.
- PruBSN believe it is important that you fully appreciate all the benefits under your certificate and that you 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 contributions. You should ensure that the allocation of your takaful contribution towards protection and investment meets your financial circumstances. If you need clarification, please contact the bank's representative or PruBSN customer service representative.
- The contribution that you pay contributes to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare the annualised returns of this plan with the effective return of other investment alternatives.
- Participating in a regular contribution family certificate 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.
- Should you stop making regular contribution payments, the certificate will continue for as long as there is sufficient balance in your MSA to cover all *Tabarru'* deductions, Annual Cash Payout and *Wakalah* charges under the certificate. Your certificate will terminate once the MSA have been depleted although there is remaining value of units in your IUA. Upon termination of certificate, PruBSN will pay the value of units in your IUA (if any) to you and all benefits will cease. However, your certificate will not lapse if you have paid all your contributions in full within the contribution payment Grace Period.
- Age refers to age next birthday.
- The numbers illustrated in Product Illustration are rounded to the nearest Ringgit.
- The projected investment returns used are for illustrative purposes and not meant to show possible returns of your chosen Takafulink Fund(s). They are not guaranteed and not based on past performance. The Projected Investment Rate of Return used is as follows:

**The Investment Profit of Scenario X and Y have been used for MaxiShield Account (MSA) to represent the range of possible returns as follow:**

Projected Investment Profit for MaxiShield Account (MSA)	Gross
Scenario X	2.00%
Scenario Y	5.00%

**The investment returns of Scenario X and Scenario Y have been used for Investment Unit Account (IUA) to represent the range of possible returns on the following funds:**

Takafulink Fund(s)	Projected Investment Rate of Return for Investment Unit Account (IUA)		
	Scenario X	Scenario Y	
	All Years	First 20 years	After 20 years
Takafulink Dana Sukuk	2.0%	5.0%	5.0%
Takafulink Dana Urus	2.0%	5.0%	5.0%
Takafulink Dana Ekuiti Plus	2.0%	5.0%	5.0%
Takafulink Dana Ekuiti Income	2.0%	5.0%	5.0%
Takafulink Dana Ekuiti Dinasti	2.0%	5.0%	5.0%
Takafulink Dana Ekuiti Global	2.0%	5.0%	5.0%
Takafulink Dana Dinamik	2.0%	5.0%	5.0%
Takafulink Dana Aktif	2.0%	5.0%	5.0%

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

- 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.

## Appendix: Product Illustration Definitions

### Total Contribution

- This is the amount that you pay in a particular certificate year. The Total Contribution amount consists of the *Wakalah* Certificate Charge, MSA Contribution and IUA Contribution (if any).
- Take note that not all of the amount you pay will be allocated into the accounts. See explanation on Allocated Contribution and Unallocated Contribution for more details.
- Please take note that the amount of contribution for each year is not guaranteed and may be revised by giving a 90-days written notification in advance to the participants. You may be required to pay additional contribution even after the Contribution Payment Term if there is any increase in your *Tabarru`* deduction and/or charges.

### MSA Contribution

- A proportion of contribution from the basic plan and riders (if attached) after deducting Upfront *Wakalah* Charge will be placed into the MSA according to the allocation rate.
- This contribution will be used for takaful protection coverage and the payment of Annual Cash Payout Benefit and Maturity Benefit.

### IUA Contribution

- The contribution from Takaful Saver, after deducting Upfront *Wakalah* Charge will be placed into the IUA according to the allocation rate and invest in the selected Takafulink Fund(s).
- Takaful Saver does not provide any takaful protection coverage 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 30 is levied Half-Yearly.

### Annual Cash Payout (stated as Guaranteed Cash Payments under Marketing Illustration Table)

- The amount that you are entitled to receive at the end of every certificate year starting from the end of the first certificate year, provided that the certificate remains in-force.
- The Annual Cash Payout is payable from MSA and the account value will be reduced accordingly.
- In the event there is insufficient amount in the MSA to pay the Annual Cash Payout, payments from *Tabarru`* Fund will make up for the shortfall in order to meet the Annual Cash Payout amount provided you have paid all your contributions in full within the contribution payment Grace Period.
- You can choose to either have the Annual Cash Payout be deposited into your bank account of your choice or reinvested in IUA for potential investment return. Your chosen payout option for the Annual Cash Payout is - Payout to Bank Account. The Annual Cash Payout amount will be reinvested in the IUA if you opt to accumulate the payout. The return will be based on actual performance of the fund(s) selected and is not guaranteed and you may get less than what have been invested into the fund.

### Guaranteed Death Benefit

- This is the minimum amount to be received upon Death or Total and Permanent Disability. This benefit is only applicable as long as the certificate is in force.
- In the event of Total and Permanent Disability before the certificate maturity date or the certificate anniversary date of the Covered Person's age 70 next birthday, whichever is earlier, the Guaranteed Death Benefit amount shall be payable.
- The death benefit is guaranteed and in the event of deficiency in *Tabarru`* Fund, PruBSN shall rectify the deficit through an interest free loan (*Qard*).
- The Guaranteed Death Benefit in the Marketing Illustration table is illustrated annually but the actual Guaranteed Death Benefit will vary by month.

### Total Death Benefit

- This is the amount that will be payable on the Covered Person's death while the certificate is still in force.
- Total Death Benefit is the higher of:
  - (a) the Guaranteed Death Benefit amount minus any outstanding basic contributions; OR
  - (b) the total amount in MSA;plus the value of units in IUA (if any), less any indebtedness.

### Non-Guaranteed Surrender Cash Value

- This is the projected value of the amount in MSA and the 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 earlier than the maturity date, you may get less than the amount of contributions that you have paid.

### Unallocated Contribution (Upfront *Wakalah* Charge)

- The unallocated contribution charge is an Upfront *Wakalah* Charge on the contribution paid and is used to meet PruBSN expenses and direct commission including commissions payable to the bank.
- The unallocated contribution and rates for this family takaful certificate are as follows (in RM and % of contribution):

Certificate Year		1	2	3
MSA Contribution (RM)		8,080	8,080	8,080
Unallocated Contribution	%	29.00	22.50	13.40
	RM	2,343	1,818	1,083



<b>IUA Contribution (RM); if any</b>		0	0	0
<b>Unallocated Contribution</b>	<b>%</b>	0	0	0
	<b>RM</b>	0	0	0

#### Allocated Contribution

- This is the amount that will be used to invest in MSA and to purchase units in IUA (if applicable).
- The allocated contribution and rates for this family takaful certificate are as follows (in RM and % of contribution):

<b>Certificate Year</b>		<b>1</b>	<b>2</b>	<b>3</b>
<b>MSA Contribution (RM)</b>		8,080	8,080	8,080
<b>Allocated Contribution</b>	<b>%</b>	71.00	77.50	86.60
	<b>RM</b>	5,737	6,262	6,997
<b>IUA Contribution (RM); if any</b>		0	0	0
<b>Allocated Contribution</b>	<b>%</b>	0	0	0
	<b>RM</b>	0	0	0

#### Total *Tabarru`* Deduction

- The *Tabarru`* amount will be deducted from your MSA.
- The illustrated *Tabarru`* deduction above is based on current levels. The rate of the *Tabarru`* deduction is not guaranteed and may be varied by giving a 90-days written notification in advance to the participants.
- Tabarru`* amount is deducted monthly from the amount in your MSA to pay for your takaful coverage. The rate of *Tabarru`* deduction varies by criteria such as age next birthday, gender, medical rating and sum at risk. The *Tabarru`* rates will increase as the Covered Person grows older.
- Sum at risk is the amount by which the Guaranteed Death Benefit exceeds the cash value in your MSA. If the cash value in your MSA is more than the Guaranteed Death Benefit, then the sum at risk shall be zero and no *Tabarru`* amount will be deducted.

#### MSA Investment Profit

- You will receive all the investment profit from your MSA which will remain in your MSA until certificate maturity or certificate termination.
- The investment profits illustrated here are for illustration purposes only and are NOT GUARANTEED. The actual return may be below the projected rates or even negative. The actual investment profit that would be declared may be more or less, depending on the operating and investment results.

#### MSA Cash Value

- The MSA Cash Value illustrates the accumulated cash value based on the investment strategy for this type of plan, on PruBSN current practices and on the assessment of future experience in Scenario X and Scenario Y investment profit scenarios.
- The accumulated value may fall below the total contributions paid into the MSA depending on the actual performance of the fund.
- Past actual performance is not a guide on future performance as the experience may be different.
- The risk of investment is borne solely by you and the accumulated cash value may be less than the total contributions that you have paid.

#### IUA Cash Value

- This is the projected value of the IUA at any particular point in time. Should the certificate be terminated earlier than the maturity date, you may get less than the amount of contributions that you have paid.
- The risk of investment is borne solely by you and the accumulated cash value may be less than the total contributions that you have paid.

#### Asset Management *Wakalah* Charge

- This refers to the annual management fee (% of Takafulink Fund(s)) deducted to cover the cost of managing the IUA (if any) Takafulink Fund(s). It will be deducted on a daily basis based on your account value and the following rates:

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

**Name of Product** : BSN Takaful Makmur  
**Type of Product** : Limited Pay Regular Contribution Plan  
**Annual Contribution** : RM 8,140

**TABLE OF COMMISSION FOR MAXISHIELD ACCOUNT (MSA), INVESTMENT UNIT ACCOUNT (IUA) AND OTHER CHARGES**

End of Certificate Year	Contribution Paid Inclusive of <i>Wakalah</i> Certificate Charge (RM)	Actual Allocated Contribution to participant (Portion of MSA contribution to be utilised for <i>Tabarru`</i> deduction and portion for IUA contributions to be utilised to purchase units of investment)		Commission Paid (a portion of Upfront <i>Wakalah</i> Charge for MSA and IUA / 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	8,140	70.48	5,737	6.20	505	29.52	2,403
2	8,140	76.93	6,262	4.72	384	23.07	1,878
3	8,140	85.96	6,997	3.97	323	14.04	1,143
<b>Total</b>	<b>24,420</b>	<b>77.79</b>	<b>18,996</b>	<b>4.96</b>	<b>1,212</b>	<b>22.21</b>	<b>5,424</b>

- The illustration above assumes a family takaful product for a 3-year Contribution Payment Term and an annual contribution of RM 8,140.
- The illustration is inclusive of contributions into MSA and IUA (if any). The IUA portions will be allocated to create units in the Takafulink Fund(s). Out of the 5% deducted from the contributions of IUA for the Upfront *Wakalah* Charge, 3.75% is for the payment of commission. Please refer to the "Product Illustration Definition" for breakdown of allocated and unallocated contribution under MSA and IUA.
- If you were to surrender your certificate during the 3 year, you will receive your investment in IUA (if any) and the balance in MSA based on the RM 18,996 contribution after deduction of charges and not on the total contribution paid of RM 24,420. However, you will benefit from having takaful coverage as part of the charges deducted which is used to provide you with a family takaful protection and cash payout 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 before units of investment is purchased. The charges are stipulated in this Product Illustration and in the certificate document.
- You are advised to read and understand the Product Illustration and the certificate document of the product that you are participating particularly the structure of the plan, the benefits provided, the contribution rates and all the charges associated with the takaful product.
- Commission is paid to the bank that includes the cost directly attributed to the distribution channel for the marketing of this certificate. This cost is paid from the charges that are imposed on your certificate for services that the bank will provide to you for the duration of the certificate. The commission illustrated up to the selected Contribution Payment Term above includes commission and bonuses payable to the bank. The bank may be entitled to bonuses provided that the bank meets the qualifying criteria set by PruBSN.

**Acknowledgement**

I hereby acknowledge that the disclosure of commission and charges / expenses for BSN Takaful Makmur has been provided to me and that the features of this family takaful product with investment-linked elements (if any), 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 Takaful Makmur

### Plan Description & Benefits

**BSN Takaful Makmur** is a limited pay regular contribution Ordinary Family Takaful plan. In the event of Death or Total and Permanent Disability Benefit while the certificate is still in force, PruBSN will pay the higher of the following:

- (a) the Guaranteed Death Benefit amount minus any outstanding basic contributions; OR
  - (b) the total amount in MSA;
- plus the value of units in IUA (if any), less any indebtedness.

Total and Permanent Disability Benefit shall be payable in the event of the Covered Person suffers Total and Permanent Disability up to the certificate maturity date or the certificate anniversary date of the Covered Person's attaining age 70 years next birthday, whichever is earlier. Upon payment of Total and Permanent Disability benefit, the certificate will be terminated and all benefits will cease.

Upon certificate termination due to surrender, the remaining amount in MSA (if any) and the value of units in IUA (if any) will be payable. While for certificate termination due to lapse, only the remaining value of units in IUA (if any) will be payable. All benefits will cease after termination of the certificate.

### Conditions:

#### Total and Permanent Disability

In the event of the Covered Person suffers Total and Permanent Disability up to the certificate maturity date or the certificate anniversary date of the Covered Person's attaining age 70 years next birthday, whichever is earlier, a lump sum amount up to RM 1 million is payable under all certificates with PruBSN on any one life. Any excess to that amount will be paid on the anniversary of the disability subject to proof of continued disability. However, should death occur before the anniversary of the disability, the balance shall be paid immediately.

Total and Permanent Disability is defined according to the definition below:

- For age below 16, where the Covered Person suffers an accident, illness or sickness that directly result in the Covered Person to require constant care and attention as well as being confined to his/her home under medical supervision or in a hospital or similar institution.
- For age 16 to 60, 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.
- For age 61 and below the age 70, the Covered Person receives confirmation by a consultant physician of the loss of independent existence 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.

The 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 regardless of age:
  - (a) total and irrecoverable loss of sight in both eyes; or
  - (b) total and irrecoverable loss by severance of two limbs at or above the wrist or ankle; or
  - (c) total and irrecoverable loss of sight in one eye and total and irrecoverable loss by severance of 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

PruBSN will not pay the Death Benefit if the death is caused by suicide while sane or insane within one year from the effective date of certificate or the date of certificate revival, whichever is later. Instead, PruBSN will only pay the amount in your MSA and the value of units in your IUA (if any).

For suicide of the parent or spouse of Covered Person within the first certificate year from the effective date of the certificate or date of certificate revival, no benefit will be paid.

#### Total and Permanent Disability

PruBSN will not pay any benefit if the disability is directly or indirectly related to any of the below.

- Attempted suicide or self-inflicted injuries while sane or insane.
- Committing or attempting to commit a criminal offence.

Presented by: ABCDEFTRA RAHAYU BINTI ZULKARNAIN

Date: 09/09/2023

Version: SI Regen ver 1.3.36.0B

- Drugs or stimulators abuse including any resulting complications from the abuse.
- 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.
- 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 PruBSN agree beforehand in a special endorsement.

**Note:** *This list is non-exhaustive. Please refer to the certificate document for the full list of exclusions under this certificate.*

#### **Other Certificate Conditions**

##### **Non-guaranteed *Tabarru`* Rates**

The *Tabarru`* rates are not guaranteed. PruBSN may revise the *Tabarru`* rates at certificate anniversary by giving a 90-day written notification in advance.

## Appendix: Accidental Death Benefit

### Plan Description & Benefits

On top of Death Benefit, Accidental Death Benefit pays an additional 100% of the Basic Sum Covered if death is due to accident happens prior to the certificate date or the certificate anniversary date of the Covered Person's age 70 next birthday, whichever is earlier.

In the event of accidental death while the Covered Person is below the age of 19 years next birthday, Accidental Death Benefit payable will be subject to maximum of RM 2 million per life.

### Exclusions

Accidental Death Benefit is 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, direct participation in riot, strike or civil commotion; or
- b) breaking or trying to break any law or to resist arrest; or
- c) attempted suicide or self-inflicted injuries while sane or insane; or
- d) alcoholic and drugs intoxication; or
- e) engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) 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, unless agreed to by special endorsement; or
- f) any form of illness or disease due to non-accidental causes; or
- g) taking narcotics or drugs unless taken as prescribed by a doctor.

**Note:** This list is non-exhaustive. Please refer to the certificate document for the full list of exclusions under this certificate.

### Other Certificate Conditions

#### Change in Occupation, Avocation & Sports

You must inform PruBSN if there is any change of occupation, business or personal pursuits because it may affect the contributions, terms, conditions and benefits of the product.

#### Non-guaranteed *Tabarru`* Rates

The *Tabarru`* rates are not guaranteed. PruBSN may revise the *Tabarru`* rates at certificate anniversary by giving a 90-day written notification in advance.

## Appendix: Other Certificate Benefits and Options

### Benefits

- **Surplus Sharing**

You will receive 50% of distributable surplus (if any), inclusive of investment profit, arising from the *Tabarru`* Fund where it will be credited into your MSA. PruBSN will then take the 50% balance 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 Shariah Committee and Board of Directors of PruBSN. Please note that the distributable surplus is not illustrated in the Product Illustration.

- **Maturity**

Upon maturity of the certificate, the higher of the following will be payable to you:

(a) the Guaranteed Maturity Benefit which is equivalent to the Basic Sum Covered; or

(b) the amount in MSA;

together with the value of units in IUA (if any). The value of the units will be based on the unit price at the next valuation date following the maturity date.

The Guaranteed Maturity Benefit is only payable provided that you have paid all your contributions in full within the contribution payment Grace Period. Otherwise, PruBSN will only pay the cash value in your MSA and IUA (if any) at certificate maturity which may be lower than the Guaranteed Maturity Benefit amount.

- **Surrender**

Upon certificate termination due to surrender, the remaining amount in MSA (if any) and the 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 still be able to withdraw your surrender notification before the closing valuation time. All benefits will cease after the termination.

### Options

- **Non-payment of Contribution:**

If you do not pay your contribution within the contribution payment Grace Period, you will lose the benefit of the No-Lapse Provision and your certificate has the risk of being terminated due to insufficient amount in your MSA to pay for *Tabarru`* deduction, Annual Cash Payout and *Wakalah* Charges under the certificate. Furthermore, the Guaranteed Maturity Benefit is only payable provided you have paid all your contributions in full within the contribution payment Grace Period. Otherwise, PruBSN will only pay the cash value in your MSA and IUA (if any) at certificate maturity which may be lower than the Guaranteed Maturity Benefit amount.

- **Lapse and Revival:**

The certificate will lapse if your MSA is no longer able to pay the *Tabarru`* deduction, Annual Cash Payout and *Wakalah* Charges under the certificate. Upon certificate termination, all benefits will cease and PruBSN will pay the amount left in MSA (if any) and the value of units in IUA (if any) to you. Once the certificate has lapsed, you may revive the certificate within 12 months from the lapse date by paying the outstanding contributions that PruBSN determine at the time of the revival. However, once revived, the *Tabarru`* Fund will no longer provide support in the event the amount in MSA is insufficient to pay the Annual Cash Payout or the Guaranteed Maturity Benefit.

- **Fund switching:**

If you find that the funds you have chosen for your IUA 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 RM50 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 funds (in multiple of 5%) for your IUA Contributions.

- **Single Contribution Top-ups:**

Top-ups can be made at any time where it will be into MSA. The minimum amount required for top-ups is RM50. Each top-up incurs a Single Contribution Top-up *Wakalah* Charge of RM25. 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:**

Each partial withdrawal incurs a Partial Withdrawal *Wakalah* Charge of RM25. Partial Withdrawal *Wakalah* Charge will be waived until electronic transaction is available. Thereafter, manual request for partial withdrawal will be subjected to the charge mentioned.

You can make partial withdrawals from your IUA if there are units available. The minimum withdrawal amount is RM500 per transaction. Complete withdrawal is allowed but strongly discouraged.

- **Option to Vary Contribution of Takaful Saver:**

You may vary the contribution of Takaful Saver (if any) subject to PruBSN's requirements.

**Note:** PruBSN may review all the charges mentioned above by giving a 90-days advance notification to you.