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

Product Name: Sun eCritical Shield-i (This is a takaful product) **Printed date: 11/03/2026**

1. What is Sun eCritical Shield-i?

Sun eCritical Shield-i is a surplus sharing yearly renewable medical and health takaful plan that provides coverage against lifestyle diseases. This plan provides coverage on cancer, stroke, heart attack and diabetes related illnesses which are among the most common diseases in Malaysia.

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 ***RM193.00*** *quarterly* (inclusive of service tax, if any), you will receive the following **coverage**:

Top 3 Critical Illness (CI) Care benefit	• **RM200,000.00** • The benefit covered for: (a) Cancer; (b) Stroke; or (c) Heart Attack. • The maximum aggregate amount payable on the critical illness benefit (excluding Diabetes Care benefit) under this contract and all other individual and group contracts/certificates issued by us is limited to RM1,500,000. • This benefit is claimable once and the contract will be terminated upon payment of claims under this benefit.
Diabetes Care benefit	• **RM40,000.00** • The benefit covered for: (a) Surgery for Type 2 Diabetic Retinopathy; (b) Limb Amputation due to Type 2 Diabetic Complications; or (c) Severe Diabetic Nephropathy resulting in Kidney Failure. • This benefit is claimable once and the amount payable shall not reduce the Top 3 CI Care benefit sum covered. • This benefit will be terminated upon payment of claim under this benefit and the coverage for the Top 3 CI Care benefit shall continue.
Coverage duration	Up to age 70.

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 medical and health takaful **excludes**:

- Please refer to Appendix 1 for the full list of exclusions.

If you have any questions or require assistance on your medical and health 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**

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3. Know Your Obligations

For your medical and health takaful, you must pay the takaful contribution of:	
Contribution (inclusive of service tax, if any)	**RM193.00 quarterly.** Your contribution will increase according to your attained age at contract anniversary. For more details, please refer to Appendix 2 - Contribution table. **Note:** The contribution are not guaranteed and may be revised from time to time. 30 days written notice in advance will be given to you and the contribution revision will be applicable from the next contract anniversary.
Contribution duration	Up to age 70.
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 3 - 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, to be determined on 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 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 grace period from the contribution due date, your contract will lapse with immediate effect.
- **Survival period** - A survival period of 30 days from the date of diagnosis of critical illness is applicable. No benefit would be payable in the event that the person covered fails to survive such period.
- **Waiting period** - A 30 days waiting period from the contract commencement date or last reinstatement date, whichever is later, is applicable to Stroke with exception to the following critical illnesses which shall be subjected to 60 days waiting period:
  (a) Cancer;
  (b) Heart Attack; and
  (c) Diabetes related illnesses which are referred to Surgery for Type 2 Diabetic Retinopathy, Limb Amputation due to Type 2 Diabetic Complications and Severe Diabetic Nephropathy resulting in Kidney Failure.

  No benefit shall be payable in the event that the person covered is diagnosed with the critical illness or had signs and symptoms of any of the listed critical illness within the waiting period as defined.

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 delivery date of the contract by giving us written notice. Any contribution paid will be refunded if you cancel the takaful coverage during the free look period.
- **Written notice** - You may cancel your takaful contract at any time by giving written notice to us. The effective date of the surrender shall be the next contribution due date and there will be no cash value or pro-rated contribution payable upon surrender.

Important Note:
You should satisfy yourself that this contract will best serve your needs. 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 - CRITICAL ILLNESS EXCLUSIONS

No benefit shall be payable if the person covered is diagnosed with a critical illness resulted directly or indirectly from, or as a result of the following:

(a) disease(s) resulting from Acquired Immuno-deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV);

(b) pre-existing condition;

(c) congenital conditions;

(d) self-inflicted injuries while sane or insane;

(e) wilful misuse of alcohol or drugs;

(f) war or any act of war, atomic, biological and / or chemical warfare / activities, terrorism related activities and any activities of a military nature;

(g) participating in any avocation / activities such as racing of any kind, aerial sports, scuba diving, professional sports;

(h) the symptoms or signs of Cancer, Heart Attack or Diabetes Related Illnesses is manifested prior to or within 60 days of the contract commencement date or last reinstatement date, whichever is later;

(i) the symptoms or signs of Stroke is manifested prior to or within 30 days of the contract commencement date or last reinstatement date, whichever is later; or

(j) any illness other than a diagnosis of critical illnesses as defined herein.

APPENDIX 2 - CONTRIBUTION TABLE

Attained age (age at contract anniversary)	Quarterly contribution (RM)
Age 18 - 24	56.00
Age 25 - 29	69.00
Age 30 - 34	81.00
Age 35 - 39	114.00
Age 40 - 44	193.00
Age 45 - 49	336.00
Age 50 - 54	575.00
Age 55 - 59	1,091.00
Age 60 - 64*	2,040.00
Age 65 - 69*	3,712.00

**For renewal only*

APPENDIX 3 - WAKALAH FEE TABLE

Attained age (age at contract anniversary)	Wakalah fee (as a percentage of annualised contribution)	
	Proportion of annualised contribution paid (%)	Actual amount (RM)
Age 18 - 24	40%	89.60
Age 25 - 29	40%	110.40
Age 30 - 34	40%	129.60
Age 35 - 39	40%	182.40
Age 40 - 44	40%	308.80
Age 45 - 49	40%	537.60
Age 50 - 54	40%	920.00
Age 55 - 59	40%	1,745.60
Age 60 - 64*	40%	3,264.00
Age 65 - 69*	40%	5,939.20

**For renewal only*