

**PRUDENTIAL BSN**

TAKAFUL

**PruBSN LINK SERIES**

TOTAL FLEXIBILITY IN YOUR HANDS –  
SECURE THE RIGHT PROTECTION AND  
INVESTMENT DEAL



PruBSN FirstLink

PruBSN SmartLink

PruBSN Takafullink

# TOTAL FLEXIBILITY IN YOUR HANDS – SECURE THE RIGHT PROTECTION AND INVESTMENT DEAL

**Whether you are graduating, starting a family or planning for retirement,** you should have a sound financial plan to support your goal as well as to prepare for uncertainties. With PruBSN Link Series, you can build your entire life plan that accommodates your changing requirements and priorities, ensuring you and your loved ones can move on comfortably in life, come what may.

**These 3 simple steps** will guide you in identifying the ideal level of protection and savings that you need for now and for the future. Furthermore, choose to enhance further your plan with our unique additional benefits, designed to complement your growing needs.

Step 1  
Where are you now?



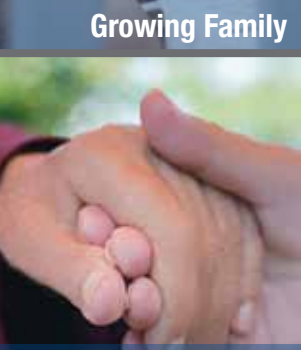
Young Adult



Young Family



Growing Family



Retirees

Step 2  
What are Your Needs?

- ✓ Build Investment Fund
- ✓ Income Protection
- ✓ Short Term Goals
- ✓ Basic Medical & Health

- ✓ Medical & Health Coverage
- ✓ Aggressive Investment
- ✓ Accidental Benefits

- ✓ Parents:
  - Sufficient Medical & Health Coverage
  - Income Replacement
  - Balanced Investment
  - Family Benefits
  - Pregnancy Benefit

**AND**

- ✓ Child:
  - Basic Medical & Health
  - Education Fund
  - Continuous Protection
  - Pre and Post Natal Benefits

- ✓ Comprehensive Medical & Health Coverage
- ✓ Secure Investment for Retirement Income

Step 3  
Which Plan is Suitable for You?

We recommend  
**PruBSN FirstLink**

We recommend  
**PruBSN Takafullink**

We recommend  
**PruBSN Takafullink**

**AND**

We recommend  
**PruBSN SmartLink**

We recommend  
**PruBSN Takafullink**

*Note: The LinkSeries plan is being recommended based on age group. Please refer to the 4 type of funds to cater each group investment needs strategy.*

## PruBSN FirstLink Begin First with the Ideal Plan



**PruBSN FirstLink** is a regular contribution investment-linked takaful plan that provides you the freedom to modify your plan to suit your lifestyle needs at every stage of your life. This plan also celebrates your life achievements through its unique feature, **AchieveFirst Bonus**.

**PruBSN FirstLink** is suitable if you are between 19 and 25 years old. With a minimum contribution of RM100 monthly, you may choose the plan to mature when you reach 80 or 100 years old.

PruBSN FirstLink

The following unique features are available only for you through **PruBSN FirstLink**.

<p><b>Celebrate your life stage achievements</b></p>	<p>Accomplish one of the following events and we will <b>CELEBRATE</b> your achievement through <b>AchieveFirst Bonus<sup>1</sup></b>. You will get <b>RM500</b> if you complete the event before you reach 50 years old. You can only claim this benefit <b>once</b>.</p> <ul style="list-style-type: none"> <li>• Buy your first house</li> <li>• Get married</li> <li>• When your child is born</li> <li>• Perform Hajj</li> <li>• Perform Umrah</li> <li>• Complete post graduate degree</li> </ul>
<p><b>Earn Loyalty Bonus<sup>1</sup></b></p>	<p>Pay your contribution on a timely basis and we will give you <b>5%</b> of your yearly protection contributions upon completion of the 10th certificate year and every 3 years after that.</p>
<p><b>Continuous coverage<sup>2</sup> during difficult times</b></p>	<p>This plan ensures your coverage continues for up to <b>six months</b> if you are unable to pay your contributions due to loss of job.</p>
<p><b>Enhance your benefits<sup>3</sup></b></p>	<p>You may enhance your plan by choosing from a range of riders to complement your protection needs as well as to grow your savings fund. Please refer to PruBSN corporate website for further information.</p>
<p><b>Grow your savings fund</b></p>	<p>Grow your savings through our managed investment fund, <b>Takafulink Dana Urus</b>, or accelerate its growth by investing in equities through <b>Takafulink Dana Ekuiti</b> or <b>Takaful Dana Ekuiti Dinasti</b>.</p>
<p><b>Preserve your savings fund</b></p>	<p>Preserve your savings by investing in a more secure fund, <b>Takafulink Dana Bon</b>.</p>

<sup>1</sup> Subject to terms and conditions.

<sup>2</sup> Refers to involuntary unemployment. Subject to terms and conditions.

<sup>3</sup> Attachment of additional benefits are subject to underwriting and additional contribution.



## How do I claim the AchieveFirst Bonus?



It is simple!

1. Ensure your contribution payment is up to date.
2. Make a certified true copy of the following documents:

Event	Document required
Bought your first house	Sales and Purchase Agreement
Get married	Marriage certificate
When your child is born	Birth certificate
Performed Hajj	Hajj visa
Performed Umrah	Umrah visa
Completed post graduate degree	Post graduate certificate

3. Submit the copy at any of our branches nationwide.
4. Once verified, we will give you a cheque for your achievement.

## PruBSN SmartLink Smart Plan for Your Child's Future



**PruBSN SmartLink** is a regular contribution investment-linked takaful plan designed to provide protection while building a secure education fund for your child. This plan also awards your child for his or her academic excellence through its unique benefit, **EduSmart Bonus**.

With a minimum contribution from RM100 monthly, this affordable plan is available for your child between 1 and 18 years old. **PruBSN SmartLink** is flexible as you can choose whether the plan matures when your child reaches 25 years old or you can plan two steps ahead so that it expires either at age of 80 or 100 years old.

You can also take up the plan for your unborn child if you are more than 20 weeks pregnant. Please refer to PruBSN corporate website for further information.

Enjoy the following unique benefits that are available through **PruBSN SmartLink**.

<p><b>Award academic excellence</b></p>	<p>Excel in studies and we will <b>AWARD</b> your child with <b>EduSmart Bonus<sup>1</sup></b>. The higher your contribution into the plan, the higher the award will be.</p>																																				
	<table border="1"> <thead> <tr> <th data-bbox="348 297 464 467">Exam</th> <th data-bbox="464 297 625 467">Award percentage based on yearly protection contribution</th> <th data-bbox="625 297 767 467">Payout*</th> <th data-bbox="767 297 906 467">Minimum Achievement</th> </tr> </thead> <tbody> <tr> <td data-bbox="348 467 464 500">UPSR</td> <td data-bbox="464 467 625 500">50%</td> <td data-bbox="625 467 767 500">RM600</td> <td data-bbox="767 467 906 500">5As</td> </tr> <tr> <td data-bbox="348 500 464 532">PT3</td> <td data-bbox="464 500 625 532">100%</td> <td data-bbox="625 500 767 532">RM1,200</td> <td data-bbox="767 500 906 532">7As</td> </tr> <tr> <td data-bbox="348 532 464 565">SPM</td> <td data-bbox="464 532 625 565">150%</td> <td data-bbox="625 532 767 565">RM1,800</td> <td data-bbox="767 532 906 565">8As</td> </tr> <tr> <td data-bbox="348 565 464 631">STPM or STAM</td> <td data-bbox="464 565 625 631">150%</td> <td data-bbox="625 565 767 631">RM1,800</td> <td data-bbox="767 565 906 631">4As</td> </tr> <tr> <td data-bbox="348 631 464 664">GCSE</td> <td data-bbox="464 631 625 664">150%</td> <td data-bbox="625 631 767 664">RM1,800</td> <td data-bbox="767 631 906 664">5As</td> </tr> <tr> <td data-bbox="348 664 464 696">A-Level</td> <td data-bbox="464 664 625 696">150%</td> <td data-bbox="625 664 767 696">RM1,800</td> <td data-bbox="767 664 906 696">3As</td> </tr> <tr> <td data-bbox="348 696 464 729">IB</td> <td data-bbox="464 696 625 729">150%</td> <td data-bbox="625 696 767 729">RM1,800</td> <td data-bbox="767 696 906 729">42 points</td> </tr> <tr> <td data-bbox="348 729 464 795">Diploma or Degree</td> <td data-bbox="464 729 625 795">200%</td> <td data-bbox="625 729 767 795">RM2,400</td> <td data-bbox="767 729 906 795">3.5 CGPA or 1<sup>st</sup> class</td> </tr> </tbody> </table>	Exam	Award percentage based on yearly protection contribution	Payout*	Minimum Achievement	UPSR	50%	RM600	5As	PT3	100%	RM1,200	7As	SPM	150%	RM1,800	8As	STPM or STAM	150%	RM1,800	4As	GCSE	150%	RM1,800	5As	A-Level	150%	RM1,800	3As	IB	150%	RM1,800	42 points	Diploma or Degree	200%	RM2,400	3.5 CGPA or 1 <sup>st</sup> class
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<p><b>Earn Loyalty Bonus<sup>1</sup></b></p>	<p>Pay your contribution on a timely basis and we will give you <b>5%</b> of your yearly protection contributions upon completion of the 10th certificate year and every 3 years after that.</p>																																				
<p><b>Fund withdrawal options</b></p>	<p>You can withdraw the education fund to support your child's higher education expenses. This is inclusive of the <b>Loyalty Bonus<sup>1</sup></b> that you have accumulated.</p>																																				

\* Payout example for yearly protection contribution of RM1,200

*Note: The list of exam is subject to national exams as listed by Malaysian Ministry of Education. For Diploma or Degree, PruBSN will only pay for courses offered by public universities in Malaysia, courses accredited by Malaysian Qualification Agency or Public Service Department of Malaysia. PruBSN reserves the right to change the EduSmart Bonus payout percentage at any time by giving you ninety (90) days' notice.*

<sup>1</sup> Subject to terms and conditions.



<p><b>Enhance your benefits<sup>2</sup></b></p>	<p>You may strengthen your plan with a range of riders to gain extra coverage on your protection and savings. Please refer to PruBSN corporate website for further information.</p>
<p><b>Grow your child's education fund</b></p>	<p>Grow your child's education fund through our managed investment fund, <b>Takafulink Dana Urus</b>, or accelerate its growth by investing in equities through <b>Takafulink Dana Ekuiti</b> or <b>Takaful Dana Ekuiti Dinasti</b>.</p>
<p><b>Preserve your child's education fund</b></p>	<p>Preserve your child's education fund by investing in a more secure fund, <b>Takafulink Dana Bon</b>.</p>



#### How do I claim the EduSmart Bonus?



It is simple!

1. Ensure your contribution payment is up to date.
2. Make a certified true copy of your child's original exam certificate.
3. Submit the copy at any of our branches nationwide.
4. Once verified, we will give you a cheque for your child's achievement.

<sup>2</sup> Attachment of additional benefits are subject to underwriting and additional contribution.

## **PruBSN TakafuLink** **Link your Financial Goals for Total Financial Freedom**



**PruBSN TakafuLink** is a regular contribution investment-linked takaful plan that matures when you reach age 80 or 100. With a wide range of additional benefits available, you will have a comprehensive takaful plan that helps you manage your changing needs.

**PruBSN TakafuLink** is for you if you are between 26 and 70 years old.

**PruBSN TakafuLink**

From as low as RM100 monthly, you will enjoy the benefit below.

<b>Earn Loyalty Bonus<sup>1</sup></b>	Pay your contribution on a timely basis and we will give you <b>5%</b> of your yearly protection contributions upon completion of the 10th certificate year and every 3 years after that.
<b>Enhance your benefits<sup>2</sup></b>	You may enhance your plan by choosing from a range of riders to complement your protection needs as well as to grow your savings fund. Please refer to PruBSN corporate website for further information.
<b>Grow your savings fund</b>	Grow your savings through our managed investment fund, <b>Takafulink Dana Urus</b> , or accelerate its growth by investing in equities through <b>Takafulink Dana Ekuiti</b> or <b>Takafulink Dana Ekuiti Dinasti</b> .
<b>Preserve your savings fund</b>	Preserve your savings for your golden years by investing in a more secure fund, <b>Takafulink Dana Bon</b> .

<sup>1</sup> Subject to terms and conditions.

<sup>2</sup> Attachment of additional benefits are subject to underwriting and additional contribution.

## What are the common benefits of PruBSN Link Series?

<b>Death</b>	Your nominee is entitled to: a. the basic sum covered, and b. the value of units in the account					
	For <b>PruBSN SmartLink</b> plan, in the event of disability or loss of life before age 5, a reduced basic sum covered payable will be paid as follows. This is called juvenile lien:					
	<b>Age</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5 and above</b>
	% of Basic Sum Covered	20%	40%	60%	80%	100%
<b>Total and Permanent Disability (TPD)</b>	The sum covered is payable in the event of total and permanent disability before the age of 70 or certificate expiry, whichever is earlier.					
<b>Maturity</b>	Value of units in the account is payable upon maturity.					
<b>Surrender</b>	Value of units in the account is payable to you when you surrender your certificate.					

## How much do I need to contribute for this plan?

The minimum monthly contribution for **PruBSN FirstLink** , **PruBSN SmartLink** and **PruBSN TakafulLink** is RM100 respectively.

### Sample Contribution Table

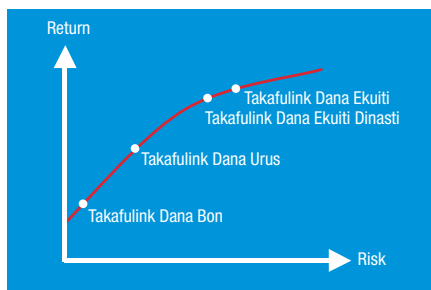
<b>Details</b>	Aida	Adam	Saiful
<b>Age</b>	23	5	35
<b>Plan</b>	<b>PruBSN FirstLink</b>	<b>PruBSN SmartLink</b>	<b>PruBSN TakafulLink</b>
<b>Expiry Age</b>	80	25	100
<b>Health status</b>	Non-smoker	Non-smoker	Smoker
<b>Occupation</b>	Executive	Child	Manager
<b>Sum Covered<sup>3</sup></b>	RM66,000	RM72,000	RM60,000
<b>Payment frequency</b>	Monthly	Monthly	Monthly
<b>Contribution amount</b>	RM100	RM100	RM100

<sup>3</sup> This is the minimum coverage according to your Protection Contribution.

## How should I invest my fund?

We provide you the freedom to manage your investment fund according to your risk tolerance. You may invest on a regular basis by attaching our saver rider or make a Single Contribution Top-up whenever you want to. Your investment will be channelled to the four investment funds below depending on your risk appetite.

All Takafulink funds are invested in Shariah-approved shares and securities.



### Preserve Investment Fund

If you wish to preserve your savings, opt for **Takafulink Dana Bon** which provides medium to long term accumulation of capital by investing in selected Shariah-approved securities. It is the right choice of investment if you have a low to moderate risk tolerance level and a medium to long term investment horizon.

### Build Investment Fund

Build your investment fund through **Takafulink Dana Urus**, a managed fund that seeks to maximise returns over the medium to long term. This is achieved by investing in Shariah-approved shares and securities through **Takafulink Dana Ekuiti** and **Takafulink Dana Bon** and in any other such Takafulink funds that may become available in the future. This fund is suitable if you intend to invest in moderate to high risk funds for a medium to long term investment horizon.

### Grow Investment Fund

**Takafulink Dana Ekuiti** aims to maximise returns over the medium to long term by investing in high quality Shariah-approved shares listed on the Bursa Malaysia. Meanwhile, **Takafulink Dana Ekuiti Dinasti** is our global fund that aims to provide long term capital appreciation by investing in Shariah-compliant investments with exposure to the Greater China region.

Both funds are meant for you if you have a high risk tolerance level and have a medium to long term investment horizon. Both funds will aggressively accelerate the growth of your investment returns.

## How does PruBSN Link Series work?

**PruBSN Link Series** is based on the Wakalah Bil Ajr model where we put your contribution into your account after deducting wakalah charge. This is a fee for the services we provide. The takaful protection comes from your Tabarru' deduction that we put in the Tabarru' Fund.

## What are the charges involved in PruBSN Link Series?

The details of the wakalah and other charges are listed in the table below.

Charges type	Details of charges														
<b>Upfront wakalah charge</b>	This charge is used to pay commission and distribution related expenses as well as management expenses. The charge as percentage <sup>4</sup> of your protection contribution is shown below.														
	<table border="1"> <thead> <tr> <th>Certificate year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5 and 6</th> <th>7 and above</th> </tr> </thead> <tbody> <tr> <td>Upfront wakalah charge</td> <td>60%</td> <td>60%</td> <td>50%</td> <td>30%</td> <td>20%</td> <td>0%</td> </tr> </tbody> </table>	Certificate year	1	2	3	4	5 and 6	7 and above	Upfront wakalah charge	60%	60%	50%	30%	20%	0%
	Certificate year	1	2	3	4	5 and 6	7 and above								
Upfront wakalah charge	60%	60%	50%	30%	20%	0%									
For any top-up, the upfront wakalah charge is 5% throughout the certificate year.															
<b>Service charge</b>	There will be a service charge of RM6 a month for payments by cash or cheque while RM5 for other payment methods. This is for certificate servicing expenses.														
<b>Asset management charge</b>	We charge this annually on a daily basis from your investment account value for your investment management expenses.														
	<table border="1"> <tbody> <tr> <td><b>Takafulink Dana Bon</b></td> <td>0.5% p.a.</td> </tr> <tr> <td><b>Takafulink Dana Urus</b></td> <td>1.3% p.a.</td> </tr> <tr> <td><b>Takafulink Dana Ekuiti</b></td> <td>1.5% p.a.</td> </tr> <tr> <td><b>Takafulink Dana Ekuiti Dinasti</b></td> <td>1.5% p.a.</td> </tr> </tbody> </table>	<b>Takafulink Dana Bon</b>	0.5% p.a.	<b>Takafulink Dana Urus</b>	1.3% p.a.	<b>Takafulink Dana Ekuiti</b>	1.5% p.a.	<b>Takafulink Dana Ekuiti Dinasti</b>	1.5% p.a.						
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<b>Top-up charge</b>	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.														
<b>Fund switching charge</b>	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).														
<b>Tabarru'</b>	We deduct an amount monthly based on your age, gender, health status, occupation, amount of coverage and the duration of the coverage.														

## Would I receive any surplus from this plan?

You are entitled to receive at least 50% of the distributable surplus (if any) on a yearly basis. The balance of up to 50% is shared with us as an incentive for managing the Tabarru' Fund. Your portion of the distributable surplus will be placed back into your Protection Unit Account (PUA).

<sup>4</sup> This is the charge for certificates with term of 20 years or more. For certificates with term less than 20 years, it will be reduced accordingly. Please refer to the plan illustration for more detailed information.

## Important Notes

- 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.
- 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 Fact Sheet before participating in the plan. The full Terms and Conditions are set out in the certificate documents. Please ask for a sample of the Terms and Conditions should you need detailed information of the plan.
- This brochure is published for information only and does not have regard to the specific financial objectives, situation and needs of any specific person.
- Unless stated otherwise in this brochure:
  - Age refers to Age Next Birthday.
  - Protection contribution refers to the contribution allocated into your Protection Unit Account (PUA).
- The returns from your investment will be based on the actual performance of the fund and it is not guaranteed.
- The investment risk of your fund will be borne solely by you and the benefits may be less than the total contribution, contributed into the fund.
- Your actual contribution amount shall depend on your age, amount of coverage, maturity age you choose, health status, gender, occupation and duration of coverage.
- You should continue paying your contributions regularly until the maturity of your plan to ensure that you or your child is fully protected under the plan at all times. Failing to do so may cease your coverage prematurely.
- For **PruBSN SmartLink**, you are entitled for an educational tax relief in respect of your contribution of up to RM3,000 a year for plan with maturity of 25 years old. Upon transferring of ownership, your child will be entitled for individual medical tax relief of RM3,000 while life tax relief is up to RM6,000 consistent with tax relief under **PruBSN FirstLink** and **PruBSN TakafulLink**. Tax relief is subject to terms and conditions of Inland Revenue Board (IRB).
- **PruBSN Link Series** does not provide any benefit amount from the Tabarru' Fund on termination, expiry or maturity of certificate.
- The plan may be cancelled by a written request to us within fifteen (15) days from the delivery date of the certificate documents, in which case we shall refund the unallocated contribution, any Tabarru' and service charge that have been deducted from contributions received from you plus the remaining value of units in your account at the unit price at the next valuation date less any medical fees incurred by PruBSN in assessing the risk under the certificate.
- Participating in an investment-linked takaful plan is a long-term commitment. An early termination of the certificate usually involves high costs and the surrender value payable may be less than the total contributions paid.
- Loyalty bonus is not guaranteed. It is paid purely at PruBSN's discretion and subject to terms and conditions that need to be fulfilled by participants in order to be eligible.
- **Wakalah Bil Ajr** is an arrangement appointing us to manage the overall services provided under your Certificate.
- **Tabarru'** is an arrangement where a portion of your contribution is donated into a fund to assist fellow participants in need through the benefits entitled to them.
- 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 Link Series** does not cover the following situations. If any of these happens, the benefits offered under the plan **WILL NOT** be payable to you.

- If the loss of life occurs as a result of suicide within one year of the inception date of the certificate.
- If total and permanent disability occurs due to attempted suicide and self-inflicted injury.
- If the total and permanent disability occurs because you are involved in dangerous aerial activities (including parachuting and sky-diving) unless you are part of a flight crew or as a paying passenger on a licensed commercial flight operating on a regular and designated route.
- If you do not disclose important information such as pre-existing illness and so forth during your application for the plan.
- If the hospitalisation is caused by illness that started within thirty (30) days from the certificate date.
- If symptoms of the critical illness started within sixty (60) days prior to the certificate date for an angioplasty and other invasive treatments for coronary artery disease, cancer, coronary artery by-pass surgery, heart attack or serious coronary artery disease while thirty (30) days for any other critical illness.

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

[Find out how to best protect your family and yourself through a complete and suitable plan by calling any of our personnel or agents for a full consultation and get yourself the right protection today.](#)



## Appendix

### General guideline to do claim submission

- Please attach PruBSN Claim Form in each submission and indicate the type of claim you wish to make.
- Please complete all questions and furnish accurate details in the Claim Form yourself unless under special circumstances.
- Please ensure that the signature in the Claim Form or for any declaration and/or authorization must be clear and the same as per proposal form.
- Please submit original receipts unless you have submitted to other insurer/takaful operator for the same claim, where copy of receipts and respective settlement letter is required.
- Please submit individual receipt per consultation/treatment.
- Please provide proof of injury on severe condition (e.g. X-ray film & report, photo and medical certificate).
- Do Not use other insurer/takaful operator claim form.
- Do Not scribble or use cursive handwriting that is difficult to read.
- Do Not copy participant's or covered person's signature.

# PRUDENTIAL BSN

## TAKAFUL



**PruBSN Link Series** 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](mailto:customer@prubsn.com.my) SMS **PruBSN** and send to **33080**

You can also log on to [www.prubsn.com.my](http://www.prubsn.com.my)

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.