

In partnership with



PRUDENTIAL BSN

TAKAFUL

You've been working hard, now let your EPF work harder for you and your family

Exclusive for EPF Members

You can now get access to an affordable critical illness protection plan - PruBSN Cegah Famili by using your EPF funds through the i-Lindung platform.

Enjoy a critical illness takaful protection plan that covers not just you but also your dependants. It comes with 43 critical illness coverage of up to RM200,000, starting from RM16.30^ a year per covered member. On top of that, this plan also provides death benefit.



CRITICAL ILLNESS TAKAFUL PROTECTION FOR YOU AND YOUR FAMILY

PruBSN Cegah Famili is a guaranteed yearly renewable plan that provides income replacement and peace of mind for you and your family should any of you be diagnosed with a critical illness or pass away.

BENEFITS AT A GLANCE



Guaranteed Yearly Renewal up to age 75
Age next birthday (ANB)



Extendable to your dependants



From as low as RM16.30^ a year per covered member



Receive lump sum benefit for 43 critical illnesses including the top 3 critical illnesses (e.g cancer, stroke, heart attack)



100% Sum Covered payable upon death



Answer only 3 health declaration questions with no medical examinations required



Make contributions directly from your EPF account



Access your certificate information anytime, anywhere via Pulse by Prudential or PruBSN Touch

^For female non-smokers, between age 1 and 25 (age next birthday), with sum covered of RM10,000.

The benefit(s) payable under eligible certificate is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact Prudential BSN Takaful Berhad or PIDM (visit www.pidm.gov.my).

Prudential BSN Takaful Berhad
200601020898 (740651-H)

Member of PIDM

TAKAFUL PRINCIPLES



Distributable Surplus

You are entitled to 50% of the distributable surplus^{^^} from the *Tabarru`* Fund (if any) after the end of each financial year, and PruBSN will receive the balance of 50% as a performance fee for managing the fund.



Mutual Assistance

This plan is based on the takaful concept that all other covered EPF members agree to provide mutual assistance (*Ta`awun*) to one another in case of need, as such the act of participation is *Tabarru`* at (charitable) in nature.

^{^^}The exact amount of distributable surplus will be determined annually and subject to approval by Shariah Committee and Board of Directors of PruBSN.

GET FINANCIAL PROTECTION WITH PruBSN Cegah Famili



Critical Illness Benefit

Provides a lump sum cash benefit if you or any of your covered dependants are diagnosed with any of the 43 covered critical illnesses.

T&C apply.



Death Benefit

Provides a lump sum cash benefit if you or any of your covered dependants are no longer around.

Reminder: Don't forget to complete your nomination, it helps to expedite the payout of benefits.

SIGN UP USING THE SIMPLE STEPS BELOW



Download the KWSP i-Akaun app via <https://bitly.ws/Ygvu> and log in to your account



Alternatively, you may scan the QR code to do the same

i-LINDUNG

Click on 'i-Lindung', then choose 'Get a Quote' and fill in all required details

PLAN A

PLAN B

Choose your preferred protection plan from PruBSN and fill up the necessary information



Make contribution payment, which will be deducted from your EPF account

Important Notes and Disclaimers:

All information is correct at the time of publication. Published September 2023.

Terms and conditions apply. This flyer is for illustrative purposes only. This is a yearly renewable group critical illness takaful plan underwritten by Prudential BSN Takaful Berhad. For more information on **PruBSN Cegah Famili**, kindly refer to the Product Disclosure Sheet before participating in this plan and refer to the terms and conditions in the Certificate Summary for details on the important features as well as exclusions that apply to the plan. You should satisfy yourself that the plan serves your needs and that you can afford the contribution.