PRODUCT DISCLOSURE SHEET

Sun Life Malaysia Assurance Berhad
Registration Number: 199001005930 (197499-U)

Dear Tester A,
This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.
Other customers have read this PDS and found it helpful; **you should read it too**.

Product Name: Sun eSsential Life (This is an insurance product) **Printed date: 11/03/2026**

1. What is Sun eSsential Life?

Sun eSsential Life is a yearly renewable term plan. It provides a lump sum benefit in the event of death/total and permanent disability (TPD) of life assured due to all causes.

Also, it provides additional coverage in the event of death/TPD due to specified infectious diseases. Specified infectious diseases refer to Dengue Fever, Chikungunya Fever, Malaria, Japanese Encephalitis, Avian Influenza or Zika Virus Infection. Please refer to the policy for the definition of specified infectious disease.

2. Know Your Coverage

As an illustration, for ***RM18.00*** *monthly* (inclusive of service tax, if any), you will receive the following insurance **coverage**:

Death/TPD	• **RM200,000.00**
Death/TPD due to specified infectious diseases	• **RM400,000.00**
Coverage duration	• Up to age 80.

Note: TPD benefit will expire on the policy monthly anniversary after the life assured's **65th** birthday. The maximum aggregate amount payable on TPD benefit to the life assured under this policy and all other individual and group policy or certificates with us is limited to RM2,000,000.

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 Assurance Berhad or PIDM (visit www.pidm.gov.my).

Your life insurance **excludes**:

- Suicide - if death was due to suicide within **1** year from the policy issue date or last reinstatement date, whichever is later, the policy will be terminated and the total premium paid will be payable.
- Medical conditions that you had, or had symptoms of, before buying this plan (i.e. pre-existing conditions within 12 months from the policy issue date or last reinstatement date, whichever is later).

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

If you have any questions or require assistance on your life insurance, 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 life insurance, you must pay the premium of:

Premium
(inclusive of service tax, if any)

RM18.00 monthly.
Your premium will increase according to your attained age, at policy anniversary as shown below:

Age band (attained age at policy anniversary)	Monthly premium (RM)
Age 18 - 29	17.00
Age 30 - 39	18.00
Age 40 - 49	29.00
Age 50 - 54	65.00
Age 55 - 59	101.00
Age 60 - 64*	169.00
Age 65 - 69*	241.00
Age 70 - 74*	451.00
Age 75 - 79*	743.00

**For renewal only*

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	Note: The premiums are not guaranteed and may be revised from time to time. At least 90 days written notice prior to the policy anniversary will be given to you before implementing the revised premium.
Premium duration	Up to age 80.
You also have to pay the following fees and charges:	
Stamp duty	**RM10.00.** This amount will be borne by us.
Commission	**Not applicable.**
Service tax	**Not applicable.**

4. Other Key Terms

- **Importance of disclosure** - You must disclose all material facts correctly such as the medical condition, the age or date of birth and other information as required during enrolment. If the insurance policy 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 policy is issued.
- **Nomination** - You may nominate a nominee and ensure that your nominee is aware of the insurance plan that you have purchased.
- **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 30 days grace period after the due date for the payment of premium.
- **Waiting period** - The eligibility for death/TPD due to specified infectious diseases benefit will only start 30 days after the policy issue date or last reinstatement date, whichever is later.
- **Pre-existing conditions** - Means any injury, illness, condition or symptom that existed during the 12 months prior to the policy issue date or last reinstatement date, whichever is later, for which:
  i. treatment, medication, advice or diagnosis has been sought or received;
  ii. an ordinary and prudent person with such injury, illness, condition or symptom would have sought advice or treatment in connection with his/her health; or
  iii. you and/or the life assured knew existed, whether or not treatment, medication, advice or diagnosis was sought or received.

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

? Can I cancel my policy?

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

- **Free look period** - You may cancel your insurance policy within 15 calendar days from the date of its delivery. We shall refund the full premium paid.
- **Written notice** - You may cancel your insurance policy at any time by giving us a written notice. The effective date of the surrender shall be the next premium due date and there will be no cash value or pro-rated premium will be payable upon surrender.

Important Note:
Buying life insurance plan is a long-term financial commitment. You must choose the type of policy that best suits your personal circumstances. You should read and understand the insurance policy documents or contact us directly for more information.

This plan is underwritten by Sun Life Malaysia Assurance Berhad <Registration Number: 199001005930 (197499-U)>, an insurer regulated by Bank Negara Malaysia and licensed under the Financial Services Act 2013.