



BSN Takaful Makmur

Save now and be rewarded for a better future



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).



Prudential BSN Takaful Berhad
200601020898 (740651-H)
Member of PIDM

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Terms and conditions apply.



1300-88-1900

www.bsn.com.my



BSNMalaysia

We all have unique life goals that we aspire to accomplish at various milestones. These may include purchasing our dream home, embarking on a long-awaited dream vacation, saving for our children's education or planning a worry-free retirement.



Regardless of what these dreams and goals may be, proactive planning is essential.

Introducing
BSN Takaful Makmur,
your premier savings plan
designed to meet your
financial goals.

With this comprehensive protection,
it not only ensures that you are protected
but also brings you one step closer to
realising your savings objectives.

At a Glance

BSN Takaful Makmur is a limited pay family takaful plan that provides Annual Cash Payout annually starting from the end of the first certificate year until the maturity of the certificate.

This plan pays Maturity Benefit upon maturity and provides protection upon death, and Total and Permanent Disability (TPD) during the coverage term.

UNIQUE BENEFITS



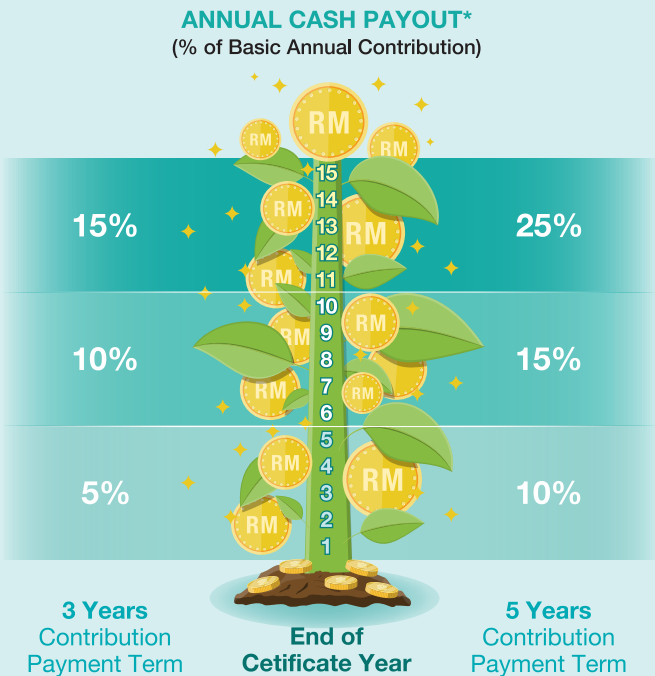
FLEXIBILITY

Allows you to choose your preferred contribution payment term of 3 years or 5 years, according to your affordability and financial needs.

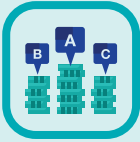


ANNUAL CASH PAYOUT (ACP)

Receive an increasing trend of the ACP from the end of the first certificate year and annually until the certificate matures. You may decide to utilise or reinvest your ACP with us.



**Terms and conditions apply*



POTENTIAL UPSIDE RETURNS

You have the option to invest in our wide range of Takafulink funds for potential investment gains from Investment Unit Account (IUA), when you attach Takaful Saver or accumulate your ACP in the IUA.



LIFE COVERAGE

You and your family will be financially protected in the event that Total and Permanent Disability (TPD) or your untimely demise.

In the event of your death due to accident, an additional Basic Sum Covered will be payable on top of death benefit.

Notes:

1. TPD/Accidental Death Benefit is up to the age of 70 on the next birthday.
2. Please refer to the Product Features below for more details on the benefits payout.



MATURITY PAYOUT

Receive the higher of Maturity Benefit equivalent to Basic Sum Covered or the amount in MaxiShield Account (MSA), with amount in IUA (if any) upon maturity of the certificate.

Note:

Maturity benefit is only payable provided you have paid all your contributions in full within the contribution grace period. Otherwise, only amounts in MSA and value of units in IUA (if any) at the valuation date after the date of maturity will be payable at maturity of the certificate.



COMPREHENSIVE ADD-ON PROTECTION

You may choose to add any of the Optional Riders to suit your needs.

For more details of Optional Riders, please refer to the Product Features below.



GUARANTEED ACCEPTANCE

Easy application and no medical check-up is required with Guaranteed Issuance Offer (GIO)*.

** Guaranteed Issuance Offer (GIO) for Basic Sum Covered up to RM300,000 (per life basis). Applicable to basic plan without attachment of rider(s) (except for Takaful Saver).*

Product Features

The essential information you need to know

TYPE	DETAILS														
Entry Age	3 Years CPT: 14 days old - to the age of 50 on the next birthday 5 Years CPT: 14 days old - to the age of 55 on the next birthday														
Contribution Payment Term (CPT)	3 or 5 years														
Basic Sum Covered	3 Years CPT: 170% of basic annual contribution 5 Years CPT: 280% of basic annual contribution														
Coverage Term	15 years														
Contribution	Allows you to choose your contributions according to your affordability and financial needs as low as RM3,600 annually for 5 Years CPT and RM6,000 annually for 3 Years CPT.														
Death or Total and Permanent Disability (TPD) Benefit	<p>In the event of death or TPD¹ of the Covered Person before expiry of the coverage term, PruBSN will pay a higher of:</p> <p>(a) Amount stated in Death Benefit Schedule² at time of claim minus any unpaid basic contributions (inclusive of <i>Wakalah</i> Certificate Charge); or</p> <p>(b) Amount in MSA plus value of units in IUA (if any).</p> <p><i>Notes:</i> ¹ TPD coverage is up to the certificate anniversary date of the Covered Person attains to the age of 70 on the next birthday or expiry of the coverage term, whichever is earlier. ² For first 2 certificate years: 100% of total basic contribution paid (inclusive of <i>Wakalah</i> Certificate Charge) - Total ACP paid; From 3rd certificate year and onwards: 105% of total basic contribution paid (inclusive of <i>Wakalah</i> Certificate Charge) - Total ACP paid</p>														
Accidental Death Benefit	In the event of death of the Covered Person caused by accident before the certificate anniversary date of the Covered Person attains to the age of 70 on the next birthday or expiry of the coverage term, whichever is earlier, PruBSN will pay additional 100% of Basic Sum Covered on top of Death Benefit payment.														
Annual Cash Payout (ACP)	<p>Receive an increasing ACP annually starting from the end of first certificate year until the maturity of the certificate. You can decide to utilise or reinvest your ACP with PruBSN.</p> <table><tr><th rowspan="2">End of Certificate Year</th><th colspan="2">Annual Cash Payout (% of Basic Annual Contribution)</th></tr><tr><th>CPT: 3 Years</th><th>CPT: 5 Years</th></tr><tr><td>1 - 5</td><td>5%</td><td>10%</td></tr><tr><td>6 - 10</td><td>10%</td><td>15%</td></tr><tr><td>11 - 15</td><td>15%</td><td>25%</td></tr></table>	End of Certificate Year	Annual Cash Payout (% of Basic Annual Contribution)		CPT: 3 Years	CPT: 5 Years	1 - 5	5%	10%	6 - 10	10%	15%	11 - 15	15%	25%
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Maturity Benefit	<p>Receive the higher of Maturity Benefit equivalent to Basic Sum Covered or the amount in MaxiShield Account (MSA), with amount in IUA (if any) upon maturity of certificate.</p> <p><i>Note:</i> Maturity benefit only payable provided you have paid all your contributions in full within the contribution grace period. Otherwise, only amounts in MSA and value of units in IUA (if any) at the valuation date after the date of maturity will be payable at maturity of the certificate</p>														

TYPE	DETAILS			
Optional Riders	Customise your protection with the optional riders below.			
	<table> <tr> <td>Saver Rider</td><td>Increase your cash value with potential upside returns when you attach Takaful Saver. Your contribution will be allocated in IUA in which you will be able to choose which fund to invest into. For more details on the fund profiles and past performance, you may refer to www.prubsn.com.my</td></tr> <tr> <td>Contributor Riders</td><td> <p>Your certificate will continue in the event of death (if applicable), TPD (if applicable) or critical illness of yourself or your covered family members when these riders are attached to your base plan:</p> <ul style="list-style-type: none"> • Contributor Protect • Contributor Saver • Contributor Parent Protect • Contributor Parent Saver • Contributor Spouse Protect • Contributor Spouse Saver </td></tr> </table>	Saver Rider	Increase your cash value with potential upside returns when you attach Takaful Saver. Your contribution will be allocated in IUA in which you will be able to choose which fund to invest into. For more details on the fund profiles and past performance, you may refer to www.prubsn.com.my	Contributor Riders
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Contributor Riders	<p>Your certificate will continue in the event of death (if applicable), TPD (if applicable) or critical illness of yourself or your covered family members when these riders are attached to your base plan:</p> <ul style="list-style-type: none"> • Contributor Protect • Contributor Saver • Contributor Parent Protect • Contributor Parent Saver • Contributor Spouse Protect • Contributor Spouse Saver 			

Charges and Deductions

The segregation of your contributions

TYPE	DETAILS																							
Upfront Wakalah Charge	<p>Upfront <i>Wakalah</i> Charge will be deducted from each contribution received to pay for the commission and distribution-related charges, as well as management expenses. Upfront <i>Wakalah</i> Charge on contribution (inclusive contribution for rider(s)) to MSA is shown as follows:</p> <table><tr><th rowspan="2">Contribution Payment Term</th><th colspan="5">Certificate Year (% of Contribution)</th></tr><tr><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th></tr><tr><td>3 Years</td><td>29.00%</td><td>22.50%</td><td>13.40%</td><td>-</td><td>-</td></tr><tr><td>5 Years</td><td>30.00%</td><td>23.75%</td><td>14.40%</td><td>13.10%</td><td>5.50%</td></tr></table> <p>Upfront <i>Wakalah</i> Charge on contribution for Takaful Saver to IUA is 5% throughout contribution payment term.</p>	Contribution Payment Term	Certificate Year (% of Contribution)					1	2	3	4	5	3 Years	29.00%	22.50%	13.40%	-	-	5 Years	30.00%	23.75%	14.40%	13.10%	5.50%
Contribution Payment Term	Certificate Year (% of Contribution)																							
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3 Years	29.00%	22.50%	13.40%	-	-																			
5 Years	30.00%	23.75%	14.40%	13.10%	5.50%																			
Wakalah Certificate Charge	<p>It is an administration cost to manage your certificate. Deduction of <i>Wakalah</i> Certificate Charge is according to the frequency of your contribution payment.</p> <table><tr><th>Yearly</th><th>Half-Yearly</th><th>Quarterly</th><th>Monthly</th></tr><tr><td>RM60</td><td>RM30</td><td>RM15</td><td>RM5</td></tr></table>	Yearly	Half-Yearly	Quarterly	Monthly	RM60	RM30	RM15	RM5															
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Tabarru' Deduction	<p><i>Tabarru`</i> deduction is deducted monthly from MSA to pay for your takaful coverage. The <i>Tabarru`</i> deduction for takaful coverage varies by age, gender, smoking status, and contribution payment term. The <i>Tabarru`</i> deduction will increase as you grow older.</p> <p><i>Tabarru`</i> deduction is a specified portion from the contribution into the <i>Tabarru`</i> Fund for the purpose of mutual aid and assistance among fellow participants according to the agreed benefits under the plan.</p>																							

IMPORTANT NOTES

1. This brochure does not form a contract between you and Prudential BSN Takaful Berhad (PruBSN). For more details on this plan and its optional benefits, please refer to Product Illustration and Product Disclosure Sheet before participating in the plan and to refer to the terms and conditions in the certificate document for details of the important features of the plan.
2. **BSN Takaful Makmur** is premised on a mutual assistance (*Ta'awun*) arrangement where a portion of your contribution is deducted and pooled into the *Tabarru'* Fund together with the contribution of other participants to provide for mutual financial benefits payable to all the eligible takaful participants. Based on the *Wakalah bi al-ujrah* principles, PruBSN will manage your takaful plan in return for the *Wakalah* charges as per stated under Charge and Deduction table above.
3. You are entitled to receive 50% of the distributed surplus from the *Tabarru'* Fund inclusive of investment profit (if any) together with other participants while PruBSN will receive the balance of 50% as performance fee for managing the *Tabarru'* Fund. Your portion of the distributable surplus will be placed back into your MSA. The exact amount of distributable surplus will be determined annually and is subject to approval by both the Shariah Committee and the Board of Directors of PruBSN.
4. You can choose to accumulate your ACP into IUA for potential investment profits. The returns in IUA will be based on actual performance of the Takafulink fund(s) as it is not guaranteed. You may get less than what was invested into the Takafulink fund(s).
5. The returns from your MSA will be based on the actual performance of the Takafulink fund(s) and it is not guaranteed. The benefits may be less than your total contributions paid.
6. **BSN Takaful Makmur** does not provide any benefit amount from the *Tabarru'* Fund on termination or maturity of certificate.
7. The contributions that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of this takaful certificate with the effective returns of other investment alternatives.
8. As long as your contribution is paid timely and within the grace period for each contribution due date without any outstanding payment, your ACP and Maturity Benefit will be payable to you.
9. If you do not pay contribution, your certificate will lapse if the amount in MSA is not enough to pay for the *Tabarru'* deduction and other charges.
10. The contribution, *Tabarru'* rates and other charges are not guaranteed. PruBSN may revise the contribution, *Tabarru'* rates and/or other charges by giving 90 days prior written notice except for Contributor Riders. For Contributor Riders, the prior written notice is 30 days. Should there be an increase in *Tabarru'* rates and other charges after the contribution payment term, you may be required to pay additional contributions after the contribution payment term.
11. Contributor Riders will assist in the payment of total contribution upon covered events during the contribution payment term of the certificate and the amount of benefit is as set out in the takaful certificate document. Even when Contributor Riders are paying out benefits, in the event of contribution or charges revision affecting total contribution in the future, you are expected to pay additional top-up contribution(s) so as to ensure the amount in MSA are sustainable throughout the certificate.
12. If the certificate is cancelled within the 15-day free-look period from the date of delivery of the certificate, PruBSN will then refund the sum of the following after deducting the medical expenses (if any):
 - i. the amount in MSA and value of unit in IUA (if any) that have been allocated at unit price at the next valuation date; and
 - ii. any upfront *Wakalah* Charge and *Wakalah* Certificate Charge that have been deducted; and
 - iii. any *Tabarru'* deduction that has been deducted; and
 - iv. any tax that has been deducted.
13. You may surrender your certificate at any time. However, if you surrender the certificate in the early years, you may not be able to obtain the full value of the amount you have paid. The surrender value of the certificate (if payable) consist of any amount left in MSA and the value of the unit in IUA (if any) at the valuation after the dates of termination minus any outstanding payment.

14. You must inform PruBSN of any change in the Covered Person or Participant's smoking status, occupation, avocation or sports activities because it may affect the contribution, terms, conditions and benefits of the certificate.
15. Any age reference shall be based on Age Next Birthday, unless otherwise stated.
16. Taxes at the prevailing rate may be charged on any of the contributions or any other payments due (where applicable) under this plan.
17. For **BSN Takaful Makmur**, you may claim relevant insurance/takaful tax relief subject to the terms and conditions of the Inland Revenue Board of Malaysia.
18. PruBSN, being the underwriter of this takaful plan, is fully responsible for the product and benefits offered, as well as any representation made in this brochure.
19. You must ensure that you are satisfied that this plan will best serve your needs and that the contribution payable under the certificate is an amount you can afford. To achieve this, we recommend that you speak to BSN Representatives who will perform a needs analysis and assist you in making an informed decision. You may also contact PruBSN directly for more information.
20. If there is any conflict or inconsistency between the English language and Malay language versions of this brochure, the English language version of this brochure shall prevail and be given effect to.

EXCLUSIONS

Death Benefit

PruBSN will not pay the Death Benefit if the death is due to suicide within the first certificate year. Instead, PruBSN will only pay the amount in your MSA and IUA (if any).

Total and Permanent Disability (TPD)

We will not pay the TPD Benefit if the disability is directly or indirectly related to any of the below:

- a. Attempted suicide or self-inflicted injuries while sane or insane; or
- b. Committing or attempting to commit a criminal offence; or
- c. Drugs or stimulants abuse including any resulting complications from the abuse; or
- d. War or aggressive acts including invasions, acts of foreign countries, enemy's acts (whether with or without war declaration), civil wars, insurrections, revolutions, riots, interference by military authorities or usurpation; or
- e. Engaging in professional sports, scuba diving, racing of any kind, aerial flights other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving), unless PruBSN agree in a special endorsement.

Accidental Death Benefit

PruBSN will not pay the Accidental Death Benefit as result of the following:

- a. War, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riot, strike or civil commotion; or
- b. Breaking or trying to break any law or to resist arrest; or
- c. Attempted suicide or self-inflicted injuries while sane or insane; or
- d. Alcohol and/or drugs intoxication; or
- e. 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 dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving), unless PruBSN agree in a special endorsement; or
- f. Any form of illness or disease due to non-accidental causes; or
- g. Taking drugs or narcotic unless taken as prescribed by a qualified Doctor or Physician.

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

BSN Takaful Makmur is a Shariah-complaint product.

This plan is underwritten by:



For more information/enquiries, please contact:

Prudential BSN Takaful Berhad 200601020898 (740651-H)

Level 13, Menara Prudential, Persiaran TRX Barat, 55188 Tun Razak Exchange, Kuala Lumpur.

Tel: 03 2775 7188 Email: customer@prubsn.com.my

www.prubsn.com.my



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

This plan is distributed by:



Bank Simpanan Nasional

Wisma BSN, 117, Jalan Ampang, 50450 Kuala Lumpur. Tel: 1300 88 1900

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BSN is the third party distributor and accept no liability for the products and services offered by PruBSN.

Important: You must ensure that you are satisfied that this plan will best serve your needs and that the contribution payable under the certificate is an amount you can afford.