PRODUCT DISCLOSURE SHEET

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

Dear <Client Name>
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: Group Term Takaful (This is a takaful product) Printed date: <Printed Date>

1 What is Group Term Takaful?

Group Term Takaful is a group term takaful plan with yearly renewable term up to age 70. This plan pays a lump sum payment if the person covered dies or is diagnosed with one of the 36 covered critical illnesses during the certificate term.

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/representatives) principle.

2 Know Your Coverage

As an illustration, for <Depend on Plan Options, refer to Section 3 "Know Your Obligation"> you will receive the following takaful **coverage:**

Death/ Accelerated critical Illness (ACI) benefit

Benefits	Sum covered (RM)		
	Plan Options		
	Plan A	Plan B	Plan C
Death benefit	**100,000**	**200,000**	**300,000**
ACI benefit	**100,000**	**200,000**	**300,000**

- For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, the benefit payable is limited up to 10% of ACI sum covered and subject to a maximum of RM25,000.
- Any claim amount paid under ACI benefit will reduce the death sum covered.
- The critical illness covered under this ACI benefit include:
  1. Cancer
  2. Stroke
  3. Heart attack

  Note: This is not a complete list. Please read your certificate of takaful and the Appendix - Listing of Critical Illnesses for details on the critical illness covered.

Coverage duration: Yearly renewable 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 Takaful Berhad or PIDM (visit www.pidm.gov.my).

Your takaful product **excludes**:

- Suicide - if death was due to suicide within **1** year from the certificate commencement date, the certificate will be terminated and no death benefit will be payable.
- Medical conditions that you had, or had symptoms of, before participating the plan (i.e. pre-existing condition)

Note: This list is **non-exhaustive**. You must refer to the master contract and/or certificate of takaful 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.

Sun Life

Sun Life Malaysia Takaful Berhad

Registration Number: 200501012215 (689263-M)

3 Know Your Obligation

For this takaful product, you must pay the takaful contribution of:

Monthly contribution (inclusive of service tax, if any)	See table below

Monthly Contribution (RM)		
Plan Options		
Plan A	**Plan B**	**Plan C**
140.00	**280.00**	**420.00**

Note: The contribution may be revised by giving you at least 90 days' written notice. Any revisions shall be effected at the next individual certificate anniversary after the end of the notice period.

Contribution duration	Yearly renewable 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 table below:

Plan Options					
Plan A		**Plan B**		**Plan C**	
% of contribution paid	**RM**	**% of contribution paid**	**RM**	**% of contribution paid**	**RM**
10	**14.00**	**10**	**28.00**	**10**	**42.00**

Commission	**Not applicable.**
Service tax	**Not applicable.**
Other applicable charges	• Tabarru' - The deducted tabarru' is to cover the cost of the covered benefit.

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 certificate of takaful 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 certificate of takaful 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 31 days from the contribution due date of each subsequent contribution. If you do not pay the contribution within 31 days of grace period from the contribution due date, the certificate of takaful will be lapsed.
- **Waiting period** - Waiting period of 30 days from the commencement date is applicable to death and all critical illnesses except for specified illnesses as listed below, the waiting period of 60 days shall apply. No benefit would be payable in the event that the person covered died due to natural causes or diagnosed with the critical illness within the waiting period as defined.
- **Specified illnesses** include:
  i. Angioplasty and Other Invasive Treatments for Coronary Artery Disease;
  ii. Cancer;
  iii. Coronary heart disease requiring surgery;
  iv. Heart Attack; and
  v. Serious Coronary Artery Disease.

Note: This list is **non-exhaustive**. Please refer to the master contract and/or certificate of takaful documents for the full list of terms and conditions under this plan.

? Can I cancel my certificate?

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

- **Free-look period** - You may cancel your certificate within 15 calendar days after your certificate has been delivered to you. The contribution received will be refunded to you.
- **Written notice** - You may cancel the takaful coverage at anytime by giving a written notice to us. Once the certificate of takaful is surrendered, no cash surrender value will be payable. All benefits and rights under this certificate will end upon the next contribution due date after receiving the notice.

Important Note:

Participating in a family takaful contract is a long-term financial commitment. You must choose the type of plan that best suits your personal circumstances. You should read and understand the takaful contract and 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 - LISTING OF CRITICAL ILLNESSES

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

1. The 36 covered critical illnesses are listed as below:
   - Alzheimer's Disease/Severe Dementia
   - Angioplasty and Other Invasive Treatments for Coronary Artery Disease
   - Bacteria Meningitis
   - Benign Brain Tumour
   - Blindness
   - Brain Surgery
   - Cancer
   - Cardiomyopathy
   - Chronic Aplastic Anemia
   - Coma
   - Coronary Artery By-Pass Surgery
   - Deafness
   - Encephalitis
   - End-Stage Liver Failure
   - End-Stage Lung Disease
   - Full-Blown AIDS
   - Fulminant Viral Hepatitis
   - Heart Attack
   - Heart Valve Surgery
   - HIV Infection due to Blood Transfusion
   - Kidney Failure
   - Loss of Speech
   - Major Head Trauma
   - Major Organ/Bone Marrow Transplant
   - Motor Neuron Disease
   - Multiple Sclerosis
   - Muscular Dystrophy
   - Paralysis of Limbs
   - Parkinson's Disease
   - Primary Pulmonary Arterial Hypertension
   - Serious Coronary Artery Disease
   - Stroke
   - Surgery to Aorta
   - Sytemic Lupus Erythematosus with Severe Kidney Complications
   - Terminal Illness
   - Third Degree Burns

   Please refer to the master contract and/or certificate of takaful documents for complete list of definitions.