

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 the rider attached to your investment-linked takaful.

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

Rider Name: Prime Family Critical Care-i

Printed date: 24 Dec 2025

1 What is Prime Family Critical Care-i?

This is a unit deducting rider that provides additional takaful coverage of which we will pay up to 180% of the sum covered of this rider upon the diagnosis of any of the covered critical illnesses, occurrence of any covered conditions under admission benefit, benign tumour benefit, diabetes recovery benefit and family benefit.

2 Know Your Coverage

Prime Family Critical Care-i	Rider's sum covered amount : RM100,000.00 Critical illness benefit - This rider will terminate upon the claim amount paid under critical illness benefit and/or admission benefit has reached 100% of the sum covered of this rider. - The maximum aggregate amount payable under critical illness benefit and admission benefit shall be limited to 100% of the rider's sum covered. The maximum aggregate amount payable for critical illness benefit and admission benefit to person covered under the contract and all other individual and group contracts/certificates issued by us is limited to RM1,500,000. - The critical illness <u>covered</u> under this rider include: - Cancer - Stroke - Heart attack Note: This is not a complete list. Please read your contract/certificate and the Appendix - Listing of Critical Illnesses for Prime Family Critical Care-i for details on the critical illness covered. Admission benefit - This rider will terminate upon the claim amount paid under critical illness benefit and/or admission benefit has reached 100% of the sum covered of this rider. - The maximum aggregate amount payable on admission benefit to person covered under the contract and all other individual and group contracts/certificates issued by us is limited to RM100,000 and RM500,000 for intensive care unit admission of continuous 5 and 10 days respectively; and RM100,000 for hospitalisation of continuous 21 days. - Please refer to the Appendix - Listing of Critical Illnesses for Prime Family Critical Care-i for further details. Benign tumour benefit - This benefit will cease on the next contract anniversary immediately following the person covered's 85th birthday or on this rider's benefit end date, whichever is earlier. - The maximum aggregate amount payable on benign tumour benefit to person covered under the contract and all other individual and group contracts/certificates issued by us is limited to RM25,000. - Please refer to the Appendix - Listing of Critical Illnesses for Prime Family Critical Care-i for further details. Diabetes recovery benefit - This benefit will cease on the next contract anniversary immediately following the person covered's 85th birthday or on this rider's benefit end date, whichever is earlier. - The maximum aggregate amount payable on diabetes recovery benefit to person covered under the contract and all other individual and group contracts/certificates issued by us is limited to RM50,000. - Please refer to the Appendix - Listing of Critical Illnesses for Prime Family Critical Care-i for further details. Family benefit - Spouse benefit - The maximum aggregate amount payable on spouse benefit of family benefit to person covered's spouse under the contract and all other individual and group contracts/certificates issued by us is limited to RM100,000. The maximum aggregate amount payable under critical illness benefit, admission benefit and spouse benefit to person covered's spouse under the contract and all other individual and group contracts/certificates issued by us is limited to RM1,500,000. - Child benefit - The maximum aggregate amount payable on child benefit of family benefit to person covered's child under the contract and all other individual and group contracts/certificates issued by us is limited to RM300,000 (RM100,000 per child). The maximum aggregate amount payable under critical illness benefit, admission benefit and child benefit to person covered's child under the contract and all other individual and group contracts/certificates issued by us is limited to RM1,500,000. - Parent benefit - The maximum aggregate amount payable on parent benefit of family benefit to person covered's parent under the contract and all other individual and group contracts/certificates issued by us is limited to RM200,000 (RM100,000 per parent). The maximum aggregate amount payable under critical illness benefit, admission benefit and parent benefit to person covered's parent under the contract and all other individual and group contracts/certificates issued by us is limited to RM1,500,000. - Please refer to the Appendix - Listing of Critical Illnesses for Prime Family Critical Care-i for further details.
Rider duration	40 years.

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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).

Your rider **excludes:**

- Self-inflicted injuries while sane or insane.
- Medical conditions that you had, or had symptoms of, before participating in this plan (i.e. pre-existing condition).

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:
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 this rider, no explicit takaful contribution are payable as this is a unit deducting rider.

You have to pay the following fees and charges:

Tabarru'	Please refer to the product illustration for further details on the tabarru' for this rider.
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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.
- **Waiting period** - The eligibility for benefits under the rider will only start 30 days after the contract commencement date or last reinstatement date, whichever is later, except critical illness conditions due to accidental injuries. For specified illnesses under advanced stage of critical illness benefit, benign tumour benefit and diabetes recovery benefit, the waiting period of 60 days shall apply.
- **Specified illnesses** include:
 - i. Cancer;
 - ii. Coronary Artery By-Pass Surgery;
 - iii. Heart Attack;
 - iv. Serious Coronary Artery Disease; and
 - v. Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
- **Survival period** - Survival period of 14 days from date of diagnosis of:
 - i. covered critical illness under critical illness benefit;
 - ii. covered condition under diabetes recovery benefit; or
 - iii. covered condition under family benefit.

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

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Can I cancel my rider?

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

- **Written notice** – You may cancel your coverage under this rider at any time by giving a written notice to us. No reinstatement of rider is allowed when the rider is cancelled.

Important Note:

You should satisfy yourself that this rider will best serve your needs. You must nominate a nominee and ensure that your nominee is aware of the personal accident rider that you have participated. You should read and understand the contract document for this rider and discuss with our authorised representatives 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.