

BSN Fitrah (This is a takaful product)

Specially prepared for:
Ort Nov Test One

Proposal Number:
210051010

Prepared by: IZATUL ANIS ORT

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).

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).

1 What is BSN Fitrah?

BSN Fitrah is regular contribution family takaful plan that provides takaful cover for 20 years. This product provides coverage on death during the coverage term. It also covers Total and Permanent Disability (TPD) during the coverage term or up to the certificate anniversary date of the Covered Person's 70th birthday, whichever is earlier. This product comes with an Extension of Certificate Term whereby the coverage under the basic plan and rider(s) (if applicable), except for Crisis TotalCare, will continue as long as there is sufficient cash value under the certificate for the deduction of *Tabarru'* and other charges up to the certificate anniversary date of the Covered Person's aged 100 next birthday or up to the maximum coverage term of the respective benefits, whichever is earlier. Additional contribution may be required to ensure sufficient cash value and all the terms and conditions of the certificate shall continue to apply during the extended period. The certificate shall lapse if there is insufficient cash value.

Applicable account(s) for BSN Fitrah:

- **Individual Special Account (ISA)** - This account holds the significant portion of your contributions from the basic plan and any attached rider(s) allocated for protection purposes. The *Tabarru'* deductions for the basic plan and any attached rider(s) will be deducted from this account. We will also pay distributable surplus and investment profits will be allocated 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.

Cash value is the total value of amount in ISA and the value of units in IUA (if any). These values are influenced by the performance of the ISA fund, and the unit prices of the underlying Takafulink fund(s) in the IUA (if any), which fluctuates based on their investment performance.

Applicable Shariah concepts under BSN Fitrah:

- **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.
- **Mudarahab:** When you appoint PruBSN to invest your ISA, the profits will be shared based on a pre-agreed ratio.
- **Sadaqah:** When you make voluntary contributions through the Ihsan rider to benefit others.

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

2 Know your Coverage/Benefits?

As an illustration, for RM 3,056.00 Yearly, with Basic Sum Covered of RM 100,000.00, you will receive the following Family Takaful coverage / benefits:

Death Benefit	Basic Sum Covered of RM 100,000.00 or the amount in the ISA, whichever is higher. The IUA value (if any) will also be paid.
TPD Benefit ¹	Sum at Risk, which is the difference between the Basic Sum Covered and the ISA amount will be paid.
Maturity value	The cash value of the certificate.
EduAchieve Bonus	Payable upon excellent academic achievement of the Covered Person.
Optional riders²:	
Parent Term	RM 50,000
Contributor Protect	RM 2,808 per annum
Contributor Saver	RM 100 per annum
Contributor Parent Protect	RM 3,216 per annum up to the certificate anniversary date of the Covered Person's age 25 next birthday.
Contributor Parent Saver	RM 100 per annum up to the certificate anniversary date of the Covered Person's age 25 next birthday.
Takaful Saver	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).

Notes:

1. TPD coverage is up to certificate expiry date or the certificate anniversary date of the Covered Person's aged 70 next birthday, whichever is earlier. Payment of this benefit will reduce the Basic Sum Covered.
2. The contribution amount excludes other optional riders under Medical benefit, Critical Illness benefit, Cancer benefit, Accidental benefit, and Income benefit (if attached). Please refer to the rider PDS for more details.

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

Your family takaful plan excludes:

- **Suicide** - we will not pay any death benefit if the death is due to suicide within **one year** from the effective date of certificate or the date of certificate revival, whichever is later. Instead, we will only pay cash value of the certificate.
- **Pre-Existing Conditions** - we will not pay any TPD benefit if the disability is directly or indirectly related any Pre-Existing Conditions that were not disclosed to us in relation to the Covered Person's health status.

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

If you require assistance or have any questions on your family takaful product(s), you can:



Call Bank Simpanan
Nasional: +603-26131900
Call PruBSN at:
03-2775 7188



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customer@prubsn.com.my



Visit* us at:
<https://www.bsn.com.my/page/bsn-fitrah>



Scan* the QR code:
BSN Fitrah Appendix

**Rest assured that no personal data will be collected from you when you click on the link / QR Code.*

3 Know your Obligations?

For this family takaful certificate, you must pay a Yearly takaful contribution of:

Individual Account (ISA)	BSN Fitrah (Basic)	RM 1,164.00	Duration: 20 years
	Parent Term	RM 672.00	Duration: 20 years
	Contributor Protect	RM 156.00	Duration: 20 years
	Contributor Saver	RM 24.00	Duration: 20 years
	Contributor Parent Protect	RM 684.00	Duration: 20 years
	Contributor Parent Saver	RM 96.00	Duration: 20 years
Investment Unit Account (IUA)	Takaful Saver	RM 100.00	Duration: 20 years
Ihsan Rider	RM 100.00		Duration: 20 years

You also have to pay the following fees and charges:

Total Wakalah Charge , which includes:	RM 8,849.20 or 14.48 % of Total contribution RM 61,120.00 The Total <i>Wakalah</i> Charge is including (i) Total Upfront <i>Wakalah</i> Charge and (ii) <i>Wakalah</i> Certificate Charge for all certificate years
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which includes:	RM 7,649.20 or 12.52 % of Total contribution RM 61,120.00			
<ul style="list-style-type: none"> Commission (payable over 20 years) 	End of Certificate Year	Contribution Paid (RM) (including Wakalah Certificate Charge)	Commission deducted from your contribution	
			Percentage (%)	Amount (RM)
	01	3,056	36.71%	1,122.00
	02	3,056	27.59%	843.00
	03	3,056	18.42%	563.00
	04	3,056	13.84%	423.00
	05	3,056	9.26%	283.00
	06	3,056	9.26%	283.00
	07	3,056	0.13%	4.00
	08	3,056	0.13%	4.00
	09	3,056	0.13%	4.00
	10	3,056	0.13%	4.00
	11	3,056	0.13%	4.00
	12	3,056	0.13%	4.00
	13	3,056	0.13%	4.00
	14	3,056	0.13%	4.00
	15	3,056	0.13%	4.00
	16	3,056	0.13%	4.00
	17	3,056	0.13%	4.00
	18	3,056	0.13%	4.00
	19	3,056	0.13%	4.00
20	3,056	0.13%	4.00	
Total	61,120	5.85%	3,573.00	
<ul style="list-style-type: none"> Management Expenses (payable over 20 years) 	RM 4,076.20 (which includes Stamp Duty of RM10) or 6.67 % of Total contribution RM 61,120.00			
(ii) Wakalah Certificate Charge	Will differ by contribution payment frequency, RM 60.00 Yearly			
Other applicable charges (Only applicable for IUA)	<ul style="list-style-type: none"> Asset Management <i>Wakalah</i> Charge (if any) Fund Switching <i>Wakalah</i> Charge (if any), 	<ul style="list-style-type: none"> Single Contribution Top-up <i>Wakalah</i> Charge (if any) Partial Withdrawal <i>Wakalah</i> Charge (if any). 		

Notes:

- Contribution details:** The contribution amount excludes other optional rider under Medical benefit, Critical Illness benefit, Cancer benefit, Accidental benefit, and Income benefit (if attached). Please refer to the Product Illustration for the Total Amount Payable, service tax (if any), and Total Annual Contribution. Service tax applies to all contributions paid for business purposes.
- Total Upfront Wakalah Charge:** Includes commission paid to the bank and PruBSN's management expenses (including stamp duty that is paid once per Certificate). Commission is a cost that goes directly to the distribution channel 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).
- Additional Information:** Please refer to the respective riders' PDS for rider contributions, fees, and charges. The listed fees and charges are not exhaustive. For more information, refer to the Appendix, product illustration, or certificate document.

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 us. Your duty of disclosure continues until the takaful certificate is issued. Otherwise, you may risk having your claim rejected or takaful certificate terminated.
- Grace Period:** you have 1 month from contribution due date to pay the contribution for this certificate. The certificate will remain in force during the grace period. You may refer to certificate document for the definition of contribution due date.
- No-Lapse Provision:** the certificate will not lapse when the ISA cash value falls to zero within the first 6 years of the certificate. The No-Lapse Provision will be revoked if your contribution is not up to date. 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'* :** the contribution and *Tabarru'* deductions of this plan are not guaranteed. We will provide 90 days written notice prior to the revised contributions and/or *Tabarru'* rates, which will take effect on the following certificate anniversary.
- Claim on Contributor Benefit :** please note that *Tabarru'* rates may be revised after a Contributor claim and throughout the certificate term. If this occurs, you are required to pay additional top-up contribution(s) to ensure your cash value remains sufficient to cover *Tabarru'* deductions and other charges throughout the certificate term.
- 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	Conditions	Waiting Period
EduAchieve Bonus	Achieve excellent results in qualifying academic examinations	36 months
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

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 certificate by giving written notice to PruBSN.

- Free-Look Period:** You may cancel your certificate within 15 days after the certificate has been delivered to you. PruBSN will then refund to you the cash value and any *Wakalah* Certificate Charge, *Tabarru'* Deduction, Upfront *Wakalah* Charge and Service Tax (if any) 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 us with written notice. Upon surrender, we will pay you the cash value (if any), after deducting any outstanding amounts owed to us during the certificate term. Please note the total amount payable may be significantly less than the total contributions you have paid.

Crisis Shield

PRODUCT DISCLOSURE SHEET

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 regular contribution Ordinary Family Takaful rider that is attached to **BSN Fitrah** and pays the sum covered upon diagnosis of a covered critical illness. Upon a critical illness claim, the sum covered payable for Crisis Shield will accelerate the basic plan benefit.

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

Note:

The product description above is **non-exhaustive**. Please refer to the certificate document for more information.

2 Know your Coverage/Benefits ?

As an illustration, for RM 168.00 Yearly, with rider sum covered of RM 50,000, you will receive the following coverage/ benefits for 20 years:	
Angioplasty and Other Invasive Treatments for Coronary Artery Disease.	Minimum 10% of the RM 50,000 or RM25,000
Other listed Critical Illness	RM 50,000

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

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

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

Your medical and health takaful rider excludes illness arises directly or indirectly caused by:

- 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, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease in which a 60-day waiting period applies.
- 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".
- Pre-Existing Conditions.

Note: The exclusion list above is **non-exhaustive**. Please refer to the 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:

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customer@prubsn.com.my



Visit* PruBSN at:
<https://www.prubsn.com.my/en/riders/crisis-shield/>

*Rest assured that no personal data will be collected from you when you click on the link.

3 Know your Obligations?

For your medical and health takaful rider, you must pay a Yearly takaful contribution of:				
Protection (ISA)	Contribution	Crisis Shield	RM 168.00	Duration: 20 years
You also have to pay the following fees and charges:				
Total Upfront Charge, which includes:	<i>Wakalah</i>	RM 453.60 or 13.50% of Total Rider Contribution RM 3,360.00		
<ul style="list-style-type: none"> • Commission (payable over 6 years) 	End of Certificate Year	Contribution Paid (RM)	Commission deducted from your contribution	
			Percentage (%)	Amount (RM)
	01	168	40.00%	67.20
	02	168	30.00%	50.40
	03	168	20.00%	33.60
	04	168	15.00%	25.20
	05	168	10.00%	16.80
	06	168	10.00%	16.80
	07	168	0.00%	0.00
	08	168	0.00%	0.00
	09	168	0.00%	0.00
	10	168	0.00%	0.00
	11	168	0.00%	0.00
	12	168	0.00%	0.00
	13	168	0.00%	0.00
14	168	0.00%	0.00	

**Quotation for Ort Nov Test One & Test One Parent
BSN Fitrah**

	15	168	0.00%	0.00
	16	168	0.00%	0.00
	17	168	0.00%	0.00
	18	168	0.00%	0.00
	19	168	0.00%	0.00
	20	168	0.00%	0.00
	Total	3,360	6.25%	210.00

<ul style="list-style-type: none"> Management Expenses (payable over 10 years) 	RM 243.60 or 7.25 % of Total Rider Contribution RM 3,360.00
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Notes:

- Contribution details:** Service tax applies to all contributions made for business purposes. Please refer to the *Quotation Details for the Total Amount Payable, service tax (if any), and Total Annual Contribution.*
- Total Upfront Wakalah Charge:** Includes PruBSN's management expenses and commission paid to the bank. Commission is a cost that goes directly to the distribution channel for the marketing of this product.
- The listed fees and charges are **non-exhaustive**. Please refer to the 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 us. 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 contribution and Tabarru' :** The contribution and Tabarru' deductions of this plan are not guaranteed. We will provide 30 days written notice for Critical Illness Benefit prior to the revised contributions and/or Tabarru' rates, which will take effect on the following certificate anniversary.
- 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	Conditions	Waiting Period
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

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 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. Please refer to the BSN Fitrah's PDS on Free-Look Period.
 - Written Notice:** You may cancel this rider at any time after the Free-Look Period by providing us with written notice. Cancellation of riders shall take effect on the monthly anniversary right after we approve your application in writing.

Crisis Protector

PRODUCT DISCLOSURE SHEET

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 Protector?

Crisis Protector is regular contribution Ordinary Family Takaful rider that is attached to **BSN Fitrah** and pays the sum covered upon diagnosis of a covered critical illness. Benefit paid will not reduce the Basic Sum Covered. The benefit will only be paid if the Covered Person survives at least 7 days after the diagnosis of the critical illness.

The applicable accounts and Shariah concept under Crisis Protector are the same as the basic plan, **BSN Fitrah**.

Note:

The product description above is **non-exhaustive**. Please refer to the certificate document for more information.

2 Know your Coverage/Benefits ?

As an illustration, for RM 168.00 Yearly, with Rider Sum Covered (RSC) of RM 50,000, you will receive the following coverage/ benefits for 20 years:

Angioplasty and Other Invasive Treatments for Coronary Artery Disease.	Minimum 10% of the RM 50,000 or RM25,000
Other listed Critical Illness	Up to RSC, RM 50,000

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

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

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

Your medical and health takaful rider excludes illness arises directly or indirectly caused by:

- 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, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease in which a 60-day waiting period applies.
- 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".
- Pre-Existing Conditions.

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

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*Rest assured that no personal data will be collected from you when you click on the link.

3 Know your Obligations?

For your medical and health takaful rider, you must pay a Yearly takaful contribution of:				
Protection (ISA)	Contribution	Crisis Protector	RM 168.00	Duration: 20 years
You also have to pay the following fees and charges:				
Total Upfront Charge, which includes:	<i>Wakalah</i>	RM 453.60 or 13.50% of Total Rider Contribution RM 3,360.00		
<ul style="list-style-type: none"> • Commission (payable over 6 years) 	End of Certificate Year	Contribution Paid (RM)	Commission deducted from your contribution	
			Percentage (%)	Amount (RM)
	01	168	40.00%	67.20
	02	168	30.00%	50.40
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	06	168	10.00%	16.80
	07	168	0.00%	0.00
	08	168	0.00%	0.00
	09	168	0.00%	0.00
	10	168	0.00%	0.00
	11	168	0.00%	0.00
	12	168	0.00%	0.00
	13	168	0.00%	0.00
14	168	0.00%	0.00	

**Quotation for Ort Nov Test One & Test One Parent
BSN Fitrah**

	15	168	0.00%	0.00
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	17	168	0.00%	0.00
	18	168	0.00%	0.00
	19	168	0.00%	0.00
	20	168	0.00%	0.00
	Total	3,360	6.25%	210.00
• Management Expenses (payable over 10 years)	RM 243.60 or 7.25 % of Total Rider Contribution RM 3,360.00			

Notes:

- **Contribution details:** Service tax applies to all contributions made for business purposes. Please refer to the *Quotation Details for the Total Amount Payable, service tax (if any), and Total Annual Contribution.*
- **Total Upfront Wakalah Charge:** Includes PruBSN's management expenses and commission paid to the bank. Commission is a cost that goes directly to the distribution channel for the marketing of this product.
- The listed fees and charges are **non-exhaustive**. Please refer to the 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 us. 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 contribution and Tabarru' :** The contribution and Tabarru' deductions of this plan are not guaranteed. We will provide 30 days written notice for Critical Illness Benefit prior to the revised contributions and/or Tabarru' rates, which will take effect on the following certificate anniversary.
- **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	Conditions	Waiting Period
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

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 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. Please refer to the BSN Fitrah's PDS on Free-Look Period.
- **Written Notice:** You may cancel this rider at any time after the Free-Look Period by providing us with written notice. Cancellation of riders shall take effect on the monthly anniversary right after we approve your application in writing.

Cancer Protector

PRODUCT DISCLOSURE SHEET

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 Cancer Protector?

Cancer Protector is a regular contribution Ordinary Family Takaful rider that is attached to **BSN Fitrah** and pays the sum covered upon the Covered Person's diagnosis with Early Stage Cancer or Cancer before the certificate expiry.

The applicable accounts and Shariah concept under Cancer Protector are the same as the basic plan, **BSN Fitrah**.

Note:

The product description above is **non-exhaustive**. Please refer to the certificate document for more information.

2 Know your Coverage/Benefits ?

As an illustration, for RM 192.00 Yearly, with rider sum covered of RM 50,000, you will receive the following coverage/ benefits for 20 years:

Early-Stage Cancer Claimable only once	If claimed during first certificate year	5% of RM 50,000
	If claimed during second certificate year onwards	10% of RM 50,000
Cancer	If no prior Early-Stage Cancer has been claimed	100% of RM 50,000
	If Early-Stage Cancer has been claimed	Balance of Rider Sum Covered

Early-Stage Cancer covers the following illnesses:

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

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

Your medical and health takaful rider(s) excludes:

Cancer Protector: We will not pay the benefit if the illness is directly or indirectly caused by

- Symptoms of illness occur prior to or within 90 days after the Rider has commenced or the date it is revived for Early-Stage Cancer or late Cancer;
- Pre-existing Conditions that were not disclosed to us in relation to the Covered Person's health status
- 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";
- Congenital condition or is caused directly or indirectly from a congenital condition which happens, or which the Covered Person start to get symptoms of, within the first 2 years from the date of birth of the Covered Person.

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

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

Call Bank Simpanan
Nasional: +603-26131900
Call PruBSN at:
03-2775 7188



Email Bank Simpanan
Nasional at:
customercare@bsn.com.my
Email PruBSN at:
customer@prubsn.com.my



Visit* us at:
<https://www.prubsn.com.my/en/riders/cancer-protector/>

*Rest assured that no personal data will be collected from you when you click on the link.

3 Know your Obligations?

For your medical and health takaful rider, you must pay a Yearly takaful contribution of:

Protection Contribution (ISA)	Cancer Protector	RM 192.00	Duration: 20 years
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You also have to pay the following fees and charges:

Total Upfront Wakalah Charge, which includes:	RM 518.40 or 13.50% of Total Rider Contribution RM 3,840.00
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	End of Certificate Year	Contribution Paid (RM)	Commission deducted from your contribution	
			Percentage (%)	Amount (RM)
• Commission (payable over 6 years)	01	192	40.00%	76.80
	02	192	30.00%	57.60
	03	192	20.00%	38.40
	04	192	15.00%	28.80
	05	192	10.00%	19.20
	06	192	10.00%	19.20
	07	192	0.00%	0.00
	08	192	0.00%	0.00
	09	192	0.00%	0.00
	10	192	0.00%	0.00
	11	192	0.00%	0.00
	12	192	0.00%	0.00
	13	192	0.00%	0.00
	14	192	0.00%	0.00
	15	192	0.00%	0.00
	16	192	0.00%	0.00
	17	192	0.00%	0.00
	18	192	0.00%	0.00
	19	192	0.00%	0.00

**Quotation for Ort Nov Test One & Test One Parent
BSN Fitrah**

	20	192	0.00%	0.00
	Total	3,840	6.25%	240.00
• Management Expenses (payable over 10 years)	RM 278.40 or 7.25 % of Total Rider Contribution RM 3,840.00			

Notes:

- **Contribution details:** Service tax applies to all contributions made for business purposes. Please refer to the *Quotation Details for the Total Amount Payable, service tax (if any), and Total Annual Contribution.*
- **Total Upfront Wakalah Charge:** Includes PruBSN's management expenses and commission paid to the bank. Commission is a cost that goes directly to the distribution channel for the marketing of this product.
- The listed fees and charges are not exhaustive. Please refer to the 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 us. 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 contribution and Tabarru' :** The contribution and *Tabarru'* deductions of this plan are not guaranteed. We will provide 30 days written notice for Critical Illness Benefit prior to the revised contributions and/or *Tabarru'* rates, which will take effect on the following certificate anniversary.
- **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	Conditions	Waiting Period
Cancer	Early-Stage Cancer	90 days
	Cancer	60 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 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 with all attaching riders) within 15 days after the certificate has been delivered to you. Please refer to the **BSN Fitrah's PDS** on Free-Look Period.
- **Written Notice:** you may cancel this rider at any time after the Free-Look Period by providing written notice. Cancellation of riders shall take effect on the monthly anniversary right after we approve your application in writing.

Hospital Benefit

PRODUCT DISCLOSURE SHEET

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.

TAKAFUL
PRUDENTIAL BSN TAKAFUL BERHAD
Date: 15/11/2025

1 What is Hospital Benefit?

Hospital Benefit is a regular contribution Ordinary Family Takaful rider that is attached to **BSN Fitrah** and pays a daily cash benefit in the event of hospitalisation due to illness or injury before certificate expiry. One unit of Hospital Benefit pays RM50 per day (up to 100 days in a certificate year) for hospital confinement.

The applicable accounts and Shariah concept under Hospital Benefit are the same as the basic plan, **BSN Fitrah**.

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

2 Know your Coverage/Benefits ?

As an illustration, for RM 72.00 Yearly, you will receive the following coverage / benefits for 20 years:

Hospital Benefit (daily cash benefit up to 100 days per certificate year)	1 unit(s)
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Note: The coverage/benefits descriptions above are **non-exhaustive**. Please refer to the certificate document for more information.

Your medical and health takaful rider(s) excludes Hospital Benefit if hospitalisation is directly or indirectly, wholly or partly caused by any one of the following:

- (a) Pre-existing conditions.
- (b) Specified illnesses during the first 120 days of cover (please refer to the certificate documents for the list of the specified illnesses).
- (c) Any medical or physical conditions arising within 30 days from the effective date of the certificate, the date of certificate revival or the date of endorsement, whichever is later, except for accidental injuries.
- (d) Cosmetic surgery, circumcision, eye examination, glasses, lens, Lasik and the use of prosthetic and medical devices.
- (e) Dental condition including treatment or oral surgery to natural teeth except as necessitated by accidental injuries.
- (f) Experimental surgery or elective procedures that have not been approved in the country of treatment.
- (g) Any treatments or test in connection with AIDS and HIV, all sexually transmitted diseases and any communicable diseases requiring quarantine by law.
- (h) Any treatment or surgery operation for congenital abnormalities or deformities including hereditary conditions.
- (i) Treatments or procedures relating to pregnancy or childbirth and its complications, prenatal or postnatal care except all those stated in certificate document and, miscarriage, abortion, any contraceptive methods of birth control, treatments pertaining to infertility or erectile dysfunction and impotence.
- (j) Routine medical examinations, hospitalisation solely for investigatory purposes/diagnostic imaging not coincidental to treatment of covered disability or any treatments, medicines or examinations deemed not medically necessary or preventive in nature and treatments specifically for weight reduction or gain example sleeve gastrectomy.
- (k) Suicide, attempted suicide or self-inflicted bodily injury while sane or insane.
- (l) Any injury or illness caused by any act of war, any violation or attempted violation of the law or to resist arrest, direct participation in riot, strike and civil commotion.
- (m) Ionising radiation or radioactive contamination from any nuclear fuel or waste from nuclear fission or any nuclear materials.
- (n) Donation of any body organ, tissue and its complications by Covered Person.
- (o) Investigation and treatment of sleep and snoring disorders, treatment of abnormal perspiration, therapy of hormone replacement, stem cells, hyperbaric oxygen therapy, chiropodist consultation and treatment, chiropractic services, aromatherapy and any form of alternative therapies.
- (p) Psychiatric, mental or nervous disorders and those due to senile disorders.
- (q) Sickness or injury arising from any kind of racing, hazardous sports, aerial flights except as a crew member or a fare-paying passenger, or on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route.

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

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

 **Call Bank Simpanan Nasional:** +603-26131900
Call PruBSN at: 03-2775 7188

 **Email Bank Simpanan Nasional at:** customercare@bsn.com.my
Email PruBSN at: customer@prubsn.com.my

3 Know your Obligations?

For your medical and health takaful rider, you must pay a Yearly takaful contribution of:

Protection Contribution (ISA)	Hospital Benefit	RM 72.00	Duration: 20 years
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You also have to pay the following fees and charges:

Total Upfront Wakalah Charge, which includes:	RM 194.40 or 13.50% of Total Rider Contribution RM 1,440.00
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	End of Certificate Year	Contribution Paid (RM)	Commission deducted from your contribution	
			Percentage (%)	Amount (RM)
	01	72	40.00%	28.80
	02	72	30.00%	21.60
	03	72	20.00%	14.40
	04	72	15.00%	10.80
	05	72	10.00%	7.20
	06	72	10.00%	7.20
	07	72	0.00%	0.00
	08	72	0.00%	0.00
	09	72	0.00%	0.00
• Commission (payable over 6 years)	10	72	0.00%	0.00
	11	72	0.00%	0.00
	12	72	0.00%	0.00
	13	72	0.00%	0.00
	14	72	0.00%	0.00
	15	72	0.00%	0.00
	16	72	0.00%	0.00
	17	72	0.00%	0.00

**Quotation for Ort Nov Test One & Test One Parent
BSN Fitrah**

	18	72	0.00%	0.00
	19	72	0.00%	0.00
	20	72	0.00%	0.00
	Total	1,440	6.25%	90.00

<ul style="list-style-type: none"> Management Expenses (payable over 10 years) 	RM 104.40 or 7.25 % of Total Rider Contribution RM 1,440.00
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Notes:

- Contribution details:** Service tax applies to all contributions made for business purposes. Please refer to the Quotation Details for the Total Amount Payable, service tax (if any), and Total Annual Contribution.
- Total Upfront Wakalah Charge:** Includes PruBSN's management expenses and commission paid to the bank. Commission is a cost that goes directly to the distribution channel for the marketing of this product.
- The listed fees and charges are not exhaustive. Please refer to the 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 us. 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 contribution and Tabarru` :** The contribution and Tabarru` deductions of this plan are not guaranteed. We will provide 30 days written notice prior to the revised contributions and/or Tabarru` rates, which will take effect on the following certificate anniversary.
- 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	Conditions	Waiting Period
Hospital Benefit	Specified illnesses	120 days
	Other illnesses	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 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 with all attaching riders) within 15 days after the certificate has been delivered to you. Please refer to the BSN Fitrah's PDS on Free-Look Period.
 - Written Notice:** you may cancel this rider at any time after the Free-Look Period by providing written notice. Cancellation of riders shall take effect on the monthly anniversary right after we approve your application in writing.

Income Protector

PRODUCT DISCLOSURE SHEET

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 Income Protector?

Income Protector is a regular contribution Ordinary Family Takaful rider that is attached to **BSN Fitrah** and pays a yearly benefit upon the Covered Person's diagnosis of a critical illness before selected expiry age of basic plan or TPD before the age of 70. Payment of yearly benefit is on each anniversary year of the Covered Person's diagnosis of CI/TPD until the expiry age, or the death of the Covered Person, whichever earlier. Payment of this benefit will not affect the basic plan's sum covered.

The applicable accounts and Shariah concept under Income Protector are the same as the basic plan, **BSN Fitrah**.

Note: The product description above is non-exhaustive. Please refer to the certificate document for more information.

2 Know your Coverage/Benefits ?

As an illustration, for RM 228.00 Yearly, with rider sum covered of RM 5,000, you will receive the following coverage/ benefits for 20 years:	
TPD	RM 5,000 per annum
Critical Illness	

The list of Illnesses covered under the Income Protector. Angioplasty and Other Invasive Treatments for Coronary Artery Disease is not covered under Income Protector.

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

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

Your medical and health takaful rider(s) excludes:
TPD: We will not pay the benefit if the disability is directly or indirectly caused by
 • **Pre-Existing Conditions** within the first certificate year.
Critical Illness: We will not pay the benefit if the critical illness is directly or indirectly caused by
 • **Pre-Existing Conditions** within the first certificate year.
 • Symptoms of the critical illness manifested during the Waiting Period.
 • 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".
 • If the Participant has undergone Angioplasty and Other Invasive Treatments for Coronary Artery Disease.

Note: The exclusion list above is non-exhaustive. Please refer to the certificate document for the full list of exclusions.

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

 <p>Call Bank Simpanan Nasional: +603-26131900 Call PruBSN at: 03-2775 7188</p>	 <p>Email Bank Simpanan Nasional at: customercare@bsn.com.my Email PruBSN at: customer@prubsn.com.my</p>	 <p>Visit* PruBSN at: https://www.prubsn.com.my/en/riders/income-protector/</p>
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**Rest assured that no personal data will be collected from you when you click on the link.*

3 Know your Obligations?

For your medical and health takaful rider, you must pay a Yearly takaful contribution of:				
Protection Contribution (ISA)	Income Protector	RM 228.00	Duration: 20 years	
You also have to pay the following fees and charges:				
Total Upfront Wakalah Charge, which includes:	RM 615.60 or 13.50 % of Total Rider Contribution RM 4,560.00			
• Commission (payable over 6 years)	End of Certificate Year	Contribution Paid (RM)	Commission deducted from your contribution	
			Percentage (%)	Amount (RM)
	01	228	40.00%	91.20
	02	228	30.00%	68.40
	03	228	20.00%	45.60
	04	228	15.00%	34.20
	05	228	10.00%	22.80
	06	228	10.00%	22.80
	07	228	0.00%	0.00
	08	228	0.00%	0.00
	09	228	0.00%	0.00
	10	228	0.00%	0.00
	11	228	0.00%	0.00
12	228	0.00%	0.00	

**Quotation for Ort Nov Test One & Test One Parent
BSN Fitrah**

	13	228	0.00%	0.00
	14	228	0.00%	0.00
	15	228	0.00%	0.00
	16	228	0.00%	0.00
	17	228	0.00%	0.00
	18	228	0.00%	0.00
	19	228	0.00%	0.00
	20	228	0.00%	0.00
	Total	4,560	6.25%	285.00

- Management Expenses (payable over 10 years) RM 330.60 or 7.25 % of Total Rider Contribution RM 4,560.00

Notes:

- **Contribution details:** Service tax applies to all contributions made for business purposes. Please refer to the Quotation Details for the Total Amount Payable, service tax (if any), and Total Annual Contribution.
- **Total Upfront Wakalah Charge:** Includes PruBSN's management expenses and commission paid to the bank. Commission is a cost that goes directly to the distribution channel for the marketing of this product.
- The listed fees and charges are **non-exhaustive**. Please refer to the certificate document for more information.

4 Other Key Terms

- **Importance of disclosure :** You must disclose all relevant facts such as medical condition and state Your age correctly when answering any question asked by us. 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 contribution and Tabarru` :** The contribution and Tabarru` deductions of this plan are not guaranteed. We will provide 30 days written notice prior to the revised contributions and/or Tabarru` rates, which will take effect on the following certificate anniversary.
- **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 illnesses	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: This key terms above are **non-exhaustive**. Please refer to the certificate document for more information.

? 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 with all attaching riders) within 15 days after the certificate has been delivered to you. Please refer to the BSN Fitrah's PDS on Free-Look Period.
- **Written Notice:** You may cancel this rider at any time after the Free-Look Period by providing us with written notice. Cancellation of riders shall take effect on the monthly anniversary right after we approve your application in writing.

Accidental Protector Plus
PRODUCT DISCLOSURE SHEET

Dear Customer,

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

PRUDENTIAL BSN

TAKAFUL
PRUDENTIAL BSN TAKAFUL BERHAD
Date: 15/11/2025

1 What is Accidental Protector Plus?

Accidental Protector Plus is a regular contribution rider that is attached to **BSN Fitrah** and pays the sum covered on death or TPD due to accident, or a percentage of the sum covered on disablement due to accident until the certificate anniversary date of the Covered Person's age 70 next birthday or expiry of the certificate, whichever is earlier. In addition, the rider also pays compassionate benefit upon death.

The applicable accounts and Shariah concept under Accidental Protector Plus are the same as the basic plan, **BSN Fitrah**.

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

2 Know your Coverage/Benefits ?

As an illustration, for RM 312.00 Yearly, with rider sum covered of RM 50,000, you will receive the following coverage/ benefits for 20 years:

Benefit	Amount / % of Sum Covered
i) Compassionate Allowance	
a) Non-accidental death	RM 2,000
b) Accidental death	RM 4,000
c) Accidental death in overseas	RM 6,000
ii) Accidental Death, TPD & Disablement Benefit^(b)	Up to 100%
iii) Double Indemnity	
2 times the amount under (ii) will be payable for accidents occurring:	
a) while the Covered Person was traveling in any mechanically propelled public conveyance; or	
b) while the Covered Person was in an elevator car (excluding elevator in mines and construction sites); or	
c) in consequence of the burning of the theatre, hotel or other public building in which the Covered Person shall be at the commencement of the fire.	Up to 200%
(b) Accidental Death, TPD & Disablement Benefit Table	% of Rider Sum Covered
Death of Covered Person	100%
Total & Permanent Disability	100%
Total, Permanent and Irreversible:-	
Loss of two limbs	100%
Loss of both hands or of all fingers and both thumbs	100%
Loss of all sight in both eyes	100%
Loss of hand at or above wrist	100%
Loss of leg at or above ankle	100%
Loss of all sight in one eye	100%
Loss of all sight in one eye except perception of light	50%
Loss of lens of one eye	50%
Loss of speech	50%
Loss of four fingers and thumb	70%
Loss of four fingers	40%
Loss of thumb	- both phalanges - one phalanx
	30% 15%
Loss of finger	- three phalanges - two phalanges - one phalanx
	10% 7.5% 5%
Loss of metacarpals	- first or second (additional) - third, fourth or fifth (additional)
	3% 2%
Loss of all toes on one foot	15%
Loss of great toe	- both phalanges - one phalanx
	5% 2%
Loss of other toe, each	2%
Fractured leg or patella with established non-union	10%
Shortening of leg by at least 2.5 cm	7.5%
Loss of hearing	- Both ears - One ear
	75% 15%
Loss of whole ear	- Both ears - One ear
	6% 3%

Note:
• The coverage/benefits descriptions above are **non-exhaustive**. Please refer to the certificate document for more information.
• Please refer to the ^(b)Accidental Death & Disablement Benefit Table for the applicable percentage of the Sum Covered.

Your personal accident takaful rider excludes Accident benefits as a consequence of:

- war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, taking part in riot, strike or civil commotion;
- breaking or trying to break any law or to resist arrest;
- attempted suicide or self-inflicted injuries while sane or insane;
- 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;
- engaging in or taking part 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 hazardous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving), unless agreed to by special endorsement;

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BSN Fitrah**

- f) taking narcotic or drug unless taken as prescribed by a qualified registered medical practitioner;
- g) any form of illness or disease due to non-accidental causes;
- h) alcohol and drugs intoxication;
- i) any insect bite including mosquito bites and worm infestation.

Note: The exclusion list above is non-exhaustive. Please refer to the certificate document for the full list of exclusions.

If you require assistance or have any questions on your personal accident takaful rider(s), you can:



Call Bank Simpanan
Nasional: +603-26131900
Call PruBSN at:
03-2775 7188



Email Bank Simpanan
Nasional at:
customercare@bsn.com.my
Email PruBSN at:
customer@prubsn.com.my



Visit* us at:
<https://www.prubsn.com.my/en/riders/accidental-protector-plus/>

*Rest assured that no personal data will be collected from you when you click on the link

3 Know your Obligations?

For your personal accident takaful rider, you must pay a Yearly takaful contribution of:				
Protection Contribution (ISA)	Accidental Protector Plus	RM 312.00	Duration: 20 years	
You also have to pay the following fees and charges:				
Total Upfront Wakalah Charge, which includes:	RM 842.40 or 13.50% of Total Rider Contribution RM 6,240.00			
<ul style="list-style-type: none"> • Commission (payable over 6 years) 	End of Certificate Year	Contribution Paid (RM)	Commission deducted from your contribution	
			Percentage (%)	Amount (RM)
	01	312	40.00%	124.80
	02	312	30.00%	93.60
	03	312	20.00%	62.40
	04	312	15.00%	46.80
	05	312	10.00%	31.20
	06	312	10.00%	31.20
	07	312	0.00%	0.00
	08	312	0.00%	0.00
	09	312	0.00%	0.00
	10	312	0.00%	0.00
	11	312	0.00%	0.00
	12	312	0.00%	0.00
	13	312	0.00%	0.00
	14	312	0.00%	0.00
	15	312	0.00%	0.00
	16	312	0.00%	0.00
	17	312	0.00%	0.00
	18	312	0.00%	0.00
	19	312	0.00%	0.00
20	312	0.00%	0.00	
	Total	6,240	6.25%	390.00
<ul style="list-style-type: none"> • Management Expenses (payable over 10 years) 	RM 452.40 or 7.25% of Total Rider Contribution RM 6,240.00			
Notes:				
<ul style="list-style-type: none"> • Contribution details: Service tax applies to all contributions made for business purposes. Please refer to the Quotation Details for the Total Amount Payable, service tax (if any), and Total Annual Contribution. • Total Upfront Wakalah Charge: Includes PruBSN's management expenses and commission paid to the bank. Commission is a cost that goes directly to the distribution channel for the marketing of this product. • The listed fees and charges are non-exhaustive. Please refer to the 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 us. 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 contribution and Tabarru' :** the contribution and Tabarru' deductions of this plan are not guaranteed. We will provide 90 days written notice prior to the revised contributions and/or Tabarru' rates, which will take effect on the following certificate anniversary.
- **Waiting period :** there shall be no waiting period applicable for the Accidental Benefit.
- **Change in Occupation, Avocation & Sports :** You must inform us if there is any change of occupation, avocation or sporting activity of the Covered Person because it may affect the contributions, terms, conditions and benefits of the products.

Note: The above key terms are non-exhaustive. Please refer to the 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. Please refer to the BSN Fitrah's PDS on Free-Look Period.
- **Written Notice:** You may cancel this rider at any time after the Free-Look Period by providing us with written notice. Cancellation of riders shall take effect on the monthly anniversary right after we approve your application in writing.



PRUDENTIAL BSN TAKAFUL BERHAD Quotation Details for BSN Fitrah

<u>Details</u>	<u>Person to be Covered</u>	<u>Parent's Details</u>
Name	: Ort Nov Test One	: Test One Parent
Gender	: Male	: Male
Smoker	: No	: Yes
Occupation	: Class 2	: Class 1
Age	: 1 next birthday	: 30 next birthday
Date of birth	: 16/10/2025	: 23/10/1996
Takaful Plan Purpose	: Non-Business Purpose	
Type of Product	: Regular Contribution Family Takaful.	
Yearly Total Amount Payable	: RM 4,196.00	
Total Annual Contribution	: RM 4,196.00	
Payment Mode	: Direct Debit	

Ratio Funds Chosen:

Takafulink Dana Urus	0%
Takafulink Dana Sukuk	100%
Takafulink Dana Ekuiti Plus	0%
Takafulink Dana Ekuiti Income	0%
Takafulink Dana Ekuiti Dinasti	0%
Takafulink Dana Dinamik	0%
Takafulink Dana Ekuiti Global	0%
Takafulink Dana Aktif	0%

Benefits:

Accounts	Plan	Term (Years)	Sum Covered (RM)	Contribution (RM)	
Individual Special Account (ISA):	BSN Fitrah (Basic)	20	100,000	1,164.00	
	Crisis Shield	20	50,000	168.00	
	Crisis Protector	20	50,000	168.00	
	Cancer Protector	20	50,000	192.00	
	Accidental Protector Plus	20	50,000	312.00	
	Hospital Benefit	20	1 unit(s)	72.00	
	Income Protector	20	5,000 p.a	228.00	
	Parent Term	20	50,000	672.00	
	Contributor Protect	20	2,808 p.a	156.00	
	Contributor Saver	20	100 p.a	24.00	
	Contributor Parent Protect	20	3,216 p.a	684.00	
	Contributor Parent Saver	20	100 p.a	96.00	
				Protection Contribution	3,936.00
Investment Unit Account (IUA):	Takaful Saver	20		100.00	
				Investment Contribution	100.00
	Ihsan	20		100.00	
				<i>Wakalah Certificate Charge</i>	60.00
			Total Yearly Amount Payable	4,196.00	

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).

Special Term - Additional Contribution(s):

Covered Person	% of normal rate	Rate per RM1,000 Sum Covered	Term	Loading Code
Death	100	1	20	JE
		1	20	JM
		1	20	JP
Total & permanent disability	100			JPE
			20	JPM (%)
			20	JPP (%)
Critical Illness	100			JC
Accidental	100			AH
Hospitalisation	100			AH

Parent	% of normal rate	Rate per RM1000 Sum Covered	Term	Loading Code
Death	100	1	20	PE
		1	20	PM
		1	20	PP
Total & permanent disability	100			PPE
			20	PPM (%)
			20	PPP (%)
Critical Illness	100			PC

Notes:

- Loading for Crisis Shield is incorporated in critical illness loading.
- Loading for Crisis Protector is incorporated in critical illness loading.
- Loading for Cancer Protector is incorporated in critical illness loading.
- Loading for Accidental Protector Plus is incorporated in accidental loading.
- Loading for Hospital Benefit is incorporated in hospitalisation loading.
- Loading for Income Protector is incorporated in total and permanent disability loading and critical illness loading.
- Loading for Parent Term is incorporated in death (parent) loading and total and permanent disability (parent) 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 Parent Protect is incorporated in death (parent) loading, total and permanent disability (parent) loading and critical illness (parent) loading.
- Loading for Contributor Parent Saver is incorporated in death (parent) loading, total and permanent disability (parent) loading and critical illness (parent) 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 : Test One Parent
NRIC No. :
Date : 15/11/2025

Signature of Witness

Name :
NRIC No. :
Date : 15/11/2025

A. SUMMARY

This is a summary of what this product offers and how much it costs you to participate in this product. It also displays the option that you should consider before participating in this product.

Name of Takaful Operator :	Prudential BSN Takaful Berhad	Client's Name :	Ort Nov Test One
Product Name :	BSN Fitrah	Gender :	Male
Type of Product :	Regular Contribution Family Takaful	Smoker :	Non-Smoker
		Age :	1 next birthday

-  What you should know?
  What you should consider?
  What you should be aware of?

 What does this certificate offer?

- Protection against death and Total and Permanent Disability (TPD).

 Have you considered term family takaful?

- Term family takaful offers protection against death and TPD with lower contributions.
- You can invest the balance in other savings/ investment alternatives.

BSN Fitrah		Term Family Takaful ¹
RM 4,096.00 X 20 Years = RM 81,920	Contribution payment How much will you need to pay	-
20 Years	Coverage period How long will you be covered	-
RM 4,998	Total direct commission² Amount paid to Intermediaries from your contribution	-
BSN Fitrah	Guaranteed Benefits Amount promised to be paid	Term Family Takaful ¹
RM 40,000	<ul style="list-style-type: none"> • If you die or suffer TPD³ 	-
-	<ul style="list-style-type: none"> • Cash every year 	-
-	<ul style="list-style-type: none"> • At maturity 	-
BSN Fitrah	Non-Guaranteed Benefits The following amount may or may not be paid	Term Family Takaful ¹
-	<ul style="list-style-type: none"> • Total cash received 	-
Scenario X : RM 45,643.00 Scenario Y : RM 56,264.00	<ul style="list-style-type: none"> • At maturity 	-
BSN Fitrah	Your Annualised Return⁴ [Net gain/loss] if held to maturity	Term Family Takaful ¹
-	<ul style="list-style-type: none"> • Guaranteed benefits only 	-
Scenario X : -5.98% p.a. Scenario Y : -3.73% p.a.	<ul style="list-style-type: none"> • Total benefits (inclusive of non-guaranteed payments) 	-

1. PruBSN does not offer Term Family Takaful plan under BSN advisory channel.
2. 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. This is the commission payable to the bank comprising of commission and bonuses, for the marketing of this plan. The bank may be entitled to bonuses provided that the bank meets the qualifying criteria set by PruBSN.
3. This amount shall be payable upon death or in the event of TPD before certificate maturity date or before age 70 next birthday, whichever is earlier.
4. Annualised return (net gain/loss) is the estimated average investment return on the survival/savings benefits that you will receive over the period of the certificate until its maturity **with respect to the contribution that you paid (exclude Ihsan Contribution , if any)**. However, the actual annualised return of your certificate can only be determined when your certificate matures.

-  If you are looking for takaful certificate with savings element, you may wish to compare the return of this certificate with the effective returns of other investment alternatives.
-  You may only receive the guaranteed amount upon death.
-  A benefit is considered as guaranteed as in the event that the *Tabarru`* Fund is unable to meet the participants' claim, there is an arrangement made by the takaful operator to address deficiency in the *Tabarru`* Fund such as *Qard* or outright transfer.
-  Please refer to the relevant Appendices for more information on the benefits of the basic plan and riders (if attached).

B. MARKETING ILLUSTRATION TABLE

This table shows the amount of contribution you will be paying each year and the yearly cash flow on your certificate until the end of the certificate period.

How much are you paying?

What can you cash out periodically?

End of Certificate Year/Age	Contribution Paid Each Year (RM)	Survival Benefits (RM)		
		Guaranteed Cash Payments Each Year	Non-Guaranteed Cash Payments Each Year	
			Scenario X	Scenario Y
1 / 2	4,096	0	0	0
2 / 3	4,096	0	0	0
3 / 4	4,096	0	0	0
4 / 5	4,096	0	0	0
5 / 6	4,096	0	0	0
6 / 7	4,096	0	0	0
7 / 8	4,096	0	0	0
8 / 9	4,096	0	0	0
9 / 10	4,096	0	0	0
10 / 11	4,096	0	0	0
11 / 12	4,096	0	0	0
12 / 13	4,096	0	0	0
13 / 14	4,096	0	0	0
14 / 15	4,096	0	0	0
15 / 16	4,096	0	0	0
16 / 17	4,096	0	0	0
17 / 18	4,096	0	0	0
18 / 19	4,096	0	0	0
19 / 20	4,096	0	0	0
20 / 21 ¹	4,096	0	0	0
Cash Payment at the end of the Certificate period (at maturity¹)		0	0	0

¹ The Cash Payment at maturity is the Cash Payment amount at the end of final Certificate Year. In addition, the Cash Value of ISA and IUA (if any) shall be payable at maturity and is not included in the Cash Payment stated in the above table. Please refer to the Appendices for more information on the Cash Value.

 You may only receive the guaranteed amount periodically.

 Please refer to the notes in the next page for the assumptions used in the illustration table.

How do the benefits compare against the total contributions paid to date?

How much contribution you would have paid?

How much is paid to the intermediaries?

How much will you receive if you cancel the certificate early?

What is payable upon death?

End of Certificate Year / Age	Total Contribution Paid To Date (RM) [refers to cumulative contribution to be paid from certificate inception]	Total Wakalah Charge (RM)		Surrender Value (RM)			Death Benefits (RM)		
		Management Expenses [refers to cumulative expenses to be paid from certificate inception]	Total Direct Commission To Date [refers to cumulative commission to be paid from certificate inception]	Guaranteed	Non-Guaranteed [excluding guaranteed benefits amount and any survival benefits kept with takaful operator]		Guaranteed	Non-Guaranteed	
					Scenario X	Scenario Y		Scenario X	Scenario Y
1 / 2	4,096	1,439	1,578	0	96	99	40,000	96	99
2 / 3	8,192	2,681	2,763	0	194	202	60,000	194	202
3 / 4	12,288	3,529	3,554	0	293	309	80,000	293	309
4 / 5	16,384	4,378	4,148	0	1,231	1,314	100,000	393	421
5 / 6	20,480	4,833	4,545	0	3,047	3,218	100,000	494	537
6 / 7	24,576	5,288	4,942	0	4,947	5,250	100,000	597	658
7 / 8	28,672	5,546	4,946	0	7,497	7,995	100,000	702	783
8 / 9	32,768	5,804	4,950	0	10,112	10,868	100,000	807	914
9 / 10	36,864	6,061	4,954	0	12,765	13,850	100,000	914	1,051
10 / 11	40,960	6,319	4,958	0	15,450	16,936	100,000	1,023	1,193
11 / 12	45,056	6,380	4,962	0	18,359	20,327	100,000	1,133	1,341
12 / 13	49,152	6,441	4,966	0	21,298	23,831	100,000	1,244	1,495
13 / 14	53,248	6,502	4,970	0	24,262	27,450	100,000	1,357	1,655
14 / 15	57,344	6,563	4,974	0	27,246	31,181	100,000	1,472	1,821
15 / 16	61,440	6,624	4,978	0	30,244	35,023	100,000	1,588	1,995
16 / 17	65,536	6,685	4,982	0	33,265	38,990	100,000	1,705	2,176
17 / 18	69,632	6,746	4,986	0	36,308	43,085	100,000	1,824	2,364
18 / 19	73,728	6,807	4,990	0	39,375	47,316	100,000	1,945	2,560
19 / 20	77,824	6,868	4,994	0	42,489	51,709	100,000	2,067	2,763
20 / 21	81,920	6,929	4,998	0	45,643	56,264	100,000	2,191	2,976



-  You may only receive the guaranteed amount upon death.
 -  If you cancel the certificate **before the maturity period**, the amount that you will receive will be **much lesser** than the total amount of contribution that you have paid.
 -  The Contribution Paid included all the amount that you pay excluding Ihsan Contribution, if any.
 -  The Total Surrender Value payable is the sum of Guaranteed and Non-Guaranteed Surrender Value illustrated; The Total Death Benefit payable is the sum of Guaranteed and Non-Guaranteed Death Benefit illustrated
 -  The Illustration of Guaranteed Death Benefits consists of basic death benefit Upon death, the higher of the Basic Sum Covered or amount in ISA plus values of unit in IUA (if any) will be payable.
 -  The Illustration of Non-Guaranteed benefits consist of the Cash Value of ISA and/or IUA, where applicable, which have been prepared on two hypothetical investment scenarios.
 - a. Scenario X = Assumes the accounts (ISA and IUA) earns 2% every year
 - b. Scenario Y = Assumes the accounts (ISA and IUA) earns 5% every year
- The two rates are used purely for illustrative purposes to show the variability of non-guaranteed benefits under the different investment scenarios and are NOT GUARANTEED. They do not represent upper and lower limits on the investment performance of the participant's investment fund and are not the returns earned on the actual contributions paid for the family takaful product.
-  The investment return rates earned i.e. performance of ISA in the previous five years are as follows:-

Yr 2020 : 6.18%	Yr 2021 : -0.50%	Yr 2022 : 1.73%	Yr 2023 : 7.13%	Yr 2024 : 4.60%
-----------------	------------------	-----------------	-----------------	-----------------
 -  For the investment return rates earned i.e. performance of IUA in the previous years, please refer to the 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 funds.
 -  The past investment performances of IUA are not an indication of its future performance. This is strictly the investment performance of IUA, and not the returns earned on the contributions. The actual returns earned on contributions at maturity/surrender will be lower due to cost of takaful and expenses.
 -  Total *Wakalah* Charge is the amount received by the intermediary and takaful operator for the marketing of this certificate and services that the bank and PruBSN will provide to you for the duration of your certificate.

Appendix: Summary Illustration

The summary illustration is intended to show the movements of possible cash flows for the investment and the impact of charges on Cash Values based on illustration below. It assumes that payments are paid on time before the end of the grace period.

Table 1 - Summary Illustration for Individual Special Account (ISA)

When 0 is shown in the ISA for the first 6 certificate years in the table below, this indicates that the Cash Value under ISA may be insufficient to cover total *Tabarru`* deduction and charges. However, your certificate will not lapse because No-Lapse Provision is in effect. No-Lapse Provision will be revoked if your contribution is not up to date. Subsequently, the certificate shall lapse if there are insufficient amount to cover for the *Tabarru`* deduction and charges. Any unpaid *Tabarru`* deduction during the period when No-Lapse Provision is in effect are regarded as amount due to us, which shall be deducted from cash value under the certificate.

End of Certificate Year	Age	Non-Guaranteed Return (RM)							
		Individual Special Account (ISA)							
		ISA Contribution	ISA Upfront Wakalah Charge ¹	Scenario X			Scenario Y		
				Total <i>Tabarru`</i>	ISA Investment Profit	ISA Cash Value	Total <i>Tabarru`</i>	ISA Investment Profit	ISA Cash Value
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)		
1	2	3,936	2,952	1,811	3	0	1,811	8	0
2	3	3,936	2,362	1,706	2	0	1,706	5	0
3	4	3,936	1,574	1,618	7	0	1,617	20	0
4	5	3,936	1,378	1,538	20	838	1,538	55	894
5	6	3,936	787	1,477	42	2,553	1,476	115	2,681
6	7	3,936	787	1,417	65	4,350	1,416	179	4,593
7	8	3,936	197	1,390	97	6,796	1,389	268	7,211
8	9	3,936	197	1,360	130	9,304	1,358	361	9,953
9	10	3,936	197	1,356	163	11,851	1,352	458	12,799
10	11	3,936	197	1,359	197	14,427	1,354	558	15,743
11	12	3,936	0	1,370	233	17,227	1,362	669	18,986
12	13	3,936	0	1,380	270	20,053	1,369	784	22,336
13	14	3,936	0	1,392	308	22,905	1,379	902	25,795
14	15	3,936	0	1,412	345	25,775	1,395	1,024	29,360
15	16	3,936	0	1,438	383	28,656	1,417	1,149	33,028
16	17	3,936	0	1,454	421	31,559	1,429	1,279	36,814
17	18	3,936	0	1,472	460	34,483	1,441	1,412	40,722
18	19	3,936	0	1,488	498	37,430	1,451	1,550	44,757
19	20	3,936	0	1,482	537	40,422	1,440	1,693	48,946
20	21	3,936	0	1,484	577	43,451	1,435	1,841	53,288

¹ This represents a charge to your contribution and is used to meet the direct commission and PruBSN expenses.

Table 2 - Summary Illustration for Investment Unit Account (IUA)

End of Certificate Year	Age	Non-Guaranteed Return (RM)						
		Investment Unit Account (IUA)						
		IUA Contribution	IUA Upfront Wakalah Charge ¹	IUA Allocated Contribution	Scenario X		Scenario Y	
					Projected Investment Return		Projected Investment Return	
			Asset Management Wakalah Charge	IUA Cash Value	Asset Management Wakalah Charge	IUA Cash Value		
(i)	(j)	(k)	(l)	(m)	(n)	(o)		
1	2	100	5	95	0	96	0	99
2	3	100	5	95	1	194	1	202
3	4	100	5	95	1	293	2	309
4	5	100	5	95	2	393	2	421
5	6	100	5	95	2	494	3	537
6	7	100	5	95	3	597	3	658
7	8	100	5	95	3	702	4	783
8	9	100	5	95	4	807	4	914
9	10	100	5	95	5	914	5	1,051
10	11	100	5	95	5	1,023	6	1,193
11	12	100	5	95	6	1,133	7	1,341
12	13	100	5	95	6	1,244	7	1,495
13	14	100	5	95	7	1,357	8	1,655
14	15	100	5	95	7	1,472	9	1,821
15	16	100	5	95	8	1,588	10	1,995
16	17	100	5	95	8	1,705	11	2,176
17	18	100	5	95	9	1,824	12	2,364
18	19	100	5	95	10	1,945	13	2,560
19	20	100	5	95	10	2,067	14	2,763
20	21	100	5	95	11	2,191	15	2,976

² This represents a charge to your contribution and is used to meet the direct commission and PruBSN expenses.

Table 3 - Breakdown of *Tabarru'* Deductions

End of Certificate Year	Basic <i>Tabarru'</i> Deduction (Scenario X) (RM)	Basic <i>Tabarru'</i> Deduction (Scenario Y) (RM)	Crisis Protector <i>Tabarru'</i> Deduction (RM)	Income Protector <i>Tabarru'</i> Deduction (RM)	Cancer Protector <i>Tabarru'</i> Deduction (RM)	Crisis Shield <i>Tabarru'</i> Deduction (Scenario X) (RM)	Crisis Shield <i>Tabarru'</i> Deduction (Scenario Y) (RM)	Accidental Protector Plus <i>Tabarru'</i> Deduction (RM)	Hospital Benefit <i>Tabarru'</i> Deduction (RM)	Contributor Protector <i>Tabarru'</i> Deduction (RM)	Contributor Saver <i>Tabarru'</i> Deduction (RM)	Contributor Parent Protect <i>Tabarru'</i> Deduction (RM)	Contributor Parent Saver <i>Tabarru'</i> Deduction (RM)	Parent Term <i>Tabarru'</i> Deduction (RM)
1	483	483	106	154	107	98	98	160	36	87	3	320	10	248
2	483	483	88	125	88	80	80	160	36	70	2	317	10	247
3	483	483	72	100	75	66	66	160	36	56	2	311	10	248
4	473	473	61	82	63	55	55	160	36	46	2	305	10	247
5	465	465	53	69	51	45	45	160	36	39	1	303	9	247
6	459	458	42	53	45	36	36	160	36	30	1	301	9	246
7	447	446	41	49	40	34	34	160	36	28	1	298	9	247
8	435	433	41	47	34	29	29	160	36	26	1	294	9	248
9	423	419	41	44	32	28	28	160	36	25	1	293	9	265
10	409	404	41	41	32	30	29	160	36	23	1	294	9	284
11	401	393	41	38	34	29	28	160	36	21	1	294	9	306
12	385	376	41	35	34	29	29	160	36	20	1	297	9	333
13	370	358	41	31	35	29	28	160	36	18	1	297	9	365
14	357	341	42	30	37	30	28	160	37	17	0	295	9	398
15	344	325	46	29	39	30	28	160	39	17	0	286	9	438
16	333	309	48	27	39	29	27	160	42	15	0	272	9	481
17	324	295	51	23	40	28	26	160	43	13	0	252	8	529
18	310	277	52	19	42	29	26	160	48	11	0	227	7	583
19	294	255	52	13	37	24	21	160	51	7	0	192	6	645
20	281	235	52	7	39	24	20	160	54	4	0	148	5	711

Appendix : Important Notes

- BSN Fitrah is a Shariah-compliant product. Please refer to the certificate document for more details on the product.
- PruBSN believes it is important that you fully appreciate all the benefits under your certificate, and that you also understand how the cost of takaful protection, distribution, administration, investment and other costs affect these benefits.
- You should satisfy yourself that the plan serves your needs and that you can afford the contribution. You should ensure that the allocation of your takaful contribution towards protection and investment meets your financial circumstances. If you need clarification, please contact bank's representative or PruBSN customer service representative.
- Participating in a regular contribution family certificate is a long-term commitment. It is not advisable to hold this certificate for a short period of time in view of the high initial costs.
- In the event of non-payment of contribution, the certificate will remain in force as long as there is sufficient balance in your ISA to deduct all *Tabarru'* deduction under the certificate. If the amount in ISA is insufficient, the value of units in IUA will be deducted and credited into ISA. Your certificate will terminate once the ISA have been depleted and all benefits under the certificate will cease.
- Age refers to age next birthday.
- The numbers illustrated in Product Illustration are rounded to the nearest Ringgit/percent.
- The projected investment returns used above are for illustrative purposes and not meant to show possible returns of your chosen investment fund(s). They are not guaranteed and not based on past performance. The Projected Investment Rate of Return used as follows:

The Investment Profit of Scenario X and Y have been used for Individual Special Account (ISA) to represent the range of possible returns as follows:

Projected Investment Profit for Individual Special Account (ISA)	Gross	Allocation of Investment Profit	
		Participant	PruBSN
Scenario X	2.00%	80%	20%
Scenario Y	5.00%		

The investment returns of Scenario X and Scenario Y have been used respectively to represent the range of possible returns on the following funds:

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

Please refer to the fund fact sheet(s) for the past actual annual investment returns for the fund(s) chosen.

- Actual returns of the fund will fluctuate (i.e. rise or fall) each year based on the performance of the assets the fund invests in. The actual returns may even be below the projected rates or negative.

Appendix : Product Illustration Definition

Total Contribution

- This is the amount that you (the participant) pay for this certificate for the particular certificate year. The Total Contribution amount consists of *Wakalah* Certificate Charge, ISA contribution, IUA contribution (if any) and Ihsan contribution (if any).
- Take note that not all of the amount paid will be invested into the investment fund(s) you selected. See explanation on unallocated and allocated contribution below.
- Please note that contributions are not guaranteed and may be revised by PruBSN by giving 90 days written notice to the participants. However, for hospitalisation, cancer and critical illness benefit (if attachable), 30 days written notice will be given to the participants.

Protection Contribution

- A proportion of contribution from the basic plan and riders (if attached) after deducting Upfront *Wakalah* Charge will be placed into the Individual Special Account (ISA) according to the allocation rate.
- This contribution will be used for takaful protection coverage.

Investment Contribution

- The contribution from Takaful Saver rider (if attached), after deducting Upfront *Wakalah* Charge will be placed into the Investment Unit Account (IUA) according to the allocation rate and invest in the selected investment fund(s).
- It does not provide any takaful protection coverage to you.

Ihsan Contribution

- Ihsan is a regular contribution rider solely for donation based on Sadaqah concept. Sadaqah comes from the word *sidq* (sincerity) and it denotes a voluntary charity. 100% of Ihsan contribution will be used for PruBSN Microtakaful Jariah. PruBSN Microtakaful Jariah provides takaful coverage to deserving hardcore poor and poor families.
- It does not provide any protection cover to you.

Wakalah Certificate Charge

- *Wakalah* Certificate Charge is a portion of your Total Contribution that is used to cover for certificate servicing expenses
- *Wakalah* Certificate Charge of RM 60.00 is levied Yearly.

Basic Sum Covered (Guaranteed Death Benefit)

- This is the minimum amount to be received upon death and Total and Permanent Disability. This benefit is only applicable as long as the certificate is in force.
- The Total and Permanent Disability coverage is applicable up to the certificate maturity date or the certificate anniversary date of the Covered Person's age 70 next birthday, whichever is earlier.
- Basic Sum Covered is guaranteed as in the event of deficiency in *Tabarru'* Fund, PruBSN shall rectify the Sum at Risk deficit through an interest free loan (*Qard*).

Non-Guaranteed Surrender Value

- This is the projected value of the amount in ISA and units in IUA (if any) at any particular point in time that you may receive if you surrender the certificate and is net of tax and all applicable charges.
- If the certificate is terminated early, you may get less than the amount of contributions paid.

Unallocated Contribution (Upfront *Wakalah* Charge)

- The Unallocated Contribution charge is an **Upfront *Wakalah* Charge on the contribution** paid and is used to meet PruBSN's expenses and direct commission, including commission and bonuses payable to the bank.
- The bank may be entitled to bonuses for the duration of your certificate provided that the bank meets the qualifying criteria set by PruBSN.
- The Unallocated Contribution and rates for this family takaful certificate are as follows (as RM and % of contribution):-

Certificate Year		1	2	3	4	5
ISA Contribution (RM)		3,936.00	3,936.00	3,936.00	3,936.00	3,936.00
Unallocated Contribution	%	75.00	60.01	39.99	35.01	19.99
	RM	2,952.00	2,362.00	1,574.00	1,378.00	787.00
IUA Contribution (RM)		100.00	100.00	100.00	100.00	100.00
Unallocated Contribution	%	5.00	5.00	5.00	5.00	5.00
	RM	5.00	5.00	5.00	5.00	5.00

Certificate Year		6	7	8	9	10	11 & above
ISA Contribution (RM)		3,936.00	3,936.00	3,936.00	3,936.00	3,936.00	3,936.00
Unallocated Contribution	%	19.99	5.01	5.01	5.01	5.01	0.00
	RM	787.00	197.00	197.00	197.00	197.00	0.00
IUA Contribution (RM)		100.00	100.00	100.00	100.00	100.00	100.00
Unallocated Contribution	%	5.00	5.00	5.00	5.00	5.00	5.00
	RM	5.00	5.00	5.00	5.00	5.00	5.00

Allocated Contribution

- This is the amount that will be used to invest in ISA and to purchase units in your chosen IUA investment fund(s).
- The Allocated Contribution and rates for this family takaful certificate are as follows (as RM and % of contribution):-

Certificate Year		1	2	3	4	5
ISA Contribution (RM)		3,936.00	3,936.00	3,936.00	3,936.00	3,936.00
Allocated Contribution	%	25.00	39.99	60.01	64.99	80.01
	RM	984.00	1,574.00	2,362.00	2,558.00	3,149.00
IUA Contribution (RM)		100.00	100.00	100.00	100.00	100.00
Allocated Contribution	%	95.00	95.00	95.00	95.00	95.00
	RM	95.00	95.00	95.00	95.00	95.00

Certificate Year		6	7	8	9	10	11 & above
ISA Contribution (RM)		3,936.00	3,936.00	3,936.00	3,936.00	3,936.00	3,936.00
Allocated Contribution	%	80.01	94.99	94.99	94.99	94.99	100.00
	RM	3,149.00	3,739.00	3,739.00	3,739.00	3,739.00	3,936.00
IUA Contribution (RM)		100.00	100.00	100.00	100.00	100.00	100.00
Allocated Contribution	%	95.00	95.00	95.00	95.00	95.00	95.00
	RM	95.00	95.00	95.00	95.00	95.00	95.00

Total Tabarru` Deduction

- The *Tabarru`* will be deducted from your ISA. If No Lapse Provision is not in effect and if there are insufficient amount left in ISA, units from IUA (if any) will be cancelled to pay for the *Tabarru`* deduction.
- The illustrated *Tabarru`* deduction are based on current levels. The *Tabarru`* deduction are not guaranteed and may be varied by giving 90 days notice to participant (except for variation of *Tabarru`* deduction for hospitalisation, cancer and critical illness benefit where 30 days notice will be provided).
- Tabarru`* are deducted monthly from the amount in your ISA to pay for your takaful coverage. The *Tabarru`* deduction for takaful coverage varies by age next birthday, gender, smoking status, occupation class, medical rating and Sum at Risk for basic plan *Tabarru`* and sum covered for riders' *Tabarru`*. The *Tabarru`* deduction will increase as the Covered Person grow older.
- The Sum at Risk is the amount by which the Basic Sum Covered exceeds your ISA value. If ISA value is more than Basic Sum Covered, then the Sum at Risk shall be zero and no *Tabarru`* for the basic plan will be charged.

ISA Investment Profit

- We will share any investment profit from the ISA based on *Mudarabah* principles. You will receive 80% of the profit and the balance 20% will be given to us. Your profit will be placed back into the ISA.
- The investment profits illustrated here are for illustration purposes only and are NOT GUARANTEED. The actual return may be below the projected rates or negative. The actual investment profit that would be declared may be more or less, depending on the operating and investment results experienced by us.

ISA Cash Value

- The ISA Cash Value illustrates the benefits payable based on the investment strategy for this type of plan, PruBSN current practices and assessment of future experience in Scenario X and Scenario Y investment profit scenarios.
- The accumulated value may fall below the total contributions in the ISA, depending on the actual performance of the fund.
- Past actual performance is not a guide to future performance, which may be different.
- The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.

IUA Cash Value (if any)

- This is the projected value of the IUA at any particular point of time. If the certificate is terminated early, you may get less than the amount of contributions paid.
- The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.

Asset Management Wakalah Charge

- This refers to the annual management fee (% of investment fund) to be deducted to cover the cost of managing the IUA investment fund(s). It will be deducted on a daily basis based on your account value as follows:

Takafulink Dana Sukuk	0.50% per annum of the fund assets
Takafulink Dana Urus	1.30% per annum of the fund assets
Takafulink Dana Ekuiti Plus	1.50% per annum of the fund assets
Takafulink Dana Ekuiti Income	1.50% per annum of the fund assets
Takafulink Dana Ekuiti Dinasti	1.50% per annum of the fund assets
Takafulink Dana Ekuiti Global	1.50% per annum of the fund assets
Takafulink Dana Dinamik	1.25% per annum of the fund assets
Takafulink Dana Aktif	1.50% per annum of the fund assets

(These charges are applicable for IUA only)

TABLE OF COMMISSION FOR INDIVIDUAL SPECIAL ACCOUNT (ISA), INVESTMENT UNIT ACCOUNT (IUA) AND OTHER CHARGES

Name of product : BSN Fitrah
Type of product : Regular contribution of Ordinary Family Takaful with Investment
Annual contribution : RM 4,196.00

End of Certificate Year	Contribution Paid Inclusive <i>Wakalah</i> Certificate Charge (RM)	Actual Allocated Contribution to Certificate Holder (Portion of ISA contribution to be utilised for <i>Tabarru'</i> deduction and portion for IUA contribution (if any) to be utilised to purchase units of investment)		Commission Paid (a portion of Upfront <i>Wakalah</i> Charge for ISA and IUA (if any) / Unallocated Contribution)		Upfront <i>Wakalah</i> Charge / Total Unallocated Contribution (Total contribution to be utilised for payment of commission, <i>Wakalah</i> Certificate Charge 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	4,096	26.34	1,079	38.53	1,578	73.66	3,017
2	4,096	40.75	1,669	28.93	1,185	59.25	2,427
3	4,096	59.99	2,457	19.31	791	40.01	1,639
4	4,096	64.77	2,653	14.50	594	35.23	1,443
5	4,096	79.20	3,244	9.69	397	20.80	852
6	4,096	79.20	3,244	9.69	397	20.80	852
7	4,096	93.60	3,834	0.10	4	6.40	262
8	4,096	93.60	3,834	0.10	4	6.40	262
9	4,096	93.60	3,834	0.10	4	6.40	262
10	4,096	93.60	3,834	0.10	4	6.40	262
11	4,096	98.41	4,031	0.10	4	1.59	65
12	4,096	98.41	4,031	0.10	4	1.59	65
13	4,096	98.41	4,031	0.10	4	1.59	65
14	4,096	98.41	4,031	0.10	4	1.59	65
15	4,096	98.41	4,031	0.10	4	1.59	65
16	4,096	98.41	4,031	0.10	4	1.59	65
17	4,096	98.41	4,031	0.10	4	1.59	65
18	4,096	98.41	4,031	0.10	4	1.59	65
19	4,096	98.41	4,031	0.10	4	1.59	65
20 & above	4,096	98.41	4,031	0.10	4	1.59	65
Total up to 20 years	81,920	85.44	69,992	6.10	4,998	14.56	11,928

- The illustrations are inclusive of contribution into ISA and IUA (if any). The IUA contribution will be allocated to create units in the Takafulink funds. Out of the 5% of IUA contribution, 3.75% of the IUA contribution is deducted for commission payment. Please refer to the Summary Illustration Definition for breakdown of allocated and unallocated contribution for ISA and IUA.
- If you were to surrender your certificate during the 20 year, you will receive your investment in IUA (if any) and the balance in ISA based on the RM 69,992.00 contribution after deduction of charges and not on the total contribution paid of RM 81,920.00. 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.

- Examples of these charges include *Wakalah Certificate Charge* and *Tabarru`* deduction that need to be deducted from the allocated contribution. 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 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 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 BSN Fitrah 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.

Test One Parent

15/11/2025

Name of Participant

NRIC

Signature

Date

Appendix: Death & Total and Permanent Disability Benefit

BSN Fitrah

Plan Description & Benefits

BSN Fitrah is a regular contribution of Ordinary Family Takaful with Investment . In the event of death during the certificate term, either the Basic Sum Covered or amount in the Individual Special Account (ISA), whichever is higher, plus values of unit in IUA (if any) will be payable.

In the event of Covered Person's Total and Permanent Disability (TPD) during the certificate term or up to the certificate anniversary date of age 70 next birthday, whichever is earlier, the Sum at Risk shall be payable.

Upon certificate termination due to surrender, the remaining amount in ISA (if any) and values of unit in 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 of the Covered Person age 70 next birthday, one lump sum payable under all certificates with us 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 below the age of 16 years, suffers an accident, or illness or sickness and as a direct result of such accident or illness or sickness, the Covered Person:
 - (a) requires constant care and attention; and
 - (b) is confined to his home under medical supervision or in a hospital or similar institution.
- while aged 16 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, we shall pay the remaining amount in ISA (if any) and units in IUA (if any).

If it is a suicide of spouse or parent of Covered Person within the first year from the effective date of the certificate or date of certificate revival, no benefit is paid (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, 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 we agree in a special endorsement; or
- f) any pre-existing conditions that were not disclosed to us 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 us 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.

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

Juvenile Lien (only applicable for child certificate) - In the event of a claim arising from TPD, diagnosis of a critical illness, death or accidental disablement on life of the child before age 5 next birthday, the amount payable as a percentage of benefit payable from *Tabarru'* fund will be as shown in the table below:

Child's age next birthday	Percentage Sum Covered for Death/TPD/Critical Illness/Accidental Death/TPD/Disablement (%)
1	20
2	40
3	60
4	80

The remaining amount in ISA and values of unit in IUA (if any) is not subjected to juvenile lien.

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

Appendix: Contributor Benefit

Contributor Protect, Contributor Saver, Contributor Parent Protect, Contributor Parent Saver

Plan Description & Benefits

Contributor Protect pays the contributions for Basic, Crisis Shield, Crisis Protector, Cancer Protector, Accidental Protector Plus, Hospital Benefit, Parent Term and the *Wakalah* Certificate Charge 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.

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

Contributor Parent Protect pays the contributions for Basic, Crisis Shield, Crisis Protector, Cancer Protector, Accidental Protector Plus, Hospital Benefit, Parent Term, Income Protector, Contributor Protect, Contributor Saver and the *Wakalah* Certificate Charge throughout the rider benefit term upon Covered Person's parent suffering from TPD before certificate anniversary age 70 next birthday, death or diagnosis of a covered critical illness.

Contributor Parent Saver pays the Investment Contribution throughout the rider benefit term upon Covered Person's parent suffering from TPD before certificate anniversary age 70 next birthday, death or diagnosis of a covered critical illness.

(a) 10% of the sum covered subject to a maximum of RM 25,000 is payable on Angioplasty and Other Invasive Treatments for Coronary Artery Disease.

Conditions:

Critical Illnesses

A total of 42 illnesses are covered under Contributor Benefit.

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

Critical illness benefit is not paid for:

- 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, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease in which a 60-day waiting period applies.
- 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".
- Illness arising directly or indirectly from pre-existing illnesses.

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.

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

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`*

We may revise the *Tabarru`* rates at certificate anniversary by giving 30 days written notice for Critical Illness Benefit and 90 days written notice for Contributor Benefit.

Appendix: Parent Benefit

Parent Term

Plan Description & Benefits

Parent Term pays a lump sum benefit into the IUA upon parent's total and permanent disability before the certificate anniversary date of the of the parent age 70 next birthday or death during the certificate term or before Covered Person reach age 25, whichever earlier.

Conditions:

Total and Permanent Disability

Total and permanent disability shall mean:

- while aged 16 years but below the age of 61 years, the Covered Person's parent 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's 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 within the first year from the effective date of the certificate or date of certificate revival, no benefit is paid.

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 we agree in a special endorsement; or
- f) any pre-existing conditions that were not disclosed to us 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 us 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.

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.

Appendix: Other Certificate Benefits, Options and Other Charges

Benefits

• EduAchieve Bonus

- EduAchieve Bonus is a benefit given to any eligible Covered Person payable from PruBSN's fund as *Hibah* ("gift") subject to terms and conditions specified in the certificate document and this benefit is not guaranteed.
- It is payable upon excellent academic achievement of the Covered Person as follows:

Type of Exam	Exam	Bonus Amount (RM)	Minimum Achievement
National Examinations as listed by Ministry of Education	Ujian Penilaian Sekolah Rendah (UPSR)	500	Straight A(s)
	Pentaksiran Tingkatan 3 (PT3)	1000	Straight A(s)
	Sijil Pelajaran Malaysia (SPM)	1500	Straight A(s)
	Sijil Tinggi Pelajaran Malaysia (STPM) or Sijil Tinggi Agama Malaysia (STAM)	1500	Straight A(s)
International Examination	General Certificate of Secondary Education (GCSE)	1500	Straight A(s)
	Advanced Level General Certificate of Education (A-Level)	1500	3A
	International Baccalaureate (IB)	1500	42 points
Higher Education	Diploma or Degree	2000	CGPA 3.5/1st class

- You are only entitled to the EduAchieve Bonus if your contribution is up to date and the certificate is in-force as at application date of claiming the benefit.
- There is 3-years waiting period before the first event that entitles you to receive this benefit.
- You need to notify PruBSN within 6 months from the date the exam result is obtained by submitting the certified true copy of your original exam certificate. The copy of exam certificate can only be certified or acknowledged by the school/institution.
- The list of exam is subject to national exams as listed by Malaysian Ministry of Education. For Diploma or Degree, PruBSN will only pay for courses offered by public universities in Malaysia, courses accredited by Malaysian Qualification Agency or Public Service Department of Malaysia.
- PruBSN may change the EduAchieve Bonus benefit by giving you ninety (90) days' notice.

• Investment Profit

We will share any investment profit from the ISA based on *Mudarabah* principles. You will receive 80% of the profit and the balance 20% will be given to us. Your profit will be placed back into the ISA. Any investment profit in the *Tabarru'* Fund will be distributed as part of the distributable surplus (if any).

• Surplus Sharing

You will receive 50% of distributable surplus (if any), inclusive of investment profit, arising from your *Tabarru'* and such amount will be credited into your ISA. PruBSN will take 50% of the distributable surplus (if any) as a performance fee for managing the *Tabarru'* Fund. The exact amount of distributable surplus will be determined by PruBSN and is subject to approval by both our Shariah Committee and Board of Directors. However, the surplus is not included in the Summary Illustration.

• Maturity

At maturity, the remaining amount in ISA (if any) and values of unit in IUA (if any) will be payable. The value of the units will be based on the unit price at the next valuation date following the maturity date.

• Surrender

Upon certificate termination due to surrender, the remaining amount in ISA (if any) and values of unit in IUA (if any) will 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 purpose. 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 sufficient amount in the ISA and values of units in IUA (if any) in the plan to pay *Tabarru'* deduction and other charge. During non-payment of contribution, the certificate will no longer be guaranteed to be in force for the first 72 months of the certificate.

• Lapse and Revival:

The certificate will lapse if there is insufficient amount in the ISA and values of units in IUA (if any) to pay for *Tabarru'* deduction for the basic plan and additional benefits. If your certificate lapse, you may apply to revive it subject to the terms and conditions set by us 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 RM 50 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 Takafulink funds at any time.

• IUA Contribution Re-direction:

You may revise your choice of Takafulink fund (in multiple of 5%) for your regular IUA contribution.

• Single Contribution Top-ups:

Top-ups can be made at any time. The minimum amount required for top-ups is RM500. Each single contribution top-up incurs a top-up *Wakalah* charge of RM 25. 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:**
Partial withdrawal is allowed for IUA. The minimum withdrawal amount is RM500 per transaction. Complete withdrawal is allowed but strongly discouraged.
- **Option to Vary Sum Covered:**
You may increase the sum covered with minimum 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 & Ihsan contribution:**
You also may vary the contribution of Takaful Saver and Ihsan (if any) subject to our requirement.

Other Charges

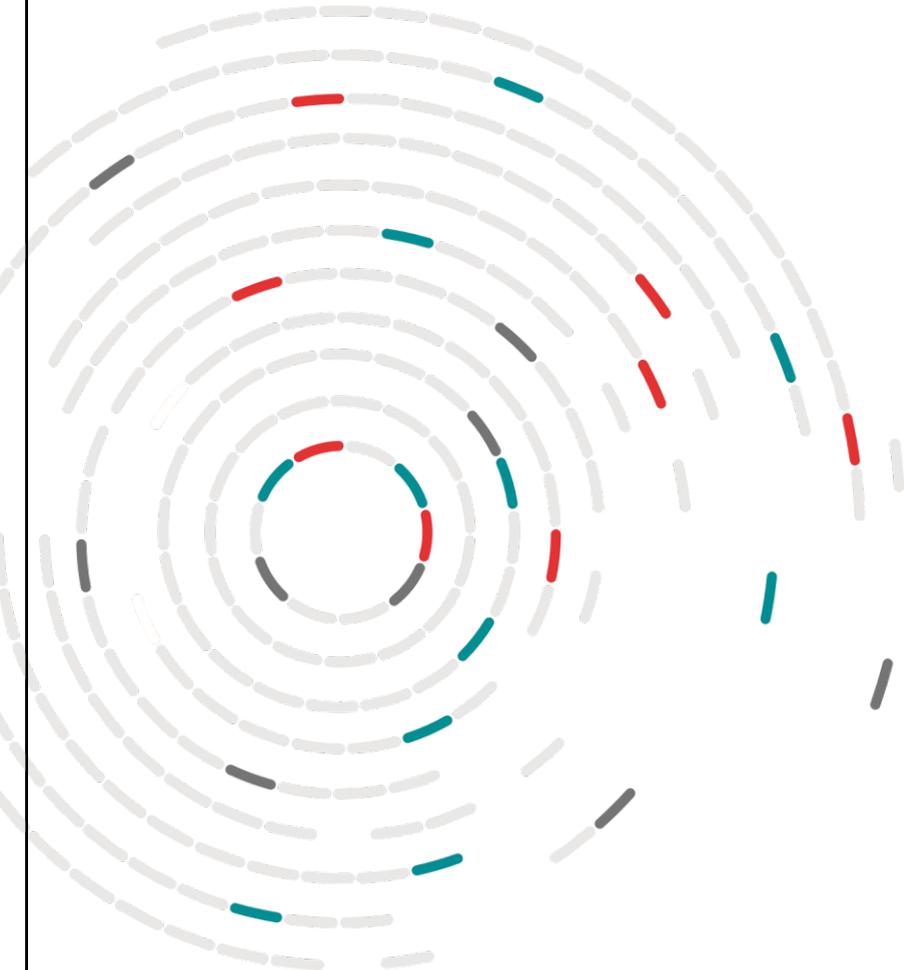
The charges below are taken out of your IUA.

- **Fund Switching *Wakalah* Charge** is set at 1% of the switched amount subject to a maximum of RM 50 per switch. Four free switches are allowed every year. Switching charge will be waived until electronic transactions are made available. Thereafter, manual requests for additional switches will be subjected to the charge mentioned.
- **Single Contribution Top-up *Wakalah* Charge:** Each single contribution top-up incurs a top-up charge of RM 25. This charge will be waived until electronic transactions are made available. Thereafter, manual requests for top ups will be subjected to the charges mentioned.
- **Partial Withdrawal *Wakalah* Charge:** Each partial withdrawal incurs a partial withdrawal charge of RM 25. This charge will be waived until electronic transactions are made available. Thereafter, manual requests for partial withdrawals will be subjected to the charges mentioned.

Note: PruBSN may revise all the charges mentioned above by giving 90 days advance notification.

TAKAFULINK DANA SUKUK

MASTER FUND FACT SHEET



TAKAFUL & US

Takaful literally means responsibility, guarantee, collective assurance and mutual undertaking. Broadly speaking, takaful is founded on the mutual assistance (*Ta'awun*) based on principles of mutuality and solidarity, encompassing the elements of joint indemnity and common interest. Takaful is defined under Section 2 of the Islamic Financial Services Act 2013, to mean an arrangement based on mutual assistance under which takaful participants agree to contribute to a common fund providing for mutual financial benefits payable to the takaful participants or their beneficiaries on the occurrence of pre-agreed events.

Depending on the applicable approved Takaful model, participants' contributions shall be channelled into the relevant segregated funds for investments. Our Funds* are solely invested in Shariah-compliant investments, locally and abroad. Each investment is made after taking into consideration the risk and return involved.

At Prudential BSN Takaful Berhad (PruBSN), we uphold these values through professional practice in order to give the customers everything they need and more. Values that are clearly reflected in each and every one of our transactions. Values that make us a prudent choice.

Through agency and partnership channels, we offer a variety of innovative products that cover you in every aspect of your life. From protection to savings to spiritual fulfilment, each of our product is designed to provide peace of mind for you.

* *Takafulink Funds are Shariah-compliant investment instruments.*

TAKAFULINK DANA SUKUK

Features of Fund

Investment Objective	Takafulink Dana Sukuk (The Fund) aims to provide medium-to-long term accumulation of capital by investing in selected sukuk and Islamic money market instruments.
Investment Strategy & Approach	<p>The Fund seeks to achieve its objective by investing in a portfolio of sukuk and Islamic money market.</p> <p>The Fund Manager believes that their disciplined, valuation-driven investment style can generate superior long-term returns. They aim to exploit opportunities at both the asset allocation and securities selection levels through active in-house research and portfolio management, with a focus on maximisation of returns at an acceptable level of risks.</p> <p>The Fund Manager aims for a high degree of consistency in long term performance for all funds, whilst adhering to strict and professional investment guidelines.</p>
Asset Allocation	<ul style="list-style-type: none">• Up to 100% of The Fund's Net Asset Value (NAV) in sukuk; and• The remaining of The Fund's NAV not invested in Shariah-compliant securities will be invested in Islamic money market instruments.
Performance Benchmark	<p>MBB 12-month Islamic Fixed Deposit-i rate</p> <p><i>Further information on the MBB 12-month Islamic Fixed Deposit-i rate can be obtained from Maybank2u website, https://www.maybank2u.com.my/.</i></p>
Fund Manager	Principal Islamic Asset Management Sdn Bhd (199101007531 (217841-M))

Fees & Charges

Asset Management <i>Wakalah</i> Charge	0.50% p.a.
Other Charges	<p>Include:</p> <ul style="list-style-type: none">• Audit fees• Other expenses as permitted

TAKAFULINK DANA SUKUK

Fund Performance

The historical Fund Performance of Takafulink Dana Sukuk is as follows:

Year	Actual Performance	Benchmark^^
2024	3.98%	2.64%
2023	6.22%	2.85%
2022	0.95%	2.24%
2021	(0.87%)	1.85%
2020	5.59%	2.21%
2019	7.18%	3.18%
2018	4.44%	3.34%
2017	4.46%	3.12%
2016	4.87%	3.30%
2015	3.53%	3.09%

^^ 2015: MBB 1-month Tier-1 Islamic Deposit rate. 2016 – 2024: MBB 12-month Islamic Fixed Deposit-i rate.

Basis of calculation of past performance:

$$\text{NAV}^* \text{ For year } n \\ = \frac{\text{NAV}^* \text{ For year } n}{\text{NAV}^* \text{ For year } n-1} \% - 100\%$$

* The NAV here refers to The Fund's Net Asset Value.

Important Note: *The past performance of The Fund is not an indication of its future performance. This is strictly the performance of the investment fund, not the returns earned on the actual contribution paid by the investment-linked takaful product.*

Forward Pricing

Units are created and cancelled at the next pricing date following receipt of the contribution or the notification of claim respectively.

Risk Factors & Risk Management Strategies

Please refer to Appendix 1 for the detailed Risk Factors and Risk Management Strategies.

TAKAFULINK DANA SUKUK

Other Info	
Target Market	Participants with low to moderate risk tolerance and medium-to-long term investment horizon.
Basis & Frequency of Unit Valuation	<ul style="list-style-type: none"> • Unit pricing is performed daily. • Unit price is calculated based on the market value of the underlying assets of The Fund, net of expenses and divided by the number of units issued. • The Fund Value is the value of all the assets of a particular Takafulink fund after the deduction of expenses for managing, acquiring, maintaining and valuing the assets of that fund, tax (if any) or other statutory levy incurred by the Company on investment income or capital gains on the assets of The Fund and any accrued or anticipated income. • The Fund does not pay any dividends. All incomes and capital gains are automatically rolled up in the unit price. • Unit price is the single price at which units are created and cancelled. • The valuation Date shall be the date as determined by PruBSN from time to time, but not less frequently than once a day, for the purpose of determining unit prices.
Exceptional Circumstances	<p>PruBSN may suspend unit pricing and defer the issuance or redemption of units, or switching to any fund, under this Fund for a reasonable period in exceptional circumstances, such as and including intervening events resulting in the temporary closure of any stock exchange or the suspension of particular stocks in which The Fund is invested. In such event, notice for suspension may be published and may be communicated to the Participants upon any request for top-up, switching, redemption or withdrawal to/from any such Takafulink fund.</p> <p><i>The list of exceptional circumstances above is not exhaustive, please refer to your certificate document for further details.</i></p>

Disclaimer:

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TAKAFUL

For All. For Life

Prudential BSN Takaful Berhad is a registered Takaful Operator under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

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