

Product Disclosure Sheet

PRUDENTIAL BSN

TAKAFUL

Cancer Plan

Read this Product Disclosure Sheet before You decide to take up Cancer Plan. Be sure to also read the general terms and conditions.

Term Takaful Plan

1. What is this product about?

This is a yearly renewable family takaful term plan that provides coverage against cancer up to age 70 years old at next birthday, subject to renewal. Upon diagnosis of cancer, the Cancer Benefit will be payable from the *Tabarru`* fund. No amount will be payable upon death of the participant.

2. What are the Shariah concepts applicable?

- *Ta`awun* - means 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 Us to manage the overall services provided under Your certificate. We (Prudential BSN Takaful Berhad) will take a portion of Your contribution as *Wakalah* Charge in return of these services. In addition to the *Wakalah* Charges, We are also entitled to a performance fee on the Distributable Surplus from the *Tabarru`* fund.

3. What are the covers/benefits provided?

Cancer Benefit*	100% of Sum Covered
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* Benefit payable for Thyroid Cancer will be limited to 10% of the Cancer Benefit and will be payable once only. Upon payment of claim, the Cancer Benefit will be reduced by the amount paid, but will not affect the contribution amount payable at certificate anniversary. We will only pay the reduced Cancer Benefit upon diagnosis of any other Cancer.

- The maximum amount We will pay for the Critical Illness Benefit including cancer under this certificate and/or any other certificates that We have issued shall NOT exceed RM3,000,000 per life or any other limit as determined by Us.
- Length of the plan: up to age 70 years old at next birthday or until death, whichever is earlier.
- **Definition**
Cancer means any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma.

For the above definition, the following are not covered:

- All cancers which are histologically classified as any of the following:
 - pre-malignant
 - non-invasive
 - carcinoma in situ
 - having borderline malignancy
 - having malignant potential; or
- All tumours of the prostate histologically classified as T1N0M0 (TNM classification); or
- All tumours of the thyroid histologically classified as T1N0M0 (TNM classification); or
- All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification); or
- Chronic Lymphocytic Leukaemia less than RAI Stage 3; or
- All cancers in the presence of HIV; or
- Any skin cancer other than malignant melanoma.

Thyroid Cancer means any malignant tumour of the thyroid gland positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. For the above definition, all tumours of the thyroid histologically classified as T1N0M0 (TNM classification) are not covered.

4. How much contribution do I have to pay?

- The contribution amount varies by the chosen Sum Covered, Your gender, Your smoking status and Your age next birthday. The contribution for this plan is on an annual basis and increases each certificate year according to Your age next birthday on the certificate anniversary. Please refer to Appendix 1 for the sample contribution.
- The contribution for this plan is not guaranteed and may be revised at certificate anniversary. We will notify You of the revised contribution by giving at least 30 days notification prior to certificate anniversary.
- The contributions are payable until age 69 years old at next birthday.
- It is important that You keep Your Debit or Credit Card or Bank Statement as proof of payment of contribution for future reference.

5. What are the charges I have to pay?

Type	Amount
<i>Wakalah</i> Charge	50% of contribution.
<i>Tabarru`</i> Deduction	50% of contribution.

- Please refer to Appendix 1 for details of the *Tabarru`* Deduction and charges.
- The *Tabarru`* Deduction and charges are not guaranteed and may be revised at certificate anniversary. We will notify You of the revised *Tabarru`* Deduction and charges by giving at least 30 days notification prior to certificate anniversary.

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

- Importance of disclosure:
 - Pre-contractual duty of disclosure - You must disclose all material facts including, but not limited to, medical conditions and You must state Your age correctly. You have a duty to disclose any relevant information that You know or is expected to know to the best of Your knowledge and in good faith. If You fail to do so, We may terminate Your certificate.
 - The general duty of disclosure will apply continually and will require You to inform Us upon any change to the information already disclosed or upon any new information relevant to the certificate.
- Free look period - You may cancel Your certificate within 15 days from the commencement date. Likewise, to protect or advance the interests of You and Our other customers fairly, We may cancel your certificate within 15 days from the commencement date. We will refund the contribution that You have paid.
- Qualifying/waiting period - The eligibility for benefits under this plan will only start 60 days after the commencement date.
- Lapse of certificate - Should You fail to pay the contribution within 30 days from contribution due date, Your certificate will be terminated and no longer be in force. Revival is not allowed for certificate that has been terminated.
- Renewal - The certificate will be renewed annually at each certificate anniversary so long the contribution is paid by You at the prevailing contribution rate calculated based on Your age next birthday on the certificate anniversary.
- Portfolio withdrawal condition - To protect or advance the interests of You and Our other customers fairly, We may cancel the portfolio as a whole if We decide to discontinue to underwrite this plan. In doing so, We will stop renewing any certificate due for renewal upon certificate anniversary and stop accepting any new certificate . We will inform You of Our intention by giving at least 30 days notification. Your certificate will continue until the certificate anniversary after such notification.
- Switching of plans – please note that if You switch Your current plan with another or from one provider to another, You may be subject to new underwriting requirements and waiting periods for the new plan.

Note: This is not a full list. Please refer to the certificate document for the terms and conditions under this certificate.

7. What are the major exclusions under this certificate?

We will not pay the Cancer Benefit if:

- (a) Cancer symptoms manifest within 60 days from the commencement date; or
- (b) Cancer is caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immunodeficiency Virus (HIV) infection; or
- (c) Cancer is due to any pre-existing condition that was not disclosed to Us. This is applicable within 12 months from the commencement date. If, after 12 months from the commencement, the cancer is due to any pre-existing condition that was not disclosed to

Us, it will be handled in accordance with Schedule 9 of the Islamic Financial Services Act 2013.

Note: Please refer to the certificate document for the terms and conditions under this certificate.

8. Can I cancel my certificate?

You may cancel Your certificate at any time You wish by giving a written notification to Us. However, if You choose to cancel Your certificate after the free look period, no surrender value will be payable and contribution paid will not be refunded. Instead, We will keep providing You the coverage until the certificate anniversary after Your notification.

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

It is important that You inform Us about any change in Your contact details to make sure that all correspondence reaches You on time.

10. Where can I get further information?

If You need additional information about medical and health takaful, please refer to the insuranceinfo booklet on 'Medical and Health Takaful plan', available at www.insuranceinfo.com.my.

If You have any enquiry, please contact Us at:

Prudential BSN Takaful Berhad (740651-H)

Level 13, Menara Prudential,
Persiaran TRX Barat,
55188 Tun Razak Exchange,
Kuala Lumpur,
Tel: 03 2053 7188
E-mail: customer@prubsn.com.my

You can also log on to www.prubsn.com.my

11. Other similar types of family takaful cover available:

Please contact PruBSN for other types of cover available.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at February 2019.

Cancer Plan**Term Takaful Plan****Appendix 1 - Table of Contribution**

Age Next Birthday	Annual Contribution for RM100,000 Sum Covered (RM)			
	Male Non Smoker	Male Smoker	Female Non Smoker	Female Smoker
19	142	149	167	168
20	147	157	176	178
21	153	168	188	197
22	157	178	194	209
23	163	187	200	221
24	168	197	207	235
25	176	210	215	250
26	179	226	217	261
27	185	236	220	271
28	190	247	228	285
29	196	258	241	307
30	202	269	250	330
31	215	281	261	340
32	221	292	272	368
33	228	304	285	399
34	235	316	306	424
35	244	331	322	445
36	246	345	336	480
37	255	361	354	520
38	266	380	380	579
39	277	399	408	644
40	291	423	438	707
41	306	450	483	783
42	326	485	517	855
43	346	519	551	940
44	366	554	587	1,004
45	386	589	625	1,072
46	406	623	654	1,154
47	426	658	696	1,229
48	446	693	756	1,311
49	466	727	830	1,400
50	486	762	884	1,533
51	506	794	950	1,696
52	534	834	1,042	1,811
53	570	958	1,108	1,928

54	622	1,100	1,174	2,044
55	680	1,206	1,235	2,153
56	763	1,375	1,280	2,264
57	835	1,508	1,354	2,354
58	912	1,651	1,404	2,444
59	996	1,808	1,452	2,569
60	1,089	1,979	1,543	2,705
61 *	1,181	2,192	1,616	2,832
62 *	1,289	2,395	1,697	2,947
63 *	1,406	2,613	1,756	3,103
64 *	1,532	2,847	1,816	3,209
65 *	1,663	3,093	1,886	3,333
66 *	1,871	3,479	1,920	3,413
67 *	2,018	3,755	2,001	3,556
68 *	2,166	4,034	2,090	3,715
69 *	2,318	4,319	2,182	3,877

** for renewal only.*

Note: The table of contribution shown above is applicable for certificates with RM100,000 Sum Covered. The rates will differ for other Sum Covered amount.

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