PRODUCT DISCLOSURE SHEET

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

Dear Tester A,
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: Sun eSsential-i (This is a takaful product) **Printed date: 11/03/2026**

1. What is Sun eSsential-i?

Sun eSsential-i is a surplus sharing yearly renewable takaful term plan. It provides a lump sum benefit in the event of death/total and permanent disability (TPD) of person covered 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.

Shariah principles:

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

2. Know Your Coverage

As an illustration, for ***RM116.00*** *monthly* (inclusive of service tax, if any), you will receive the following takaful **coverage**:

Death/TPD	• **RM400,000.00**
Death/TPD due to specified infectious diseases	• **RM800,000.00**
Coverage duration	• Up to age 80.

Note: TPD benefit will expire on the contract monthly anniversary after the person covered's **65th** birthday. The maximum aggregate amount payable on TPD benefit to the person covered under this contract and all other individual and group contracts 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 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 issue date or last reinstatement date, whichever is later, the contract will be terminated and the total contribution paid will be payable.
- Medical conditions that you had, or had symptoms of, before participating in this plan (i.e. pre-existing conditions within 12 months from the contract issue date or last reinstatement date, whichever is later).

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:

Contribution
(inclusive of service tax, if any)

RM116.00 monthly.
Your contribution will increase according to your attained age, at contract anniversary as shown below:

Age band (attained age at contract anniversary)	Monthly contribution (RM)
Age 18 - 29	61.00
Age 30 - 39	63.00
Age 40 - 49	116.00
Age 50 - 54	262.00
Age 55 - 59	392.00
Age 60 - 64*	567.00

	Age 65 - 69*	946.00
	Age 70 - 74*	1,692.00
	Age 75 - 79*	2,797.00
	For renewal only* **Note: The contribution are not guaranteed and may be revised from time to time. At least 90 days written notice prior to the contract anniversary will be given to you before implementing the revised contribution.	
Contribution 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.	
Wakalah fee	Please refer to Appendix 1: Wakalah fee table.	
Commission	**Not applicable.**	
Service tax	**Not applicable.**	
Other applicable charges	Tabarru'- The deducted tabarru' is to cover the cost of the covered benefit.	
Our share of surplus in participants' tabarru' fund, as incentive, if any	50% of the declared surplus, determined each financial year.	

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 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 takaful 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 30 days grace period after the due date for the payment of contribution.
- **Waiting period** - The eligibility for death/TPD due to specified infectious diseases benefit will only start 30 days after the contract 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 contract 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 person covered knew existed, whether or not treatment, medication, advice or diagnosis was sought or received.

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

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 takaful contract documents 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 the Islamic Financial Services Act 2013.

APPENDIX 1: WAKALAH FEE TABLE

Sun Life

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

Age band (attained age at contract anniversary)	Wakalah fee (as a percentage of annualised contribution)	
	Proportion of annualised contribution paid (%)	Actual amount (RM)
Age 18 - 29	40%	292.80
Age 30 - 39	35%	264.60
Age 40 - 49	35%	487.20
Age 50 - 54	35%	1,100.40
Age 55 - 59	35%	1,646.40
Age 60 - 64*	35%	2,381.40
Age 65 - 69*	35%	3,973.20
Age 70 - 74*	35%	7,106.40
Age 75 - 79*	35%	11,747.40

**For renewal only*