



# FITRAH

*(This is a takaful product)*

## It is time to protect your goals in life



The benefit(s) payable under eligible certificate is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. 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](http://www.pidm.gov.my)).



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Member of PIDM

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BSNMalaysia

A young man with dark hair, wearing a dark blue sweater over a light pink collared shirt and light-colored trousers, stands by a large window. He is looking out the window with a thoughtful expression while holding a smartphone in his hands. The window has dark frames and looks out onto a blurred outdoor scene.

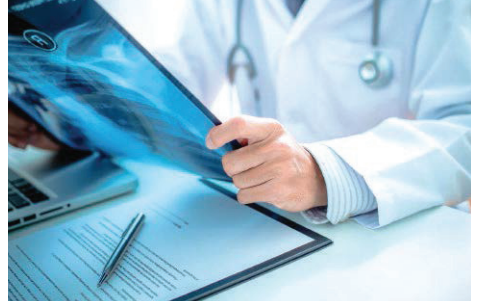
**Take opportunities when  
you're young so that you  
can tell stories when  
you're old**

When you are well prepared, nothing can stop you from living your life to the fullest.

## But, are you aware of the reality?



A single Malaysian needs RM2,500<sup>1</sup> per month to cover their own expenditure but this is not including takaful plan.



One in four Malaysians is likely to develop cancer by the age of 75<sup>2</sup>.

## If you are diagnosed with a critical illness, can you afford the treatments? Do you have enough savings?



A family with two kids needs RM6,620 per month to support the whole household expenses that does not cater for an emergency fund when the unfortunate happens to the breadwinner<sup>3</sup>.



57% of the 411 Malaysian parents surveyed took up loans to fund their children's university education, even with savings in hand<sup>4</sup>.

## If you suffer from Total and Permanent Disability (TPD) and are unable to earn an income, who will support your family?

<sup>1</sup> <http://www.kwsp.gov.my/portal/en/about-epf/belanjawanku>

<sup>2</sup> <https://www.thestar.com.my/news/nation/2016/04/03/about-100000-malaysians-suffer-from-cancer-each-year/>

<sup>3</sup> <http://www.kwsp.gov.my/portal/en/about-epf/belanjawanku>

<sup>4</sup> <https://www.nst.com.my/news/2017/03/223461/how-much-would-it-cost-pursue-higher-education-malaysia>



Introducing **BSN Fitrah**,  
your first significant protection  
plan that provides you with  
solutions for your needs.



**The best way to  
show affection is to  
reach out and touch  
your loved ones**

Will you be able to stay with them  
throughout your life? What will  
happen to them when you are no  
longer around?

**BSN Fitrah** is the solution that you need to complete your preparation towards clearer life goals.



**FLEXIBLE**

We understand your priority. **BSN Fitrah** provides you with various choices of coverage terms. You have the flexibility to contribute for 5, 10, 20 years or until expiry age of 70 or 100.



**CUSTOMISABLE**

**BSN Fitrah** does not only provide coverage upon death and TPD, you have the choice to customise your coverage based on your needs. For instance, from 43 CI, accidental coverage, hospital allowance and many other crucial coverages from the list of optional riders.



**BONUS**

Children love to be rewarded and motivated. When you subscribe to **BSN Fitrah** for your child, he/she will be rewarded with EduAchieve Bonus for excellent academic achievement, as below:

EXAM	REWARD (RM)	MINIMUM ACHIEVEMENT
UPSR	500	Straight A (s)
PT3	1,000	
SPM	1,500	
STPM / STAM / GCE	1,500	
A Level	1,500	3A
International Baccalaureate	1,500	42 points
Diploma / Degree	2,000	First Class or CGPA 3.5



**POTENTIAL HIGHER RETURNS**

You shall benefit from more than just protection when you subscribe to **BSN Fitrah** with Takaful Saver as we give you the opportunity to invest in both local and global funds.

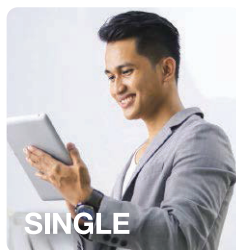


**FULFILLING YOUR SPIRITUAL NEEDS**

Everyone needs protection but not everyone can afford to do so. You can reach out to the hardcore poor and poor families to be protected via Ihsan rider from as low as RM 5 per month. All funds collected from the Ihsan rider will be channeled to support PruBSN Microtakaful Jariah initiatives.

# Your Protection Journey

Fulfilling your protection needs at different life stages with the following optional riders:



## Cancer Protector

Lump sum payment upon being diagnosed with Cancer

## Spouse Contributor

Continuous protection when unfortunate events happen to your spouse

## EduAchieve Bonus

Rewards on your child's education achievements

## Hospital Benefit

Hospital allowance when you are admitted

## Accidental Protector Plus

Additional lump sum payout upon death or TPD due to accident

## Crisis Shield

Provide lump sum payment upon diagnosis of any covered CI

## Parent Term

Lump sum payout to give your children a head start

## Takaful Saver

Savings for the future

## Contributor

Continuous protection even when the unfortunate happens

## Takaful Saver

Savings for the future

## Takaful Saver

Savings for the future

## Crisis Protector

Additional lump sum payment upon diagnosis of any covered CI

## Takaful Saver

Savings for the future

## Hospital Benefit

Hospital allowance when you are admitted

## Hospital Benefit

Hospital allowance when your child is admitted

## Ihsan

Help others through PruBSN Microtakaful Jariyah initiatives

# Customise Your Protection

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

TYPE	DETAILS
Critical Illness (CI)	<p>Ease your mind and focus on your recovery when you receive a lump sum amount upon the diagnosis of any covered 43 CI when you choose to add on:</p> <ul style="list-style-type: none"><li>• <b>Crisis Protector</b></li><li>• <b>Crisis Shield</b></li></ul> <p>You will also receive lump sum amount upon diagnosis of early stage cancer when you have:</p> <ul style="list-style-type: none"><li>• <b>Cancer Protector</b></li></ul>
Income Benefit	<p>Receive annual payout upon being diagnosed with CI or suffer from TPD (before age 70), if you choose to add on:</p> <ul style="list-style-type: none"><li>• <b>Income Protector</b></li></ul>
Hospital Benefit	<p>Receive daily cash benefit upon hospitalisation when you add <b>Hospital Benefit</b>. One unit of Hospital Benefit pays RM50 per day (up to 100 days in a certificate year) for hospital confinement.</p>
Additional Accidental Coverage	<p><b>Accidental Protector Plus</b> is a rider that pays the sum covered on death or TPD due to accident, or a percentage of the sum covered on disablement due to accident before certificate anniversary of age 70 next birthday. In addition, the rider also pays compassionate benefit upon death.</p>
Gift for your loved ones	<p>Your child will receive a lump sum amount, in the event of your unfortunate death or TPD happen (Parent of the Covered Person) before age 70.</p> <ul style="list-style-type: none"><li>• <b>Parent Term</b></li></ul>
Contributor	<p>Assist you to pay your contributions upon death (if applicable), TPD or diagnosed of CI 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 Spouse Protect</b></li><li>• <b>Contributor Parent Protect</b></li><li>• <b>Contributor Saver</b></li><li>• <b>Contributor Spouse Saver</b></li><li>• <b>Contributor Parent Saver</b></li></ul> <p>If more than one Contributor is triggered at the same time, 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>

<b>Saving for future</b>	Cultivate the habit of saving regularly and enjoy potential upside returns by having <b>Takaful Saver</b> . Your contribution will be invested in Shariah approved investment-linked funds that you choose. For more details on the fund profiles and past performance, you may refer to <a href="http://www.prubsn.com.my">www.prubsn.com.my</a>
<b>Donation through Ihsan</b>	Allows you to help others through our <b>PruBSN Microtakaful Jariah</b> initiative when you add Ihsan in your plan. PruBSN Microtakaful Jariah is one of PruBSN's initiatives that provides takaful coverage to deserving hardcore poor and poor families.

# Product Features

The basic information that you should know.

TYPE	DETAILS
<b>Death Benefit</b>	<p>In the event of death before expiry of the term, the following will be payable from the <i>Tabarru`</i> Fund and/or Individual Special Account:</p> <ul style="list-style-type: none"><li>i. Basic Sum Covered; or</li><li>ii. Amount in the Individual Special Account, whichever is higher,</li></ul> <p>plus the value of units in Investment Unit Account at the price as at next available pricing date following official notification date.</p>
<b>Total &amp; Permanent Disability (TPD) Benefit</b>	<p>In the event of TPD before expiry of the term, Sum at Risk will be payable from the <i>Tabarru`</i> Fund.</p> <p>Basic Sum Covered, subject to maximum Sum Covered is RM8 Million per life. Minimum Sum Covered is RM10,000.</p> <p>Maximum Sum Covered for Child is RM750,000 while for Adult is subject to underwriting.</p>
<b>EduAchieve Bonus</b>	<p>PruBSN pays Bonuses in the event your child achieves the minimum academic results. This benefit is available for child with entry age 1 to 18.</p>
<b>Entry Age</b>	<p>1 to 70 age next birthday.</p> <p><i>Note: For expiry age 70, maximum entry age is 60 age next birthday.</i></p>
<b>Contribution and Coverage Terms</b>	<p>Options available for Benefit term are 5 years, 10 years or 20 years or expiry age 70 or 100.</p>



# Charges and Deductions

The segregation of your contribution.

TYPE	DETAILS							
Upfront <i>Wakalah</i> Charge	This is to pay for the commission and distribution related expenses as well as management expenses. The charge as a percentage of the contribution is shown below (net of <i>Wakalah</i> certificate charge). Upfront <i>Wakalah</i> Charge on contribution to Investment Unit Account (IUA) is 5% throughout the contribution payment term.							
	Certificate Year	1	2	3	4	5-6	7-10	>11
	Upfront <i>Wakalah</i> Charge	75%	60%	40%	35%	20%	5%	0
<i>Wakalah</i> Certificate Charge	This is the charge to maintain/manage the certificate:							
	Yearly	Half-Yearly		Quarterly		Monthly		
	RM60	RM30		RM15		RM5		
<i>Tabarru`</i> Deduction	We will deduct an amount each month based on your age, gender, health status, occupation and amount of coverage for the duration of the coverage.							
Asset Management <i>Wakalah</i> Charge (Applicable to IUA only)	This is charged on a daily basis from the investment account value for investment management expenses:							
	Investment-link Funds			Asset Management <i>Wakalah</i> Charges				
	Takafulink Dana Sukuk			0.50%				
	Takafulink Dana Ekuiti Dinasti			1.50%				
	Takafulink Dana Urus			1.30%				
	Takafulink Dana Dinamik			1.25%				
	Takafulink Dana Ekuiti Plus			1.50%				
	Takafulink Dana Ekuiti Global			1.50%				
	Takafulink Dana Aktif			1.50%				
	Takafulink Dana Ekuiti Income			1.50%				
Takafulink Dana ESG Global			1.50%					
Top-up <i>Wakalah</i> Charge (Applicable to IUA only)	RM25 : The charge is <b>waived until e-transaction is available</b> . When e-transaction is available, only manual request for single contribution Top Up is subject to RM25.							

**Fund Switching  
Wakalah Charge  
Applicable to IUA  
only)**

Four (4) free switches are allowed every certificate year and unused free switch cannot be carried forward to the following year. Subsequent switches within the year will incur a switching charge of 1% of the amount switched subject to a maximum of RM50 per switching application.

Fund Switching *Wakalah* Charge will be waived until e-transaction is available. When e-transaction is available, manual request for fund switching is subject to charges above. This charge may be reviewed by PruBSN.

## IMPORTANT NOTES

1. This brochure does not form part of the certificate between you and Prudential BSN Takaful Berhad (PruBSN). For more details of 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. This brochure is published for information only and does not have regard to the specific financial objectives, situation and needs of any specific person.
3. In this brochure, any age reference shall be on the basis of Age Next Birthday, unless otherwise stated.
4. **BSN Fitrah** 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.
5. 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.
6. 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. The benefits may be less than your total contributions paid.
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 ISA. 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. **BSN Fitrah** is a takaful product that is tied to the performance of the underlying assets, and it is not a pure investment product such as unit trusts.
9. **BSN Fitrah** does not provide any benefit amount from the *Tabarru'* Fund on lapsation, termination, expiry or maturity of the certificate.
10. Contributor benefits will assist in the payment of total contribution upon death, TPD or critical illness of yourself or your family members, where applicable, 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) to ensure the ISA and IUA values are sustainable throughout the certificate term.

11. 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.
12. 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`* deduction and other charges.
13. 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.
14. For **BSN Fitrah**, you may claim relevant insurance tax relief subject to the terms and conditions of the Inland Revenue Board of Malaysia.
15. You may cancel this plan by submitting a written request to us within fifteen (15) days from the delivery date of the certificate documents, in the case we shall refund the unallocated contribution, any *Tabarru`* deduction and service charge that have been deducted from contributions received from you plus the remaining value of units in your account less any medical fees incurred by PruBSN in assessing the risk under the certificate.

## EXCLUSIONS

**BSN Fitrah** 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 disorders and birth traumas together with their residual complications for a Certificate or Annex approved while the Covered Person is still in the womb or before the Covered Person reaches fourteen (14) days old.

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

**BSN Fitrah** is a Shariah-compliant product.

This plan is underwritten by:



For more information/enquiries, please contact:

**Prudential BSN Takaful Berhad** 200601020898 (740651-H)

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This plan is distributed by:



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[www.bsn.com.my](http://www.bsn.com.my)

**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 you can afford.

All information is correct at the time of print. Published March 2024.