

Product Disclosure Sheet

PRUDENTIAL BSN

TAKAFUL

Lindungi

Read this Product Disclosure Sheet before You decide to take up Lindungi. 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 death and total and permanent disability up to age 70 years old at next birthday, subject to renewal. Upon death or total and permanent disability, the Death Benefit or Total and Permanent Disability Benefit will be payable from the *Tabarru`* fund.

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?

Death Benefit / Total and Permanent Disability (TPD) Benefit	100% of Sum Covered
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- The maximum amount We will pay for the Total and Permanent Disability Benefit under this certificate and/or any other certificates that We have issued shall NOT exceed RM4,000,000 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.

4. How much contribution do I have to pay?

- The contribution amount varies by the chosen Sum Covered, Your gender 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 90 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	40% of contribution.
<i>Tabarru`</i> Deduction	60% 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 90 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 interest 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.
- 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.

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?

Death Benefit

We will not pay the Death Benefit if the death is caused by suicide within one year from the commencement date.

Total and Permanent Disability Benefit

We will not pay the Total and Permanent Disability Benefit if the total and permanent disability is directly or indirectly caused by:

- (a) attempted suicide or self-inflicted injuries while sane or insane; or
- (b) engaged in aerial flights (including parachuting and sky-diving) 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; or
- (c) any pre-existing conditions that were not disclosed to Us in relation to Your health status. This is applicable within 12 months from the commencement date. Any pre-existing conditions that were not disclosed to Us after the 12 months 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?

Participating in a family takaful plan is a long-term financial commitment. 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 other information about family takaful, please visit 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 Us for other types of cover available.

IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

SAMPLE

Appendix 1 - Table of Contribution

Age Next Birthday	Annual Contribution for RM100,000 Sum Covered (RM)	
	Male	Female
19	248	248
20	248	248
21	248	248
22	248	248
23	248	248
24	248	248
25	248	248
26	248	248
27	248	248
28	248	248
29	248	248
30	248	248
31	248	248
32	248	248
33	248	248
34	248	248
35	248	248
36	248	248
37	248	248
38	248	248
39	248	248
40	252	248
41	282	248
42	315	248
43	353	252
44	399	282
45	452	315
46	507	353
47	577	399
48	650	452
49	731	507
50	824	577
51	929	650
52	1,042	731
53	1,171	824
54	1,309	929
55	1,468	1,042
56	1,638	1,171

57	1,830	1,309
58	2,038	1,468
59	2,274	1,638
60	2,527	1,830
61 *	2,555	1,854
62 *	2,836	2,066
63 *	3,145	2,297
64 *	3,485	2,555
65 *	3,856	2,836
66 *	4,048	2,978
67 *	4,250	3,126
68 *	4,463	3,282
69 *	4,686	3,447

** 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.