



# PRUDENTIAL BSN

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## TAKAFUL

**Demi kesinambungan hidup,  
kita harungi bersama.**



# **PruBSN AnugerahPlus**

Enhance your protection with **PruBSN AnugerahPlus**. When the unpredictable moments occur, you know that you are well prepared. You can build your own comprehensive protection from our riders. Don't worry, with **PruBSN AnugerahPlus**, you can count on us to protect you, financially, when you have to face the life uncertainties.



## **Affordable**

Choose own coverage according to your own budget from as low as RM50 per month.



## **Customisable**

Attach your preferred riders that suit your needs for a comprehensive coverage.



## **Exclusive**

An exclusive plan that offers you protection, investment and opportunity to do good deeds at the same time.

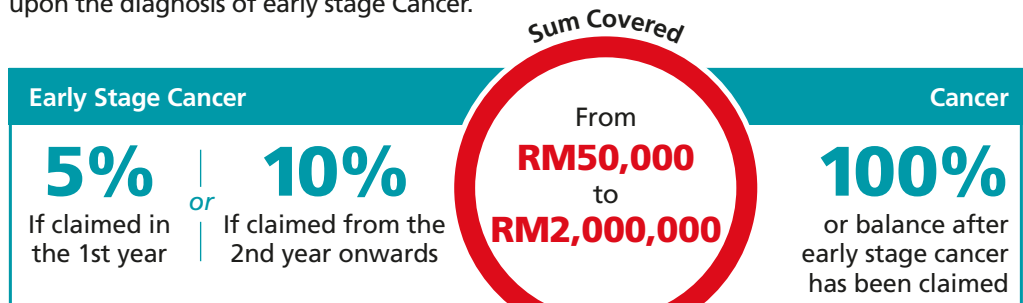


## **Beyond the Spirit of Takaful**

Allow you to help deserving hardcore poor and poor families to be protected with basic family takaful coverage.

## **CANCER PROTECTOR**

Provides coverage for Cancer<sup>1</sup> and early stage Cancer. You may receive a lump sum amount upon the diagnosis of early stage Cancer.



### **Sum Covered for**

- Carcinoma In-Situ
- Early Prostate Cancer
- Early Bladder Cancer
- Early Chronic Lymphocytic Leukaemia

### **Sum Covered for**

- Cancer

<sup>1</sup>Cancer is defined as 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 leukemia, lymphoma and sarcoma.

# MEDIC PROTECTOR

Set your worries aside as there is no lifetime limit to your medical protection with Medic Protector. You will have financial support in the event of hospitalization, surgery or selected outpatient treatments. You will also receive high coverage on selected critical illnesses.



## Contribution Options

There are two contribution options that you can choose based on your preference:

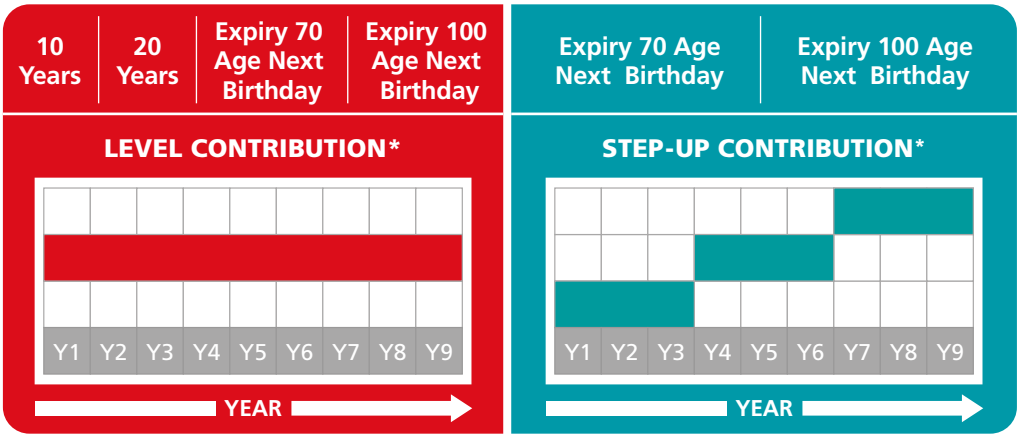
### (a) Step-up Contribution

With Step-up Contribution, your Medic Protector contribution will vary every 3 years.

### (b) Level Contribution

With Level Contribution, your Medic Protector contribution remains level throughout the term.

The diagram below shows the difference between Level and Step-Up contribution;



\*Notes:

- Your Medic Protector contributions are not guaranteed regardless of the contribution option chosen (whether step-up or level). We may revise the contribution and Tabarru' due to unfavourable circumstances such as medical cost inflation and higher utilisation of medical services by giving you 30 days written notice. Please refer to the Product Illustration for further details for your contributions.
- For more details of Medic Protector, please refer to Medic Protector brochure.

## Medic Booster

Increase your medical protection with Medic Booster to cope with rising medical cost. Medic Booster is an optional benefit to increase your Annual Limit in Medic Protector by an additional RM1,000,000. On top of that, Medic Booster will also double your Outpatient Cancer and Kidney Dialysis Treatment Lifetime Limit. Therefore, with Medic Booster, your concern on future medical cost can be set aside.

### Boost Annual Limit - Additional RM1,000,000 every year!

Plan and Annual Limit Amount	Plan 150	Plan 200	Plan 300	Plan 400
	RM150,000	RM200,000	RM300,000	RM400,000
	<b>With Medic Booster</b>			
	<b>RM1,150,000</b>	<b>RM1,200,000</b>	<b>RM1,300,000</b>	<b>RM1,400,000</b>

### Boost Lifetime Limit for Outpatient Cancer & Kidney Dialysis Treatment - Double the amount!

Plan and Lifetime Limit Amount	Plan 150	Plan 200	Plan 300	Plan 400
	RM750,000	RM1,000,000	RM1,500,000	RM2,000,000
	<b>With Medic Booster</b>			
	<b>RM1,500,000</b>	<b>RM2,000,000</b>	<b>RM3,000,000</b>	<b>RM4,000,000</b>

## PRODUCT FEATURES

Death Benefit	In the event of death before expiry of the term, we will pay the higher of: <ul style="list-style-type: none"> <li>• Basic Sum Covered; or</li> <li>• Total amount in the Individual Special Account (ISA); plus value of units in the Investment Unit Account (IUA) if any.</li> </ul>
Total and Permanent Disability (TPD) Benefit	In the event of TPD, we will pay the Sum At Risk. <i>Note: The Sum At Risk is the amount by which the basic sum covered exceeds your ISA balance. If there is no excess of sum covered over your ISA balance, then the Sum At Risk shall be zero. TPD coverage is up to age 70.</i>
EduAchieve Bonus	A cash bonus payable upon excellent academic achievement if the covered person's entry age is 1 to 18. PruBSN will provide EduAchieve Bonus as Hibah (Gift) payable from the shareholder's fund. <i>Note: Please refer to Product Illustration for more info about this feature.</i>
Entry Age	1 to 70 age next birthday. <i>Note: For expiry age 70, maximum entry age is 60 age next birthday.</i>
Benefit Term	Choose to be covered up to term 5, 10, 20 years or age 70 or 100. <i>Minimum Sum Covered is RM10,000</i> <i>Maximum Sum Covered is subject to underwriting</i>
Contribution	The contribution is based on your selection of basic sum covered, benefit term and contribution frequency (monthly, quarterly, semi-annually or annually). Contribution rate will vary according to entry age, gender, smoking status, occupational class, expiry age and health conditions.

## CUSTOMISE YOUR PROTECTION

The more you choose, the better your protection will be.

Critical Illness	<p>Ease your mind and focus on your recovery when you receive a lump sum amount upon the diagnosis of any covered 43 critical illness when you have:</p> <ul style="list-style-type: none"> <li>• <b>Crisis Protector</b></li> <li>• <b>Crisis Shield</b></li> </ul> <p>You can also receive a lump sum amount upon the diagnosis of early stage Cancer when you have:</p> <ul style="list-style-type: none"> <li>• <b>Cancer Protector</b></li> </ul>
Medical	<p>Set your worries aside when you have financial support in the event of hospitalization and surgery or selected outpatient treatment when you have:</p> <ul style="list-style-type: none"> <li>• <b>Medic Protector</b></li> </ul> <p>With Medic Protector you will also receive high coverage on selected critical illnesses. You can also increase your medical protection with Medic Booster to cope with rising medical costs.</p>
Accidental	<p>Obtain accidental coverage which provides lump sum benefits up to RM4 million per life when you have:</p> <ul style="list-style-type: none"> <li>• <b>Accidental Protector Plus</b></li> </ul>
Income	<p>Receive annual sum covered (income) after you have been diagnosed with critical illness or TPD within the age of 70 and below when you have:</p> <ul style="list-style-type: none"> <li>• <b>Income Protector</b></li> </ul> <p>You will receive the payment on anniversary claim date until expiry age, or death, whichever earlier.</p>
Legacy	<p>Ensure your child is taken care of should the unforeseen happen to you when you have:</p> <ul style="list-style-type: none"> <li>• <b>Parent Term</b></li> </ul>
Contributor	<p>Will assist you to pay your contributions in the event of death (if applicable), TPD or critical illness of yourself or your covered family members when you have:</p> <ul style="list-style-type: none"> <li>• <b>Contributor Protect</b></li> <li>• <b>Contributor Saver</b></li> <li>• <b>Contributor Parent Protect</b></li> <li>• <b>Contributor Parent Saver</b></li> <li>• <b>Contributor Spouse Protect</b></li> <li>• <b>Contributor Spouse Saver</b></li> </ul> <p>If more than one Contributor benefit trigger at once, not only the <i>Tabarru'</i> Fund will assist you with the certificate contribution payment, but an amount equal to the Contributor benefits' Sum Covered participated will be allocated into the certificate's IUA account with 100% allocation, allowing for more funds for you.</p>
Savings	<p>Cultivate the habit of savings regularly which will improve your money's worth with potential returns and increased cash value when you have <b>Takaful Saver</b>. Your contribution will be invested in Shariah approved investment-linked funds that you choose. For more details on the Fund Fact Sheet and fund's past performance, you may refer to <a href="http://www.prubsn.com.my">www.prubsn.com.my</a>.</p>
Donation through Ihsan	<p>Let you help others through our PruBSN Microtakaful Jariah initiative when you add <b>Ihsan</b> in your plan. PruBSN Microtakaful Jariah is one of PruBSN initiatives that provides takaful coverage to deserving hardcore poor and poor families.</p>

# 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 Product Illustration.

Certificate Year	1	2	3	4	5	6	7	8	9	10	≥11
<b>PruBSN AnugerahPlus &amp; riders*</b>	75%	60%	40%	35%	20%	20%	10%	10%	10%	10%	0%
Takaful Saver	5%										

*\* This Upfront Wakalah Charges are not applicable for Medic Protector, Ihsan and Takaful Saver. For Medic Protector Upfront Wakalah Charges, please refer to Medic Protector brochure.*

## Wakalah Certificate Charges

This charge is to cover the administration cost of your certificate. The Wakalah Certificate Charge for all frequency of payments are as follows:

Yearly	Half-Yearly	Quarterly	Monthly
RM60	RM30	RM15	RM5

## Tabarru`

Tabarru` is deducted monthly from your ISA into the Tabarru` Fund for your takaful coverage. The Tabarru` for takaful coverage varies by age, gender, smoking status, occupation class, medical rating, and the 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: If there is no excess of sum covered over your ISA balance, then the Sum At Risk shall be zero. Hence, no Tabarru` deduction.*

The following charges are applicable if you attach Takaful Saver.

## IUA Asset Management Wakalah Charge

This is charged on a daily basis from your IUA account value. For more details, please refer to the Fund Fact Sheet.

## IUA Single Contribution Top Up Wakalah Charge

There will be 5% charge on every single contribution top-up. On top of that, there will be an additional charge of RM25 for every top-up.

## IUA Fund Switch *Wakalah* Charge

There will be four free switches for IUA 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).

## IUA Partial Withdrawal *Wakalah* Charge

RM25 will be charged for every request.

## IMPORTANT NOTES

1. This brochure does not form a contract between you and Prudential BSN Takaful Berhad (PruBSN). For more details on this plan and its optional benefits, please refer to the Product Illustration, Product Disclosure Sheet, Fund Fact Sheet, the consumer education booklet on Family Takaful, Investment-Linked Takaful, and Medical and Health Takaful Plan before participating in the plan and to refer to the terms and conditions in the certificate document for details of the important features of the plan.
2. You should satisfy yourself that the plan serves your needs and that you can afford the contribution.
3. The returns from your ISA 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. PruBSN AnugerahPlus is premised on a mutual assistance (*Ta'awun*) arrangement where a portion of your contribution is deducted and pooled into the *Tabarru'* Fund together with the contribution of other participants to provide for mutual financial benefits payable to all the eligible takaful participants. Based on the *Wakalah bi al-ujrah* principles, PruBSN will manage your takaful plan in return for the *Wakalah* charges stated above.
6. In addition, the *Mudarabah* concept is applied which allows any investment profit arising from the ISA to be shared between PruBSN and yourself. You will receive 80% of the investment profit, while PruBSN will receive the balance of 20%. Your share of the profit will be placed back into your ISA. If there is an investment loss arising from the ISA, in line with *Mudarabah* concept, these losses will be solely borne by you.
7. You are entitled to receive any distributable surplus from the *Tabarru'* Fund inclusive of investment profit (if any). Together with other participants, you are entitled to 50% of the surplus and PruBSN will receive the balance of 50% as performance fee 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.

8. Contributor benefits will assist in the payment of total contribution upon death (if applicable), TPD or critical illness of yourself or your family members 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 ISA and IUA values are sustainable throughout the certificate term.
9. If you cancel the certificate in the early years, you may not be able to obtain the full value from the amount you have paid to PruBSN. When you surrender the certificate, all benefits in the certificate will be terminated.
10. If you cease or miss paying contribution, your coverage might lapse prematurely. Your certificate will lapse if the amount in ISA and/or IUA is not enough to pay for the *Tabarru`* and other charges.
11. **PruBSN AnugerahPlus** does not provide any benefit amount from the *Tabarru`* Fund on lapsation, termination, expiry or maturity of the certificate.
12. The contribution and *Tabarru`* rates and other charges are not guaranteed. PruBSN may revise the contribution, *Tabarru`* rates and/or other charge, by giving a written notice of 90 days and 30 days for medical and critical illness benefits respectively to the certificate owners. If there is increment to the *Tabarru`* rates, you may need to pay an additional contribution or topups. Contributions for this plan are payable throughout the entire term of this certificate.
13. If you switch your current medical plan with another or from one provider to another, you may be subject to new underwriting requirements and waiting periods for the new plan.
14. Any age reference shall be on the basis of Age Next Birthday.
15. For **PruBSN AnugerahPlus**, you may claim relevant insurance tax relief subject to the terms and conditions of the Inland Revenue Board of Malaysia.

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



## EXCLUSIONS

**PruBSN AnugerahPlus** does not cover any of the following situations:

1. Death caused by suicide within first year from the effective date of the certificate or date of certificate revival.
2. TPD which is directly or indirectly caused by:
  - i. Attempting suicide or self-inflicted bodily injuries while sane or insane.
  - ii. Committing or attempting to commit a criminal offence by the covered person.
  - iii. Drugs or stimulants abuse, or their complications.
  - iv. War or aggressive acts, including invasions, acts of foreign countries, enemy's acts (whether with or without war declaration), civil wars, insurrections, revolutions, riots, interference by military authorities or usurpation.
  - v. Engaging in professional sports, scuba diving, racing of any kind, aerial flights 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 any dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving), unless PruBSN agree in a special endorsement.
  - vi. Any pre-existing conditions that were not disclosed to PruBSN in relation to the covered person's health status. This is applicable within 12 months from the date the certificate becomes effective. Any pre-existing conditions that were not disclosed to PruBSN after the 12 months will be handled in accordance with Schedule 9 of the Islamic Financial Services Act 2013.
  - vii. Any congenital disorder, birth trauma and its residual complications, for a certificate or annex approved while the covered person is still in the womb.

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

## WHAT IS TAKAFUL?

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.

*Section 2(1) of the Islamic Financial Services Act 2013*

Takaful is derived from Arabic word '*kafala*' which means **"Joint guarantee" or guaranteeing each other.**

Takaful literally means responsibility, guarantee, collective assurance and mutual undertaking. Broadly speaking, takaful is founded on the cooperative arrangement (*Ta`awun*) based on principles of mutuality and solidarity, encompassing the elements of joint indemnity and common interest.

There are three (3) aspects of mutuality embodied in takaful, namely mutual help/assistance, mutual responsibility and mutual protection.

When a person participates in a takaful scheme, he does not only seek protection for himself but also jointly cooperate with other participants to mutually contribute to one another in case of need.

// **MUTUAL ASSISTANCE** //

// **MUTUAL PROTECTION FROM LOSSES** //

// **MUTUAL RESPONSIBILITY** //

In essence, takaful is based on the principle of **"*Ta`awun*" (mutual cooperation / assistance)**  
as such the act of participation is ***Tabarru`at* (charitable) in nature.**

# PRUDENTIAL BSN

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## TAKAFUL

PruBSN AnugerahPlus 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

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Prudential BSN Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits covered under the takaful certificates offered by Prudential BSN Takaful Berhad are protected against loss of part or all of takaful benefits by PIDM, in the unlikely event of the failure of the Takaful Operator. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Prudential BSN Takaful Berhad or visit PIDM website ([www.pidm.gov.my](http://www.pidm.gov.my)) or call PIDM toll free line (1-800-88-1266).

**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 publication. Published June 2020.*