

PRUDENTIAL BSN

TAKAFUL



PruBSN CRISISCOVER

WHEN LIFE DEPENDS ON IT, DEPEND ON US.



BECAUSE YOU DESERVE THE BEST

Many people are caught unaware when it comes to healthcare. We hear of unexpected events that happen almost daily in our lives. How many times have you heard of stories of friends or family members feeling ill one day, only to be diagnosed with a critical illness?

Without adequate protection, we are sometimes left feeling helpless. Putting in place a financial plan is a wise thing to do now. Your life is precious. Not only to you, but also to your loved ones. A good financial plan will help you in difficult times, allowing you to focus on recovering, while the rest is being taken care of.

Discover a financial plan that gives you the best

Created on the platform of being a broad protection plan, **PruBSN CrisisCover** is a carefully designed plan that protects you and your loved ones against financial crisis if unfortunate events happen. Critical illnesses such as heart attack, cancer, coronary artery disease, stroke, kidney failure and chronic liver disease are some of the illnesses covered, as well as loss of life and total and permanent disability.

On top of that, you can also add on additional coverage to strengthen your level of protection.

PruBSN CrisisCover. The support you need when you need it most.

How PruBSN CrisisCover helps you

Financial support in times of need	Provide you with cash if you are diagnosed with one of the covered 36 critical illnesses so you can get the necessary treatment.
Financial protection for your family	Provide your family with cash if you lose your life, so they can continue their lives without financial worries.
Financial protection for you	Provide you with cash if you cannot continue to earn a living due to a total and permanent disability.
Keep you away from financial stress	You do not need to worry about constraints in times of crisis.
Get better medical treatment	With a lump sum cash, superior medical care is within reach.
Minimal cost with maximum benefit	Ensure comprehensive financial protection with contribution from as low as RM0.67 ¹ a day!
Secure a home for your family	Use the cash provided from this plan to pay off your mortgage to secure a home for your family if the unexpected happens to you.

¹ Assumption based on age and plan.

How to further enhance your PruBSN CrisisCover?

You may enhance your **PruBSN CrisisCover** coverage with the following additional optional benefits.

Ensure continuous financial support for your family	Family Income Benefit provides your family a monthly income for 120 months if you are totally and permanently disabled before age 70 or diagnosed with critical illness or if you lose your life.
Ensure continuous protection	Spouse Contributor will pay for your future contribution in the event that your spouse is diagnosed with a critical illness or becomes totally and permanently disabled or passes away. Parent Contributor will pay for your child's future contribution in the event that you are diagnosed with a critical illness or becomes totally and permanently disabled or pass away.

Who can take up PruBSN CrisisCover?

You can take up this plan from as early as 19 years old and as late as 65 years old.

You can also start protecting your children from as young as 2 weeks old.

You can choose the term of coverage subject to a minimum of 10 years and expiry age up to 80 years old.

What are the benefits provided below the age of 5?

In the event of critical illness, disability or loss of life before the age of 5, a reduced basic sum covered payable will be payable as follows. This is called a juvenile lien.

Age	1	2	3	4	5 and above
Percentage of Basic Sum Covered payable	20%	40%	60%	80%	100%

How much do I contribute for this plan?

The minimum monthly contribution is RM20. However, your actual contribution amount will depend on the following:

- your age
- your amount and term of coverage
- your health status
- your occupation (if applicable)
- your gender
- your payment method and frequency

What are the charges involved in PruSBN CrisisCover?

The basis of **PruBSN CrisisCover** is the Wakalah Bil Ajr model where we place your contribution into your account after deducting wakalah charge. This is a fee for the services we provide.

The table below lists the details of the wakalah and other charges.

The type of charges	Details of charges												
Upfront wakalah charge	<p>This charge is used to pay commission and distribution related expenses as well as for managing and investing the Tabarru' Fund. The charge as a percentage² of your contribution is shown below.</p> <table border="1"> <thead> <tr> <th>Certificate year</th> <th>1</th> <th>2</th> <th>3 – 4</th> <th>5 – 6</th> <th>7 and above</th> </tr> </thead> <tbody> <tr> <td>Upfront wakalah charge</td> <td>75%</td> <td>55%</td> <td>35%</td> <td>20%</td> <td>0%</td> </tr> </tbody> </table>	Certificate year	1	2	3 – 4	5 – 6	7 and above	Upfront wakalah charge	75%	55%	35%	20%	0%
Certificate year	1	2	3 – 4	5 – 6	7 and above								
Upfront wakalah charge	75%	55%	35%	20%	0%								
Certificate charge	There will be a charge of RM24 per year. This charge is to cover the administration cost of your certificate.												
Tabarru'	We deduct an amount each month based on your age, gender, health status, occupation (if applicable) and amount of coverage for the duration of the coverage.												

How does sharing of Investment Profit on Mudharabah principles work?

The Mudharabah principles allow any investment profit arising from the Individual Special Account (ISA) to be shared between you and us. You will receive 80% of the investment profit, while we will receive the balance of 20%. Your share of the profit will be placed back into your ISA.

Will I receive any surplus from this plan?

You are entitled to receive at least 50%³ of the distributable surplus (if any) on yearly basis. The balance of up to 50%³ is shared with us as an incentive for managing the Tabarru' Fund. Your portion of the distributable surplus will be placed back into your ISA.

² 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.

³ The exact amount of the distributable surplus will be determined annually and is subject to approval by both Shariah Committee and Board of Directors of Prudential BSN Takaful Berhad.

Important notes

- This brochure does not form a contract between you and Prudential BSN Takaful Berhad. 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.
- In this brochure, Age refers to Age Next Birthday unless otherwise stated.
- The returns from your account will be based on the actual performance of the account and are not guaranteed.
- The investment risk of your account is borne solely by you and the benefits may be less than your total contributions.
- You should continue paying your contributions regularly until the end of your coverage term to ensure that you are fully protected under the plan at all times. Failing to do so may cease your coverage prematurely.
- You are entitled for an individual tax relief amounting up to RM6,000 a year when you participate in this plan, subject to terms and conditions of the Inland Revenue Board (IRB).
- **PruBSN Crisis Cover** 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 contributions received from you less any medical fees incurred by PruBSN in assessing the risk under the certificate.
- Participating in a family 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.

Exclusions

PruBSN Crisis Cover does not cover the following situations. If any of these happen, the benefits offered under the plan WILL NOT be payable to you.

- If symptoms of the critical illness are evident within the stated period measured from the inception date of the certificate:
 - 60 days from an angioplasty and other invasive treatments for coronary artery disease, cancer, coronary artery by-pass surgery, heart attack or serious coronary artery disease.
 - 30 days from any other critical illnesses.
- If the critical illness is developed from a pre-existing condition.
- If the critical illness is directly or indirectly caused by AIDS or any HIV infection except for when AIDS is full blown or HIV is caused by a blood transfusion.
- If the loss of life occurs as a result of suicide within one year of the start date of coverage.
- If the total and permanent disability occurs due to attempted suicide or 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 a pre-existing illness and so forth during your application for the plan.

Critical Illnesses

List of 36 critical illnesses covered

Alzheimer's disease / Severe Dementia	Encephalitis	Major organ / bone marrow transplant
Angioplasty and other invasive treatments for coronary artery disease	End-stage liver failure	Medullary cystic disease
Bacterial meningitis	End-stage lung disease	Motor neuron disease
Benign brain tumour	Full Blown AIDS	Multiple sclerosis
Blindness	Fulminant viral hepatitis	Paralysis of limbs
Brain surgery	Heart attack	Parkinson's disease
Cancer	Heart-valve surgery	Primary pulmonary arterial hypertension
Cardiomyopathy	HIV infection due to blood transfusion	Serious coronary artery disease
Chronic aplastic anaemia	Kidney failure	Stroke
Coma	Loss of independent existence	Surgery to aorta
Coronary artery by-pass surgery	Loss of speech	Systemic lupus erythematosus with severe kidney complications
Deafness	Major head trauma	Third degree burns

Find out how to best protect your family and yourself through a complete and suitable plan made especially for you and how to get the most for you and your family from us at Prudential BSN Takaful by calling any of our personnel or agents for a full consultation and get yourself the right protection today.

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PruBSN CrisisCover 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**

You can also log on to 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 that you can afford.

All information is correct at the time of print.

Printed 1 April 2016