

# PRUDENTIAL BSN

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TAKAFUL

**Can she stand on  
her own without  
you one day?**



One of life's commitments is to care for your loved ones even when you are not around. Your hope is for them to lead a better life and be able to provide them with the finest comfort.

Yet at times, you stumble and the journey of building your legacy takes a slower turn as life comes with endless responsibilities. You have to attend to current matters that hinder your savings and investments for the future.

PruBSN Warisan is designed to accommodate your need of leaving a legacy behind for your loved ones in the form of hibah (gift) should the unfortunate happen to you. It is an investment-linked takaful plan that provides a high sum covered. With PruBSN Warisan, you and your loved ones are protected against life uncertainties in the long term so your legacy can be well built.

## **BENEFITS**

### **The Legacy You Build**



#### **Family Survival**

With a minimum sum covered of RM500,000, ensure that your loved ones are taken care of should the unforeseen happen.



#### **Hibah (Gift)**

Secure your loved ones' future by naming them as beneficiaries. Your loved ones can receive the sum covered without going through prolonged inheritance procedures. With the legacy you leave behind, your outstanding debts can be settled on your behalf to ease their burden.



#### **High Non-Medical Limit**

Be covered up to RM1,500,000 and enjoy a hassle-free application process without a medical check-up\*.

*\* Depending on the age and health condition of the person covered.*

# PRODUCT FEATURES

## Protection That Counts

These benefits are designed to protect you and your family with a high sum covered at affordable contribution.

Death Benefit	In the event of death, we will pay the higher of: <ul style="list-style-type: none"><li>• The current Basic Sum Covered; or</li><li>• Value of units in the Protection Unit Account (PUA) &amp; Investment Unit Account (IUA)</li></ul>
Total & Permanent Disability (TPD) Benefit	In the event of TPD before the age of 70, we will pay the higher of: <ul style="list-style-type: none"><li>• The current Basic Sum Covered; or</li><li>• Value of units in the PUA &amp; IUA</li></ul> <p><i>Note: Subject to a maximum of RM4 million per person covered.</i></p>
Flexible Benefit Term	Choose to be covered up to age 70 or 80. Subject to minimum benefit term of 10 years.
Flexible Contribution Term	Have the flexibility to choose your contribution term: <ul style="list-style-type: none"><li>• 5 years      • 10 years      • 20 years</li><li>• Full coverage term</li></ul>
Entry Age	19 to 70 age next birthday. For expiry age 70, maximum entry age is 60 age next birthday.
Sum Covered	Minimum of RM500,000 and above.
Contribution	The contribution is based on your selection of basic sum covered, 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.

## Contribution Allocation

Your contribution (after the deduction of Wakalah charges) will be invested in Shariah-approved investment-linked funds that you choose. Your contribution allocation rate depends on the Contribution Term of your certificate. Please refer to the Plan Illustration for details. Depending on the Contribution Term that you choose, part of your contribution may be placed in IUA which has a higher allocation rate of 95%.

Choose from 3 types of investment funds to place your contribution based on your risk appetite:

- Takafulink Dana Ekuiti
- Takafulink Dana Bon
- Takafulink Dana Urus

For more details on the fund profiles and past performances, you may refer to our website at [www.prubsn.com.my](http://www.prubsn.com.my)

# OPTIONAL BENEFITS

## Customise Your Protection

Suit your protection and lifestyle needs with PruBSN Warisan's optional riders.

<b>Crisis Protector</b>	This rider pays a lump sum amount upon diagnosis of a critical illness. Your basic sum covered will not be affected by the payment of this benefit.
<b>Accidental Protector</b>	Upon death or TPD due to accidental causes before the age of 70, a lump sum amount will be payable.
<b>Contributor</b>	Contributor pays a benefit that is equivalent to the certificate's regular contribution upon diagnosis of a critical illness. The Contributor's benefit will exclude contribution of Crisis Protector and Contributor.

# CHARGES AND DEDUCTIONS

## Upfront Wakalah Charges

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

Account	Certificate Year						
	1	2	3	4	5	6	>7
PUA	60%	50%	30%	25%	10%	10%	0%
IUA	5%	5%	5%	5%	5%	5%	5%

## Wakalah Service Charges

Wakalah Service Charge is payable monthly for as long as the certificate is in-force. The monthly wakalah service charges for all methods of payments are as follows:

Method of Contribution Payment	All Payment Frequencies
Cheque	RM6 monthly
Others	RM5 monthly

## Asset Management Wakalah 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.

## Tabarru'

Tabarru' is deducted monthly from the value of your units to pay for your takaful coverage. The Tabarru' for takaful coverage varies by age next birthday, gender, smoking status, occupation class, medical rating, and sum at risk. The Tabarru' will increase as you grow older.

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.

*Note: The sum at risk is the amount by which the basic sum covered exceeds your PUA and IUA balance. If there is no excess of sum covered over your PUA and IUA balance, then the sum at risk shall be zero. Hence, no Tabarru' deduction.*

## Top-up Charge

We charge 5% on every single contribution top-up. On top of that, for each top-up of less than RM5,000, there will be an additional charge of RM25.

## Fund Switch Wakalah 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).

Tabarru' deduction for all the optional riders, Wakalah Service Charge, Top-up Wakalah Charge and Fund Switch Charge is subject to Good and Services Tax (GST) based on an amount equivalent to its prevailing rate.

# IMPORTANT NOTES

1. 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.
2. This brochure does not form a contract between you and Prudential BSN Takaful Berhad (PruBSN). For more details on this plan and its optional riders, please refer to the Plan Illustration, Product Disclosure Sheet and Fund Profile before participating in the plan.
3. The returns from your PUA and IUA (if applicable), if any, will be based on the actual performance of the funds and it is not guaranteed.
4. The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
5. If you cease or miss paying contribution, your coverage might lapse prematurely.
6. The contribution and Tabarru' rates and other charges are not guaranteed. PruBSN reserves the right to revise the contribution, Tabarru' rates and/or other charges by giving 90 days written notice. Should there be an increase in Tabarru' rates and other charges after the contribution term; you may be required to pay additional contributions after the contribution term.
7. Contributor will assist in the payment of total contribution upon diagnosis of a critical illness during the contribution payment term of the certificate and the amount of benefit is as set out in the takaful certificate document. In the event of contribution or charges revision affecting total contribution in the future, you are expected to pay additional top-up contribution(s) so as to ensure the PUA and IUA values are sustainable throughout the certificate term.
8. For PruBSN Warisan, 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).
9. PruBSN Warisan 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 PUA and IUA (if applicable) after deducting an upfront wakalah charge. The takaful protection (equivalent to sum at risk) comes from the Tabarru' Fund.
10. PruBSN Warisan does not provide any benefit amount from the Tabarru' Fund on termination, expiry or maturity of the certificate.
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 PUA. 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.
12. Hibah is the act of giving whether it is given to one who is in need or to a well-to-do person, and thus it differs from sadaqah which is meant only for the needy. In the context of the nomination for takaful benefit, the implementation of conditional hibah is by virtue of Schedule 10 of the Islamic Financial Services Act 2013.

*Note: More details of the coverage and benefits of the optional riders can be found in the Product Disclosure Sheet which should be read carefully before you decide to take up the plan.*

# EXCLUSIONS

PruBSN Warisan 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 aerials 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.
4. Any pre-existing condition that were not disclosed to us in relation to the Covered Person's health status. This is applicable within twelve (12) months from the date the certificate becomes effective. Any pre-existing conditions that were not disclosed to us after the twelve (12) months will be handled in accordance with Schedule 9 of the Islamic Financial Services Act 2013.

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

# PRUDENTIAL BSN

## TAKAFUL

PruBSN Warisan 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

 03 2053 7188  03 2072 6188  [customer@prubsn.com.my](mailto:customer@prubsn.com.my)



SMS PruBSN and send to 33080



[www.facebook.com.my/prubsn](http://www.facebook.com.my/prubsn)



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### 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.

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