

TERMS AND CONDITIONS

FMCO 3.0 Client Wellness Campaign

This Campaign is organized by Sun Life Malaysia Assurance Berhad [Registration No: 199001005930 (197499-U)] and Sun Life Malaysia Takaful Berhad [Registration No.: 200501012215 (689263-M)] (hereinafter referred to as **“Sun Life Malaysia”**) and subject to the following terms and conditions.

- 1) Eligibility: This Campaign is open to all Sun Life Malaysia’s Client (hereinafter be referred to as **“the Eligible Customer(s)”**)
- 2) This Campaign shall run from 21 June 2021 to 30 September 2021, both dates inclusive (**“Campaign Period”**).
- 3) The Eligible Customer(s) must take up any Conventional/Takaful Regular Premium/Contribution product(s) offered by Sun Life Malaysia (**“RP”**) (hereinafter collectively be referred to as **“Participating Product(s)”**).
- 4) The Eligible Customer(s), whether as Life Assured/Person Covered or as their legal spouse, is only eligible to claim once per person per benefit under this Campaign regardless of the number of the Participating Product(s) signed up during the Campaign Period.
- 5) All proposal/application forms must be signed within the Campaign Period and the policy/contract must be issued by Sun Life Malaysia latest by 31 October 2021.
- 6) **#1 (RM5,000 COVID-19 Relief Fund)**
 - Only claimable upon death due to COVID-19.
 - Applicable to the Life Assured/Person Covered.
 - Policies/Contracts must be in force at the point of claim.
 - No waiting period but pre-existing condition clause as stipulated in the policy/contract applies.
 - Coverage expires on 31 December 2021.
- 7) **#2 (Daily Hospital Income)**
 - RM500 per day, up to a maximum of 14 days, of hospitalisation arising from serious Adverse Effect Following Immunisation (AEFI) after receiving the COVID-19 vaccines.
 - Hospitalisation must be medically necessary and for the sole purpose of treatment for AEFI.
 - Admission to hospital must be within 14 days from receiving the COVID-19 vaccine.
 - Applicable to hospitalisation at government or private hospitals in Malaysia.
 - Applicable to the Life Assured/Person Covered and their legal spouse.
 - Applicable to both doses of COVID-19 vaccines approved by the Ministry of Health (MOH) Malaysia.
 - Policies/Contracts must be in force at the point of claim.
 - No waiting period but pre-existing condition clause as stipulated in the policy/contract applies.
 - Coverage expires on 31 December 2021.
- 8) **#3 (COVID-19 Care Fund of up to RM1,800)**
 - Applicable to the Life Assured/Person Covered.
 - Policies/Contracts must be in force at the point of fulfilment.
 - The COVID-19 Care Fund will be credited into the Policy Owner’s/Contract Holder’s account as indicated in the proposal/application form.
 - Only Basic First Year Annualised Premium (**“FYAP”**)/First Year Annualised Contribution (**“FYAC”**) will be recognised for the Campaign.

- COVID-19 Care fund is a one-time disbursement and subjected to meeting the minimum basic FYAP/FYAC as per below **Table A**.

Table A

| Minimum Basic FYAP/FYAC | COVID-19 Care Fund |
|-------------------------|--------------------|
| RM20,000 and above | RM1,800 |
| RM10,000 to RM19,999 | RM800 |

- FYAP/FYAC accumulation is not applicable for the Campaign.
- For Participation Product(s) with top-up option, regular top-up or single top up will NOT be recognized as part of the plan's FYAP/FYAC.
- Fulfilment is as per below schedule:

| Proposal/Application Sign Date | Policy/Contract Issue Date | Policy/Contract must stay in force as at | Fulfilment |
|--------------------------------|----------------------------------|--|---|
| 21 June – 30 September 2021 | 21 June – 30 June 2021 | 31 July 2021 | Within 30 working days from 31 July 2021 |
| | 1 July – 15 July 2021 | 15 August 2021 | Within 30 working days from 15 August 2021 |
| | 16 July – 31 July 2021 | 31 August 2021 | Within 30 working days from 31 August 2021 |
| | 1 August – 15 August 2021 | 15 September 2021 | Within 30 working days from 15 September 2021 |
| | 16 August – 31 August 2021 | 30 September 2021 | Within 30 working days from 30 September 2021 |
| | 1 September – 15 September 2021 | 15 October 2021 | Within 30 working days from 15 October 2021 |
| | 16 September – 30 September 2021 | 31 October 2021 | Within 30 working days from 31 October 2021 |
| | 1 October – 15 October 2021 | 15 November 2021 | Within 30 working days from 15 November 2021 |
| | 16 October – 31 October 2021 | 30 November 2021 | Within 30 working days from 30 November 2021 |

- 9) The Eligible Customer(s) is required to sign all relevant standard documents and comply with all terms and conditions in respect of his/her Participating Product(s) proposal/application, which is separate from these Terms and Conditions.