



# PruBSN Aspirasi

**Specially prepared for:**  
Syahrin

**Prepared by:** NURSYUHADA BINTI MUSTAPA

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 PruBSN Aspirasi. Be sure to also read the general terms and conditions.)

PRUDENTIAL BSN TAKAFUL BERHAD

PruBSN Aspirasi

02/11/2020

### 1. What is this product about?

This product is a 5-year pay regular contribution plan that offers takaful protection and investment for 30 years and is a combination of an Ordinary Family Takaful with an Investment-Linked Takaful. It pays a lump sum death benefit in the event the Covered Person dies during the term of the certificate. This benefit also covers total and permanent disability up to the certificate maturity date or the certificate anniversary date of the Covered Person's age 70 next birthday, whichever is earlier.

A significant portion of your contribution will go into a non-investment linked fund which will be used for protection purposes. This portion will be used to provide the Death Benefit, Total and Permanent Disability Benefit, Accidental Death Benefit, Compassionate Benefit, Annual Cash Payout and Maturity Benefit.

The balance of your contribution will be invested in an investment-linked fund where 95% of the contribution will be allocated to buy units in Takafulink Dana Bon and Takafulink Dana Urus.

Upon maturity of the certificate, you will receive the Maturity Benefit which is equal to your Basic Sum Covered amount payable from both of the funds above or the certificate cash value, whichever is higher. The Maturity Benefit is only payable provided that you have paid all your contributions in full within the contribution payment grace period. Otherwise, you will only be paid the certificate cash value.

The optional Takaful Saver is an investment-linked contribution that provides you with investment opportunity by allocating 95% of its contribution into investment-linked funds 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?

We 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. We will pay your portion of the distributable surplus into this account.
- Protection Unit Account (PUA) - The account where a proportion of the contribution from the basic plan will be used to purchase units in Takafulink Dana Bon and Takafulink Dana Urus.
- Investment Unit Account (IUA) - The account where the contribution from Takaful Saver Kid or Takaful Saver (if attached), single contribution top-up and Annual Cash Payout (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* - 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 contribution that is pooled into the *Tabarru'* Fund is *Tabarru'at* (charitable) in nature.
- *Wakalah bi al-ujrah* - an arrangement appointing PruBSN to manage the overall services provided under your takaful certificate. In return for the service, we are entitled to 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 the relevant Appendices for more information on the benefits of the basic plan and riders (if attached).

Basic Benefits	
Death Benefit	Please refer to Summary Illustration table
Total and Permanent Disability (TPD) Benefit	Please refer to Summary Illustration table
Accidental Death Benefit (ADB)	Death Benefit and an additional 100% of Basic Sum Covered shall be payable if death is due to accident happens prior to the certificate expiry date or the certificate anniversary date of the Covered Person's age 70 next birthday, whichever is earlier.
Annual Cash Payout	End of certificate year 2 to end of certificate year 10 - RM 450.00
	End of certificate year 11 to end of certificate year 20 - RM 900.00
	End of certificate year 21 to end of certificate year 29 - RM 1,350.00
	End of certificate year 30 - RM 14,850.00
Compassionate Benefit	RM 3,000 shall be payable upon death of the Covered Person due to any causes prior to the certificate expiry date, subject to terms and conditions stipulated in certificate documents.
*Maturity Benefit	On the certificate maturity date - RM 15,000.00 *Maturity Benefit is only payable provided that you have paid all your contributions in full within the contribution payment grace period. Otherwise, you will only be paid the certificate cash value.

**Funds chosen:**

Investment Unit Account (IUA):

Takafulink Dana Urus	0%
Takafulink Dana Bon	0%
Takafulink Dana Ekuiti	0%
Takafulink Dana Ekuiti Dinasti	100%
Takafulink Dana Dinamik	0%
Takafulink Dana Ekuiti Global	0%
Takafulink Dana Aktif	0%

**Note:**

- Each Takaful Saver Kid or Takaful Saver contribution received will initially be invested into the funds stated above.
- However, you can switch part or all of the balance in IUA to other funds.

**Reminder:** Please read the marketing literature which includes product benefits and objectives of the investment-linked funds. It is important to select a fund or a combination of funds that suit your financial goals and risk profile.

Length of the plan: 30 years or until death/TPD (if death/TPD 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 our underwriting requirements of PruBSN.
- The estimated total contribution that you have to pay:

MaxiShield Account (MSA) Contribution	RM 8,015.00
Protection Unit Account (PUA) Contribution	RM 1,415.00
Investment Unit Account (IUA) Contribution	RM 600.00
<i>Wakalah</i> Certificate Charge	RM 60.00
<b>Total Contribution</b>	<b>RM 10,090.00 Yearly</b>

- Please refer column (a) at the Summary Illustration table for the estimated contribution for each years.
- The contributions are paid until age 34 next birthday .
- It is important that you keep all receipts that you receive as proof of payment of contributions.
- For contributions into PUA and IUA (if any), we will allocate a portion of the contributions to purchase units in investment-linked funds. Any unallocated amount will be used to pay for *Wakalah* Charges which are inclusive of commissions to our agents and other expenses incurred by PruBSN. You are advised to refer to the allocation rates given in the Product Illustration.

**6. What are the fees and charges that I have to pay?**

Type	Amount
Total <i>Wakalah</i> Charge	21.45% of the overall contribution or RM 10,822.50 out of RM 50,450.00

Please refer to Summary Illustration for *Wakalah* Charge for each certificate year.

- The *Tabarru`* amount are deducted monthly from your MSA value. The *Tabarru`* amount will increase as the Covered Person grows older. Please refer to column (k) and (n) in the Summary Illustration table for the estimated *Tabarru`* Deduction for each certificate year.
- Other charges are as follows:

Asset Management <i>Wakalah</i> Charge (Only applicable for PUA and IUA)	Takafulink Dana Bon	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
	Takafulink Dana Aktif	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* (Only applicable for IUA)	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 RM 50 per switch.
Single Contribution Top-up <i>Wakalah</i> Charge* (Only applicable for IUA)	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`* Deduction 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 we 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 us any relevant information that you know and not to mislead us. 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. We will then refund to you the amount in your MSA, the value of your PUA units that have been allocated at unit price at the next valuation date, the value of your IUA units (if any) that have been allocated at unit price at the next valuation date, the amount paid for Ihsan Contribution (if any) 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 us.
- **Cash value** - The total value of the amount in your MSA, the value of units in your PUA and the value of units in your IUA (if any). The value in the accounts is dependent on the performance of the MSA fund and the PUA and IUA (if any) investment-linked funds.
- **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`* 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 us and will be deducted later from the cash value under the certificate.
- **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`* Deduction and payment of Annual Cash Payout. Once the certificate has lapsed, all benefits will cease. We will then pay to you the remaining amount in your MSA (if any), the value of units in your PUA (if any) and the value of units in your IUA (if any).
- **Revival** - Once the certificate has lapsed, you may revive the certificate within 12 months from the lapse date by paying the outstanding contributions that we determine at the time of the revival. However, once revived, the *Tabarru`* Fund will no longer provide support in the event the amount in MSA and PUA is insufficient to pay the Annual Cash Payout 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 will only start after the stated number of days from the date the certificate becomes effective.

Benefit	Conditions	Waiting Period
Accidental Death Benefit	All covered conditions	Immediately

- **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.

**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/Compassionate Benefit

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

- Suicide within the first certificate year.
- Any pre-existing conditions that were disclosed or not disclosed to us 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

We will not pay any benefit if the disability is directly or indirectly related to any of the below. Instead, we will only pay the amount in your MSA, the value of units in your PUA and the value of units in your IUA (if any).

- Attempted suicide or self-inflicted injuries while sane or insane.
- Committing or attempting to commit a criminal offence.
- Drugs or stimulants abuse including any resulting complications from the abuse.
- 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.
- Engaging in professional sports, scuba diving, racing of any kind, aerial flights other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) unless we agree beforehand in a special endorsement.
- Any pre-existing conditions that were disclosed or not disclosed to us in relation to the Covered Person's health status. This exclusion is applicable within 24 months from the date the certificate becomes effective.

### Accidental Death Benefit

We will not pay the accidental death benefit as a consequence of any of the below.

- 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
- breaking or trying to break any law or to resist arrest; or
- attempted suicide or self-inflicted injuries while sane or insane; or
- pregnancy, current and previous pregnancies (and related complications), child birth (including surgical delivery and any surgical or non-surgical procedure of the female reproductive system during surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control, treatment pertaining to infertility as well as erectile dysfunction, and tests or treatment related to impotence or sterilization; or
- alcoholic and drugs intoxication; or
- engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, 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 or any hazardous activities or sports, unless agreed to by special endorsement; or
- any form of illness or disease due to non-accidental causes;
- taking narcotics or drugs unless taken as prescribed by a doctor.
- any insect bite including mosquito bites and worm infestation.

***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 us. We will then pay to you the amount in your MSA, the value of units in your PUA and the value of units in your IUA (if any).

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

It is important that you inform us 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?

Should you require additional information about family takaful, please refer to the insurance info booklet on 'Family Takaful', 'Medical and Health Takaful' and 'Investment-linked Takaful' available at all our branches or you can obtain a copy from your agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

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

**Level 13, Menara Prudential,**

**Persiaran TRX Barat,**

**55188 Tun Razak Exchange,**

**Kuala Lumpur.**

**Tel: 03-2053 7188**

**E-mail: [customer@prubsn.com.my](mailto:customer@prubsn.com.my)**

You can also log on to our website at [www.prubsn.com.my](http://www.prubsn.com.my)

**12. Other similar types of family takaful cover available:**

Please ask your servicing agent 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 TAKAFUL REPRESENTATIVE OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

**THIS IS A TAKAFUL PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS AND NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTION CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED TAKAFUL PLAN CHOSEN MEETS YOUR RISK APPETITE AND THAT YOU CAN AFFORD THE CONTRIBUTION THROUGHOUT THE CERTIFICATE DURATION. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.**

The information provided in this disclosure sheet is valid as at or until 02/11/2020.



## PRUDENTIAL BSN TAKAFUL BERHAD

### Quotation Details for PruBSN Aspirasi

#### Details      Person to be Covered

**Name** : Syahrin  
**Gender** : Male  
**Smoker** : Smoker  
**Occupation** : Class 1  
**Age** : 29 next birthday  
**Date of birth** : 28/06/1992

**Plan Type** : Limited Pay Regular Contribution Family Takaful  
**Yearly Total Contribution** : RM 10,090.00  
**Total Annual Contribution** : RM 10,090.00  
**Payment Mode** : Debit/Credit Card  
**Basic Sum Covered** : RM 15,000  
**Contribution Payment Term** : 5 years  
**Certificate Term** : 30 years (i.e. until the certificate anniversary date of the Covered Person's age 59 next birthday)  
**Annual Cash Payout Option** : Accumulate in IUA

Syahrin is not required to go through normal underwriting process and is encouraged 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, PUA and IUA (if any) will be payable. For more details on Guaranteed Issuance Offer, please refer to the certificate document.

#### Fund invested for IUA:

Takafulink Dana Urus 0%  
Takafulink Dana Bon 0%  
Takafulink Dana Ekuiti 0%  
Takafulink Dana Ekuiti Dinasti 100%  
Takafulink Dana Dinamik 0%  
Takafulink Dana Ekuiti Global 0%  
Takafulink Dana Aktif 0%

#### Benefits:

Accounts	Plan	Coverage Term (Years)	Benefit Amount (RM)	Contribution (RM)
<b>MaxiShield Account (MSA):</b>	PruBSN Aspirasi (Basic)	30		8,015.00
	Annual Cash Payout - Year 2 to year 10		450.00	
	Annual Cash Payout - Year 11 to year 20		900.00	
	Annual Cash Payout - Year 21 to year 29		1,350.00	
	Annual Cash Payout - Year 30		14,850.00	
			<b>MSA Contribution</b>	8,015.00
<b>Protection Unit Account (PUA):</b>	PruBSN Aspirasi (Basic)			1,415.00
			<b>PUA Contribution</b>	1,415.00
<b>Investment Unit Account (IUA):</b>	Takaful Saver	5		600.00
			<b>IUA Contribution</b>	600.00
<b>MSA &amp; PUA</b>	Maturity Benefit		15,000.00	
			Wakalah Certificate Charge	60.00
			<b>Total Yearly Contribution</b>	10,090.00

## Product Illustration

**Takaful Operator:** PRUDENTIAL BSN TAKAFUL BERHAD  
**Quotation for:** PruBSN Aspirasi  
**Date:** 02/11/2020  
**Name:** Syahrin  
**Gender:** Male  
**Smoker:** Yes  
**Occupation:** Class 1  
**Age:** 29 next birthday  
**Plan Type:** Limited Pay Regular Contribution Family Takaful

**Agent:** NURSYUHADA  
BINTI MUSTAPA

**Basic Sum Covered:** RM 15,000

**Optional Rider Coverage:**

Takaful Saver RM 600 p.a.

**Contribution:** MSA Contribution of RM 8,015.00  
PUA Contribution of RM 1,415.00  
IUA Contribution of RM 600.00

*Contribution will be used to pay for the coverage of the basic plan and riders.*

**Payment Frequency:** Yearly

**Funds selected for IUA:**

Takafulink Dana Urus	0%
Takafulink Dana Bon	0%
Takafulink Dana Ekuiti	0%
Takafulink Dana Ekuiti Dinasti	100%
Takafulink Dana Dinamik	0%
Takafulink Dana Ekuiti Global	0%
Takafulink Dana Aktif	0%

Projected MSA Investment Profit	Gross	Net
Scenario 1	3.00%	2.66%
Scenario 2	4.89%	4.40%

Note : Net projected investment profit is the gross investment profit net of investment tax and investment expenses.

Actual Investment Profit	
Year	MSA
2019	4.80%
2018	4.35%
2017	5.00%
2016	5.40%
2015*	-

\*Note : No historical investment profit available as this a new fund

**Description:**

- PruBSN Aspirasi is a 5-year pay regular contribution plan that offers takaful protection and investment for 30 years and is a combination of an Ordinary Family Takaful with an Investment-Linked Takaful.
- A significant portion of the contributions for the basic plan, after deducting the upfront *Wakalah* charges, will be allocated to a non-linked fund known as the MaxiShield Account (MSA) while the remainder will be invested in Takafulink Dana Bon and Takafulink Dana Urus through the Protection Unit Account (PUA).
- Contributions for the Takaful Saver Kid or Takaful Saver, after deducting the upfront *Wakalah* charges, will be invested in investment-linked funds of your choice through the Investment Unit Account (IUA).
- This plan participates in surplus sharing.
- If death or total and permanent disability occurs within certificate year 1 and 2 and while the certificate is still in force, we will pay:
  - (a) the Guaranteed Basic Death Benefit amount as stated in the Summary Illustration table minus any outstanding contributions; or
  - (b) the sum of the total amount in MSA and the value of units in PUA; whichever is higher, plus Compassionate Benefit and the value of units in IUA (if any).
- If death or total and permanent disability occurs within certificate year 3 onwards and while the certificate is still in force, we will pay:
  - (a) the Guaranteed Basic Death Benefit amount as stated in the Summary Illustration table minus any outstanding contributions; or
  - (b) the sum of the total amount in MSA and the value of units in PUA; or
  - (c) Basic Sum Covered minus any outstanding contributions; whichever is higher, plus Compassionate Benefit and 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.



- Additional 100% of Basic Sum Covered shall be payable if death is due to accident happens prior to the certificate maturity date or the certificate anniversary date of the Covered Person's age 70 next birthday, whichever is earlier.
- The Annual Cash Payout is payable from the MSA starting from the end of the 2<sup>nd</sup> certificate year and annually thereafter. In the event the amount in MSA is insufficient to pay the Annual Cash Payout, payments from the *Tabarru`* Fund will make up for the shortfall 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 a bank account of your choice or reinvested in IUA for potential investment return. Your chosen payout option for the Annual Cash Payout is - Accumulate in IUA
- Upon maturity of the certificate, the higher of the following will be payable:
  - (a) the Maturity Benefit amount which is equivalent to the Basic Sum Covered; or
  - (b) the sum of the total amount in MSA and the value of units in PUA;together with the value of units in IUA (if any).
- The Maturity Benefit is only payable provided that you have paid all your contributions in full within the contribution payment grace period. Otherwise, you will only be paid the amount in your MSA (if any), the value of units in your PUA (if any) and the value of units in your IUA (if any).
- Upon certificate termination due to lapse or surrender, the remaining amount in MSA (if any), the value of units in PUA (if any) and the value of units in IUA (if any) will be payable. All benefits will cease after termination of the certificate.
- The value of units is based on the unit price at the next valuation date following the official notification date.

**IMPORTANT:**

**THIS IS A TAKAFUL PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS  
AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.**

- You should read this illustration together with the fund fact sheet(s) of the investment fund which you have chosen. The fund fact sheet(s) contains all the important information that you will need to know regarding the investment fund.
- You should ask the agent / financial adviser to explain to you about the *Tabarru`* Deduction and its effect on your future takaful coverage.

## SUMMARY ILLUSTRATION

- The summary illustration below 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.

End of Certificate Year	Age	Total Contribution (RM)	Ihsan Contribution (RM)	Total Contribution (excluding Ihsan) (RM)	Wakalah Certificate Charge (RM)	Guaranteed		Direct Distribution Cost <sup>1</sup> (RM)
						Basic Death Benefit (RM)	Annual Cash Payout (RM)	
		(a)	(b)	(c)=(a)-(b)	(d)	(e)	(f)	(g)
1	30	10,090	0	10,090	60	12,975	0	2,047
2	31	10,090	0	10,090	60	22,949	450	1,230
3	32	10,090	0	10,090	60	32,474	450	925
4	33	10,090	0	10,090	60	41,998	450	508
5	34	10,090	0	10,090	60	51,523	450	300
6	35	0	0	0	0	51,073	450	0
7	36	0	0	0	0	50,623	450	0
8	37	0	0	0	0	50,173	450	0
9	38	0	0	0	0	49,723	450	0
10	39	0	0	0	0	49,273	450	0
11	40	0	0	0	0	48,823	900	0
12	41	0	0	0	0	47,923	900	0
13	42	0	0	0	0	47,023	900	0
14	43	0	0	0	0	46,123	900	0
15	44	0	0	0	0	45,223	900	0
16	45	0	0	0	0	44,323	900	0
17	46	0	0	0	0	43,423	900	0
18	47	0	0	0	0	42,523	900	0
19	48	0	0	0	0	41,623	900	0
20	49	0	0	0	0	40,723	900	0
21	50	0	0	0	0	39,823	1,350	0
22	51	0	0	0	0	38,473	1,350	0
23	52	0	0	0	0	37,123	1,350	0
24	53	0	0	0	0	35,773	1,350	0
25	54	0	0	0	0	34,423	1,350	0

<sup>1</sup> Cost directly attributed to the distribution channel for the marketing of this certificate, i.e. payments to the agent/financial adviser. This cost is paid from the charges that are imposed on your certificate for services that the agent/financial adviser will provide to you for the duration of your certificate.

**Note:** Where applicable, the numbers illustrated in this Summary Illustration are rounded to the nearest Ringgit.

SUMMARY ILLUSTRATION

- The summary illustration below 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.

End of Certificate Year	Age	Total Contribution (RM)	Ihsan Contribution (RM)	Total Contribution (excluding Ihsan) (RM)	Wakalah Certificate Charge (RM)	Guaranteed		Direct Distribution Cost <sup>1</sup> (RM)
						Basic Death Benefit (RM)	Annual Cash Payout (RM)	
		(a)	(b)	(c)=(a)-(b)	(d)	(e)	(f)	
26	55	0	0	0	0	33,073	1,350	0
27	56	0	0	0	0	31,723	1,350	0
28	57	0	0	0	0	30,373	1,350	0
29	58	0	0	0	0	29,023	1,350	0
30	59	0	0	0	0	27,673	14,850	0

<sup>1</sup> Cost directly attributed to the distribution channel for the marketing of this certificate, i.e. payments to the agent/ financial adviser. This cost is paid from the charges that are imposed on your certificate for services that the agent/financial adviser will provide to you for the duration of your certificate.

**Note:** Where applicable, the numbers illustrated in this Summary Illustration are rounded to the nearest Ringgit.

### SUMMARY ILLUSTRATION (Continued)

- The summary illustration below 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.

End of Certificate Year	Age	MaxiShield Account (MSA)								
					Non-Guaranteed					
		MSA Contribution (RM)	MSA Upfront Wakalah Charge <sup>2</sup> (RM)	MSA Allocated Contribution (RM)	Scenario 1			Scenario 2		
					Total Tabarru` Deduction (RM)	MSA Investment Profit (RM)	MSA Cash Value <sup>3</sup> (RM)	Total Tabarru` Deduction (RM)	MSA Investment Profit (RM)	MSA Cash Value <sup>3</sup> (RM)
		(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)
1	30	8,015	4,007	4,008	107	105	4,006	107	174	4,075
2	31	8,015	2,404	5,611	111	254	9,310	110	423	9,548
3	32	8,015	1,603	6,412	114	416	15,574	113	699	16,096
4	33	8,015	1,202	6,813	115	594	22,415	114	1,005	23,350
5	34	8,015	801	7,214	116	786	29,848	114	1,341	31,340
6	35	0	0	0	115	792	30,075	112	1,376	32,154
7	36	0	0	0	114	798	30,308	110	1,411	33,005
8	37	0	0	0	114	804	30,549	108	1,449	33,896
9	38	0	0	0	113	811	30,797	106	1,488	34,828
10	39	0	0	0	114	817	31,050	104	1,529	35,803
11	40	0	0	0	115	824	30,859	102	1,572	36,372
12	41	0	0	0	115	819	30,663	102	1,597	36,967
13	42	0	0	0	116	814	30,460	103	1,623	37,587
14	43	0	0	0	117	808	30,252	104	1,650	38,233
15	44	0	0	0	117	803	30,038	105	1,679	38,907
16	45	0	0	0	117	797	29,818	106	1,708	39,610
17	46	0	0	0	117	791	29,592	107	1,739	40,342
18	47	0	0	0	116	785	29,361	108	1,772	41,105
19	48	0	0	0	115	779	29,125	110	1,805	41,900
20	49	0	0	0	114	773	28,884	112	1,840	42,728
21	50	0	0	0	113	766	28,187	113	1,876	43,141
22	51	0	0	0	115	748	27,469	115	1,894	43,570
23	52	0	0	0	118	729	26,731	118	1,913	44,016
24	53	0	0	0	120	709	25,969	120	1,933	44,479
25	54	0	0	0	123	689	25,185	123	1,953	44,959

<sup>2</sup> This represents a charge to your contribution and is used to meet the direct distribution cost and our expenses.

<sup>3</sup> MSA Cash Value assumes that the Annual Cash Payout for the year has been paid out.

**Note:** Where applicable, the numbers illustrated in this Summary Illustration are rounded to the nearest Ringgit.

### SUMMARY ILLUSTRATION (Continued)

- The summary illustration below 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.

End of Certificate Year	Age	MaxiShield Account (MSA)								
					Non-Guaranteed					
		MSA Contribution (RM)	MSA Upfront Wakalah Charge <sup>2</sup> (RM)	MSA Allocated Contribution (RM)	Scenario 1			Scenario 2		
					Total Tabarru` Deduction (RM)	MSA Investment Profit (RM)	MSA Cash Value <sup>3</sup> (RM)	Total Tabarru` Deduction (RM)	MSA Investment Profit (RM)	MSA Cash Value <sup>3</sup> (RM)
		(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)
26	55	0	0	0	126	668	24,378	126	1,974	45,458
27	56	0	0	0	129	646	23,545	129	1,996	45,975
28	57	0	0	0	133	624	22,686	133	2,019	46,511
29	58	0	0	0	137	601	21,801	137	2,042	47,066
30	59	0	0	0	141	578	7,388	141	2,066	34,142

<sup>2</sup> This represents a charge to your contribution and is used to meet the direct distribution cost and our expenses.

<sup>3</sup> MSA Cash Value assumes that the Annual Cash Payout for the year has been paid out.

**Note:** Where applicable, the numbers illustrated in this Summary Illustration are rounded to the nearest Ringgit.

### SUMMARY ILLUSTRATION (Continued)

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

End of Certificate Year	Age	Protection Unit Account (PUA)						
					Non-Guaranteed			
		PUA Contribution (RM)	PUA Upfront <i>Wakalah</i> Charge <sup>4</sup> (RM)	PUA Allocated Contribution (RM)	Scenario 1 Projected Investment Return: (X% p.a.) <sup>5</sup>		Scenario 2 Projected Investment Return: (Y% p.a.) <sup>5</sup>	
					Asset Management <i>Wakalah</i> Charge (RM)	PUA Cash Value (RM)	Asset Management <i>Wakalah</i> Charge (RM)	PUA Cash Value (RM)
		(q)	(r)	(s)	(t)	(u)	(v)	(w)
1	30	1,415	71	1,344	12	1,357	12	1,394
2	31	1,415	71	1,344	24	2,727	25	2,840
3	32	1,415	71	1,344	37	4,109	38	4,339
4	33	1,415	71	1,344	49	5,505	52	5,893
5	34	1,415	71	1,344	62	6,913	66	7,505
6	35	0	0	0	62	6,978	69	7,783
7	36	0	0	0	63	7,044	71	8,071
8	37	0	0	0	64	7,110	74	8,369
9	38	0	0	0	64	7,177	77	8,679
10	39	0	0	0	65	7,244	79	9,000
11	40	0	0	0	65	7,312	82	9,333
12	41	0	0	0	66	7,381	85	9,679
13	42	0	0	0	67	7,450	89	10,037
14	43	0	0	0	67	7,521	92	10,408
15	44	0	0	0	68	7,591	95	10,793
16	45	0	0	0	69	7,663	99	11,192
17	46	0	0	0	69	7,735	102	11,607
18	47	0	0	0	70	7,807	106	12,036
19	48	0	0	0	71	7,881	110	12,481
20	49	0	0	0	71	7,955	114	12,943
21	50	0	0	0	72	8,030	119	13,422
22	51	0	0	0	73	8,105	123	13,919
23	52	0	0	0	73	8,181	127	14,434
24	53	0	0	0	74	8,258	132	14,968
25	54	0	0	0	75	8,336	137	15,522

<sup>4</sup> This represents a charge to your contribution and is used to meet the direct distribution cost and our expenses.

<sup>5</sup> The projected investment returns used are for illustrative purposes and not meant to show possible returns of your chosen investment funds. They are not guaranteed and not based on past performance.

**Note:** Where applicable, the numbers illustrated in this Summary Illustration are rounded to the nearest Ringgit.

SUMMARY ILLUSTRATION (Continued)

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

End of Certificate Year	Age	Protection Unit Account (PUA)						
					Non-Guaranteed			
		PUA Contribution (RM)	PUA Upfront Wakalah Charge <sup>4</sup> (RM)	PUA Allocated Contribution (RM)	Scenario 1 Projected Investment Return: (X% p.a.) <sup>5</sup>		Scenario 2 Projected Investment Return: (Y% p.a.) <sup>5</sup>	
					Asset Management Wakalah Charge (RM)	PUA Cash Value (RM)	Asset Management Wakalah Charge (RM)	PUA Cash Value (RM)
		(q)	(r)	(s)	(t)	(u)	(v)	(w)
26	55	0	0	0	75	8,414	142	16,096
27	56	0	0	0	76	8,493	147	16,691
28	57	0	0	0	77	8,573	153	17,309
29	58	0	0	0	77	8,654	158	17,949
30	59	0	0	0	78	8,735	164	18,614

<sup>4</sup> This represents a charge to your contribution and is used to meet the direct distribution cost and our expenses.

<sup>5</sup> The projected investment returns used are for illustrative purposes and not meant to show possible returns of your chosen investment funds. They are not guaranteed and not based on past performance.

**Note:** Where applicable, the numbers illustrated in this Summary Illustration are rounded to the nearest Ringgit.



### SUMMARY ILLUSTRATION (Continued)

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

End of Certificate Year	Age	Investment Unit Account (IUA)							Total			
					Non-Guaranteed				Non-Guaranteed			
		IUA Contribution (RM)	IUA Upfront Wakalah Charge <sup>6</sup> (RM)	IUA Allocated Contribution (RM)	Scenario 1 Projected Investment Return: (X% p.a.) <sup>7</sup>		Scenario 2 Projected Investment Return: (Y% p.a.) <sup>7</sup>		Scenario 1 Projected Investment Return: (X% p.a.) <sup>7</sup>		Scenario 2 Projected Investment Return: (Y% p.a.) <sup>7</sup>	
					Asset Management Wakalah Charge (RM)	IUA Cash Value (RM)	Asset Management Wakalah Charge (RM)	IUA Cash Value (RM)	Total Cash Value <sup>8</sup> (RM)	Total Death Benefit <sup>9</sup> (RM)	Total Cash Value <sup>8</sup> (RM)	Total Death Benefit <sup>9</sup> (RM)
		(x)	(y)	(z)	(aa)	(ab)	(ac)	(ad)	(ae)=(m)+(u)+(ab)	(af)	(ag)=(p)+(w)+(ad)	(ah)
1	30	600	30	570	9	572	9	615	5,935	13,547	6,084	13,590
2	31	600	30	570	17	1,146	18	1,280	13,183	24,095	13,668	24,229
3	32	600	30	570	26	1,722	29	1,998	21,405	34,195	22,433	34,471
4	33	600	30	570	34	2,299	40	2,772	30,219	44,298	32,015	44,771
5	34	600	30	570	43	2,879	52	3,609	39,640	54,402	42,454	55,132
6	35	0	0	0	43	2,889	56	3,897	39,942	53,962	43,834	54,970
7	36	0	0	0	43	2,899	61	4,208	40,251	53,522	45,284	54,831
8	37	0	0	0	44	2,909	65	4,543	40,568	53,082	46,808	54,716
9	38	0	0	0	44	2,919	71	4,906	40,893	52,641	48,413	54,628
10	39	0	0	0	44	2,928	76	5,297	41,222	52,201	50,100	54,570
11	40	0	0	0	44	2,938	82	5,719	41,109	51,761	51,424	55,172
12	41	0	0	0	44	2,948	89	6,175	40,992	50,871	52,821	56,565
13	42	0	0	0	44	2,958	96	6,668	40,868	49,981	54,292	58,032
14	43	0	0	0	44	2,969	104	7,200	40,742	49,091	55,841	59,578
15	44	0	0	0	45	2,979	112	7,774	40,608	48,202	57,474	61,208
16	45	0	0	0	45	2,989	121	8,394	40,470	47,312	59,196	62,926
17	46	0	0	0	45	2,999	130	9,064	40,326	46,422	61,013	64,738
18	47	0	0	0	45	3,009	141	9,787	40,177	45,532	62,928	66,650
19	48	0	0	0	45	3,019	152	10,567	40,025	44,642	64,948	68,667
20	49	0	0	0	45	3,030	164	11,410	39,869	43,752	67,081	70,796
21	50	0	0	0	46	3,040	174	11,764	39,257	43,545	68,327	72,487
22	51	0	0	0	46	3,050	179	12,128	38,624	42,915	69,617	73,774

<sup>6</sup> *This represents a charge to your contribution and is used to meet the direct distribution cost and our expenses.*

<sup>7</sup> *The projected investment returns used above are for illustrative purposes and not meant to show possible returns of your chosen investment funds. They are not guaranteed and not based on past performance.*

<sup>8</sup> *This amount is the total cash value of MSA, PUA and IUA.*

<sup>9</sup> *Consists of Basic Death Benefit and Compassionate Benefit.*

**Note:**

- *Where applicable, the numbers illustrated in this Summary Illustration are rounded to the nearest Ringgit.*
- *Annual Cash Payout accumulated amount is not included in the above illustration table.*

### SUMMARY ILLUSTRATION (Continued)

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

End of Certificate Year	Age	Investment Unit Account (IUA)							Total			
					Non-Guaranteed				Non-Guaranteed			
		IUA Contribution (RM)	IUA Upfront Wakalah Charge <sup>6</sup> (RM)	IUA Allocated Contribution (RM)	Scenario 1 Projected Investment Return: (X% p.a.) <sup>7</sup>		Scenario 2 Projected Investment Return: (Y% p.a.) <sup>7</sup>		Scenario 1 Projected Investment Return: (X% p.a.) <sup>7</sup>		Scenario 2 Projected Investment Return: (Y% p.a.) <sup>7</sup>	
					Asset Management Wakalah Charge (RM)	IUA Cash Value (RM)	Asset Management Wakalah Charge (RM)	IUA Cash Value (RM)	Total Cash Value <sup>8</sup> (RM)	Total Death Benefit <sup>9</sup> (RM)	Total Cash Value <sup>8</sup> (RM)	Total Death Benefit <sup>9</sup> (RM)
		(x)	(y)	(z)	(aa)	(ab)	(ac)	(ad)	(ae)=(m)+(u)+(ab)	(af)	(ag)=(p)+(w)+(ad)	(ah)
23	52	0	0	0	46	3,061	184	12,504	37,973	42,265	70,954	75,108
24	53	0	0	0	46	3,071	190	12,892	37,298	41,593	72,339	76,489
25	54	0	0	0	46	3,081	196	13,292	36,602	40,899	73,773	77,920
26	55	0	0	0	46	3,092	202	13,704	35,884	40,181	75,258	79,402
27	56	0	0	0	46	3,102	208	14,129	35,140	39,440	76,795	80,936
28	57	0	0	0	47	3,113	215	14,567	34,372	38,674	78,387	82,524
29	58	0	0	0	47	3,124	222	15,018	33,579	37,882	80,033	84,168
30	59	0	0	0	47	3,134	228	15,484	19,257	37,063	68,240	85,869

<sup>6</sup> This represents a charge to your contribution and is used to meet the direct distribution cost and our expenses.

<sup>7</sup> The projected investment returns used above are for illustrative purposes and not meant to show possible returns of your chosen investment funds. They are not guaranteed and not based on past performance.

<sup>8</sup> This amount is the total cash value of MSA, PUA and IUA.

<sup>9</sup> Consists of Basic Death Benefit and Compassionate Benefit.

**Note:**

- Where applicable, the numbers illustrated in this Summary Illustration are rounded to the nearest Ringgit.
- Annual Cash Payout accumulated amount is not included in the above illustration table.

SUMMARY ILLUSTRATION (Continued)

Maturity Payout

Total Contribution Paid (RM)	Maturity Benefit <sup>10</sup> (RM) (i)	MSA Cash Value on Maturity (RM) (ii)		PUA Cash Value on Maturity (RM) (iii)		IUA Cash Value on Maturity (RM) (iv)		Total Payout on Maturity (RM) Higher of (i)+(iv) or (ii)+(iii)+(iv)	
		Scenario 1	Scenario 2	Scenario 1	Scenario 2	Scenario 1	Scenario 2	Scenario 1	Scenario 2
50,450	15,000	7,388	34,142	8,735	18,614	3,134	15,484	19,257	68,240

<sup>10</sup> The Maturity Benefit is only payable provided you have paid all your contributions in full within the contribution payment grace period. Otherwise, we will only pay the cash value in MSA, PUA and IUA (if any) at certificate maturity.

Notes: Where applicable, the numbers illustrated in this Summary Illustration are rounded to the nearest Ringgit.

Annual Cash Payout

Your chosen payout option for the Annual Cash Payout is - Accumulate in IUA.

Annual Cash Payout	Benefit Amount (RM)
Year 2 to year 10	450.00
Year 11 to year 20	900.00
Year 21 to year 29	1,350.00
Year 30	14,850.00
Total	40,050.00

## Breakdown of *Tabarru`* Deductions

End of Certificate Year	Basic Plan <i>Tabarru`</i> Deduction (Scenario 1) (RM)	Basic Plan <i>Tabarru`</i> Deduction (Scenario 2) (RM)
1	107	107
2	111	110
3	114	113
4	115	114
5	116	114
6	115	112
7	114	110
8	114	108
9	113	106
10	114	104
11	115	102
12	115	102
13	116	103
14	117	104
15	117	105
16	117	106
17	117	107
18	116	108
19	115	110
20	114	112
21	113	113
22	115	115
23	118	118
24	120	120
25	123	123
26	126	126
27	129	129
28	133	133
29	137	137
30	141	141

**Notes:** Where applicable, the numbers illustrated in this Summary Illustration are rounded to the nearest Ringgit.

### Projected Investment Rate of Return

- The returns of Scenario 1 (X%) and Scenario 2 (Y%) have been used for Protection Unit Account (PUA) and Investment Unit Account (IUA) respectively to represent the range of possible returns on the following funds:

Investment Funds	Projected Investment Rate of Return for Protection Unit Account (PUA)			Projected Investment Rate of Return for Investment Unit Account (IUA)		
	Scenario 1 (X%)	Scenario 2 (Y%)		Scenario 1 (X%)	Scenario 2 (Y%)	
	All Years	First 20 years	After 20 years	All Years	First 20 years	After 20 years
Takafulink Dana Urus	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%
Takafulink Dana Bon	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%
Takafulink Dana Ekuiti	Not Applicable	Not Applicable	Not Applicable	2.0%	10.3%	5.0%
Takafulink Dana Ekuiti Dinasti	Not Applicable	Not Applicable	Not Applicable	2.0%	10.3%	5.0%
Takafulink Dana Dinamik	Not Applicable	Not Applicable	Not Applicable	2.0%	5.0%	5.0%
Takafulink Dana Ekuiti Global	Not Applicable	Not Applicable	Not Applicable	2.0%	10.3%	5.0%
Takafulink Dana Aktif	Not Applicable	Not Applicable	Not Applicable	2.0%	10.3%	5.0%

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

### SUMMARY ILLUSTRATION DEFINITION

- We 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 us or your agent.
- 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'* Deduction and Annual Cash Payout under the certificate. If the amount in MSA is insufficient, the value of units in PUA will be deducted and credited into MSA. Your certificate will terminate once the MSA and PUA have been depleted and all benefits under the certificate will cease. However, your certificate will not lapse if you have paid all your contributions in full within the contribution payment grace period.
- In the Summary Illustration, Age refers to age next birthday.
- The information set out below explains each component in the Summary Illustration table.
- PruBSN Aspirasi is a Shariah-compliant product. Please refer to the certificate document for more details.

### Total Contribution

- This is the amount that you pay in a particular certificate year. The Total Contribution amount consists of the *Wakalah* Certificate Charge, the basic plan contribution, the rider contribution (if any riders attached), the IUA contribution (if Takaful Saver or Takaful Saver Kid attached) and Ihsan contribution (if Ihsan attached).
- 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 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'* Deduction and/or charges.

### Ihsan Contribution

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

### Wakalah Certificate Charge

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

### Guaranteed Basic Death Benefit

- 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.
- Basic Death Benefit is guaranteed as in the event of deficiency in *Tabarru'* Fund, we shall rectify the deficit through an interest free loan (*Qard*).
- The Basic Death Benefit in the Summary Illustration table is illustrated annually. The actual Basic Death Benefit will vary by month.

### Annual Cash Payout

- The amount that you are entitled to receive at the end of every certificate year starting from the end of the 2<sup>nd</sup> certificate year.
- 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.
- 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.

### Direct Distribution Cost

- This is the commission payable to the agent comprising of basic commission as well as production and persistency bonus.

### Unallocated Contribution

- The unallocated contribution charge is an upfront *Wakalah* charge on the contribution paid and is used to meet our expenses and direct distribution cost including commissions payable to the agent/financial adviser.
- The agent/financial adviser may also be entitled to production and persistency bonus during the first 3 years of the certificate provided that the agent/financial adviser meets the qualifying criteria set by the PruBSN.
- The unallocated contribution and rates for this family takaful certificate are as follows (as RM and % of contribution):

Certificate Year		1	2	3	4	5
MSA Contribution (RM)		8,015.00	8,015.00	8,015.00	8,015.00	8,015.00
Unallocated Contribution	%	49.99	29.99	20.00	15.00	9.99
	RM	4,007.00	2,404.00	1,603.00	1,202.00	801.00
PUA Contribution (RM)		1,415.00	1,415.00	1,415.00	1,415.00	1,415.00
Unallocated Contribution	%	5.00	5.00	5.00	5.00	5.00
	RM	71.00	71.00	71.00	71.00	71.00
IUA Contribution (RM); if any		600.00	600.00	600.00	600.00	600.00
Unallocated Contribution	%	5.00	5.00	5.00	5.00	5.00
	RM	30.00	30.00	30.00	30.00	30.00

### Allocated Contribution

- This is the amount that will be used to invest in MSA and to purchase units in PUA and 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
MSA Contribution (RM)		8,015.00	8,015.00	8,015.00	8,015.00	8,015.00
Allocated Contribution	%	50.01	70.01	80.00	85.00	90.01
	RM	4,008.00	5,611.00	6,412.00	6,813.00	7,214.00
PUA Contribution (RM)		1,415.00	1,415.00	1,415.00	1,415.00	1,415.00
Allocated Contribution	%	95.00	95.00	95.00	95.00	95.00
	RM	1,344.00	1,344.00	1,344.00	1,344.00	1,344.00
IUA Contribution (RM); if any		600.00	600.00	600.00	600.00	600.00
Allocated Contribution	%	95.00	95.00	95.00	95.00	95.00
	RM	570.00	570.00	570.00	570.00	570.00

### Total *Tabarru`* Deduction

- The *Tabarru`* amount will be deducted from your MSA. If the amount in MSA is insufficient to pay the *Tabarru`* Deduction, units from PUA will be cancelled to pay for the *Tabarru`* Deduction.
- The illustrated *Tabarru`* Deduction above are based on current levels. The rate of the *Tabarru`* Deduction are not guaranteed and may be varied by giving a 90-days written notification to the participants.
- Tabarru`* amount are deducted monthly from the amount in your MSA to pay for your takaful coverage. The rate of *Tabarru`* Deduction vary by criteria such as age next birthday, gender, 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 Basic Death Benefit exceeds the cash value in your MSA and PUA. If the cash value in your MSA and PUA is more than Basic Death Benefit, then the sum at risk shall be zero and no *Tabarru`* amount 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 us.
- Please refer to the Projected MSA Investment Profit for Scenario 1 and Scenario 2 in page 1 of this Product Illustration.

**MSA Cash Value**

- The MSA Cash Value illustrates the accumulated cash value based on the investment strategy for this type of plan, on our current practices and on the assessment of future experience in Scenario 1 and Scenario 2 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.

**Asset Management *Wakalah* Charge**

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

Takafulink Dana Bon	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
Takafulink Dana Aktif	1.50% per annum of the fund assets

**PUA and IUA Cash Value**

- This is the projected value of the PUA and IUA 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.

**Total Cash Value**

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

**Total Death Benefit**

- This is the amount that will be payable on the Covered Person's death while the certificate is still in force. The Total Death Benefit consist of the Basic Death Benefit and Compassionate Benefit.
- Total Death Benefit within certificate year 1 and 2, is the higher of:
  - (a) the Guaranteed Basic Death Benefit amount as stated in the Summary Illustration table minus any outstanding contributions; or
  - (b) the sum of the total amount in MSA and the value of units in PUA; plus Compassionate Benefit and the value of units in IUA (if any).
- Total Death Benefit within certificate year 3 onwards, is the higher of:
  - (a) the Guaranteed Basic Death Benefit amount as stated in the Summary Illustration table minus any outstanding contributions; or
  - (b) the sum of the total amount in MSA and the value of units in PUA; or
  - (c) Basic Sum Covered minus any outstanding contributions; plus Compassionate Benefit and the value of units in IUA (if any).

**Additional Benefits**

- For the breakdown on the benefits of basic plan and riders (if attached), please refer to the following appendices for details:
  - Appendix: Death & Total and Permanent Disability Benefit
  - Appendix: Accidental Death Benefit
  - Appendix: Compassionate Benefit
  - Appendix: Other Certificate Benefits and Options



## Appendix: Death & Total and Permanent Disability Benefit

PruBSN Aspirasi

### Plan Description & Benefits

PruBSN Aspirasi is a limited pay regular contribution plan that combines Ordinary Family Takaful with Investment-Linked Takaful. Death or Total and Permanent Disability Benefit shall be payable if the following event happens while the certificate is still in force:

- (i) upon death or total and permanent disability of the Covered Person within certificate year 1 and 2, the higher of the following will be payable:
  - (a) the Guaranteed Basic Death Benefit amount as stated in the Summary Illustration table minus any outstanding contributions; or
  - (b) the sum of the total amount in MSA and the value of units in PUA;  
plus the value of units in IUA (if any).or
- (ii) upon death or total and permanent disability of the Covered Person within certificate year 3 onwards, the higher of the following will be payable:
  - (a) the Guaranteed Basic Death Benefit amount as stated in the Summary Illustration table minus any outstanding contributions; or
  - (b) the sum of the total amount in MSA and the value of units in PUA; or
  - (c) Basic Sum Covered minus any outstanding contributions;  
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 lapse or surrender, the remaining amount in MSA (if any), the value of units in PUA (if any) and the 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 us 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, the Covered Person suffers an accident, illness or sickness that directly result 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

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

- Suicide within the first certificate year.
- Any pre-existing conditions that were disclosed or not disclosed to us 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

We will not pay any benefit if the disability is directly or indirectly related to any of the below. Instead, we will only pay the amount in your MSA, the value of units in your PUA and the value of units in your IUA (if any).

- Attempted suicide or self-inflicted injuries while sane or insane.
- Committing or attempting to commit a criminal offence.
- Drugs or stimulants abuse including any resulting complications from the abuse.
- 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.
- Engaging in professional sports, scuba diving, racing of any kind, aerial flights other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) unless we agree beforehand in a special endorsement.
- Any pre-existing conditions that were disclosed or not disclosed to us in relation to the Covered Person's health status. This exclusion is applicable within 24 months from the date the certificate becomes effective.

**Note:** This list is non-exhaustive. Please refer to the certificate document for the full list of exclusions under this certificate.

## Other Certificate Conditions

### Non-guaranteed *Tabarru`* Rates

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

## Appendix: Accidental Death Benefit

### Plan Description & Benefits

On top of Death Benefit, Accidental Death Benefit pays an additional 100% of the Basic Sum Covered if death is due to accident happens prior to the certificate expiry date or the certificate anniversary date of the Covered Person's age 70 next birthday, whichever is earlier.

### Exclusions

Accidental Death Benefit is not paid as a consequence of:

- 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) pregnancy, current and previous pregnancies (and related complications), child birth (including surgical delivery and any surgical or non-surgical procedure of the female reproductive system during surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control, treatment pertaining to infertility as well as erectile dysfunction, and tests or treatment related to impotence or sterilization; or
- e) alcoholic and drugs intoxication; or
- f) engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, 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 or any hazardous activities or sports, unless agreed to by special endorsement; or
- g) any form of illness or disease due to non-accidental causes;
- h) taking narcotics or drugs unless taken as prescribed by a doctor.
- i) any insect bite including mosquito bites and worm infestation.

***Note:** This list is non-exhaustive. Please refer to the certificate document for the full list of exclusions under this certificate.*

### Other Certificate Conditions

#### Change in Occupation, Avocation & Sports

You must inform us if there is any change of occupation, business or personal pursuits because it may affect the contributions, terms, conditions and benefits of the product.

#### Non-guaranteed *Tabarru`* Rates

We may revise the *Tabarru`* rates for Accidental Death Benefit at certificate anniversary by giving 3 months written notice.

Appendix: Compassionate Benefit

Plan Description & Benefits

RM3,000 shall be payable upon death of the Covered Person due to any causes prior to the expiry of certificate, subject to the terms and conditions specified in the certificate document. The payment of Compassionate Benefit is independent from any approval of death claim under the certificate.

Exclusions

Death

We will not pay the Compassionate Benefit if the death is related to any of the below.

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

***Note:** This list is non-exhaustive. Please refer to the certificate document for the full list of exclusions under this certificate.*

Other Certificate Conditions

Non-guaranteed *Tabarru`* Rates

We may revise the *Tabarru`* rates for Compassionate Benefit at certificate anniversary by giving 3 months written notice.

## 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. We 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 us and is subject to approval by both our Shariah Committee and Board of Directors. Please note that the distributable surplus is not illustrated in the Summary Illustration.

- **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 and the value of units in PUA;

together with 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 that you have paid all your contributions in full within the contribution payment grace period.

Otherwise, you will only be paid the amount in Your MSA and the value of Units in Your PUA and the value of units in your IUA (if any).

- **Surrender**

Upon certificate termination due to surrender, the remaining amount in MSA (if any), the value of units in PUA (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 your MSA to pay for *Tabarru`* Deduction 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, we will only pay the cash value in your MSA, PUA 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`* Deduction, Annual Cash Payout and other charges under the certificate. Upon certificate termination, all benefits will cease and we will pay the amount left in MSA (if any), the value of units in PUA (if any) and the value of units in IUA (if any) to you. Once the certificate has lapsed, you may revive the certificate within 12 months from the lapse date by paying the outstanding contributions that we determine at the time of the revival. However, once revived, the *Tabarru`* Fund will no longer provide support in the event the amount in MSA and PUA is insufficient to pay the Annual Cash Payout 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 funds at any time.

- **IUA Contribution Re-direction:**

You may revise your choice of Takafulink funds (in multiple of 5%) for your IUA Contributions.

- **Single Contribution Top-ups:**

Top-ups can be made at any time where it will be invested in IUA according to your chosen funds. 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.

Partial withdrawal is allowed for IUA. The minimum withdrawal amount is RM500 per transaction. Complete withdrawal is allowed but strongly discouraged.

Partial withdrawal is allowed for MSA and PUA. Please note that partial withdrawal for MSA and PUA can only be performed 3 years after the certificate inception date. The minimum withdrawal amount is RM1,000 per transaction with remaining balance of RM10,000 in MSA and PUA after withdrawal. The withdrawal amount will be taken proportionately from your MSA and PUA as determined by us.

Please be advised that any withdrawal made from MSA and PUA will REDUCE all your benefits and is not reversible. Your new REDUCED benefits is equivalent to a portion of your original benefit as determined by us based on the amount remaining in MSA. Future contribution will be reduced in accordance to the reduction in benefit. The minimum new Basic Sum Covered after withdrawal is RM5,000.

- **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 RM15,000. 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 Takaful Saver, Takaful Saver Kid & Ihsan Contribution:**

You may vary the contribution of Takaful Saver, Takaful Saver Kid and Ihsan (if any) subject to our requirements.

***Note:** PruBSN may review all the charges mentioned above if necessary by giving 3 months notice.*

# TAKAFULINK DANA EKUITI DINASTI

## MASTER FUND FACT SHEET 2019

## TAKAFUL & US

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

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

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

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

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



## TAKAFULINK DANA EKUITI DINASTI

### Features of Fund

Investment Objective	Takafulink Dana Ekuiti Dinasti (The Fund) aims to provide long-term capital appreciation by investing in Shariah-compliant investments with exposure to the Greater China region.
Investment Strategy & Approach	<p>The Fund seeks to achieve its objective by investing in the Eastspring Investments Dinasti Equity Fund (Target Fund), managed by Eastspring Al-Wara' Investments Berhad.</p> <p>The Target Fund seeks to achieve its objective by investing primarily in Shariah-compliant equities and Shariah-compliant equity-related securities of companies based in the Greater China region which potentially offer attractive long-term value. The Target Fund will invest in markets where the regulatory authority is an ordinary member of International Organisation of Securities Commission (IOSCO). The markets where the Target Fund will invest in include China, Hong Kong and Taiwan. The Target Fund will also invest in Shariah-compliant shares of companies listed in Malaysia, Singapore and the United States of America, where such companies have exposure to the Greater China region.</p>
Asset Allocation	<ul style="list-style-type: none"> <li>• Up to 100% of the Fund's Net Asset Value (NAV) in Target Fund; and</li> <li>• The remaining of the Fund's NAV not invested in the Target Fund will be invested in Islamic money market instruments.</li> </ul>
Performance Benchmark	<p>Dow Jones Islamic Market Greater China Index.</p> <p><i>Further information on the benchmark can be obtained from <a href="http://www.bloomberg.com">www.bloomberg.com</a>.</i></p>
Fund Manager	Eastspring Al-Wara' Investments Berhad (200901017585 (860682-K))

### Fees & Charges

Asset Management Wakalah Charge	1.5% p.a.
Other Charges, if any	NIL

## TAKAFULINK DANA EKUITI DINASTI

### Additional Disclosure for Takafulink Dana Ekuiti Dinasti

Takafulink Dana Ekuiti Dinasti feeds into Eastspring Investments Dinasti Equity Fund, which is managed by Eastspring Al-Wara' Investments Berhad (Target Fund Manager).

Please note that you will only be charged 1.5%, annual asset management wakalah charge at the Fund level. You will not be charged the annual asset management wakalah fee at the Target Fund level.

### Fund Performance

Year	Takafulink Dana Ekuiti Dinasti	Benchmark*
2019	24.24%	23.09%
2018	(16.83)%	(16.12)%
2017	33.66%	30.21%
2016	9.49%	8.51%
2015	18.53%	16.97%
2014	3.74%	9.91%
2013	10.03%	18.04%
2012	10.55%	6.75%
2011	(11.34)%	(16.48)%
2010	9.40%	8.66%

\*Benchmark: Dow Jones Islamic Market Greater China Index.

### Basis of calculation of past performance:

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

\*The NAV here is referring to The Fund's Net Asset Value.

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

## TAKAFULINK DANA EKUITI DINASTI

### Forward Pricing

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

### Risk Factors

Please refer to the detailed Risk Factors listed below:

- **Market Risk**

Market risk refers to potential losses that may arise from adverse changes in market conditions. Market conditions are generally, affected by, amongst others, economic and political stability. If the market which the Fund invests in suffers a downturn or instability due to adverse economic or political conditions, this may adversely impact the market prices of the investments of the Fund.

- **Liquidity Risk**

Liquidity risk refers to two scenarios. The first scenario is where a Shariah-compliant security cannot be sold due to unavailability of a buyer for that investment. The second scenario is where the investment is thinly traded. This may cause the Fund to dispose the investment at an unfavourable price in the market and may adversely affect investor's investment. This risk may be mitigated through stringent Shariah-compliant security selection process.

- **Security Risk**

Prices of a particular Shariah-compliant security may fluctuate in response to the circumstances affecting individual companies. As such, adverse price movements of a particular Shariah-compliant security invested by the Fund may adversely affect the Fund's NAV. The Fund Manager strives to mitigate the impact of a particular Shariah-compliant security risk through portfolio diversification.

### Risk Factors

- **Currency Risk**

The Fund will invest in foreign markets, hence, investments will be denominated in foreign currencies. As the Fund is denominated in Ringgit Malaysia, investments in foreign currencies will cause the Fund to be exposed to currency risk. The impact of the exchange rate movement between the base currency of the fund and the currency of the underlying investments may result in a depreciation of the value of the investments as expressed in the base currency of the fund. The Fund does not intend to engage in any currency hedging to mitigate currency risk.

- **Country Risk**

The Fund may be affected by risks specific to the countries in which Target Fund invests in. Such risks may be caused by but not limited to changes in each country's economic fundamentals, social and political stability, currency movements and foreign investment policies. These factors may have an impact on the prices of Target Fund's investment in that country and consequently may also affect the Fund's NAV.

Investments in certain markets may be restricted or controlled. In some countries, direct investments in Shariah-compliant securities may be prohibited and restricted due to regulatory requirements. These limitations may increase transaction costs and adversely affect a security's liquidity and the price in connection with the Shariah-compliant security.

The Fund Manager will constantly monitor and observe the developments in these countries where assets of Target Fund are allocated. In addition, the Target Fund Manager will employ a systematic investment process, which includes regular reviews, to manage and mitigate this risk.

- **Risk of Non-Compliance**

Non-adherence with laws, rules, regulations, Shariah resolutions, prescribed practices, internal policies and procedures may result in regulatory censure, tarnished reputation, and reduced expansion potential for the Fund. Investment goals may also be affected should the Fund Manager not adhere to the investment mandate. In order to mitigate this risk, the Fund Manager has stringent internal controls and ensures its continuous compliance with laws, rules, regulations, Shariah resolutions, prescribed practices and The Fund Manager's internal policies and procedures.

### Risk Factors

- **Management Company Risk**

This is the risk that the Fund Manager due to an oversight, may not adhere to the investment mandate of the Fund. This risk is mitigated by the Fund Manager using the following:

- Monitoring by the investment committee;
- Monitoring investment limits and restrictions through front office system, a system used by Fund Managers and dealers for placing trades which also has the capability to monitor various regulatory and internal requirements such as investment breaches; and
- Regular operational and investment risks reporting to the senior management team.

- **Inflation Risk**

This risk refers to the risk that investor's investment in The Fund may not grow or generate income at a rate that keeps pace with inflation, thus resulting in the investor's decreasing purchasing power even though the investment in monetary terms may have increased.

- **Management of Target Fund Risk**

While the Fund Manager will exercise due skill and care in selecting the target fund(s), it does not have control over the management of these Funds and there is no guarantee that the investment objectives will be met. This may result in investors suffering loss in their investments in the target fund(s).

The Target Fund(s) may change its objective and become inconsistent with the objectives of the respective Funds. In such instances, the Fund Manager will replace the corresponding Target Fund(s) with another Islamic collective investment scheme which the Fund Manager considers to be more appropriate in meeting the objectives of the respective Funds. Participants would be notified of such change.

### Risk Factors

#### • Shariah Status Reclassification Risk

This is the risk that the currently held Shariah-compliant equity securities in the Target Fund may be reclassified as Shariah non-compliant in the periodic review of the securities by the Shariah Advisory Council of the Securities Commission, the Shariah Adviser or the Shariah Supervisory Boards of relevant Islamic indices. If this occurs, the Target Fund Manager will take the necessary steps to dispose of such securities.

Opportunity loss could occur due to the restriction on the Target Fund to retain the excess capital gains derived from the disposal of the reclassified Shariah non-compliant securities. In such an event, the Target Fund is required:

- (i) to dispose such securities with immediate effect or within one (1) calendar month if the value of the securities exceeds or is equal to the investment cost on the effective date of reclassification of the List of Shariah-compliant securities by the Shariah Advisory Council of the Securities Commission, the Shariah Adviser or the Shariah Supervisory Boards of relevant Islamic indices. The Target Fund is allowed to keep dividends received and capital gains from the disposal of the securities up to the effective date of reclassification. However, any dividends received and excess capital gains from the disposal of the Shariah non-compliant securities after the effective date of reclassification should be channelled to baitulmal and/or approved charitable bodies;
- (ii) to hold such securities if the value of the said securities is below the investment cost on the effective date of reclassification until the total subsequent dividends received (if any) and the market price of the securities is equal to the cost of investment at which time disposal has to take place within one (1) calendar month, capital gains (if any) from the disposal of the securities should be channelled to baitulmal and/or approved charitable bodies; or
- (iii) to dispose such securities at a price lower than the investment cost which will result in a decrease in the Target Fund's value.

### Risk Factors

- **License Risk**

This risk is associated with investments in Shariah-compliant securities listed in a country which requires a license prior to making any investments in the said country. Such license may be revoked/not be renewed should the Target Fund Manager breach the relevant regulations of the said country. If this occurs, the Target Fund will have to liquidate all Shariah-compliant securities listed on the exchanges in the said country within a stipulated period. The liquidation may be performed at a loss, hence affecting the NAV of the Fund. This risk would be reduced by the Target Fund Manager diligently observing and complying with the relevant regulations of the said country.

- **Islamic Derivative Risk**

Shariah-compliant derivative risk may be greater than the traditional Shariah-compliant securities. The volatility of the NAV of the Fund may be high when the Fund invests more than 30% of its NAV in Islamic derivatives. Islamic structured products may contain one or more embedded Islamic derivatives, including Islamic options. The value of such Islamic options depends on a variety of market factors, including improvements in the underlying reference index, the variability or volatility of such index, interest rate, foreign exchange rate and other factors. The value of the option may not necessarily change in constant proportion to changes in the underlying reference index. Further, options by their nature will tend to decline in value over time, assuming that all other market factors remain unchanged. These factors affecting the value of the option will also be reflected in the value of the investments in which it is embedded.

*Note: The above should not be considered to be an exhaustive list of the risks which investors should consider before investing into the Fund. Investors should be aware that an investment in the Fund may be exposed to other risks from time to time. Investors should consult a professional adviser for a better understanding of the risks.*

## TAKAFULINK DANA EKUITI DINASTI

### Risk Management Strategies

The risk management strategies employed by the Fund Manager include the following:

- Monitoring market and economic conditions;
- Monitoring adherence to the Fund's objectives and investment restrictions and limits;
- Monitoring the performance of the Fund;
- Taking temporary defensive positions, when required; and
- Escalating and reporting investment matters to the investment committee, senior management team, audit committee, Shariah committee and board of directors.

### Other Info

Target Market	Participants with high risk tolerance and long-term investment horizon and wish to have investment exposure to the Greater China region.
Basis & Frequency of Unit Valuation	<ul style="list-style-type: none"><li>• Unit pricing is performed daily.</li><li>• Unit price is calculated based on the market value of the underlying assets of the Fund, divided by the number of units issued.</li><li>• Takafulink Fund does not pay any dividend. All incomes and capital gains are automatically rolled up in its unit price.</li><li>• Unit price is the single price at which units are created and cancelled.</li><li>• The unit price of the Fund shall be valued at the close of each business day (Valuation Date). However, as the value of the Fund's investments at the close of a particular Valuation Date will only be known a business day later, the determination of the unit price of the Fund in respect of a particular Valuation Date shall only be published and made known 2 business days later (T+2).</li></ul>



## TAKAFULINK DANA EKUITI DINASTI

### Other Info

#### Exceptional Circumstances

- PruBSN may suspend unit pricing and defer the issuance or redemption of units, or switching to any fund, under this Fund for a reasonable period in exceptional circumstances, such as and including intervening events resulting in temporary closure of any stock exchange or suspension of particular stocks in which the Fund is invested. In such event, notice for suspension may be published and may be communicated to the Participants upon any request for top-up, switching, redemption or withdrawal to/from any such Takafulink fund.
- PruBSN may suspend unit pricing and certificate transaction if Target Fund Manager suspends subscription to the Target Fund.

### Information of the Target Fund

#### Eastspring Investments Dinasti Equity Fund

##### Investment Strategy

The Target Fund seeks to achieve its objective by investing primarily in Shariah-compliant equities and Shariah-compliant equity-related securities of companies based in the Greater China region which potentially offer attractive long-term value. These include Shariah-compliant securities of Greater China-based companies listed or to be listed on recognised exchanges of People's Republic of China, Hong Kong and Taiwan, as well as other recognised exchanges such as in Malaysia, Singapore and the United States of America where the regulatory authority is a member of the IOSCO. The Target Fund may also invest in other foreign markets not mentioned above where the regulatory authority is a member of the IOSCO, the Target Fund Manager will invest in such markets upon providing the required notification to the Securities Commission. The Target Fund will adopt a bottom up Shariah-compliant investment approach with no benchmark constraint.

The Target Fund may minimise potential equity downside risk by investing the remainder of the Target Fund's NAV not invested in Shariah-compliant equities and Shariah-compliant equity-related securities into Islamic financial instruments which include but not limited to sukuk and Islamic liquid assets.

Where applicable, the Target Fund shall invest in sukuk with a minimum credit rating of AA3 or P2 by RAM, or its equivalent rating by any other domestic or global rating agencies. Should the credit rating of the sukuk be downgraded by the rating agencies, the Target Fund Manager shall dispose the affected papers in the market.

## TAKAFULINK DANA EKUITI DINASTI

### Information of the Target Fund

The Target Fund Manager may also employ Islamic derivatives and Islamic derivative-related instruments (over-the counter) such as Islamic products based on arboon contracts, murabahah and mudharabah contracts as well as Islamic structured products for efficient portfolio management and to capitalise on the market's upside potential and/or hedge against stock price declines and to allow the Fund to gain exposure to Shariah-compliant securities based in the Greater China region in an efficient and cost effective manner. Net short positions and leverage are not allowed.

In relation to Islamic structured products, any credit ratings given to issuer of the Islamic structured product and the relevant financial institutions may be subject to suspension, downgrade or withdrawal at any time. In the event any of the rating of the issuer of the Islamic structured product falls below the levels required, the Target Fund Manager shall take necessary actions within 3 months or more as the Target Fund Manager deem necessary. If required, the Target Fund Manager will consult the Trustee and Shariah Advisor. Such actions may include requesting the issuer to unwind, buy-back or close the transaction at a fair value determined on methods or bases which have been verified by the auditor of the Fund and approved by the Trustee. In taking such an action, capital losses and/or expenses may be incurred by the Fund.

As for Islamic derivatives instruments, the Target Fund Manager leverage on the synergy of Eastspring Investments affiliates in the Asia region to employ risk management process to ensure accurate and independent assessment of the value of the over-the-counter Islamic derivatives and to ensure that the Target Fund's risk exposure relating to Islamic derivative instruments does not exceed the limits specified herein. The current value of the underlying assets, counterparty risks, market movements and time necessary to liquidate the positions will be taken into consideration.

The Target Fund is actively managed. However, the frequency of its trading strategy will depend on market opportunities and the assessment of the Target Fund Manager.

*The Target Fund Manager has obtained the necessary licenses prior to investing in Shariah-compliant securities quoted on the recognised Greater China exchanges, amongst others, People's Republic of China and Taiwan.*

**Disclaimer:**

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# **TAKAFUL**

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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.

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