

This Product Disclosure Sheet is prepared for a male non-smoker, standard life and aged 40 years old (Age Next Birthday) with a Basic Sum Covered of RM25,000 with a contribution term of 5 years for 15 years benefit term.



Smart Aspire Takaful

(This is a takaful product)

Specially prepared for:
ABCD

Prepared by:
Safwan 001

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).

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up Smart Aspire Takaful. Be sure to also read the general terms and conditions.)

PRUDENTIAL BSN TAKAFUL BERHAD

Smart Aspire Takaful
(This is a takaful product)
July 21, 2025

1. What is this product about?

This product is a 5 years regular contribution family takaful plan that offers takaful protection and savings for 15 years. It pays a lump sum benefit either at maturity of the certificate, upon Covered Person's death during the term of the certificate or upon Total and Permanent Disability (TPD) prior to the certificate anniversary of age 70 next birthday or maturity of certificate, whichever is earlier.

In addition to the Death and TPD coverages, it also pays the Annual Cash Payout starting from the end of the first certificate year and annually thereafter until termination or maturity of the certificate, whichever is earlier. Furthermore, this plan offers Loyalty Booster which equivalents to an additional 100% of Annual Cash Payout, payable every 5 certificate years.

The optional Takaful Saver is an optional rider which provides you the investment opportunity by allocating 95% of its contribution into the Takafulink Fund(s) of your choice. The value of the investment is dependent on the price of the underlying units which in turn depends on the performance of the funds that you have chosen.

2. What are the accounts applicable?

PruBSN will set up the following accounts for you:

- **MaxiShield Account (MSA)** - The account where a proportion of the contribution from the basic plan together with the contribution from riders (if attached) are allocated. PruBSN will pay you the portion of the distributable surplus (if any) into this account.
- **Investment Unit Account (IUA)** - The account where the contribution from Takaful Saver (if attached), single contribution top-up, Annual Cash Payout and Loyalty Booster (if you choose to accumulate in IUA) will be used to purchase units for investment purpose.

3. What are the Shariah concepts applicable?

- **Ta'awun** – means an arrangement to help one another on the basis of mutual assistance. Takaful is premised on the concept of *Ta'awun* as defined under the Islamic Financial Services Act 2013 which states that takaful is 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. In light of the foregoing, the contributions that are placed and pooled together into a common fund i.e. *Tabarru'* fund (a fund that is collectively owned by the participants) is *Tabarru'* at (charitable) in nature.
- **Wakalah bi al-ujrah** - An arrangement appointing PruBSN to manage the overall services provided under your certificate. In return for these services, PruBSN are entitled to take a portion of your contributions as *Wakalah* charges. In addition to the *Wakalah* charges, PruBSN is also entitled to a performance fee on the distributable surplus from the *Tabarru'* fund.

4. What are the covers / benefits provided?

The table below is a summary of the benefits that you have selected. Please refer to Product Illustration for more information on the illustration of annualised return and refer to the relevant Appendices for more information on the benefits of the basic plan and riders (if attached).

Basic Benefits	
Death Benefit	<p>PruBSN shall pay the higher of:</p> <ul style="list-style-type: none"> • the Guaranteed Death Benefits^(a) amount, less any outstanding contribution; OR • the amount in MSA; <p>plus the value of units in IUA (if any).</p> <p>^(a)Please refer to Marketing Illustration Table for more details on Guaranteed Death Benefits for each certificate year.</p>
Total and Permanent Disability Benefit	Death Benefit as stated above shall be payable upon Covered Person suffering from Total and Permanent Disability prior to the certificate anniversary of age 70 next birthday or maturity of certificate, whichever is earlier.
Annual Cash Payout	<p>Annual Cash Payout shall be payable starting from the end of the 1st certificate year and annually thereafter provided that the certificate remains in-force. It will cease upon Covered Person's death during the term of the certificate or upon Total and Permanent Disability prior to the certificate anniversary of age 70 next birthday or maturity of certificate, whichever is earlier.</p> <p>Annual Cash Payout payable are as follows:</p> <ul style="list-style-type: none"> • End of certificate year 1 to end of certificate year 10 – RM 1,000 • End of certificate year 11 to end of certificate year 15 – RM 2,000 <p>If the accumulation option is selected, the Annual Cash Payout shall be invested into the Takafulink Fund(s) of your choice through the Investment Unit Account (IUA). The accumulated Annual Cash Payout will be paid together with the Death / Total and Permanent Disability / Surrender / Maturity Benefit, whichever is earlier.</p>
Loyalty Booster	<p>Additional 100% of Annual Cash Payout shall be payable every 5 certificate years, provided that the certificate remains in-force. It will cease upon Covered Person's death during the term of the certificate or upon Total and Permanent Disability prior to the certificate anniversary of age 70 next birthday or maturity of certificate, whichever is earlier.</p> <p>Loyalty Booster payable are as follows:</p> <ul style="list-style-type: none"> • End of certificate year 5 – RM 1,000 • End of certificate year 10 – RM 1,000 • End of certificate year 15 – RM 2,000

	If the accumulation option is selected, the Loyalty Booster shall be invested into the Takafulink Fund(s) of your choice through the Investment Unit Account (IUA). The accumulated Loyalty Booster will be paid together with the Death / Total and Permanent Disability / Surrender / Maturity Benefit, whichever is earlier.
Maturity Benefit	Upon maturity, PruBSN shall pay the higher of the following: <ul style="list-style-type: none"> • RM 25,000 ; OR • the amount in MSA; plus the value of units in IUA (if any).

Additional Death & TPD Benefit

Term Protector	Not applicable
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Contributor Benefit

Contributor Protect	Not applicable
Contributor Saver	Not applicable
Contributor Parent Protect	Not applicable
Contributor Spouse Protect	Not applicable

Length of the plan: 15 years or until death (if death happens earlier).

5. How much contribution do I have to pay?

- The total contribution that you have to pay and the certificate terms may vary depending on PruBSN underwriting requirements.
- The estimated total amount that you have to pay:

Protection Contribution	RM 9,115.00
Investment Contribution	RM -
<i>Wakalah</i> Certificate Charge	RM 60.00
Service Tax*	RM -
Total Amount Payable	RM 9,175.00 Yearly

*Service tax is chargeable on all contributions paid by business organisation based on the prevailing rate.

- The contributions are paid until age next birthday 45.
- It is important that you keep all receipts that you receive as proof of payment of contributions.
- For contributions into IUA (if any), PruBSN will allocate a portion of the contributions to purchase units in Takafulink Fund(s). Any unallocated amount will be used to pay for *Wakalah* charges which are inclusive of commissions to the bank and other expenses incurred by PruBSN. You are advised to refer to the allocation rates given in the Product Illustration.
- The amount of contribution is not guaranteed and may be revised by giving a 90-days written notification to the participants. 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.
- 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.

6. What are the deduction and charges I have to pay?

Type	Amount
Upfront <i>Wakalah</i> Charge	16.15% of the overall contribution or RM 7,409.69 out of RM 45,875.00
<i>Wakalah</i> Certificate Charge	Charge of RM 60 is levied Yearly.

Please refer to column (b) and (k) in the Summary Illustration for more details on Upfront *Wakalah* Charge for each certificate year.

- The *Tabarru'* is deducted monthly from your MSA value. The *Tabarru'* amount will increase as the Covered Person grows older. Please refer to column (d) and (g) in the Summary Illustration table for the estimated *Tabarru'* Deduction for each certificate year.
- The commission is a portion of Upfront *Wakalah* Charge for MSA and IUA (if any). The commission illustrated below 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.

End of Certificate Year	Contribution Paid Inclusive of <i>Wakalah</i> Certificate Charge (RM)	Commission borne by you and paid from your contribution paid each year	
		Proportion of Contribution Deducted for Commission Payable (%)	Actual Amount (RM)
1	9,175	8.70	798
2	9,175	6.21	570
3	9,175	4.97	456
4	9,175	2.49	228
5	9,175	2.49	228

Total	45,875	4.97	2,280
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- Other charges are as follows (Only applicable for IUA):

Asset Management <i>Wakalah</i> Charge	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	1.50% per annum of the fund assets
	Takafulink Dana Ekuiti Dinasti	1.50% per annum of the fund assets
	Takafulink Dana Dinamik	1.25% per annum of the fund assets
	Takafulink Dana Ekuiti Global	1.50% per annum of the fund assets
Note: Asset Management <i>Wakalah</i> Charge will be deducted on a daily basis and is reflected in the unit price.		
Fund Switching <i>Wakalah</i> Charge*	First 4 switches in a certificate year	No charge.
	Subsequent switch within the same certificate year	1% of the amount switched subject to maximum of RM50 per switch.
Single Contribution Top-up <i>Wakalah</i> Charge*	RM25 for every top-up	
Partial Withdrawal <i>Wakalah</i> Charge*	RM25 for every request	

Notes:

- *These charges are currently waived until electronic transactions are made available. Thereafter, manual requests for additional fund switching, contribution top-up and partial withdrawal will be subjected to the charges mentioned.
- Charges are not guaranteed and may be revised by giving you 90-days written notification before any changes are made.
- Please note that you may need to pay additional contribution even after the contribution payment term if there is any increase in your *Tabarru'* Deductions and/or charges.

7. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure** - You have a duty to disclose all relevant facts such as the Covered Person's medical condition when answering any questions that PruBSN ask and to state the Covered Person's age correctly. If the certificate is intended wholly for personal purposes, you must take reasonable care to disclose to PruBSN any relevant information that you know and not to mislead. Your duty of disclosure will continue until the takaful certificate has been issued.
- 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 amount in MSA, the value of IUA units (if any) that have been allocated at unit price at the next valuation date 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.
- Cash value** - The total value of the amount in MSA and the value of units in IUA (if any). The value in the accounts is dependent on the performance of the MSA fund and IUA (if any) Takafulink Fund(s).
- Grace period** - You are given a Grace Period of 60 days from the contribution due date to pay your contribution before the certificate is at risk of being terminated due to the missed payment. You may refer to the certificate document for the definition of contribution due date.
- No-Lapse Provision** - Should you continue paying your contribution in full within the Grace Period, your certificate will not terminate even when the value in your MSA is reduced to zero. The No-Lapse Provision will be revoked if the contribution is not paid within the Grace Period and the certificate shall lapse if there are insufficient amount in MSA to cover for the *Tabarru'* Deductions and charges although there is remaining value of units in your IUA. Any unpaid *Tabarru'* Deduction and charges during the period when the No-Lapse Provision is in effect will be regarded as amount due to PruBSN and will be deducted later from the cash value under the certificate. You should ask the bank's representative to explain to you about the non-payment of contribution and its effect on your takaful coverage.
- Lapse of certificate** - The certificate will lapse if there are missed payments of contribution that lead to insufficient value in your MSA to pay for the *Tabarru'* Deductions, payment of Annual Cash Payout and Loyalty Booster and *Wakalah* charges. Once the certificate has lapsed, PruBSN will pay the value of units in your IUA (if any) and all benefits will cease.
- Revival** - Once the certificate has lapsed, you may revive the certificate by paying all outstanding contributions within 12 months from the lapse date. However, once revived, the *Tabarru'* Fund will no longer provide support in the event the amount in MSA is insufficient to pay the Annual Cash Payout, Loyalty Booster or the Maturity Benefit.
- Nomination** - You are advised to name a nominee for the takaful certificate to ensure a smooth settlement of claims. You should also ensure that the nominee is aware of the certificate that you have taken.
- Claims** - Please refer to the certificate document to understand the claims procedure.
- Waiting period** - The coverage for the benefits below (if applicable) will only start after the stated number of days from the date the certificate becomes effective.

Benefit	Conditions	Waiting Period
Contributor Benefit (where applicable)	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

- **Pre-existing conditions** - Any disabilities, illnesses or conditions which you or the Covered Person has reasonable knowledge of before the certificate effective date. You or the Covered Person may be considered to have reasonable knowledge of a pre-existing condition if the disability, illness or condition is one of which:
 - (a) the Covered Person has received or is receiving treatment; or
 - (b) medical advice, diagnosis, care or treatment has been recommended; or
 - (c) clear and distinct symptoms were or are evident; or
 - (d) its existence would have been apparent to a reasonable person.
- If the certificate is attached with Contributor Benefit, PruBSN will only pay the Sum Covered of the Contributor Benefit at the time the Contributor claim is incurred. However, there is a possibility of the *Tabarru'* rates being revised after the Contributor claim and throughout the certificate term. For future contribution and *Tabarru'* rates revision after the Contributor claim (if any), you are expected to pay additional top-up contribution(s) to ensure the cash value is sufficient to cover for *Tabarru'* deduction and charges throughout the certificate term.

Note: This list is non-exhaustive. Please refer to the certificate document for the complete list of terms and conditions under this certificate.

8. What are the major exclusions under this certificate?

Death

PruBSN will not pay the death benefit if the death is due to the cause mentioned below. Instead, PruBSN will only pay the amount in MSA and the value of units in IUA (if any).

- Suicide within the first certificate year.
- Any pre-existing conditions that were disclosed or not disclosed to PruBSN in relation to the Covered Person's health status. This exclusion is applicable within 24 months from the date the certificate becomes effective.

Total and Permanent Disability

PruBSN will not pay any benefit if the disability is directly or indirectly related to any of the below.

- Attempted suicide or self-inflicted injuries while sane or insane.
- Engaging in aerial flights (including parachuting and sky-diving) other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route.
- Any pre-existing conditions that were disclosed or not disclosed to PruBSN in relation to the Covered Person's health status. This exclusion is applicable within 24 months from the date the certificate becomes effective.

Note: The exclusions above are for the basic plan only and are non-exhaustive. For exclusions on riders (if attached), please refer to the Appendix under Product Illustration. For the full list of exclusions under this certificate, please refer to the certificate document.

9. Can I cancel my certificate?

Participating in a family takaful plan is a long-term financial commitment. It is not advisable to hold this certificate for a short period of time in view of the high initial costs. You may cancel your certificate by giving a written notification and returning the original certificate document to PruBSN. PruBSN will then pay to you the amount in MSA and the value of units in IUA (if any).

10. What do I need to do if there are changes to my contact details?

It is important that you inform PruBSN of any changes to your contact details to ensure that all correspondence reach you in a timely manner.

11. Where can I get further information?

If you have any enquiries or require additional information about family takaful, please contact bank's representative or PruBSN customer service representative at:

Prudential BSN Takaful Berhad 200601020898 (740651-H)

Level 13, Menara Prudential,

Persiaran TRX Barat,

55188 Tun Razak Exchange,

Kuala Lumpur.

Tel: 03-2775 7188

E-mail: customer@prubsn.com.my

You can also log on to PruBSN website at www.prubsn.com.my

12. Other similar types of family takaful cover available:

Please contact the bank's representative for other similar types of cover available.

IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE BANK'S REPRESENTATIVE OR CONTACT PRUBSN DIRECTLY FOR MORE INFORMATION.

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).

The information provided in this disclosure sheet is valid as at or until July 21, 2025.

TAKAFUL

<u>Details</u>	<u>Person to be Covered</u>
Name	: ABCD
Gender	: Male
Smoker	: Non Smoker
Occupation	: Class 1
Age	: 40 next birthday
Date of birth	: 4/11/1985
Takaful Plan Purpose	: Non-Business Purpose

Plan Type	: Limited Pay Regular Contribution Family Takaful
Total Amount Payable Yearly	: RM 9,175.00
Payment Mode	: Credit / Debit Card
Basic Sum Covered	: RM 25,000
Contribution Payment Term	: 5 years
Certificate Term	: 15 (i.e. until the certificate anniversary date of the Covered Person's age 55 next birthday)
Annual Cash Payout / Loyalty Booster Option	: Payout to Bank Account

ABCD is not required to go through normal underwriting process and is not obligated to fill in Part 4, Health Details in the Proposal Form. However, if any Pre-Existing Condition (including conditions unknown and/or made known to PruBSN) is the cause of death or total and permanent disability within 24 months from the coverage effective date, only the amount in MSA and IUA (if any) will be payable. For more details on Guaranteed Issuance Offer, please refer to the certificate document.

Product Description:

- Smart Aspire Takaful is a 5-year pay regular contribution plan that offers takaful protection for 15 years and is an Ordinary Family Takaful.
- The contributions for this plan except for contribution for Takaful Saver, after deducting the Upfront *Wakalah* Charges, will be allocated to a non-linked fund known as the MaxiShield Account (MSA).
- Contributions for the Takaful Saver, after deducting the upfront *Wakalah* charges, will be invested in Takafulink Fund(s) of your choice through the Investment Unit Account (IUA).
- This plan participates in surplus sharing.
- The value of units is based on the unit price at the next valuation date following the official notification date.
- You should read this illustration together with the fund fact sheet(s) of the Takafulink Fund(s) which you have chosen. The fund fact sheet(s) contains all the important information that you will need to know regarding the Takafulink Fund(s).
- You are advised to ask the bank's representative to explain to you about the *Tabarru'* Deduction and its effect on your future takaful coverage.

Benefits:

Accounts	Plan	Coverage Term (Years)	Benefit Amount (RM)	Contribution (RM)
MaxiShield Account (MSA):	Smart Aspire Takaful (Basic)	15		9,115.00
	Annual Cash Payout:			
	Year 1 to year 10		1,000	
	Year 11 to year 15		2,000	
	Loyalty Booster:			
	Year 5		1,000	
	Year 10		1,000	
	Year 15		2,000	
	Maturity Benefit		25,000	
	Term Protector	-	-	-
Investment Unit Account (IUA):	Contributor Protect	-	- p.a.	-
	Contributor Saver	-	- p.a.	-
	Contributor Parent Protect	-	- p.a.	-
	Contributor Spouse Protect	-	- p.a.	-
			Protection Contribution	9,115.00
	Takaful Saver	-		-
			Investment Contribution	-
			Wakalah Certificate Charge	60.00
			8% Service Tax*	-
			Total Yearly Amount Payable	9,175.00





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

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).

Smart Aspire Takaful	Non-Guaranteed Benefits The following amount may or may not be paid	Term Family Takaful ¹
-	Total cash received	-
Scenario X : RM 20,434 Scenario Y : RM 35,882	At maturity ⁴	-
Smart Aspire Takaful	Your Annualised Return ⁵ [Net gain/loss] if held to maturity	Term Family Takaful ¹
0.86% p.a.	<ul style="list-style-type: none"> Guaranteed benefits only 	-
Scenario X : 0.86% p.a. Scenario Y : 2.76% 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 UOB advisory channel.
- 2 Commission is paid to the bank that includes the cost directly attributed to the distribution channel for the marketing of this certificate. This cost is paid from the charges that are imposed on your certificate for services that the bank will provide to you for the duration of your certificate. The commission illustrated up to the selected Contribution Payment Term above includes commission and bonuses payable to the bank. The bank may be entitled to bonuses provided that the bank meets the qualifying criteria set by PruBSN.
- 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 Upon maturity of the certificate, Maturity Benefit which is the higher of the following will be payable to you:
 - (a) the Guaranteed Maturity Benefit which is equivalent to the Basic Sum Covered (Refer to "Guaranteed Benefits: At maturity" above), together with the value of units in IUA (if any); or
 - (b) the amount in MSA and the value of units in IUA (if any) (Refer to "Non-Guaranteed Benefits: At maturity" above).

The Guaranteed Maturity Benefit is only payable provided that you have paid all your contributions in full within the contribution payment Grace Period. Otherwise, PruBSN will only pay the Cash Value in MSA and IUA (if any) at certificate maturity.
- 5 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 (excluding Service Tax, if any)**. However, the actual annualised return of your certificate can only be determined when your certificate matures.

-  The contribution that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. 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/TPD/maturity/survival.
-  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
1/41	9,175	1,000	0	0
2/42	9,175	1,000	0	0
3/43	9,175	1,000	0	0
4/44	9,175	1,000	0	0
5/45	9,175	2,000	0	0
6/46	0	1,000	0	0
7/47	0	1,000	0	0
8/48	0	1,000	0	0
9/49	0	1,000	0	0
10/50	0	2,000	0	0
11/51	0	2,000	0	0
12/52	0	2,000	0	0
13/53	0	2,000	0	0
14/54	0	2,000	0	0
15/55	0	4,000	0	0
Cash Payment at the end of the Coverage Term (at maturity¹)		4,000	0	0

¹ The Cash Payment at maturity is the Cash Payment amount at the end of final Certificate Year. In addition to this Cash Payment, you will also receive Maturity Payout at maturity as stated in the Appendix: Summary Illustration Table 3 - Summary Illustration for Maturity Payout.



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 Cert Year/ Age	Total Contribution Paid To Date (RM) [refers to cumulative contribution to be paid from certificate inception]	Total <i>Wakalah</i> 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]	Guarante ed	Non-Guaranteed [excluding guaranteed benefits amount and any survival benefits kept with takaful operator]		Guarante ed	Non-Guaranteed	
					Scenario X	Scenario Y		Scenario X	Scenario Y
1/41	9,175	1,655	798	0	5,793	5,978	9,634	0	0
2/42	18,350	2,855	1,367	0	12,376	12,934	18,268	0	0
3/43	27,525	3,772	1,823	0	19,472	20,613	26,901	0	0
4/44	36,700	4,798	2,051	0	26,805	28,757	35,535	0	0
5/45	45,875	5,131	2,279	0	33,965	36,990	44,169	0	0
6/46	45,875	5,131	2,279	0	33,485	37,596	42,169	0	0
7/47	45,875	5,131	2,279	0	32,994	38,234	41,169	0	0
8/48	45,875	5,131	2,279	0	32,494	38,908	40,169	0	0
9/49	45,875	5,131	2,279	0	31,983	39,618	39,169	0	1,303
10/50	45,875	5,131	2,279	0	30,462	39,359	38,169	0	3,042
11/51	45,875	5,131	2,279	0	28,913	39,089	36,169	0	4,773
12/52	45,875	5,131	2,279	0	27,337	38,807	34,169	0	6,492
13/53	45,875	5,131	2,279	0	25,731	38,512	32,169	0	8,198
14/54	45,875	5,131	2,279	0	24,097	38,204	30,169	0	9,891
15/55	45,875	5,131	2,279	0	20,434	35,882	28,169	0	11,571



You may only receive the guaranteed amount upon death/TPD/maturity/survival.



* 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 Service tax, 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 amount of Basic Guaranteed Death Benefit or amount in MSA plus values of unit in IUA (if any) will be payable.



The Illustration of Non-Guaranteed benefits consist of the Cash Value of MSA and/or IUA, where applicable, which have been prepared on two hypothetical investment scenarios.

a. Scenario X = Assumes the account (MSA and IUA) earns 2% every year

b. Scenario Y = Assumes the account (MSA 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 Takafulink Fund(s) 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 MSA in the previous five years are as follows:-

Yr 2019: 4.80%	Yr 2020: 4.75%	Yr 2021: 1.35%	Yr 2022: 2.14%	Yr 2023: 5.06%
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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 Takafulink Fund(s) which you have chosen. The fund fact sheet(s) contains all the important information that you will need to know regarding the Takafulink Fund(s).



The past investment performances of MSA & IUA are not an indication of its future performance. This is strictly the investment performance of MSA & 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 bank and PruBSN for marketing of this plan 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 the illustration below.
- It assumes that payments are paid on time before the end of the grace period.

Table 1 - Summary Illustration for MaxiShield Account (MSA)

- When 0 is shown under MSA Cash Value in the illustration below, this indicates that the amount in MSA may be insufficient to cover total *Tabarru'* Deduction and charges. However, your certificate will not lapse since the No-Lapse Provision will be in effect. The No-Lapse Provision is applicable provided you have paid all your contributions in full within the contribution payment Grace Period and it can be revoked if your contribution is not up to date. Once revoked, the certificate will lapse if there is insufficient amount in MSA to cover total *Tabarru'* Deduction and charges. Any unpaid *Tabarru'* Deduction and charges during the period when the No-Lapse Provision is in effect will be regarded as amount due to PruBSN and will be deducted later from the cash value under the certificate.

End of Certificate Year	Age	MaxiShield Account, (MSA) (RM)								
		MSA Contribution (RM)	MSA Upfront <i>Wakalah</i> Charge ¹ (RM)	MSA Allocated Contribution (RM)	Non-Guaranteed Return					
					Scenario X			Scenario Y		
					Total <i>Tabarru'</i> Deduction (RM)	MSA Investment Profit (RM)	MSA Cash Value ² (RM)	Total <i>Tabarru'</i> Deduction (RM)	MSA Investment Profit (RM)	MSA Cash Value ² (RM)
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
1	41	9,115	2,393	6,722	46	116	5,793	46	301	5,978
2	42	9,115	1,709	7,406	52	229	12,376	51	601	12,934
3	43	9,115	1,313	7,802	57	350	19,472	55	932	20,613
4	44	9,115	1,194	7,921	64	476	26,805	59	1,282	28,757
5	45	9,115	501	8,614	69	615	33,965	60	1,680	36,990
6	46	0	0	0	70	590	33,485	57	1,663	37,596
7	47	0	0	0	72	582	32,994	52	1,690	38,234
8	48	0	0	0	74	573	32,494	45	1,719	38,908
9	49	0	0	0	75	564	31,983	40	1,749	39,618
10	50	0	0	0	76	555	30,462	40	1,781	39,359
11	51	0	0	0	78	529	28,913	40	1,770	39,089
12	52	0	0	0	79	502	27,337	40	1,758	38,807
13	53	0	0	0	80	475	25,731	40	1,745	38,512
14	54	0	0	0	81	447	24,097	40	1,732	38,204
15	55	0	0	0	82	418	20,434	40	1,718	35,882

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

² MSA Cash Value assumes that the Annual Cash Payout and Loyalty Booster for the year has been paid out.

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

End of Certificate Year	Age	Investment Unit Account (IUA) (RM)						
		IUA Contribution (RM)	IUA Upfront <i>Wakalah</i> Charge ³ (RM)	IUA Allocated Contribution (RM)	Non-Guaranteed			
					Scenario X		Scenario Y	
					Projected Investment Return ⁴		Projected Investment Return ⁴	
					Asset Management <i>Wakalah</i> Charge (RM)	IUA Cash Value (RM)	Asset Management <i>Wakalah</i> Charge (RM)	IUA Cash Value (RM)
		(j)	(k)	(l)	(m)	(n)	(o)	(p)
1	41	0	0	0	0	0	0	0
2	42	0	0	0	0	0	0	0
3	43	0	0	0	0	0	0	0
4	44	0	0	0	0	0	0	0
5	45	0	0	0	0	0	0	0
6	46	0	0	0	0	0	0	0
7	47	0	0	0	0	0	0	0
8	48	0	0	0	0	0	0	0
9	49	0	0	0	0	0	0	0
10	50	0	0	0	0	0	0	0
11	51	0	0	0	0	0	0	0
12	52	0	0	0	0	0	0	0
13	53	0	0	0	0	0	0	0
14	54	0	0	0	0	0	0	0
15	55	0	0	0	0	0	0	0

³ This represents a charge to your contribution and is used to meet the direct distribution cost and PruBSN expenses.

⁴ The projected investment returns used above are for illustrative purposes and not meant to show possible returns of your chosen Takafulink Fund(s). They are not guaranteed and not based on past performance.

Table 3 - Summary Illustration for Maturity Payout

Total Contribution Paid (RM)	Maturity Benefit ⁸ (RM) (i)	MSA Cash Value on Maturity (RM) (ii)		IUA Cash Value on Maturity (RM) (iii)		Total Payout on Maturity (RM) Higher of (i)+(iii) or (ii)+(iii)	
		Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y
45,875	25,000	20,434	35,882	-	-	25,000	35,882

Note: The Maturity Benefit is only payable provided that you have paid all your contributions in full within the contribution payment Grace Period. Otherwise, PruBSN will only pay the Cash Value in MSA and IUA (if any) at certificate maturity.

Table 4 - Breakdown of *Tabarru`* Deductions

End of Certificate Year	Basic Plan <i>Tabarru`</i> Deduction (RM) (Scenario X)	Basic Plan <i>Tabarru`</i> Deduction (RM) (Scenario Y)	Term Protector <i>Tabarru`</i> Deduction (RM)	Contributor Protect <i>Tabarru`</i> Deduction (RM)	Contributor Saver <i>Tabarru`</i> Deduction (RM)	Contributor Parent Protect <i>Tabarru`</i> Deduction (RM)	Contributor Spouse Protect <i>Tabarru`</i> Deduction (RM)
1	46	46	-	-	-	-	-
2	52	51	-	-	-	-	-
3	57	55	-	-	-	-	-
4	64	59	-	-	-	-	-
5	69	60	-	-	-	-	-
6	70	57	-	-	-	-	-
7	72	52	-	-	-	-	-
8	74	45	-	-	-	-	-
9	75	40	-	-	-	-	-
10	76	40	-	-	-	-	-
11	78	40	-	-	-	-	-
12	79	40	-	-	-	-	-
13	80	40	-	-	-	-	-
14	81	40	-	-	-	-	-
15	82	40	-	-	-	-	-

Appendix: Important Notes

- Smart Aspire Takaful is a Shariah-compliant product. Please refer to the certificate document for more details.
- PruBSN believe it is important that you fully appreciate all the benefits under your certificate and that you 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 contributions. You should ensure that the allocation of your takaful contribution towards protection and investment meets your financial circumstances. If you need clarification, please contact PruBSN customer service representative or the bank's representative.
- Participating in a regular contribution family certificate is a long-term financial commitment. It is not advisable to hold this certificate for a short period of time in view of the high initial costs.
- Should you stop making regular contribution payments, the plan will continue for as long as there is sufficient balance in your MSA to cover all *Tabarru'* Deductions, Annual Cash Payout, Loyalty Booster and *Wakalah* charges under the certificate. Your certificate will terminate once the MSA have been depleted although there is remaining value of units in your IUA. PruBSN will pay the value of units in your IUA (if any) and all benefits will cease after termination of the certificate. However, your certificate will not lapse if you have paid all your contributions in full within the contribution payment Grace Period.
- Age refers to age next birthday.
- The numbers illustrated in Product Illustration are rounded to the nearest Ringgit.
- The Projected Investment Rate of Return used are for illustrative purposes and not meant to show possible returns of your chosen Takafulink Fund(s). They are not guaranteed and not based on past performance. The Projected Investment Rate of Return used is as follows:

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

Projected Investment Profit for MaxiShield Account (MSA)	Gross
Scenario X	2.00%
Scenario Y	5.00%

The investment returns of Scenario X and Scenario Y have been used respectively for Investment Unit Account (IUA) to represent the range of possible returns on the following funds:

Takafulink Fund(s)	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	2.0%	5.0%	5.0%
Takafulink Dana Ekuiti Dinasti	2.0%	5.0%	5.0%
Takafulink Dana Dinamik	2.0%	5.0%	5.0%
Takafulink Dana Ekuiti Global	2.0%	5.0%	5.0%

Please refer to the fund fact sheet(s) for the past actual annual investment returns for the Takafulink 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 pay in a particular certificate year. The Total Contribution amount consists of the *Wakalah* Certificate Charge, Protection Contribution and Investment Contribution (if any). Take note that not all of the amount you pay will be allocated into the accounts. See explanation on Allocated Contribution and Unallocated Contribution for more details.
- Please take note that the amount of contribution for each year is not guaranteed and may be by giving a 90-days written notification to the participants. 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.

MSA Contribution

- A proportion of contribution from the basic plan and riders (if attached) after deducting Upfront *Wakalah* Charge will be placed into the MSA according to the allocation rate.
- This contribution will be used for takaful protection coverage and the payment of Annual Cash Payout, Loyalty Booster and Maturity Benefit.

IUA Contribution

- The contribution from Takaful Saver, after deducting Upfront *Wakalah* Charge will be placed into the IUA according to the allocation rate and invest in the selected Takafulink Fund(s).
- Takaful Saver does not provide any takaful protection coverage 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 is levied Yearly.

Guaranteed Death Benefits

- This is the minimum amount to be received upon death or 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.
- The death benefit is guaranteed as in the event of deficiency in *Tabarru`* Fund, PruBSN shall rectify the deficit through an interest free loan (*Qard*).
- The Guaranteed Death Benefits in the Marketing Illustration table is illustrated annually but the actual Guaranteed Death Benefits will vary by month.

Total Death Benefit

- This is the amount that will be payable on the Covered Person's death while the certificate is still in force.
- Total Death Benefit is the higher of:
 - (a) the amount as stated in Guaranteed Death Benefits less any outstanding contribution; OR
 - (b) the amount in MSA;plus the value of units in IUA (if any) and Term Protector (if attached).

Non-Guaranteed Surrender Value

- This is the projected value of the amount in MSA and the 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 earlier than the maturity date, you may get less than the amount of contributions that you have paid.

Annual Cash Payout (stated as Guaranteed Cash Payments under Marketing Illustration Table)

- The amount that you are entitled to receive at the end of every certificate year starting from the end of the 1st certificate year, provided that the certificate remains in-force.
- The Annual Cash Payout is payable from MSA and the account value will be reduced accordingly.
- In the event there is insufficient amount in the MSA to pay the Annual Cash Payout, payments from *Tabarru`* Fund will make up for the shortfall in order to meet the Annual Cash Payout amount provided you have paid all your contributions in full within the contribution payment grace period.
- You can choose to either have the Annual Cash Payout be deposited into your bank account of your choice or reinvested in IUA for potential investment return. Your chosen payout option for the Annual Cash Payout is Payout to Bank Account
- The Annual Cash Payout amount will be reinvested in the IUA if you opt to accumulate the payout. The return will be based on actual performance of the fund(s) selected and is not guaranteed and you may get less than what have been invested into the fund. The accumulated Annual Cash Payout will be paid together with the Death/ Total and Permanent Disability/ Surrender/ Maturity Benefit, whichever is earlier.

Loyalty Booster (stated as Guaranteed Cash Payments under Marketing Illustration Table)

- Additional 100% of Annual Cash Payout that you are entitled to receive every 5 certificate years, provided that the certificate remains in-force.
- The Loyalty Booster is payable from MSA and the account value will be reduced accordingly.
- In the event there is insufficient amount in the MSA to pay the Loyalty Booster, payments from *Tabarru`* Fund will make up for the shortfall in order to meet the Loyalty Booster amount provided you have paid all your contributions in full within the contribution payment grace period.
- You can choose to either have the Loyalty Booster be deposited into your bank account of your choice or reinvested in IUA for potential investment return. Your chosen payout option for the Loyalty Booster is Payout to Bank Account.
- The Loyalty Booster amount will be reinvested in the IUA if you opt to accumulate the payout. The return will be based on actual performance of the fund(s) selected and is not guaranteed and you may get less than what have been invested into the fund. The

accumulated Loyalty Booster will be paid together with the Death/ Total and Permanent Disability/ Surrender/ Maturity Benefit, whichever is earlier.

Unallocated Contribution (Upfront *Wakalah* Charge)

- The unallocated contribution charge is an Upfront *Wakalah* Charge on the contribution paid and is used to meet PruBSN expenses and direct distribution cost including commission and bonuses payable to the bank.
- 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
Protection Contribution (RM)		9,115	9,115	9,115	9,115	9,115
Unallocated Contribution	%	26.25	18.75	14.40	13.10	5.50
	RM	2,393	1,709	1,313	1,194	501
Investment Contribution (RM); if any		-	-	-	-	-
Unallocated Contribution	%	0.00	0.00	0.00	0.00	0.00
	RM	-	-	-	-	-

Allocated Contribution

- This is the amount that will be used to invest in MSA and to purchase units in IUA (if applicable).
- 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
Protection Contribution (RM)		9,115	9,115	9,115	9,115	9,115
Allocated Contribution	%	73.75	81.25	85.60	86.90	94.50
	RM	6,722	7,406	7,802	7,921	8,614
Investment Contribution (RM); if any		-	-	-	-	-
Allocated Contribution	%	0.00	0.00	0.00	0.00	0.00
	RM	-	-	-	-	-

Total *Tabarru`* Deduction

- The *Tabarru`* will be deducted from your MSA.
- The illustrated *Tabarru`* deductions above are based on current levels. The rate of the *Tabarru`* deductions are not guaranteed and may be varied by giving a 90-days written notification to the participants.
- Tabarru`* are deducted monthly from the amount in your MSA to pay for your takaful coverage. The rate of *Tabarru`* deductions vary by criteria such as age next birthday, gender, contribution payment term, smoking status, medical rating and sum at risk. The *Tabarru`* rates will increase as the Covered Person grows older.
- Sum at risk is the amount by which the Guaranteed Death Benefits exceeds the cash value in your MSA. If the cash value in your MSA is more than Guaranteed Death Benefits, then the sum at risk shall be zero and no *Tabarru`* for the basic plan will be deducted.

MSA Investment Profit

- You will receive all the investment profit from your MSA which will remain in your MSA until certificate maturity or certificate termination.
- The investment profits illustrated here are for illustration purposes only and are NOT GUARANTEED. The actual return may be below the projected rates or even negative. The actual investment profit that would be declared may be more or less, depending on the operating and investment results experienced by PruBSN.

MSA Cash Value

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

IUA Cash Value

- This is the projected value of the IUA (if any) at any particular point in time. Should the certificate be terminated early, you may get less than the amount of contributions that you have paid.
- The risk of investment is borne solely by you and the accumulated cash value may be less than the total contributions that you have paid.

Asset Management *Wakalah* Charge

- This refers to the annual management fee (% of Takafulink Fund(s)) deducted to cover the cost of managing the IUA (if any) Takafulink Fund(s). It will be deducted on a daily basis based on your account value based on the following rates:

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	1.50% per annum of the fund assets
Takafulink Dana Ekuiti Dinasti	1.50% per annum of the fund assets
Takafulink Dana Dinamik	1.25% per annum of the fund assets
Takafulink Dana Ekuiti Global	1.50% per annum of the fund assets

Name of product : Smart Aspire Takaful
Type of product : Limited Pay Regular Contribution Plan
Annual contribution : RM 9,175

TABLE OF COMMISSION FOR MAXISHIELD ACCOUNT (MSA), INVESTMENT UNIT ACCOUNT (IUA) AND OTHER CHARGES

End of Certificate Year	Contribution Paid Inclusive of <i>Wakalah</i> Certificate Charge (RM)	Actual Allocated Contribution to Participant (Portion of MSA contribution to be utilised for <i>Tabarru`</i> Deduction and portion for IUA contributions to be utilised to purchase units of investment)		Commission Paid (a portion of Upfront <i>Wakalah</i> Charge for MSA and IUA / 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	9,175	73.26	6,722	8.70	798	26.74	2,453
2	9,175	80.72	7,406	6.21	570	19.28	1,769
3	9,175	85.04	7,802	4.97	456	14.96	1,373
4	9,175	86.33	7,921	2.49	228	13.67	1,254
5	9,175	93.89	8,614	2.49	228	6.11	561
Total	45,875	83.85	38,465	4.97	2,280	16.15	7,410

- The illustration above assumes a family takaful product for a 5 year contribution payment term and an annual contribution of RM 9,175
- The illustration is inclusive of contributions into MSA and IUA (if any). The IUA portions will be allocated to create units in the Takafulink Fund(s). Out of the 5% deducted from the contributions of IUA for the Upfront *Wakalah* Charge, 3.75% is for the payment of commission. Please refer to the "Product Illustration Definition" for breakdown of allocated and unallocated contribution under MSA and IUA.
- If you were to surrender your certificate during the 5th year, you will receive your investment in IUA (if any) and the balance in MSA based on the RM 38,465 contribution after deduction of charges and not on the total contribution paid of RM 45,875. However, you will benefit from having takaful coverage as part of the charges deducted is used to provide you with a family takaful protection and cash payout 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 before units of investment is purchased. The charges are stipulated in this Product Illustration and in the certificate document.
- You are advised to read and understand the Product Illustration and the certificate document of the product that you are participating in particularly the structure of the plan, the benefits provided, the contribution rates and all the 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 the certificate. The commission illustrated up to the selected Contribution Payment Term above includes commission and bonuses payable to the bank. The bank may be entitled to bonuses provided that the bank meets the qualifying criteria set by PruBSN.

Acknowledgement

I hereby acknowledge that the disclosure of commission and charges / expenses for Smart Aspire Takaful has been provided to me and that the features of this family takaful product with investment-linked elements (if any), including the allocation rates, commissions and expenses, have been satisfactorily explained to me.

Name of Participant

NRIC

Signature

Date

Appendix: Death & Total and Permanent Disability Benefit Smart Aspire Takaful

Plan Description & Benefits

Smart Aspire Takaful is a limited pay regular contribution Ordinary Family Takaful plan. In the event of death or total and permanent disability during the certificate term, PruBSN will pay the higher of the following:

- (a) the Guaranteed Death Benefit amount as stated in the Marketing Illustration Table less any outstanding contribution; OR
- (b) the amount in MSA;
plus the value of units in IUA (if any).

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.

Upon certificate termination due to surrender, the remaining amount in MSA (if any) and the value of units in IUA (if any) will be payable. While for certificate termination due to lapse, only the remaining value of units in IUA (if any) will be payable. All benefits will cease after termination of the certificate.

Conditions:

Total and Permanent Disability

In the event of total and permanent disability during the certificate term before the certificate anniversary date of the Covered Person's age 70 next birthday, a lump sum amount up to RM 1 million is payable under all certificates with PruBSN on any one life. Any excess to that amount will be paid on the anniversary of the disability subject to proof of continued disability. However, should death occur before the anniversary of the disability, the balance shall be paid immediately.

Total and permanent disability is defined according to the definition below:

- For age below 16, where the Covered Person suffers an accident, illness or sickness that directly results in the Covered Person to require constant care and attention as well as being confined to his/her home under medical supervision or in a hospital or similar institution.
- For age 16 to 60, 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.
- For age 61 and below the age 70, the Covered Person receives confirmation by a consultant physician of the loss of independent existence 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.

The 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 regardless of age:
 - (a) total and irrecoverable loss of sight in both eyes; or
 - (b) total and irrecoverable loss by severance of two limbs at or above the wrist or ankle; or
 - (c) total and irrecoverable loss of sight in one eye and total and irrecoverable loss by severance of 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

PruBSN will not pay the death benefit if the death is related to any of the below. Instead, PruBSN will only pay the amount in MSA and the value of units in IUA (if any).

- Suicide within the first certificate year.
- Any pre-existing conditions that were disclosed or not disclosed to PruBSN in relation to the Covered Person's health status. This exclusion is applicable within 24 months from the date the certificate becomes effective.

For suicide of the parent or spouse of Covered Person within the first certificate year from the effective date of the certificate or date of certificate revival, no benefit will be paid.

Total and Permanent Disability

PruBSN will not pay any benefit if the disability is directly or indirectly related to any of the below.

- Attempted suicide or self-inflicted injuries while sane or insane.

- Engaging in aerial flights (including parachuting and sky-diving) other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route.
- Any pre-existing conditions that were disclosed or not disclosed to PruBSN in relation to the Covered Person's health status. This exclusion is applicable within 24 months from the date the certificate becomes effective.

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

Other Certificate Conditions

Non-guaranteed *Tabarru`* Rates

The *Tabarru`* rates are not guaranteed. PruBSN may revise the *Tabarru`* rates at certificate anniversary by giving a 90-days written notification.

Appendix: Other Certificate Benefits and Options

Benefits

- **Surplus Sharing**

You will receive 50% of distributable surplus (if any), inclusive of investment profit, arising from the *Tabarru'* Fund where it will be credited into your MSA. PruBSN will then take the 50% balance 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 PruBSN Shariah Committee and Board of Directors. Please note that the distributable surplus is not illustrated in the Summary Illustration and Marketing Illustration Table.

- **Maturity**

Upon maturity of the certificate, the higher of the following will be payable to you:

- (a) the Maturity Benefit which is equivalent to the Basic Sum Covered; OR
- (b) the amount in MSA;
plus the value of units in IUA (if any).

The value of the units will be based on the unit price at the next valuation date following the maturity date.

The Maturity Benefit is only payable provided you have paid all your contributions in full within the contribution payment grace period. Otherwise, PruBSN will only pay the cash value in your MSA and IUA (if any) at certificate maturity which may be lower than the Maturity Benefit amount.

- **Surrender**

Upon certificate termination due to surrender, the remaining amount in MSA (if any) and the value of units 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 still be able to withdraw your surrender 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:**

If you do not pay your contribution within the contribution payment Grace Period, you will lose the benefit of the No-Lapse Provision and your certificate has the risk of being terminated due to insufficient amount in MSA to pay for *Tabarru'* Deductions and charges under the certificate. Furthermore, the Maturity Benefit is only payable provided you have paid all your contributions in full within the contribution payment Grace Period. Otherwise, PruBSN will only pay the cash value in MSA and IUA (if any) at certificate maturity which may be lower than the Maturity Benefit amount.

- **Lapse and Revival:**

The certificate will lapse if your MSA is no longer able to pay the *Tabarru'* Deductions, Annual Cash Payout, Loyalty Booster and other charges under the certificate. Upon certificate termination, all benefits will cease and PruBSN will pay the value of units in IUA (if any) to you. Once the certificate has lapsed, you may revive the certificate by paying all outstanding contributions within 12 months from the lapse date. However, once revived, the *Tabarru'* Fund will no longer provide support in the event the amount in MSA is insufficient to pay the Annual Cash Payout, Loyalty Booster or the Maturity Benefit.

- **Fund switching:**

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

- **IUA Contribution Re-direction:**

You may revise your choice of Takafulink Fund(s) (in multiple of 5%) for the IUA contributions (if any).

- **Single Contribution Top-ups:**

Top-ups can be made at any time where it will be invested in IUA according to your chosen Takafulink Fund(s). The minimum amount required for top-ups is RM50. Each top-up incurs a Single Contribution Top-up *Wakalah* Charge of RM25. This charge will be waived until electronic transaction is available. Thereafter, manual request for top-up will be subjected to the charge mentioned.

- **Partial Withdrawals:**

Each partial withdrawal incurs a Partial Withdrawal *Wakalah* Charge of RM25. Partial Withdrawal *Wakalah* Charge will be waived until electronic transaction is available. Thereafter, manual request for partial withdrawal will be subjected to the charge mentioned.

You can make partial withdrawals from your IUA if there are units available. The minimum withdrawal amount is RM500 per transaction and you are allowed to make complete withdrawal from IUA.

- **Option to Vary Sum Covered:**

You are not allowed to increase the Basic Sum Covered amount but you are allowed to reduce it during the contribution payment term subject to a minimum amount of RM25,000. For riders (if attached), increase of sum covered is allowed within 12 months from the certificate effective date while reduction of sum covered is allowed throughout the contribution payment term. Any changes to the sum covered will revise your contribution amount accordingly.

- **Option to Vary IUA Contribution:**

You may vary the contribution of Takaful Saver (if any) subject to PruBSN requirements.

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