

PRUDENTIAL BSN

TAKAFUL

PruBSN Platinum

Premium benefits
for your growing needs.

- Secure Stream of Income with Annual Cash Payouts & Future Savings
- Greater Life Protection
- Potential Investment Returns



PruBSN Platinum

What you desire to achieve in life is different from what your parents or even the person next to you want. Whether it is providing the finest care for your parents and education for your children, advocating charitable endowments or satisfying your lifelong bucket list, we understand that the financial strategies you make are complex and serves a very personal purpose.

PruBSN Platinum is designed to make your money work harder with the flexibility to adjust according to your life's shifting priorities and challenges through protection, savings, investments and annual cash payouts, so you and your loved ones can experience life's extras.

Do future uncertainties keep you awake at night?

A glimpse into the reality of financial preparedness today.¹



of pre-retirees in Malaysia were concerned about **not having enough money** to live on day-to-day in retirement.



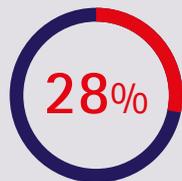
of Malaysian working adults say they **cannot afford to prepare adequately for retirement**.



of Malaysians felt that the **recession and current economic downturn** continued to hamper their ability to save for retirement.



of Malaysian working adults believe they **will not be able to maintain a comfortable lifestyle** if they retire.



of Malaysian working adults say they **did not know how much they needed** to save for a comfortable retirement.



of retired respondents in Malaysia reported having **'a lot less income'** than before they retired.

¹Sources: The Star, 'Over 80% of Malaysians worry about not having enough for retirement', publication date 27 Jan 2015. The Rakyat Post, 'Malaysians can't afford to retire', publication date 27 Jan 2015. The Future of Retirement in East Asia Balancing Tradition and Modernity, published in 2012 by Prudential plc (UK).



Ensuring a resilient financial future that meets your evolving needs

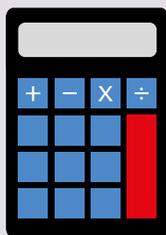


Annual Cash Payout

Gain steady **stream of cash payouts before maturity** from the end of 2nd certificate year and annually thereafter. The cash payout amount doubles from the 11th certificate year until maturity.

Maturity Benefits

Get **payouts upon maturity** of certificates.



Pay for Shorter Years Enjoy the Same Benefits for Longer Years

A **minimum contribution term** of only 5 years, you may enjoy the benefits up until a maximum age of 80.

Life Coverage Benefits

Take worries off your mind with **Basic Sum Covered** on loss of life or Total and Permanent Disability (TPD)². **Double of Sum Covered** on loss of life or TPD due to accidental causes before age 70.



Potential Investment Growth³

Increase your **potential returns** on investments from our range of market-leading Takafulink funds⁴ and the sukuk market.

² The expiry age for TPD coverage is 70.

³ Please note that investment returns are not guaranteed.

⁴ All Takafulink funds are solely invested in Shariah-compliant investments. Each investment is made after taking into consideration the risk and return involved. Past performance of the fund is not an indication of its future performance.

Flexibility to personalise your wealth

Options for Contribution Term & Cash Payout Plan

- ✓ Choose either 5, 10, 15 or 20 years of contribution term and expiry age of either 55, 60, 70 or 80 years old.
- ✓ Pick from any of the 3 plans available to suit the amount of annual cash payout that you will receive from the 2nd certificate year onwards.

Certificate Year / Cash Payout Plan	Portion of Sum Covered		
	Classic	Vantage	Prime
2 nd to 10 th	2%	4%	6%
11 th onwards until maturity	4%	8%	12%

Options to Receive or Keep Your Cash Payout

- ✓ Remit your annual cash amount directly to your preferred bank account to grow your savings or Tabung Haji account to fulfil your pilgrimage of Hajj or Umrah.
- ✓ Continue accumulating your annual cash amount for a more enduring reward.

Options to Utilise Savings When in Need

- ✓ Make partial withdrawal from your accumulated savings when you really need it.⁵

⁵ Partial withdrawal can be made when you have a minimum balance of RM10,000 in MaxiShield Account (MSA) and Investment Unit Account (IUA) after the withdrawal, subject to a waiting period of 3 years. The minimum withdrawal amount is RM1,000. This option will proportionately reduce all benefits inclusive of annual cash payout, maturity benefit and riders benefit. The reduced basic sum covered is subject to a minimum of RM5,000.

Customise Your Investment Needs

- ✓ Convenience to select and switch investment funds to suit your risk tolerance level and increase your chances for better investment growth.

Investment Funds	Instruments
Takafulink Dana Ekuiti	High quality Shariah-approved shares listed on the Bursa Malaysia.
Takafulink Dana Bon	Selection of Islamic debt securities.
Takafulink Dana Urus	Shariah-approved shares and Islamic-debt securities.

⁶ This option is applicable to Muslim customers only.

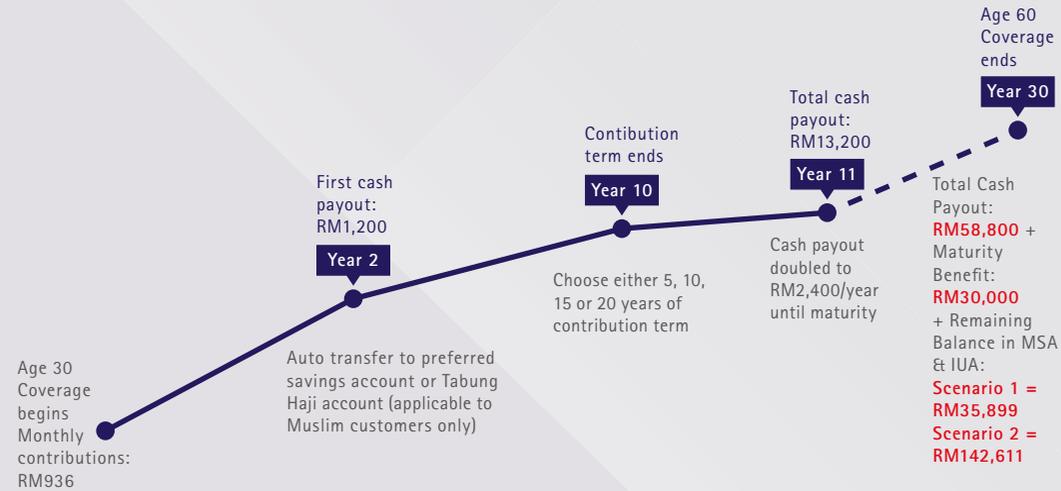
Options to Boost Your Life Coverages

- ✓ Supplement your plan with our **selection of attachable riders** for additional coverages or protection.

Riders Attachable to PruBSN Platinum		
Term Protector	Badal Hajj	Contributor
Pays additional sum covered on top of the basic sum covered in the event of loss of life or TPD (before age 70).	Pays RM5,000 to individual nominee or Tabung Haji Travel & Services ⁶ to perform Hajj on your behalf in the event of loss of life or TPD (before age 70).	Pays benefit that is equivalent to the certificate's regular contribution upon covered person's diagnosis of a critical illness.

See how it all grows together

Here is how PruBSN Platinum rewards you.



The above diagram is for illustration purposes only, based on the following – Gender: Male, Non-smoker, Age Next Birthday: 30 years old, Contribution term: 10 years, Expiry age: 60 years old, Sum covered: RM30,000 and Cash payout plan: Vantage with cash payout option, which equals to 4% of sum covered.

Scenario 1 and 2 for MSA are based on a gross investment return of 3% and 4.49% respectively. Scenario 1 for IUA is based on a gross investment return of 2% for Takafulink Dana Ekuiti. Scenario 2 for IUA is based on a gross investment return of 9% for the first 20 years and 6% thereafter for Takafulink Dana Ekuiti.



Essentials you must know

What is PruBSN Platinum?

A limited pay regular contribution takaful plan that combines ordinary family takaful with investment-linked takaful to offer protection, savings and investment. A significant portion of your contributions will be allocated in a non-linked fund named the MaxiShield Account (MSA) while the remainder will be invested in an investment-linked fund(s) of your choice through your Investment Unit Account (IUA).

How much is the contribution?

The minimum contribution is RM500 subject to your selection of basic sum covered, cash payout plan, contribution term and contribution frequency (monthly, quarterly, semi-annually or annually). Contribution rate will vary according to age, gender, smoking status, occupational class, expiry age and health conditions.

Who is eligible for this plan?

You are eligible for this plan if you are between 19 and 65 years old. Age refers to Age Next Birthday (ANB).

What are the charges and deductions?

Charges & Deductions

Upfront Wakalah Charges

This charge allows us to pay commission and distribution related expenses as well as management expenses. The percentage is based on contribution term 20 years or more. For term less than 20 years, you may refer to the Plan Illustration.

Certificate Year	1	2	3	4	5	6	7	8	9	10
MSA	75%	60%	40%	35%	20%	20%	10%	10%	10%	10%
IUA	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%

Wakalah Certificate Charge

There will be a charge of RM72 per year. This charge is to cover the administration cost of your certificate.

Asset Management Charge

This is charged on a daily basis every year from your investment account value for your investment management expenses.

Takafulink Dana Bon	0.5% p.a.
Takafulink Dana Ekuiti	1.5% p.a.
Takafulink Dana Urus	1.3% p.a.

Fund Switching Charge

We provide four free switches every year. For any subsequent switches within the year, the switch charge is set at 1% of the amount switched (subject to maximum of RM50). Fund switching is applicable to IUA portion only.

Tabarru'

Tabarru' means a donation of a specified portion from the contribution into the Tabarru' Fund for the purpose of mutual aid and assistance among fellow participants according to the agreed benefits under the plan. We deduct an amount each month from your MSA based on your age, gender, sum covered, occupational class and smoking status.

What are the benefits you can get from this plan?

Benefit / Event	Survival During Certificate Term	Surrender	Natural Death / TPD	Accidental Death / TPD	Maturity
Surrender Benefit	NO	YES	YES	YES	NO
Basic Sum Covered	NO	NO	100% of Basic Sum Covered	100% of Basic Sum Covered + 100% of Basic Sum Covered (accidental death / TPD happens before age 70)	100% of Basic Sum Covered
Annual Cash Payout	YES	NO	NO	NO	YES
Cash Value from MSA	NO	YES	YES	YES	YES
Cash Value from IUA	NO	YES	YES	YES	YES

Important Notes

1. This brochure does not form a contract between you and Prudential BSN Takaful Berhad (PruBSN). Please refer to the Plan Illustration, Product Disclosure Sheet and Fund Profile before participating in the plan.
2. The returns from your MSA and IUA, if any, will be based on the actual performance of the funds and it is not guaranteed.
3. The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
4. If you cease or miss paying contribution, your coverage might lapse prematurely.
5. The contribution and Tabarru' rates are not guaranteed. PruBSN reserves the right to revise the contribution rates and / or Tabarru' by giving 90 days written notice. Should there be an increase in Tabarru' rates after the contribution term, you may be required to pay additional contributions after the contribution term.
6. For PruBSN Platinum, you are entitled to tax relief in respect of your contribution up to RM6,000. Any tax relief is subject to terms and conditions of Inland Revenue Board (IRB).
7. PruBSN Platinum is based on Wakalah Bil Ajr model, which is an arrangement for PruBSN to manage your Takaful plan in return for the charges as stated above. Your contribution will be placed in MSA and IUA after deducting an upfront wakalah charge. The Takaful protection comes from the Tabarru' Fund.
8. The annual cash payout, surrender and maturity benefits in PruBSN Platinum are managed through the concept of Takaful where mutual aid and assistance are provided among participants according to the agreed benefits under PruBSN Platinum.
9. PruBSN Platinum does not provide death, TPD, accidental or critical illness benefit (whichever applicable) from the Tabarru' Fund on termination, expiry or maturity of the certificate.
10. You will receive all investment profit arising from MSA which will remain in your MSA.
11. You are entitled to receive any distributable surplus from the Tabarru' Fund inclusive of investment profit (if any) at the end of each financial year. Together with other participants, you are entitled to 50% of the surplus and PruBSN will receive the balance of 50% as incentive for managing the Tabarru' Fund. Your portion of the distributable surplus will be placed back into your MSA. The exact amount of distributable surplus will be determined annually and is subject to approval by both the Shariah Committee and the Board of Directors of PruBSN.

Exclusions

PruBSN Platinum does not cover any of the following situations:

1. Death caused by suicide within one year from the date of certificate.
2. TPD which is directly or indirectly caused by attempting suicide or self-inflicted bodily injuries while sane or insane.
3. TPD which is directly or indirectly caused by engaging in aerial flights (including parachuting and skydiving) 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.

For TPD and Critical Illness, we will not pay the benefit for any pre-existing condition that were not disclosed to us. This is applicable within twelve (12) months from the Commencement Date.

The exclusion and limitations above are not exhaustive and you should refer to the certificate document for further information.



PruBSN Platinum is a Shariah-compliant product.

Prudential BSN Takaful Berhad is a registered Takaful Operator under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

For more information / enquiries, please contact:

PRUDENTIAL BSN TAKAFUL BERHAD (740651-H)
Level 8A, Menara Prudential, No. 10, Jalan Sultan Ismail, 50250 Kuala Lumpur.

Tel: 03 2053 7188

Fax: 03 2072 6188

E-mail: customer@prubsn.com.my



SMS PruBSN and send to 33080



www.facebook.com.my/prubsn



www.linkedin.com/company/prudential-bsn-takaful-berhad

MEMBER



Important: You must ensure that you are satisfied that this product will best serve your needs and that the contribution payable under the certificate is an amount you can afford.

All information is correct at the time of print.
Printed 9 November 2015.

PRUDENTIAL BSN

TAKAFUL