

PRODUCT DISCLOSURE SHEET



Sun Life Malaysia Takaful Berhad

Registration Number: 200501012215 (689263-M)

Dear **SAMPLE**

This Product Disclosure Sheet (PDS) provides you with key information on your family takaful.

Other customers have read this PDS and found it helpful; **you should read it too.**

Product Name : Takaful Mulia (This is a takaful product)

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1 What is Takaful Mulia?

This is a regular contribution surplus sharing universal takaful plan that offers a combination of takaful protection with minimal savings element for the person covered up to age 80. In the event of death or total and permanent disability (TPD), it provides a lump sum takaful benefit (i.e. the sum covered).

Shariah principles:

- Between participants of the takaful fund for mutual financial assistance under tabarru' (voluntary contribution) principle.
- Between the takaful operator ("Sun Life Malaysia Takaful Berhad") and participants in managing the takaful funds under wakalah (appointment of agent/representatives) principle.
- Between the takaful operator and participants, in managing the universal account under the mudharabah principle.

2 Know Your Coverage

As an illustration, for RM12,000.00 yearly (inclusive of service tax, if any), you will receive the following takaful coverage:

Death benefit	• RM756,000.00 plus the value of the universal account after deduction of 2.50% value of universal account as zakat payout as at the time of claim.
Total and permanent disability (TPD) benefit	• RM756,000.00 plus the value of the universal account after deduction of 2.50% of universal account value as zakat payout as at the time of claim. • TPD benefit will expire on the contract monthly anniversary immediately following the person covered's 65th birthday and the maximum aggregate amount payable on TPD benefit under this contract and all other individual and group contracts/certificates issued by us shall not exceed RM2,000,000 per person covered.
Accidental death/TPD benefit (occurs at Mosque/Surau or while performing Hajj/Umrah)	• An additional of RM756,000.00 will be payable if accidental death/TPD of the person covered occurs at the Mosque/Surau for the purpose of performing solat or while the person covered is performing Hajj/Umrah. • Accidental death/TPD benefit occurs at Mosque/Surau for the purpose of performing solat or while performing Hajj/Umrah will expire on the contract monthly anniversary after the person covered's 65th birthday and the maximum aggregate amount payable on accidental death/TPD benefit under this contract and all other individual and group contracts/certificates issued by us shall not exceed RM2,000,000 per person covered.
Waqf benefit	(i) Waqf benefit - during the lifetime of the person covered • RM360.00 will be payable every year to YWM or other waqf body that may be appointed in future as a form of waqf on behalf of the person covered during the lifetime of the person covered. • This contribution collected will be payable to YWM or other waqf body that may be appointed in future and will not be refunded to you under any circumstances. (ii) Waqf benefit - upon death/TPD of the person covered • RM75,600.00 will be payable upon the death/TPD of the person covered to YWM, PWS or other waqf body that may be appointed in future on behalf of the person covered as waqf payout at the time of claim.
Zakat benefit	• The 2.50% of the universal account value for the zakat payout will be payable to PPZ MAIWP or other zakat body that may be appointed in future on behalf of the person covered only if the value of the universal account is greater than or equal to Nisab, the minimum amount which will be used to determine the obligation to pay zakat. This benefit is only applicable for the event of the death/TPD of the person covered, surrender of this contract or at the end of the contract term.
Fidyah/Sadaqah benefit	• RM1,000.00 will be payable to Pusat Pungutan Zakat Majlis Agama Islam Wilayah Persekutuan Kuala Lumpur (PPZ MAIWP) or other zakat body that may be appointed in future as fidyah/sadaqah benefit on behalf of the person covered upon the death of the person covered. The claimant is required to declare the estimation of the number of days that the person covered is unable to fast for any day or any period of time during the fasting month. We shall pay the actual amount as fidyah payout from this benefit based on the declaration form and the remaining amount of this benefit will be paid as sadaqah to zakat body.
Hajj/Umrah benefit	• When the person covered embarks on the Hajj/Umrah trip, a lump sum amount of RM2,000.00 will be payable once per contract of person covered from universal account and the same Hajj/Umrah trip is only claimable once, provided the contract has been in forced in the first 3 contract years. The determination of the Hajj/Umrah benefit payout is at our discretion when the contract is under the non-forfeiture privilege status.
Final benefit	• Upon survival of the person covered to the end date of the contract, the value of the universal account after deduction of 2.50% of universal account value as zakat payout (if applicable) will be payable. • The final benefit that you will receive may be lower than the coverage amount for death.
Coverage duration	50 years.

The benefit(s) payable under eligible certificate/policy/contract is(are) protected by PIDM up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Sun Life Malaysia Takaful Berhad or PIDM (visit www.pidm.gov.my).

Your family takaful **excludes**:

- Suicide - if death was due to suicide within 1 year from the contract commencement date or reinstatement date, whichever is later, the contract will be terminated and the universal account value after deduction of 2.5% of universal account value as zakat payout (if applicable) as at the valuation date of death will be payable.
- Medical conditions that you had, or had symptoms of, before participating in this plan (i.e. pre-existing condition within 12 months from the contract commencement date)

Note: This list is **non-exhaustive**. You must refer to the contract documents for the full list of exclusions.

If you have any questions or require assistance on your family takaful, you can:



Call us at:
1300-88-5055



Visit our website at:
<https://www.sunlifemalaysia.com>



Email us at:
wecare@sunlifemalaysia.com



For claim related:
<https://www.sunlifemalaysia.com/client-care/make-a-claim>

3 Know Your Obligations

For your family takaful, you must pay the takaful contribution of:

	Basic contribution	Waqf contribution	Scheduled top-up contribution
Takaful contribution (exclusive of service tax)	RM11,640.00 yearly	RM360.00 yearly	RM0.00
Service tax, if any	RM0.00	RM0.00	RM0.00
Total contribution (inclusive of service tax, if any)	RM12,000.00 yearly		
Contribution duration	50 years.		

You also have to pay the following fees and charges:

Stamp duty	RM10.00. This amount will be borne by us.
Wakalah fee	65.00% of contribution or RM7,566.00 in the first contract year. For subsequent years, please refer to the product illustration for further details.
Commission	1.75% of total contribution paid throughout the contract term or RM10,476.00. Please refer to the product illustration for further details.
Service tax	Please refer to the service tax amount above.
Other applicable fees	• Tabarru' - Please refer to the product illustration for further details.
Our share of investment profit in universal account, if any	20% of investment profit, determined annually.
Our share of surplus in participants' tabarru' fund, as incentive, if any	50% of surplus, determined annually.

4 Other Key Terms

- Importance of disclosure** - You must disclose all material facts such as the medical condition and the age or date of birth correctly. If the takaful contract is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your above duty of disclosure continues until the contract is issued.
- Nomination** - You may nominate a nominee and ensure that your nominee is aware of the plan that you have participated.
- Changes to contact details / personal details** - It is important that you inform us of any changes in your contact details to ensure that all future correspondences reach you in a timely manner.
- Grace period** - You are given a grace period of 30 days from the contribution due date of each subsequent contribution. If you do not pay the contribution within 30 days of grace period from the contribution due date and if the contract has acquired sufficient value in the universal account, your contract will continue to be in force under non forfeiture privilege. The coverage will remain in force until your universal account value is insufficient to pay for the contribution due. Your contract will then lapse.
- Universal account** - The investment profit or investment loss, if any, will be determined and distributed annually, after each financial year end. Any investment profit derived from the universal account will be distributed according to the sharing of 80% to the participants and 20% to us (profit sharing ratio). Any investment loss in universal account will be borne by the participants by debiting from the universal account. The investment return is not guaranteed and may vary according to the investment performance of the universal account. The 2.5% of the universal account value for the zakat payout will be deductible and payable to PPZ MAIWP or other zakat body that may be appointed in future only if the value of the universal account is greater than or equal to Nisab. Nisab refers the minimum amount which will be used to determine the obligation to pay zakat.
- Profit Equalisation Reserve (PER)** - the PER helps reduce the variability of investment returns by spreading gains and losses over several years. Using the PER, some investment profits are set aside during periods of high returns to offset losses during periods of low returns, such that overall returns are more stable over time. At any point in time, the ownership of the PER is governed by the profit sharing ratio. The determination of the PER is at our discretion. Upon termination of the contract, your rights over any unpaid portion of investment profit will be waived.

Note : This list is **non-exhaustive**. Please refer to the contract documents for the full list of terms and conditions under this plan.

? Can I cancel my contract?

Yes, you may cancel your contract by giving a written notice to us.

- Free look period** - You may cancel your contract within 15 calendar days from the date of its delivery. The contribution received less waqf contribution and any medical expenses incurred will be refunded to you. The waqf contribution collected will be payable to YWM or other waqf body that may be appointed in the future and will not be refunded to you.
- Written notice** - You may cancel your contract at anytime by giving a written notice to us. Once the contract is surrendered, the cash value equivalent to the value of the universal account after deduction of 2.5% of universal account value as zakat payout (if applicable) will be payable to you. The amount payable will be less than the contribution paid and all the benefits and rights under the contract will end.

Important Note:

Participating in a family takaful plan is a long term financial commitment. You must choose the type of contract that best suits your personal circumstances. You should read and understand the contract documents and discuss with our authorised representative or contact us directly for more information.

This plan is managed by Sun Life Malaysia Takaful Berhad <Registration Number: 200501012215 (689263-M)>, a takaful operator regulated by Bank Negara Malaysia and licensed under Islamic Financial Services Act 2013.

This plan is distributed by CIMB Islamic Bank Berhad 200401032872. CIMB Islamic Bank Berhad is co-located at 17th Floor Menara CIMB, No 1 Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur.