BSN Takaful Legasi

(This is a takaful product)

Specially prepared for:
< First Participant Name >

Proposal Number:
<xxxxxxxxxx>

Prepared by: <Adviser name>

Prudential BSN Takaful Berhad ("PruBSN") is a takaful operator registered under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia (BNM).

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE IS SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact Prudential BSN Takaful Berhad or PIDM (visit www.pidm.gov.my).

BSN Takaful Legasi

PRODUCT DISCLOSURE SHEET

PRUDENTIAL BSN TAKAFUL

PRUDENTIAL BSN TAKAFUL BERHAD

Date: [dd/mm/yyyy]

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Investment Linked Takaful Other customers have read this PDS and found it helpful; **you should read it too**.

1 What is BSN Takaful Legasi?

BSN Takaful Legasi is a [Contribution Payment Term] years regular contribution takaful plan that offers a combination of takaful protection and investment for [Coverage Term] years. This product provides coverage on death of covered person during the certificate term. It also covers Total and Permanent Disability (TPD) and Accidental Death during the certificate term or up to the certificate anniversary date of the Covered Person's attaining Age Next Birthday (ANB) 70, whichever is earlier.

Applicable accounts for BSN Takaful Legasi:

- **Protection Unit Account (PUA) -** This account holds the portion of your contributions allocated to purchase units in the Takafulink Fund(s) of your choice. The *Tabarru`* deductions for the basic plan and any attached rider(s), as well as *Wakalah* Service Charges, will be deducted from this account. PruBSN will also pay distributable surplus into this account.
- **Investment Unit Account (IUA) -** This account holds the portion of your Takaful Saver and single contribution top-up, if any, allocated to purchase units in the Takafulink Fund(s) of your choice for investment purposes.

Cash value is the total value of units in the PUA and IUA (if any) which will be determined by the unit prices of the underlying Takafulink Fund(s), based on their investment performance.

Applicable Shariah concept under BSN Takaful Legasi:

- ***Ta`awun:*** When you contribute to the *Tabarru`* Fund for mutual financial benefits upon pre-agreed events.
- ***Wakalah bi al-ujrah:*** When you appoint PruBSN to manage and invest the fund for a fee, plus a performance fee from the distributable surplus from the *Tabarru`* Fund.

***Note:** The product description above is **non-exhaustive.** Please refer to the Appendix or certificate document for more details.*

2 Know your Coverage/Benefits?

<table>
<tr><td colspan="2">As an illustration, with RM [Total Instalment Contribution][Payment Frequency] over [Contribution Term] years for Basic Sum Covered (BSC) of RM [BasicSumCovered], you will receive the following Takaful coverage/benefits:</td></tr>
<tr><td>Death Benefit</td><td>The higher of RM [BasicSumCovered] plus Protection Enhancer, or the PUA value. The IUA value (if any) will also be payable.</td></tr>
<tr><td>TPD[1] Benefit</td><td>The higher of RM [BasicTPDSumCovered] plus Protection Enhancer, or the PUA value. The IUA value (if any) will also be payable.</td></tr>
<tr><td>Accidental Death Benefit[2] (ADB)
- During Festive Season or while performing Hajj or Umrah</td><td>An additional 100% of BSC shall be payable on top of Death Benefit, upon the following conditions[3]:
- Accidental Death Benefit during Festive Season applies to the 1st and 2nd days of Hari Raya Aidilfitri, Chinese New Year, Hari Gawai, and Harvest Festival; as well as the 1st day of Deepavali and Christmas.
- Accidental Death Benefit while Performing Hajj and Umrah applies only within the actual length of the trip up to maximum 45 days for Hajj and 15 days for Umrah. Coverage begins upon passing immigration when departing to Saudi Arabia and ends upon passing immigration at the return destination.</td></tr>
<tr><td>Protection Enhancer[3]</td><td>An additional amount to the BSC under the Death or TPD benefit shall apply from the beginning of Certificate Year 6:
<table>
<tr><th>Certificate Year</th><th>1 – 5</th><th>6 – 10</th><th>11 – 15</th><th>16 – 20</th><th>21 and above</th></tr>
<tr><th>Additional Amount (% of BSC)</th><td>0%</td><td>5%</td><td>10%</td><td>15%</td><td>20%</td></tr>
</table></td></tr>
<tr><td>Legacy Bonus[3]</td><td>Payable into the PUA every 5 years starting from end of Certificate Year 5:
<table>
<tr><th>End of Certificate Year</th><th>5</th><th>10</th><th>15</th><th>20</th><th>25</th><th>30</th></tr>
<tr><th>% of annualised PUA contribution</th><td>5%</td><td>5%</td><td>5%</td><td>5%</td><td>5%</td><td>5%</td></tr>
</table>
PUA contribution = Protection Contribution and Allocator Contribution</td></tr>
<tr><td>Life Celebration Benefit</td><td>RM500 shall be payable from Tabarru` Fund for each covered life milestone event, up to 3 events per certificate:
<table>
<tr><th>Claim of Events</th><th>Completion of Contribution Payment Term</th></tr>
<tr><td>1st claim</td><td>After completing at least full 2 years of contribution</td></tr>
<tr><td>2nd claim</td><td>After completing at least full 4 years of contribution</td></tr>
<tr><td>3rd claim</td><td>After completing at least full 6 years of contribution (or after completing the full 5 years of contribution for contribution payment term of 5 years)</td></tr>
</table></td></tr>
<tr><td>Maturity Benefit</td><td>The cash value of the certificate.</td></tr>
<tr><td colspan="2">Optional riders[4]:</td></tr>
<tr><td>Contributor Protect</td><td>RM [CSC] per annum</td></tr>
<tr><td>Contributor Saver</td><td>RM [TSCSC] per annum</td></tr>
<tr><td>Contributor Spouse Protect</td><td>RM [SCSC] per annum</td></tr>
<tr><td>Contributor Spouse Saver</td><td>RM [TSSCSC] per annum</td></tr>
<tr><td>Takaful Saver</td><td>Provides potential returns by investing 95% of your Takaful Saver contributions into Takafulink Funds. The value of your investment depends on the performance of the chosen Takafulink Fund(s).</td></tr>
</table>

Notes:

1. *TPD Benefit is payable upon TPD up to the certificate anniversary date of the Covered Person's ANB 70. Payment of this benefit will reduce the BSC.*
2. *ADB is payable upon accidental death up to the certificate anniversary date of the Covered Person's ANB 70.*
3. *ADB, Protection Enhancer and Legacy Bonus shall not be payable if BSC is reduced to zero by the payout of accelerating benefit such as TPD Benefit and/or Crisis Shield. If there is any withdrawal from the PUA or any change to increase or reduce the BSC due to endorsement, the benefits such as ADB, Protection Enhancer and Legacy Bonus (where applicable) will be adjusted proportionately together with the revised Tabarru` Deduction.*
4. *Please refer to the Crisis Shield PDS for rider details (if attached).*

The coverages, benefits description and conditions above are non-exhaustive. Please refer to the Appendix or the certificate document for more information.

Your investment linked takaful plan excludes:

- **Suicide –** PruBSN will not pay any Death Benefit if death was due to suicide within one year from the effective date of certificate or the date of certificate revival, whichever is later. Instead, the total cash value of the certificate shall be payable.
- **Pre-Existing Conditions** – PruBSN will not pay any TPD benefit if the disability is caused by undisclosed Pre-Existing Conditions within 12 months from the effective date of certificate.

***Note:** The exclusion list above is **non-exhaustive**. You must refer to the Appendix or certificate document for the full list of exclusions.*

If you require assistance or have any questions on your Investment-Linked Takaful product(s), you can:

Call Bank Simpanan Nasional (BSN):
03-2613 1900
Call PruBSN at:
03-2775 7188

Email BSN at:
customercare@bsn.com.my
Email PruBSN at:
customer@prubsn.com.my

Visit* BSN Website at:

Scan* the QR code: BSN Takaful Legasi Appendix

No personal data will be collected from you when you click on the link / QR code.

3 Know your Obligations?

For your investment linked takaful, you must pay a [Payment Frequency] takaful contribution of:

Protection Unit Account (PUA)	Protection Contribution	RM [Instalment Protection Cont.]	Duration: [Contribution Term] years
	Allocator Contribution	RM [Installment Allocator Cont.]	Duration: [Contribution Term] years
Investment Unit Account (IUA)	Investment Contribution *(Takaful Saver)*	RM [Instalment Invest Cont]	Duration: [Contribution Term] years

PruBSN allocate a portion of the contribution into PUA and/or IUA (if any) to purchase units in your chosen Takafulink Fund(s).

Allocated Contribution	RM [Sum_Allocated] or [Allocated_%] % of Total contribution RM [Total_Cont]

You also have to pay the following fees and charges

(i) Total Upfront *Wakalah* Charge, which includes:	RM [Total Upfront_Wakalah] or [Total_%_Wakalah] % of Total contribution RM [Total_Cont]

- Commission *(payable over [comm_years] years)*

End of Certificate Year	Contribution Paid (RM)	Commission deducted from your contribution	
		Percentage (%)	Amount (RM)
1	9,999,999	99,999,999	99,999,999
2	9,999,999	99,999,999	99,999,999
3	9,999,999	99,999,999	99,999,999
4	9,999,999	99,999,999	99,999,999
5	9,999,999	99,999,999	99,999,999
6	9,999,999	99,999,999	99,999,999
7	9,999,999	99,999,999	99,999,999
8	9,999,999	99,999,999	99,999,999
9	9,999,999	99,999,999	99,999,999
10	9,999,999	99,999,999	99,999,999
11	9,999,999	99,999,999	99,999,999
12	9,999,999	99,999,999	99,999,999
13	9,999,999	99,999,999	99,999,999
14	9,999,999	99,999,999	99,999,999
15	9,999,999	99,999,999	99,999,999
16	9,999,999	99,999,999	99,999,999
17	9,999,999	99,999,999	99,999,999
18	9,999,999	99,999,999	99,999,999
19	9,999,999	99,999,999	99,999,999
20	9,999,999	99,999,999	99,999,999
Total	<a>	<d>	<e>

• Management Expenses *(payable over [ME_years] years)*	RM [Sum_ME] (which includes stamp duty of RM10) or [Total_%_ME] % of Total contribution RM [Total_Cont]
(ii) Other applicable charges	• *Wakalah* Service Charge of RM 10 monthly
	• Asset Management *Wakalah* Charge • Fund Switching *Wakalah* Charge (if any) • Single Contribution Top-up *Wakalah* Charge (if any) • Partial Withdrawal *Wakalah* Charge (if any).

Notes:

- ***Total Contribution:*** *Total amount of the allocated contribution into PUA and IUA (if any) and the total Upfront Wakalah Charge (unallocated contribution) paid throughout the contribution term. Service tax shall apply to all contributions paid for business purposes. Please refer to the Product Illustration for the Total Amount Payable, which includes the Total Contribution and the service tax (if any).*
- ***Total Upfront Wakalah Charge:*** *It is the unallocated contribution that is used to pay PruBSN's management expenses (including stamp duty that is paid once per certificate) and commission paid to the bank for the marketing of this product. A 5% Upfront Wakalah Charge is applicable for every Single Contribution Top-Up in addition to other applicable charges (if any).*
- *The listed fees and charges are* ***non-exhaustive.*** *Please refer to the Product Illustration, Appendix or certificate document for more information.*

4 Other Key Terms

- **Importance of disclosure:** You must disclose all relevant facts such as medical condition and state the Covered Person's age correctly when answering any question asked by PruBSN. Your duty of disclosure continues until the takaful certificate is issued. Otherwise, you may risk having your claim rejected or takaful certificate terminated.
- **No-Lapse Provision:** As long as you have regularly paid the Total Contribution for the certificate and no withdrawal of cash value, the certificate will not lapse even when the total cash value falls to zero within the first <NLPPY> years of the certificate. After which, the certificate will lapse when the cash value is insufficient to pay for *Tabarru*` Deduction and other charges.
- **Non-guaranteed contribution and *Tabarru*` Deduction:** The contribution and *Tabarru*` deduction are not guaranteed and may be revised by providing participant with a 90-days written notification. You may be required to pay additional contribution even after the contribution payment term if there is any increase in your *Tabarru*` deductions and/or charges.
- **Waiting period:** The eligibility for the benefits under the certificate will only start after the waiting periods below from the effective date of the certificate, the date of certificate revival or the date of endorsement, whichever is later.

Benefit	Conditions	Waiting Period
Life Celebration Benefit	All covered life milestone events	1 year
Contributor Benefit due to Critical Illness	Heart attack, coronary artery by-pass surgery, serious coronary artery disease, angioplasty and other invasive treatments for coronary artery disease and cancer	60 days
	All other covered illnesses	30 days

Note: *The above key terms are* ***non-exhaustive.*** *Please refer to the Appendix or certificate document for the full list of terms.*

? Can I cancel my certificate?

Yes, you may cancel your certificate by giving written notice to PruBSN.

- **Free-Look Period:** You may cancel your certificate (i.e basic plan and attached riders) within 15 days after the certificate has been delivered to you. PruBSN will refund to you the cash value, any *Wakalah* Service Charge, *Tabarru*` deduction, and Upfront *Wakalah* Charge that have been deducted less any medical charge incurred by PruBSN.
- **Written Notice:** You may surrender this certificate at any time after the Free-Look Period by providing PruBSN with written notice. Upon surrender, PruBSN will pay you the cash value (if any), after deducting any outstanding amounts owed to PruBSN during the certificate term. Please note the cash value payable may be significantly less than the total contributions you have paid.

Crisis Shield

PRODUCT DISCLOSURE SHEET

PRUDENTIAL BSN TAKAFUL

PRUDENTIAL BSN TAKAFUL BERHAD
Date: [dd/mm/yyyy]

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on your medical and health takaful rider.
Other customers have read this PDS and found it helpful; **you should read it too**.

1 What is Crisis Shield?

Crisis Shield is a unit deducting rider that is attachable to **BSN Takaful Legasi** and pays the rider sum covered upon the Covered Person's diagnosis of a covered critical illness. Benefit paid will reduce the Basic Sum Covered accordingly.

The applicable accounts and Shariah concept under Crisis Shield are the same as the basic plan, **BSN Takaful Legasi**.

Note: *The product description above is* ***non-exhaustive****. Please refer to the Appendix: Critical Illness and Contributor Benefit or read certificate document for more details about Crisis Shield.*

2 Know your Coverage/Benefits?

As an illustration, for this unit deducting rider with **Rider Sum Covered (RSC) of RM** [Rider_SC], you will receive the following **coverage/ benefits for [Rider_Coverage Term] years:**

Angioplasty and Other Invasive Treatments for Coronary Artery Disease	10% of the RM [Rider_SC] or RM25,000, whichever is lower
Other listed Critical Illness	Up to RSC RM [Rider_SC]

The list of 43 Critical Illnesses covered under the Critical Illness.

1. Stroke
2. Heart Attack
3. Kidney Failure
4. Cancer
5. Coronary Artery By-Pass Surgery
6. Serious Coronary Artery Disease
7. Angioplasty And Other Invasive Treatments For Coronary Artery Disease
8. End-Stage Liver Failure
9. Fulminant Viral Hepatitis
10. Coma
11. Benign Brain Tumor
12. Paralysis Of Limbs
13. Blindness
14. Deafness
15. Third Degree Burns
16. HIV Infection Due To Blood Transfusion
17. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
18. Full-Blown AIDS
19. End-Stage Lung Disease
20. Encephalitis
21. Major Organ / Bone Marrow Transplant
22. Loss Of Speech
23. Brain Surgery
24. Heart Valve Surgery
25. Terminal Illness
26. Loss Of Independent Existence
27. Bacterial Meningitis
28. Major Head Trauma
29. Chronic Aplastic Anemia
30. Motor Neuron Disease
31. Parkinson's Disease
32. Alzheimer's Disease / Severe Dementia
33. Muscular Dystrophy
34. Surgery To Aorta
35. Multiple Sclerosis
36. Primary Pulmonary Arterial Hypertension
37. Medullary Cystic Disease
38. Cardiomyopathy
39. Systemic Lupus Erythematosus With Severe Kidney Complications
40. Progressive Scleroderma
41. Chronic Relapsing Pancreatitis
42. Poliomyelitis
43. Apallic Syndrome

Notes: *The coverage/benefits descriptions above are* ***non-exhaustive****. Please refer to the Appendix or the certificate document for more information.*

Your medical and health takaful rider excludes if the illness arises directly or indirectly by any one of the following:

- Symptoms of illness that occur prior to or within the Waiting Period; or
- Illness that is directly or indirectly caused by the existence of AIDS or the presence of any HIV infection, except for "HIV Infection Due To Blood Transfusion", "Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection" and "Full-Blown AIDS"; or
- Illness arising directly or indirectly from Pre-Existing Conditions.

Note: *The exclusion list above is* ***non-exhaustive****. You must refer to the Appendix or certificate document for the full list of exclusions.*

If you require assistance or have any questions on your medical and health takaful rider, you can:

Call Bank Simpanan Nasional (BSN):
03-2613 1900
Call PruBSN at:
03-2775 7188

Email BSN at:
customercare@bsn.com.my
Email PruBSN at:
customer@prubsn.com.my

Visit* BSN Website at:

**No personal data will be collected from you when you click on the link.*

3 Know your Obligations?

For your unit deducting medical and health takaful rider, the cost of the rider has been incorporated into the contributions of your basic plan.	
Protection Contribution	*Tabarru`* deduction for the rider will be deducted monthly from the basic plan PUA to pay for the rider coverage. Please refer to the **BSN Takaful Legasi's PDS**
You also have to pay the following fees and charges:	
(i) Total Upfront *Wakalah* Charge, which includes: • Commission, and • Management Expenses	Please refer to the **BSN Takaful Legasi's PDS**
(ii) Other applicable charges	

4 Other Key Terms

- **Importance of disclosure** - You must disclose all relevant facts such as medical condition and state the Covered Person's age correctly when answering any question asked by PruBSN. Your duty of disclosure continues until the takaful certificate is issued. Otherwise, you may risk having your claim rejected or takaful certificate terminated.
- **Non-guaranteed *Tabarru'* Deduction** - PruBSN may revise the *Tabarru`* deduction rates at certificate anniversary by giving 30 days written notice.
- **Waiting period** – The eligibility for the benefits under the certificate will only start after the waiting periods below from the effective date of the certificate, the date of certificate revival or the date of endorsement, whichever is later.

Benefits	Waiting Period
• Heart attack, coronary artery by-pass surgery, serious coronary artery disease, angioplasty and other invasive treatments for coronary artery disease and cancer	60 days
• For all other covered Critical Illness	30 days

Please note that if you switch your current plan with another or from one provider to another, you may be subjected to a new underwriting requirement and waiting period for the new plan.

***Note:** The above key terms are **non-exhaustive**. Please refer to the Appendix or certificate document for the full list of terms.*

? Can I cancel my certificate?

Yes, you may cancel your rider by giving written notice to PruBSN.

- **Free-Look Period**: You may cancel your certificate (i.e basic plan and attached riders) within 15 days after the certificate has been delivered to you. Please refer to the **BSN Takaful Legasi's PDS** on Free-Look Period**.**
- **Written Notice:** You may cancel this rider at any time after the Free-Look Period by providing PruBSN with written notice. Cancellation of riders shall take effect on the monthly anniversary right after PruBSN approves your application in writing.

PRUDENTIAL BSN TAKAFUL

PRUDENTIAL BSN TAKAFUL BERHAD
Quotation Details for [Product Name]

Details	Person to be Covered	Person B
Name	: <MLName>	: <Person B Name>
Gender	: <MLGender>	: <Person B Gender>
Smoker	: <Yes/No>	: <Yes/No>
Occupation	: Class [MLOccupationClass]	: Class [Person B OccupationClass]
Age	: <MLANB> next birthday	: <Person B ANB> next birthday
Date of birth	: <MLDOB>	: <Person B DOB>
Takaful Plan Purpose	: <Business Purpose / Non-Business Purpose>	
Business Type:	: <Keyman Takaful / Employer–Employee Takaful / Partnership Takaful>	

Plan Type	: Regular Contribution Investment-linked Takaful.
<PaymentFreq> Total Amount Payable	: RM <Total Contribution based on payment frequency>
Total Annual Contribution	: RM <Total Annual Contribution>
Payment Mode	: <Payment mode>
Contribution Payment Period	: <Contribution Payment Period> years
Certificate Term	: until the certificate anniversary date of Covered Person's age <ExpiryAge > next birthday

Ratio Funds chosen:

Takafulink Dana Urus	XX%
Takafulink Dana Sukuk	XX%
Takafulink Dana Ekuiti Plus	XX%
Takafulink Dana Ekuiti Dinasti	XX%
Takafulink Dana Dinamik	XX%
Takafulink Dana Ekuiti Income	XX%
Takafulink Dana Aktif	XX%
Takafulink Dana Ekuiti Global	XX%

Benefits:

Accounts	Plan	Term (Years)	Sum Covered (RM)	Contribution (RM)
Protection Unit Account (PUA):	[ProductName] (Basic)	[CertificateTerm]	[SC]	[Protection Contribution]
	Allocator Contribution			[Allocator Contribution]
	Crisis Shield	[Rider CertificateTerm]	[SC]	
	Contributor Protect	[ContributionPaymentTerm]	[SC] p.a.	
	Contributor Saver	[ContributionPaymentTerm]	[SC] p.a.	
	Contributor Spouse Protect	[Min(100 -Spouse ANB,ContributionPaymentTerm)]	[SC] p.a.	
	Contributor Spouse Saver	[Min(100 -Spouse ANB,ContributionPaymentTerm)]	[SC] p.a.	
		Protection Contribution + Allocator Contribution		999,999.99
Investment Unit Account (IUA):	Takaful Saver	[ContributionPaymentTerm]		[TS Contribution]
			Investment Contribution	999,999.99
			<Tax>% Service Tax*	999,999.99
			<PaymentFreq> Total Amount Payable	**999,999.99**

**Service tax is chargeable on all contributions paid for business purposes. This rate may vary based on the current prevailing rate.*

Allocator Contribution (if any) forms part of the contribution in PUA and it is compulsory to be paid to keep the certificate in force.

Please refer to Product Illustration for the illustrated investment return under Scenario X and Scenario Y. Where applicable, the numbers illustrated in the Product Illustration are rounded to the nearest Ringgit/percent.

You should read this Product Illustration together with the attached Fund Fact Sheet(s) of the investment fund(s) which you have chosen. The fund fact sheet(s) contains all the important information that you will need to know regarding the investment fund(s). You may also visit www.prubsn.com.my for the most recent Fund Fact Sheet(s).

NOTES:

Presented by: <Adviser name>
Date: <quotation generation date>
Version: <version>

1. *Actual sustainability of the certificate may be before or after the projected years age/years, depending on the actual investment return, contribution payment, certificate benefits, Tabarru` Deduction and charges.*
2. *You may consider topping up your contributions to improve the sustainability of your certificate through the Takaful Saver riders or Single Contribution Top-up.*
3. *Please refer to the relevant Appendices for more information about the benefits of the basic plan and riders.*

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE IS SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact Prudential BSN Takaful Berhad or PIDM (visit www.pidm.gov.my).

Special Term – Additional Contribution(s):

Covered Person	% of normal rate	Rate per RM1,000 Sum Covered	Term	Loading Code
Death	[Percent]			E
		[Permille]	[PermilleTerm]	M
		[Pursuit]	[PursuitTerm]	P
Total & Permanent Disability	[Percent]			PE
	[Permille]		[PermilleTerm]	PM (%)
	[Pursuit]		[PursuitTerm]	PP (%)
Critical Illness	[Percent]			C
Accidental Death	[Percent]			AH

Spouse	% of normal rate	Rate per RM1,000 Sum Covered	Term	Loading Code
Death (Spouse)	[Percent]			SE
		[Permille]	[PermilleTerm]	SM
		[Pursuit]	[PursuitTerm]	SP
Total & Permanent Disability (Spouse)	[Percent]			SPE
	[Permille]		[PermilleTerm]	SPM (%)
	[Pursuit]		[PursuitTerm]	SPP (%)
Critical Illness (Spouse)	[Percent]			SC

Notes:

- Loading for Crisis Shield is incorporated in Critical Illness loading.
- Loading for Contributor Protect is incorporated in Total and Permanent Disability loading and Critical Illness loading.
- Loading for Contributor Saver is incorporated in Total and Permanent Disability loading and Critical Illness loading.
- Loading for Contributor Spouse Protect is incorporated in Death (Spouse) loading, Total and Permanent Disability (Spouse) loading and Critical Illness (Spouse) loading.
- Loading for Contributor Spouse Saver is incorporated in Death (Spouse) loading, Total and Permanent Disability (Spouse) loading and Critical Illness (Spouse) loading.

IMPORTANT:

THIS IS A TAKAFUL PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.

Acknowledgement
I hereby acknowledge and consent to the terms and conditions set forth in here.

Signature of Participant
Name :
NRIC No. :
Date :

Signature of Witness
Name :
NRIC No. :
Date :

Product Illustration

READ **Is investment-linked certificate right for you? Are you aware of the costs, benefits and risks?**

Name of takaful operator:	Prudential BSN Takaful Berhad	Client's name:	<Participant's Name>
Product name:	<Product Name>	Gender:	<Male / Female>
Type of certificate:	Regular Contribution Investment-linked Takaful	Smoker:	<Yes / No>
Ratio of fund(s) chosen:	XXX% in Takafulink Dana Urus XXX% in Takafulink Dana Sukuk XXX% in Takafulink Dana Ekuiti Income XXX% in Takafulink Dana Ekuiti Plus XXX% in Takafulink Dana Aktif XXX% in Takafulink Dana Ekuiti Dinasti XXX% in Takafulink Dana Dinamik XXX% in Takafulink Dana Ekuiti Global	Age:	Age <Age of Covered Person> next birthday

Do you know that … **Have you been advised of …** **Have you been told …**

It is flexible but you bear the investment risk?

It is a takaful product that is tied to the performance of the investment fund(s) which you selected.

Benefits

- **Flexibility** to vary your contribution amount or coverage if your financial needs change**.**
- **Choice of funds** depending on the level of risk you are comfortable with.

Risks

- You bear the **investment risk entirely** including poor returns.
- If your fund performs poorly or your takaful operator increases your charges: -
  1) You may lose your takaful cover; or
  2) Your cash value may be adversely affected.
- You may need to increase your contributions or reduce the level of takaful protection to avoid losing your takaful cover.

Other products that could better meet your needs?

- **Family takaful products:** Investment management is decided by takaful operator on behalf of the participants. The benefits and coverage period are similar to investment-linked certificate.

How your contributions will be used?

Contribution paid (a)

Unallocated Contribution

To pay: -
- **Takaful Operator's own expenses**
- **Commission to Bank (h)**

Contribution allocated into Unit Fund (b)

Used to purchase units in the investment fund(s)

Deduct fees & charges:

- ***Tabarru*` Deduction (c)** - to pay for your takaful cover
- **Other charges (d)** e.g. certificate fees
- **Fund management charge (e)**

The coverage you will receive

Sum covered (f)

Minimum amount received on death /

What you may receive

Non-guaranteed cash value (g)
- Amount received on surrender/ death/ maturity
- Surplus sharing (if any)

Note: Upon death, the higher of the sum covered or cash value is payable**.**

Fees and charges taken out of your investment fund(s) which reduce the amount available for investment: -

1. *Tabarru*` Deduction (c)
2. *Wakalah* Service Charge (d)
3. Fund Switching *Wakalah* Charge
4. Partial Withdrawal *Wakalah* Charge
5. Single Contribution Top-up *Wakalah* Charge
6. Asset Management *Wakalah* Charge (e)

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Table 1: <Product Name> (For illustration purposes only. This may not be the benefits that you will receive)

- The contribution amounts shown in column (a) are expected to be sufficient for your unit fund/cash values to support your takaful coverage for the full certificate term. However, over time, your unit fund/cash values may be higher or lower than expected due to various factors, including volatility in investment returns. You will receive annual statements to update you on the latest position of your unit fund/cash values.

- PruBSN have chosen two examples of investment returns, i.e. 2% (Scenario X) and 5% (Scenario Y), to show you possible charges, unit fund/cash values and benefits. For actual past investment returns of the unit fund, please refer to the Fund Fact Sheet.

If your actual unit fund/cash values becomes lower than expected, you will be notified via your annual statement that your certificate is no longer sustainable, and you will be advised on actions you may take to ensure continued coverage for the full takaful certificate term, such as increasing your contribution or reducing your takaful cover.

The amount you need to pay

You should only participate in the riders you need as the cost of the riders will be borne by you. Riders are optional

At maturity or upon early cancellation, you may receive this amount (amount is not guaranteed)

End of Certificate Year	Contribution Paid (RM) (a)	Allocated Contribution (b)		*Tabarru`* Deduction[1] (RM) (c)				Other Charges[1] (RM) (d)	Fund Management Charge (RM) (e)		Sum Covered (RM) (f)	Non-Guaranteed Cash Value[3] (RM) (g)		Non-Guaranteed Death Benefits[2] (RM)		Commission[4] (h)	
				Basic Certificate		Unit-deducting Rider(s)											
		RM	%	Scenario X	Scenario Y	Scenario X	Scenario Y		Scenario X	Scenario Y		Scenario X	Scenario Y	Scenario X	Scenario Y	RM	%
1	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
2	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
3	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
4	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
5	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
6	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
7	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
8	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
9	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
10	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
15	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
20	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
30	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
40	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
50	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
60	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
70	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
80	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
90	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
100	XX,XXX	XX,XXX	XX%	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX,XXX	XX%
															Total	XX,XXX	XX%

[1] The illustrated *Tabarru`* Deduction and other charges are not guaranteed and may be varied by giving 3-month notice to takaful participants (except for medical and critical illness benefits, if any where 30 days notice will be provided), for example, charges for medical riders may increase due to rising medical costs.

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[2] Consists of Death Benefit, Protection Enhancer and Legacy Bonus. The Death Benefit payable is the higher of the Basic Sum Covered (including Protection Enhancer) or cash value (including Legacy Bonus). Where the non-guaranteed portion becomes zero / negative, it means that your unit fund/cash values is no longer able to pay for your takaful cover.

[3] The illustrated non-guaranteed cash value assumes that Legacy Bonus is allocated into the Protection Unit Account (PUA). Where the non-guaranteed cash value becomes zero / negative prior to the payout age of Legacy Bonus, it means that your certificate has lapsed and no Legacy Bonus will be payable. If the certificate is surrendered during the first 20 certificate years, the investment return will be deducted from the cash value that you will receive.

[4] Amount received by the bank for the marketing of this certificate and services that the bank will provide to you for the duration of your certificate. Please refer to the service guide for further details.

Table 2: Rider(s) (Optional)

1. A rider can provide additional protection or enhance existing benefits payable under your basic certificate.

2. Riders can be in the form of:
   i) Unit-deducting, where the cost of the rider has been incorporated into the contributions for your basic certificate. The rider is therefore funded by deducting charges from your unit fund/cash values; and
   ii) Contribution-paying, where the cost of the rider has not been incorporated into the contributions for your basic certificate. Separate contributions to fund the cost of the rider will be required.

Riders	Type	Contribution Paid (RM)	Sum Covered (RM)	Coverage Period (years)
<Rider 1>	unit-deducting rider	Not applicable	XX,XXX	XX
<Rider 2>	unit-deducting rider	Not applicable	XX,XXX	XX
<Rider 3>	unit-deducting rider	Not applicable	XX,XXX	XX
<Rider 4>	unit-deducting rider	Not applicable	XX,XXX	XX
<Rider 5>	unit-deducting rider	Not applicable	XX,XXX	XX
<Rider 6>	unit-deducting rider	Not applicable	XX,XXX	XX
<Rider 7>	unit-deducting rider	Not applicable	XX,XXX	XX

Table 3: Breakdown of *Tabarru`* Deductions

End of Certificate Year	Basic		<Crisis Shield>		<Rider name> *Tabarru`* Deduction (RM)	<Rider name> *Tabarru`* Deduction (RM)	<Rider name> *Tabarru`* Deduction (RM)	<Rider name> *Tabarru`* Deduction (RM)	<Rider name> *Tabarru`* Deduction (RM)
	Tabarru` Deduction (Scenario X) (RM)	*Tabarru`* Deduction (Scenario Y) (RM)	*Tabarru`* Deduction (Scenario X) (RM)	*Tabarru`* Deduction (Scenario Y) (RM)					
1	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
2	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
3	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
4	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
5	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
6	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
7	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
8	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
9	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
10	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
15	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
20	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
30	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
40	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
50	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
60	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
70	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
80	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
90	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99
100	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,99	9,999,99

Appendix: Projection by Accounts

End of Certificate Year	Protection Unit Account (PUA) (RM)							Investment Unit Account (IUA) (RM)						Commission (RM)
	Un-allocated Contribution	Allocated Contribution	Legacy Bonus credited	Projected Investment Return (Scenario X)		Projected Investment Return (Scenario Y)		Unallocated Contribution	Allocated Contribution	Projected Investment Return (Scenario X)		Projected Investment Return (Scenario Y)		
				Asset Management *Wakalah* Charge	Cash Value	Asset Management *Wakalah* Charge	Cash Value			Asset Management *Wakalah* Charge	Cash Value	Asset Management *Wakalah* Charge	Cash Value	
1	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
2	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
3	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
4	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
5	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
6	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
7	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
8	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
9	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
10	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
15	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
20	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
30	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
40	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
50	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
60	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
<cert year at age 65>	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
70	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
<cert year at age 75>	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
80	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
<cert year at age 85>	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
90	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999
100	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999	99,999,999

- Under Projected Investment Return X%, the certificate is projected to lapse during certificate year <XX>. Charges illustrated are based on the projected number of in force months in the particular year. You may consider to increase your Protection Contribution or regular top-up contribution (Takaful Saver) or make single top up contribution to improve the sustainability of your certificate.
- Under Projected Investment Return Y%, the certificate is projected to lapse during certificate year <XX>. Charges illustrated are based on the projected number of in force months in the particular year. You may consider to increase your Protection Contribution or regular top-up contribution (Takaful Saver) or make single top up contribution to improve the sustainability of your certificate.
- The projected investment returns are used for illustrative purposes. They are not meant to show possible returns of your chosen investment fund(s). They are not guaranteed and not based on the past performance. The actual return rates may be higher or lower than the chosen rates, or even be negative. The projection rates of return have been chosen for Scenario X and Scenario Y for illustrated **Table 1** and **Appendix: Projection by Accounts**:

Type of Funds	Projected Investment Rate of Return (p.a.) for Protection Unit Account (PUA)			Projected Investment Rate of Return (p.a.) for Investment Unit Account (IUA)		
	Scenario X	Scenario Y		Scenario X	Scenario Y	
	All Years	First 20 years	After 20 Years	All Years	First 20 years	After 20 Years
Takafulink Dana Urus	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%
Takafulink Dana Sukuk	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%
Takafulink Dana Ekuiti Income	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%
Takafulink Dana Ekuiti Dinasti	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%
Takafulink Dana Dinamik	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%
Takafulink Dana Ekuiti Global	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%
Takafulink Dana Aktif	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%
Takafulink Dana Ekuiti Plus	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%

- Where applicable, the numbers illustrated in this Appendix are rounded to the nearest Ringgit/percent.

PUA Cash Value

- The cash value accumulated from your Protection Contribution, Allocator Contribution (if any), and Legacy Bonus, after applying the projected returns and deducting any charges.
- The total amount payable for Legacy Bonus are as follows:

Benefits	Total amount credited into PUA	Terms and Conditions
Legacy Bonus	RM <99,999,999>	5% of annualized PUA contributions shall be credited from the *Tabarru`* Fund into PUA every 5 years, starting upon the completion of Certificate Year 5 and continuing until Certificate Year 30 or until end of certificate term selected, whichever is earlier, subject to terms and conditions stipulated in certificate document. The amounts shall be payable provided that the certificate remains in force and contribution payment is up to date at the point of crediting. If any partial withdrawal is made from PUA within the 5-year period, the next and upcoming Legacy Bonus will be forfeited. However, if no partial withdrawals are made during the following 5-year period, the subsequent Legacy Bonus will still be given.

- When 0 is shown in the PUA for the first <NLPPY> certificate years in the table above, this indicates that the value of units under PUA may be insufficient to cover total *Tabarru`* Deduction and charges. However, your certificate may not lapse if the No-Lapse Provision is in effect. No-Lapse Provision will be revoked if your contribution is not up to date; or you make a withdrawal from the PUA. Subsequently, the certificate shall lapse if there are insufficient units to cover for the *Tabarru`* Deduction and charges. Any unpaid *Tabarru`* Deduction and *Wakalah* Service Charge during the period when No-Lapse Provision is in effect are regarded as amount due to PruBSN, which shall be deducted when there is payment of contribution, payment from any benefit/total cash value under the certificate payable upon surrender.
- The illustrated value of units in IUA is the value of all past allocated Takaful Saver contribution, taking into account of the assumed projection return less any charges.
- The allocation rates under respective accounts for this investment-linked certificate are as follows:

Certificate Year	1	2	3	4	5	6	7	8	9	10	11 & above
Allocation rate of Protection Contribution (% of Total Contribution)	<Protection Alloc Rate>	<Protection Alloc Rate>	<Protection Alloc Rate>	<Protection Alloc Rate>	<Protection Alloc Rate>	<Protection Alloc Rate>	<Protection Alloc Rate>	<Protection Alloc Rate>	<Protection Alloc Rate>	<Protection Alloc Rate>	<Protection Alloc Rate>
Allocation rate of Allocator Contribution (% of Total Contribution)	<Allocator Alloc Rate>	<Allocator Alloc Rate>	<Allocator Alloc Rate>	<Allocator Alloc Rate>	<Allocator Alloc Rate>	<Allocator Alloc Rate>	<Allocator Alloc Rate>	<Allocator Alloc Rate>	<Allocator Alloc Rate>	<Allocator Alloc Rate>	<Allocator Alloc Rate>
Allocation rate of Investment Contribution (% of Total Contribution)	<Investment Alloc Rate>	<Investment Alloc Rate>	<Investment Alloc Rate>	<Investment Alloc Rate>	<Investment Alloc Rate>	<Investment Alloc Rate>	<Investment Alloc Rate>	<Investment Alloc Rate>	<Investment Alloc Rate>	<Investment Alloc Rate>	<Investment Alloc Rate>

- The Commission is a cost directly attributed to the distribution channel for the marketing of this certificate, i.e. payments to the bank. This cost is paid from the charges that are imposed on your certificate for services that the bank will provide to you for the duration of your certificate.
- The Commission illustrated above includes commission and bonuses payable to the bank. The bank may be entitled to bonuses provided that the bank meets the qualifying criteria set by PruBSN.

- Where “-“ is shown in the above illustration, this indicates that the certificate has ceased to be in-force under the respective projected investment returns. You may consider topping-up your contributions to improve sustainability of your certificate.
- You will receive 50% of the distributable surplus (if any), inclusive of investment profit, arising from *Tabarru`* Deduction and such amount will be credited into PUA. PruBSN will take 50% of the distributable surplus (if any) as the performance fee for managing the *Tabarru`* fund. The exact amount of distributable Surplus will be determined by PruBSN and subject to approval by both PruBSN’s Shariah Committee and Board of Directors. However, for projection purposes, the surplus will not be illustrated.

Note: This table further illustrates the contributions, cash value and the Asset Management *Wakalah* Charge under respective accounts. This illustration assumes that you pay all your contributions up to date and you do not perform any withdrawals from PUA and/or IUA. Cross subsidisation shall take effect after Certificate Year <NLPPY> when there is insufficient value in PUA.

TABLE OF COMMISSION FOR PROTECTION UNIT ACCOUNT (PUA), INVESTMENT UNIT ACCOUNT (IUA) AND OTHER CHARGES

Name of product : **<Product Name>**
Type of product : Regular contribution of investment-linked Takaful
Annual contribution : RM **<Annual Contri>**

End of Certificate Year	Contribution Paid (RM)	Actual Allocated Contribution to Certificate Holder (Portion of PUA contribution to be utilised for *Tabarru*` Deduction and IUA contributions to be utilized to purchase units of investment)		Commission Paid (a portion of Upfront *Wakalah* Charge for PUA and IUA / Unallocated Contribution)		Upfront *Wakalah* Charge / Total Unallocated Contribution (Total contribution to be utilised for payment of commission and other expenses)	
		Proportion of Contribution Paid (%)	Actual Amount (RM)	Proportion of Contribution Paid (%)	Actual Amount (RM)	Proportion of Contribution Paid (%)	Actual Amount (RM)
1	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
2	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
3	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
4	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
5	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
6	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
7	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
8	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
9	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
10	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
11	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
12	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
13	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
14	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
15	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
16	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
17	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
18	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
19	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
20	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
Total	a	b	c	d	e	f	g

- The illustration above assumes an investment-linked product for a <Contribution Payment Term> year contribution payment term and an annual contribution of RM <Annualised Contribution>.

- The illustration is inclusive of allocated contributions into PUA and IUA (if any). The PUA and IUA portions will be allocated to create units in the Takafulink Fund(s). Out of 5% from Investment Contribution, 3.75% of Investment Contribution is deducted for commission payment. Please refer to the “Appendix: Projection by Accounts” for allocation rates of respective contributions under PUA and IUA.

- If you were to surrender your certificate during the <ContributionPaymentTerm>th year, you will receive the balance in PUA and IUA (if any) based on the RM < c > contribution after deduction of charges and not on the total contribution paid of RM < a >. However, you will benefit from having takaful coverage as part of the charges deducted will be used to provide you with a family takaful protection during the period of the certificate.

- PruBSN will cancel Units in the PUA to pay for the *Tabarru*` Deduction for Basic Benefits and Riders (if any) and *Wakalah* Service Charge. The charges are stipulated in the Product Illustration and certificate document.

- You are advised to read and understand the Product Illustration and certificate document of the investment-linked product that you are participating in, particularly the structure of the plan, the benefits provided, the contribution rates and all charges associated with the takaful product.

- Commission is the cost directly attributed to the distribution channel for the marketing of this certificate i.e. payment to the bank. This cost is paid from the charges that are imposed on your certificate for services that the bank will provide to you for the duration of your certificate. The commission illustrated up to the selected contribution payment term above includes commission and bonuses payable to the bank. The bank may be entitled to bonuses provided that the bank meets the qualifying criteria set by PruBSN.

Acknowledgement

I hereby confirm and acknowledge that the disclosure of commission and charges / expenses for **<Product Name>** plan has been provided to me and that the features of the family takaful product with investment-linked elements, including the allocation rates, commissions and expenses, have been satisfactorily explained to me.

Name of Participant	NRIC	Signature	Date

Appendix: Death & Total and Permanent Disability Benefit
[Product Name]

Plan Description & Benefits

[Product Name] is a regular contribution takaful plan. In the event of death of the Covered Person during the certificate term or, either the total of Basic Sum Covered plus Protection Enhancer or value of units in the PUA, whichever is higher, plus value of units in the IUA (if any) and less any outstanding amount that owe to PruBSN will be payable.

In the event of Covered Person's Total and Permanent Disability (TPD) during the certificate term or prior to the certificate anniversary date of the Covered Person's aged 70 next birthday, whichever is earlier, TPD benefit equivalent to the total of TPD Sum Covered plus Protection Enhancer or value of units in the PUA, whichever is higher, plus value of units in the IUA (if any) and less any outstanding amount that owe to PruBSN will be payable. It will reduce the Basic Sum Covered by the sum covered paid.

At maturity, this certificate will pay the remaining value of units in PUA (if any) and IUA (if any).

Upon certificate termination due to surrender, the remaining value of units in PUA (if any) and IUA (if any) will be payable. All benefits will cease after the termination.

Conditions:

Total and Permanent Disability

In the event of total and permanent disability before the certificate anniversary date of the Covered Person age 70 next birthday, one lump sum payable under all certificates with PruBSN on any one life is up to RM1 million. Any excess will be paid on the anniversary of the disability subject to proof of continued disability. Upon earlier death, the balance shall be payable.

Total and permanent disability shall mean:

- while aged 19 years but below the age of 61 years, the Covered Person becomes permanently and completely unable to engage in any occupation and is permanently and completely unable to perform any work for remuneration or profit.

- while aged 61 years but below the age of 70 years, the Covered Person receives confirmation by a Consultant Physician of the loss of independent existence and resulting in a permanent inability to perform at least 3 of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.

  Activities of Daily Living are:
  (a) Transfer
  (b) Dressing
  (c) Mobility
  (d) Bathing/Washing
  (e) Eating
  (f) Continence

- the following disabilities will also be regarded as satisfying the definition of total and permanent disability:
  (a) totally and irrecoverably loses sight in both eyes; or
  (b) totally and irrecoverably loses by severance one limb each at or above his wrist and ankle, or two limbs at or above his wrist or ankle; or
  (c) totally and irrecoverably loses sight in one eye and totally and irrecoverably loses by severance one limb at or above the wrist or ankle.

In all cases, such disability must be permanent and must have lasted for a period of at least 6 consecutive months.

For the purpose of this benefit, the word "permanent" shall mean beyond the hope of recovery with current medical knowledge and technology.

Exclusions

Death
If it is a suicide of Covered Person within the first year from the effective date of the certificate or date of certificate revival, PruBSN shall pay the value of units in the PUA (if any) and units in IUA (if any).

If it is a suicide of spouse of Covered Person within the first year from the effective date of the certificate or date of certificate revival, no related Contributor Benefit is payable (if applicable).

Total and Permanent Disability
No benefit is paid if the disability is directly or indirectly caused by
a) attempted suicide or self-inflicted injuries while sane or insane; or
b) committing or attempting to commit a criminal offence by the Covered Person; or
c) drugs or stimulators abuse, or their complications; or
d) 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; or
e) 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; or

f) 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; or

g) any congenital disorder, birth trauma and its residual complications, for a certificate or Annex approved while the Covered Person is still in the womb.

***Note**: This list is non-exhaustive. Please refer to the certificate document for the full list of exclusions and exclusions on other benefits under this certificate.*

Other Certificate Conditions

**Non-guaranteed *Tabarru`*:** The *Tabarru`* rates for death and TPD is not guaranteed. PruBSN may revise the *Tabarru`* rates at certificate anniversary by giving 90 days prior written notice.

Appendix: Accidental Death Benefit (ADB) during Festive Season or while performing *Hajj* or *Umrah*

Plan Description & Benefits

On top of basic Death Benefit, an additional 100% of the Basic Death Benefit shall be payable if death is due to accident during Festive Season or while performing *Hajj* or *Umrah*, during the certificate term or prior to the certificate anniversary date of the Covered Person's aged 70 next birthday, whichever is earlier.

Note:

1. *Accidental Death Benefit during Festive Season refer to the following festivities including 2 days immediately before and after the aforementioned festivities:*

First Day of:	***First and Second Day of:***
Deepavali *Christmas*	*Hari Raya Aidilfitri* *Chinese New Year* *Hari Gawai* *Harvest Festival*

2. *Accidental Death Benefit While Performing Hajj or Umrah is subject to the following conditions:*
   (a) *The coverage period will be the actual length of the trip up to a maximum of 45 days for Hajj and 15 days for Umrah.*
   (b) *It starts when the Covered Member passes immigration going to Saudi Arabia and ends when passing immigration where the Covered Member departs from Saudi Arabia.*
   (c) *This benefit will be provided solely for Hajj or Umrah only. It does not provide coverage during Ziarah or travels, if the Covered Member performs Ziarah or travels outside of Saudi Arabia during the Hajj or Umrah period.*
3. *When there is any endorsement to increase or reduce the BSC and the reduced BSC due to partial withdrawal or accelerating benefit payout such as TPD Benefit and/or Crisis Shield, the benefit payable under Accidental Death Benefit shall be revised accordingly together with the revised Tabarru` Deduction.*
4. *Protection Enhancer shall not be applicable to Accidental Death Benefit.*
5. *Accidental Death Benefit shall not be payable if basic sum covered is reduced to zero by accelerating benefit such as TPD Benefit and/or Crisis Shield.*
6. *Only one benefit is payable in the event occurrence of either Accidental Death Benefit During Festive Season or Accidental Death Benefit While Performing Hajj or Umrah.*

Exclusions

Accidental Death Benefit is not paid as a consequence of:

a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riot, strike or civil commotion; or
b) breaking or trying to break any law or to resist arrest; or
c) attempted suicide or self-inflicted injuries while sane or insane; or
d) pregnancy, current and previous pregnancies (and related complications), child birth (including surgical delivery and any surgical or non surgical procedure of the female reproductive system during surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control, treatment pertaining to infertility as well as erectile dysfunction, and tests or treatment related to impotence or sterilization; or
e) alcohol and drugs intoxication; or
f) engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, 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 any hazardous activities or sports, unless agreed to by special endorsement; or
g) taking narcotics or drugs unless taken as prescribed by a qualified registered medical practitioner; or
h) any form of illness or disease due to non-accidental causes; or
i) any insect bite including mosquito bites and worm infestation.

Note*: This list is non-exhaustive. Please refer to the certificate document for the full list of exclusions and exclusions on other benefits under this certificate.*

Other Certificate Conditions

Change in Occupation, Avocation & Sports

You must inform PruBSN if there is any change of occupation, business or personal pursuits because it may affect the contributions, terms, conditions and benefits of the product.

Non-guaranteed *Tabarru`*

PruBSN may revise the *Tabarru`* rates for Accidental Death Benefit at certificate anniversary by giving 90 days prior written notice.

Appendix: Protection Enhancer, Legacy Bonus & Life Celebration Benefit

Plan Description & Benefits

(i) **Protection Enhancer**

An additional amount to BSC will be payable under Death Benefit or TPD Benefit, starting from beginning of Certificate Year 6 until the end of the certificate term selected, as per the table below:

Certificate Year	Protection Enhancer (% of BSC)
1 – 5	0%
6 - 10	5%
11 – 15	10%
16 – 20	15%
21 and above	20%

Notes:

1. *When there is any endorsement to increase or reduce the BSC and the reduced BSC due to partial withdrawal from PUA or accelerating benefit payout such as TPD Benefit and/or Crisis Shield, the benefit payable under Protection Enhancer shall be revised accordingly together with the revised Tabarru` Deduction.*
2. *Protection Enhancer shall not be applicable to other benefits such as Accidental Death Benefit of the basic plan.*
3. *Protection Enhancer shall not be payable if BSC is reduced to zero by accelerating benefits such as TPD Benefit and/or Crisis Shield.*
4. *Protection Enhancer shall be payable provided that the certificate remains in force.*

For conditions and exclusions of death and TPD, please refer to **Appendix: Death & Total and Permanent Disability.**

(ii) **Legacy Bonus**

5% of annualized PUA contributions which comprises of Protection Contribution and Allocator Contribution, will be payable from the *Tabarru`* Fund into PUA for every 5 years starting upon the completion of Certificate Year 5 and continuing until end of Certificate Year 30 or until end of certificate term selected, whichever is earlier.

End of Certificate Year	Legacy Bonus (% of annualized PUA contribution)
5	5%
10	5%
15	5%
20	5%
25	5%
30	5%

Notes:

1. *If any partial withdrawal is made from PUA within the 5-year period, the next and upcoming Legacy Bonus will be forfeited. However, if no partial withdrawals are made during the following 5-year period, the subsequent Legacy Bonus will still be given.*
2. *Any endorsements that reduce the PUA Contribution will result in a proportional adjustment to the Legacy Bonus based on the revised annualized PUA contribution. If any endorsements result in increase to the PUA Contribution, the Legacy Bonus for the additional contribution will be payable after the 5th certificate year from the endorsement date.*
3. *Legacy Bonus shall not be payable if BSC is reduced to zero by accelerating benefits such as TPD Benefit and/or Crisis Shield.*
4. *If accumulated partial withdrawals amount from PUA equals or larger than 30% of the total PUA contribution paid during the first 30 certificate years, all future Legacy Bonus will be forfeited.*
5. *The Legacy Bonus shall be payable provided that the certificate remains in force and contribution payment is up to date at the point of crediting.*
6. *Legacy Bonus missed due to certificate lapse will not be paid back upon revival of the certificate. No pro-rated of Legacy Bonus is payable if certificate is surrendered prior to crediting date. However, Covered Person will still entitle for the subsequent Legacy Bonus, provided that 100% Tabarru` Deduction of basic plan has been paid back during revival, i.e. Tabarru` Deduction due during the lapse period.*

(iii) **Life Celebration Benefit**

RM500 will be payable from *Tabarru`* Fund for any of the following covered life milestone events, up to 3 events per certificate:

a) Postgraduate education (Master/PhD)
b) Marriage
c) Birth of Child
d) Buy a New House
e) Buy a New Car
f) Child enrolled in Higher Education (Diploma or Degree)
g) Child achieved straight A's in SPM or GCSE (or equivalent)
h) Performed *Hajj* Pilgrimage
i) Performed *Umrah*
j) EPF savings achieved RM1million

Claim	Completion of Contribution Payment Term
1st claim of covered event	after completion of 2 full years contribution
2nd claim of covered event	after completion of 4 full years contribution

3rd claim of covered event	after completion of 6 full years contribution (or after completion of 5 full years of contribution for contribution payment term of 5 years)

Notes:

1. *Each event is claimable only once during the certificate term.*
2. *1 year waiting period, where the event date must be at least 1 year from the certificate commencement date or revival date, whichever is later.*
3. *The certificate must remain in force upon benefit payout. The benefit is not payable if certificate is surrendered or lapsed prior to benefit payout date.*
4. *The Covered Person must provide PruBSN the certified true copy of the applicable certificates or documents that require as proof of the event happening and show the original documents (if required by PruBSN).*
5. *The examinations are subject to national examinations recognised by the Malaysia Ministry of Education (MOE) and equivalent international examinations that confer internationally recognised qualifications. Only higher education institutions listed under the Malaysian Ministry of Higher Education (MOHE) are eligible.*

Other Certificate Conditions

Non-guaranteed *Tabarru*` Deduction

PruBSN may revise the *Tabarru*` Deduction for Protection Enhancer at certificate anniversary by giving 90 days prior written notice.

Appendix: Contributor Benefit
Contributor Protect, Contributor Saver, Contributor Spouse Protect, Contributor Spouse Saver.

Plan Description & Benefits

Contributor Protect pays the Protection Contribution and Allocator Contribution (if any) throughout the rider benefit term upon Covered Person suffering from TPD before certificate anniversary of age 70 next birthday or diagnosis of a covered critical illness. Provided the certificate is in force, this benefit will be payable until the end of the contribution payment term.

Contributor Saver pays the Investment Contribution throughout the rider benefit term upon Covered Person suffering from TPD before certificate anniversary of age 70 next birthday or diagnosis of a covered critical illness. Provided the certificate is in force, this benefit will be payable until the end of the contribution payment term.

Contributor Spouse Protect pays the Protection Contribution and Allocator Contribution (if any) throughout the rider benefit term upon the Covered Person's spouse suffering from TPD before certificate anniversary age 70 next birthday, death or diagnosis of a covered critical illness. Provided the certificate is in force, this benefit will be payable until the end of contribution payment period or Covered Person's spouse age 100 next birthday, whichever is earlier.

Contributor Spouse Saver pays the Investment Contribution throughout the rider benefit term upon the Covered Person's spouse suffering from TPD before certificate anniversary age 70 next birthday, death or diagnosis of a covered critical illness. Provided the certificate is in force, this benefit will be payable until the end of contribution payment period or Covered Person's spouse age 100 next birthday, whichever is earlier.

Conditions:

Critical Illnesses

The illnesses listed below are covered under Contributor Benefit.

1) Stroke
2) Heart Attack
3) Kidney Failure
4) Cancer
5) Coronary Artery By-Pass Surgery
6) Serious Coronary Artery Disease
7) End-Stage Liver Failure
8) Fulminant Viral Hepatitis
9) Coma
10) Benign Brain Tumor
11) Paralysis Of Limbs
12) Blindness
13) Deafness
14) Third Degree Burns
15) HIV Infection Due To Blood Transfusion
16) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
17) Full-Blown AIDS
18) End-Stage Lung Disease
19) Encephalitis
20) Major Organ / Bone Marrow Transplant
21) Loss Of Speech
22) Brain Surgery
23) Heart Valve Surgery
24) Terminal Illness
25) Loss Of Independent Existence
26) Bacterial Meningitis
27) Major Head Trauma
28) Chronic Aplastic Anemia
29) Motor Neuron Disease
30) Parkinson's Disease
31) Alzheimer's Disease / Severe Dementia
32) Muscular Dystrophy
33) Surgery To Aorta
34) Multiple Sclerosis
35) Primary Pulmonary Arterial Hypertension
36) Medullary Cystic Disease
37) Cardiomyopathy
38) Systemic Lupus Erythematosus With Severe Kidney Complications
39) Progressive Scleroderma
40) Chronic Relapsing Pancreatitis
41) Poliomyelitis
42) Apallic Syndrome

For conditions for death & total and permanent disability, please refer to ***Appendix: Death & Total and Permanent Disability Benefit.***

Exclusions

Critical Illness
Contributor benefit is not paid for:
a) symptoms of illness that occur prior to or within 30 days after the rider has commenced or the date it is revived, except for Cancer, Heart Attack and Coronary Artery By-Pass Surgery and Serious Coronary Artery Disease in which a 60-day waiting period applies.
b) Illness that is directly or indirectly caused by the existence of AIDS or the presence of any HIV infection, except for "HIV Infection Due To Blood Transfusion", "Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection" and "Full-Blown AIDS".
c) Illness arising directly or indirectly from pre-existing illnesses.

For exclusion of death & total and permanent disability, please refer to ***Appendix: Death & Total and Permanent Disability.***

Note*: This list is non-exhaustive. Please refer to the certificate document for the full list of exclusions and exclusions on other benefits under this certificate.*

Other Certificate Conditions

i) Waiting Period
Critical illness benefits under the certificate will only start 60 days after the effective date of the rider for heart attack, coronary artery by-pass surgery, serious coronary artery disease, angioplasty and other invasive treatments for coronary artery disease and cancer, and 30 days for all other covered illnesses.

ii) Non-guaranteed *Tabarru`*
PruBSN may revise the *Tabarru`* rates at certificate anniversary by giving 30 days prior written notice for Critical Illness Benefit and 90 days prior written notice for Contributor Benefit.

Appendix: Other Certificate Benefits and Options

Benefits

- **Maturity Benefit**
  At maturity, the total cash value of the certificate shall be payable. The value of the units will be based on the unit price at the next valuation date following the maturity date.

- **Surrender Benefit**
  Upon certificate termination due to surrender, the total cash value of the certificate shall be payable. The value of the units will be based on the unit price at the next valuation date following the notification of surrender. You will be able to withdraw the notification before the closing valuation time. All benefits will cease after the termination.

- **Takaful Saver**
  It is a regular contribution rider mainly for investment purposes. It does not provide any protection cover.

Options

- **Non-payment of Contribution:**
  You may stop paying the contribution but the certificate may lapse, unless there are available units in the plan to pay *Tabarru*` Deduction and other charge. The *Tabarru*` and charges will be deducted from the accounts through cancellation of units. However, if you do not wish to continue with the cancellation of units for rider's coverage, please provide PruBSN a written notice and the rider(s) attached in the certificate will be cancelled.

  During non-payment of contribution, the certificate will no longer be guaranteed to be in force for the first <NLPPM> months of the certificate.

- **Lapse and Revival:**
  The certificate will lapse if there is insufficient value of units in the PUA and IUA (if any) to pay for *Tabarru*` Deduction for the basic plan and riders. If your certificate lapse, you may apply to revive it subject to the terms and conditions set by PruBSN as stated in the certificate documents.

- **Fund switching:**
  If you find that the fund you have chosen is no longer appropriate, you have the flexibility to switch fund at any time. Fund Switching *Wakalah* Charge is set at 1% of the switched amount subject to a maximum of RM50 per switch. Four free switches are allowed every certificate year. Fund Switching *Wakalah* Charge will be waived until electronic transaction is available. Thereafter, manual request for additional switches will be subjected to the charge mentioned above. Units can be switched between investment-linked funds at any time.

- **Contribution Re-direction:**
  You have the flexibility to revise the proportion of your regular contribution invested in different funds in multiple of 5% or revise your choice of investment-linked fund for future allocated contribution.

- **Single Contribution Top-ups:**
  Top-ups can be made at any time. The minimum amount required for top-ups is RM50. Each single contribution top-up incurs a top-up *Wakalah* charge of RM25. This charge will be waived until electronic transaction is available. Thereafter, manual request for top-up will be subjected to the charge mentioned.

- **Partial Withdrawals:**
  Withdrawals can be made at any time in terms of number of units or fixed monetary amount through cancellation of units. Each partial withdrawal incurs a Partial Withdrawal *Wakalah* Charge of RM25. Partial Withdrawal *Wakalah* Charge will be waived until electronic transaction is available. Thereafter, manual request for partial withdrawal will be subjected to the charge mentioned.

  Partial withdrawal is allowed for IUA. The minimum withdrawal amount is RM500 per transaction. Complete withdrawal is allowed but strongly discouraged.

  Partial withdrawal is allowed for PUA. Complete withdrawal from IUA must be made before withdrawal is allowed for PUA. The minimum withdrawal amount is RM1,000 per transaction with a remaining balance of RM5,000 after withdrawal. If you make a withdrawal from PUA, the certificate will no longer be guaranteed to be in force for the first <NLPPM> months of the certificate.

  Please note that partial withdrawal for PUA can only be performed 1 year after the certificate inception date and any partial withdrawal made by PUA will REDUCE your Basic Sum Covered.

- **Option to Vary Sum Covered:**
  You may increase the sum covered by a minimum of RM10,000 per increment, subject to underwriting. You may also reduce your sum covered subject to a minimum sum covered of RM10,000.

- **Option to Vary Takaful Saver contribution:**
  You also may vary the contribution of Takaful Saver (if any) subject to PruBSN requirement**.**

Note: *PruBSN may review all the charges mentioned above if necessary, by giving 90 days prior written notice.*