



Smart Legasi Takaful

(This is a takaful product)

Specially prepared for:
SAMPLE

*This **sample PDS** is based on a healthy 30-year-old (age next birthday) male non-smoker with a Basic Sum Covered of RM500,000. For a quotation tailored to your needs and affordability, please refer to your bank representative for personalized advice and refer to your actual PDS and product illustration.*

Prepared by: PruBSN Takaful Berhad

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Smart Legasi Takaful

PRODUCT DISCLOSURE SHEET

PRUDENTIAL BSN

TAKAFUL

Dear Customer,

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

PRUDENTIAL BSN TAKAFUL BERHAD
Date: 13/02/2026

1 What is Smart Legasi Takaful?

Smart Legasi Takaful is a 20 years regular contribution Investment Linked Takaful (ILT) plan that offers a combination of takaful protection and investment for 40 years. This product provides coverage on death of covered person during the coverage term. It also covers Total and Permanent Disability (TPD) and Accidental Death during the coverage term or up to the certificate anniversary date of the Covered Person's attaining Age Next Birthday (ANB) 70, whichever is earlier.

This product comes with an Extension of Certificate Term. The coverage under the basic plan and rider(s) (if applicable) 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 once there is insufficient cash value.

Applicable accounts for Smart Legasi Takaful:

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

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

Applicable Shariah concept under Smart Legasi Takaful:

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

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

2 Know your Coverage/Benefits?

As an illustration, with RM 367.00 Monthly over 20 years for Basic Sum Covered (BSC) of RM 500,000, you will receive the following Takaful coverage/benefits:

Death Benefit	The higher of RM 500,000 plus Protection Enhancer, or the PUA value. The IUA value (if any) will also be payable.								
TPD¹ Benefit	The higher of RM 500,000 plus Protection Enhancer, or the PUA value. The IUA value (if any) will also be payable.								
Accidental Death² Benefit	An additional amount shall be payable on top of Death Benefit upon the following conditions ³ :								
	Death Event							Additional amount	
	Due to an accident							100% of BSC	
	Due to an accident from commuting in public conveyance, elevator car, burning of theatre, hotel or other public building							200% of BSC	
	Due to an accident occurring while Covered Person is residing or travelling outside of Malaysia (except Singapore and Brunei) for not more than 90 consecutive days, or in Singapore or Brunei for any number of days							300% of BSC	
Protection Enhancer²	An additional amount to the BSC under the Death or TPD benefit shall apply from the beginning of Certificate Year 6 and every 5 years until Certificate Year 31 or until the end of certificate term selected, whichever is earlier:								
	Certificate Year	1 – 5	6 – 10	11 – 15	16 – 20	21 – 25	26 – 30	31 and above	
	Additional Amount (% of BSC)	0%	5%	10%	15%	20%	25%	30%	
Welcome Bonus	10% of annualized protection contribution will be credited into the PUA at the end of Certificate Year 1 and it will be vested after 20 years where if certificate is surrendered or lapsed within the first 20 years, the Welcome Bonus amount including its investment return, if any, will be credited back to the <i>Tabarru'</i> Fund as surplus. If the value of units in PUA for the Welcome Bonus is less than the Welcome Bonus amount paid, all remaining balance in PUA for the Welcome Bonus will be credited back to the <i>Tabarru'</i> Fund. For the first 20 certificate years, no partial withdrawal from the PUA for the Welcome Bonus is allowed.								
Loyalty Bonus	Payable into the PUA every 5 years starting from end of Certificate Year 5.								
	End of Certificate Year	5	10	15	20	25	30		
	% of annualized PUA contribution	5%	5%	5%	5%	5%	5%	5%	
	PUA contribution = Protection Contribution and Allocator Contribution If any partial withdrawal from the PUA is made before the end of 5 year period or the certificate is surrendered, the next Loyalty Bonus for the upcoming certificate year shall not be payable. If any partial withdrawal is made from PUA within the 5-year period, the next and upcoming Loyalty Bonus will be forfeited. However, if no partial withdrawals are made during the following 5-year period, the subsequent Loyalty Bonus will still be given. If the accumulated partial withdrawals amount from PUA equals or larger than 30% of the total PUA contribution paid during the first 30 certificate years, all future Loyalty Bonus will be forfeited.								
Loyalty Reward²	3% of the BSC ² will be payable into the PUA every 5 years, starting from the certificate anniversary when the Covered Person's 65 th birthday. Loyalty Reward will cease after the certificate anniversary date of the Covered Person's attaining ANB 95 or at the end of certificate term selected, whichever is earlier, and will not be payable during the Extension of Certificate Term.								
Maturity Benefit	The cash value of the certificate.								

- Notes:**
- 1) TPD Benefit is payable upon TPD up to the certificate anniversary date of the Covered Person's ANB 70. Payment of this benefit will reduce the Basic Sum Covered.
 - 2) Accidental Death Benefit, Protection Enhancer, Welcome Bonus, Loyalty Bonus and Loyalty Reward shall not be payable if BSC is reduced to zero by the payout of accelerating benefit such as TPD Benefit and/or Crisis Shield. If there is any withdrawal from the PUA or any change to increase or reduce the BSC due to endorsement, the benefits such as Accidental Death Benefit, Protection Enhancer, Loyalty Reward, Loyalty Bonus and Welcome Bonus (where applicable) will be adjusted proportionately together with the revised *Tabarru'* Deduction.
 - 3) Accidental Death Benefit is payable upon accidental death up to the certificate anniversary date of the Covered Person's ANB 70.
 - 4) Please refer to the Crisis Protector and Crisis Shield PDS for rider details (if attached).
- The coverages, benefits description and conditions above are non-exhaustive. Please refer to the Appendix or the certificate document for more information.

Your investment linked takaful plan excludes:

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

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

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

Call United Overseas Bank:
03-2612 8121
Call PruBSN at:
03-2775 7188

Email United Overseas Bank at:
uobcustomerservice@uob.com.my
Email PruBSN at:
customer@prubsn.com.my

Visit* us at:
UOB Smart Legasi Takaful



Scan* the QR code:
Smart Legasi Takaful
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 your investment linked takaful, you must pay a Monthly takaful contribution of:

Protection Unit Account (PUA)	Protection Contribution	RM 367.00	Duration: 20 years
	Allocator Contribution	RM -	Duration: -

PruBSN allocate a portion of the contribution to purchase units in your chosen Takafulink Fund(s).

Allocated Contribution RM 82,354.80 or 93.50% of Total contribution RM 88,080.00

You also have to pay the following fees and charges

(i) **Total Upfront Wakalah Charge**, which includes: RM 5,725.20 or 6.50% of Total contribution RM 88,080.00

	End of Certificate Year	Contribution Paid (RM)	Commission deducted from your contribution	
			Percentage (%)	Amount (RM)
• Commission (payable over 10 years)	1	4,404	30.00%	1,321.00
	2	4,404	20.00%	881.00
	3	4,404	15.01%	661.00
	4	4,404	5.00%	220.00
	5	4,404	5.00%	220.00
	6	4,404	5.00%	220.00
	7	4,404	5.00%	220.00
	8	4,404	5.00%	220.00
	9	4,404	5.00%	220.00
	10	4,404	5.00%	220.00
	11	4,404	0.00%	0
	12	4,404	0.00%	0
	13	4,404	0.00%	0
	14	4,404	0.00%	0
	15	4,404	0.00%	0
	16	4,404	0.00%	0
	17	4,404	0.00%	0
	18	4,404	0.00%	0
	19	4,404	0.00%	0
	20	4,404	0.00%	0
Total		88,080	5.00%	4,403.00

• Management Expenses (payable over 4 years) RM 1,322.20 (w hich includes Stamp Duty of RM10) or 1.50% of Total contribution RM 88,080.00

(ii) Other applicable charges	• Wakalah Service Charge	
	Contribution Payment Method	Amount Payable for All Payment Frequency
	Cash or Cheque	RM 8 monthly
	Other Payment Method	RM 7 monthly
	• Asset Management Wakalah Charge	• Single Contribution Top-up Wakalah Charge (if any)
	• Fund Sw itching Wakalah Charge (if any)	• Partial Withdraw al Wakalah Charge (if any).

- Notes:**
- **Contribution details:** Total Contribution is the total amount of PUA and IUA contributions paid throughout the contribution term. Service tax applies to all contributions paid for business purposes. Please refer to the Product Illustration for the Total Amount Payable, service tax (if any), and total annual contribution.
 - **Total Upfront Wakalah Charge:** Includes PruBSN's management expenses (including stamp duty that is paid once per certificate) and commission paid to the bank. 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).
 - The listed fees and charges are **non-exhaustive**. Please refer to the Product Illustration, Appendix or certificate document for more information.

4 Other Key Terms

- **Importance of disclosure:** You must disclose all relevant facts such as medical condition and state the Covered Person's age correctly when answering any question asked by PruBSN. Your duty of disclosure continues until the takaful certificate is issued. Otherwise, you may risk having your claim rejected or takaful certificate terminated.
 - **No-Lapse Provision:** As long as you have regularly paid the total contribution for the certificate and no withdrawal of cash value, the certificate will not lapse even when the total cash value falls to zero within the first 6 years of the certificate. After which, the certificate will lapse when the cash value is insufficient to pay for Tabarru' Deduction and other charges
 - **Non-guaranteed contribution and Tabarru' Deduction:** The contribution and Tabarru' deduction are not guaranteed and may be revised by providing participant with a 90-days written notification. You may be required to pay additional contribution even after the contribution payment term if there is any increase in your Tabarru' deductions and/or charges.
- Note:** The above key terms are **non-exhaustive**. Please refer to the Appendix or certificate document for the full list of terms.

? Can I cancel my certificate?

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