PRODUCT DISCLOSURE SHEET

Sun Life Malaysia Takaful Berhad
Registration Number: 200501012215 (689263-M)

Dear Customer

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

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

Product Name : Sun Heritage Plus-i (This is a takaful product)

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1 What is Sun Heritage Plus-i?

This is a surplus sharing regular contribution investment-linked takaful plan that offers a combination of takaful protection and investment element until the person covered's age of 70. This plan provides coverage on death, total and permanent disability (TPD), accidental death/TPD, accidental death/TPD while in public conveyance, elevator or burning public building and accidental death/TPD while outside of Malaysia. In addition, loyalty booster and maturity benefit are applicable for this product.

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/representative) principle.

2 Know Your Coverage

As an illustration, for ***RM2,400.00*** *yearly* (inclusive of service tax, if any), you will receive the following takaful **coverage**:

Death benefit	• Upon death, the higher of RM500,000.00 or the total account value is payable as death benefit. • Funeral benefit of RM5,000.00 will payable in advance upon receiving death claim notification. The amount payable under funeral benefit will be deducted from the remaining death benefit. • The Distribution Settlement Option (DSO) is available under this takaful plan, subject to eligibility criteria. Details of the DSO are available in the contract document.
Total and permanent disability (TPD) benefit	• Upon TPD, higher of RM500,000.00 or the total account value is payable as the TPD benefit. Any claim amount paid for the TPD benefit will reduce the sum covered for death, the total account value and the rider sum covered of Heritage CI Care-i (if applicable). • TPD benefit (including additional benefit for TPD due to accidental causes) will expire on the contract monthly anniversary after the person covered's **75th** birthday and the maximum aggregate amount payable on TPD benefit under the contract and all other individual and group contracts/certificates issued by us shall not exceed RM8,000,000.
Accidental death/TPD benefit	• In addition to the death/TPD benefit, an additional amount of up to RM1,500,000.00 will be payable upon the death/TPD of the person covered due to an accident and occurs within 180 days from the date of the accident.

Nature of death/TPD	Death benefit payable	TPD benefit payable
Accidental death/TPD	Additional RM500,000.00	Additional RM500,000.00
Accidental death/TPD while in public conveyance, elevator or burning public building	Additional RM1,000,000.00	Additional RM1,000,000.00
Accidental death/TPD while outside of Malaysia	Additional RM1,500,000.00	Additional RM1,500,000.00

Only 1 of the additional benefits is payable upon the accidental death/TPD of the person covered.

- The additional benefit for death of the person covered due to accidental causes will cease on the contract monthly anniversary after the person covered's **75th** birthday and the maximum aggregate amount payable on the additional accidental benefit to you under the contract and all other individual and group contracts/certificates issued by us shall not exceed RM15,000,000.

Loyalty booster	• The additional amount RM30,000.00 shall be allocated and used to purchase units in the investment fund(s) which you selected and credited into the investment account 1 at the end of contract year 40, and every 10 contract years subsequently until the initial contract term selected provided that all contributions are paid up to date and no withdrawal prior to the loyalty booster crediting. This benefit will be payable from the Operator's fund based on hibah (gift) and will be subject to operator's discretion.
Coverage duration	40 years.

Fund(s) chosen:

- Sun Life Malaysia Islamic World Equity Fund 100%

Please refer to the fund fact sheets for further details on the objectives of respective investment-linked funds.

Protection by PIDM on benefits payable from the unit portion of this certificate/policy/contract is subject to limitations. 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).

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Your investment-linked takaful **excludes**:

- Suicide - if the 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 total account value as at the valuation date immediately following the 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 - for TPD benefit).

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 investment-linked takaful, you can:

Call us at:	Visit our website at:	Email us at:	For claim related
1300-88-5055	https://www.sunlifemalaysia.com	wecare@sunlifemalaysia.com	https://www.sunlifemalaysia.com/client-care/make-a-claim.

3 Know Your Obligations

For your investment-linked takaful, you must pay the takaful contribution of:	
Takaful contribution (inclusive of service tax, if any)	RM2,400.00 yearly.
Contribution duration	40 years.
The takaful operator allocates a portion of the contribution to purchase units in your chosen investment fund(s).	
Contribution allocated to purchase units	**100% of contribution or RM2,400.00 in the first contract year.** For subsequent years, please refer to the product illustration for further details.
You also have to pay the following fees and charges:	
Stamp duty	**RM10.00.** This amount will be borne by us.
Total commission	**4.00% of total contribution paid throughout the contract term or RM3,840.00.** Please refer to the product illustration for further details.
Service tax	**Not applicable.**
Other applicable fees	Tabarru', fund management fee, administration fee, monthly wakalah fee and deferred wakalah fee. Please refer to the product illustration for further details.
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 for the payment of contribution. If you do not pay the contribution within 30 days of grace period from the contribution due date, there will be a possibility that at any time the total account value might be insufficient to support the basic contract and the rider(s) attached (if any) and your contract might lapse.
- **Account value** - The value of the respective investment accounts of your investment-linked takaful contract depends on the performance of the investment-linked funds selected. The higher the level of takaful coverage selected, the more units will be absorbed to pay for the tabarru' and the fewer units will remain to accumulate account values under your contract. Any partial withdrawal will reduce the value of the investment account, which may lead to insufficient funds to cover future fees and charges.
- **Lapse of contract** - The contract shall lapse when the total account value becomes insufficient to cover the tabarru' and administration fee.
- **Extension of takaful coverage** - Upon expiration of the contract, the takaful coverage will be automatically extended up to age 99 of the person covered, which may require additional contributions. Please refer to the Appendix - Extension of Takaful Coverage for further details.

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

? 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 after your contract has been delivered to you. Sum of the total account value, and any monthly wakalah fees, tabarru' and administration fee that have been deducted (less any medical fee incurred by us) will be refunded to you.
- **Written notice** – You may cancel your takaful coverage at anytime by giving written notice to us. Once the contract is surrendered, the total account value less deferred wakalah fee (if any) will be payable to you. The amount payable may 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 document 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.