



Dear PC

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 Critical Elite (This is a takaful product)

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1 What is Sun Critical Elite?

Sun Critical Elite is a regular contribution surplus sharing family takaful plan that provides financial protection upon diagnosis of covered critical illnesses and compassionate benefit. Loyalty benefit and final benefit are available for this product.

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 the wakalah (appointment of agents/representatives) principle.
- Between the takaful operator and participants, in managing the Participant's Account under the mudharabah principle.

2 Know Your Coverage

As an illustration, for **RM7,657.00** annually (inclusive of service tax, if any), you will receive the following takaful coverage:

Critical illness benefit	• Sum covered amount : RM500,000.00 • In the event the person covered is diagnosed with any of the covered critical illnesses listed in Appendix - Listing of Critical Illnesses, higher of the 100% of the sum covered or 110% of the total contribution paid less loyalty benefit paid will be payable except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease with each claim from different listing of critical illnesses. • For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, benefits payable is limited up to 10% of the sum covered and subject to a maximum of RM25,000. Any claim amount paid from this benefit will reduce the amount of benefit payable for any subsequent claims under critical illness benefit. • The critical illness <u>covered</u> under this benefit include: 1. Cancer 2. Stroke 3. Heart attack Note: This is not a complete list. Please read your contract and the appendix for details on the covered critical illnesses.
Compassionate benefit	• The higher of the 10% of the sum covered for the critical illness benefit or 100% of the value of Participant's Account will be payable. • An additional 10% of the sum covered is payable upon accidental death of the person covered.
Loyalty benefit	• Loyalty benefit is payable at the end of every 3 contract year from the Participant's Account, provided that the contract is in-force and paid up to date. *Subject to the availability of the value of the Participant's Account
Final benefit	• The value of the Participant's Account as at the end date of the contract (if any), less any indebtedness will be payable.
Coverage duration	• 30 years.

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**:

- Self-inflicted injuries while sane or insane; or
- 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 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 this family takaful, you must pay the takaful contribution of:	
Takaful contribution (inclusive of service tax)	RM7,657.00 annually
Contribution duration	30 years.
You also have to pay the following fees and charges:	
Stamp duty	RM10.00. This amount will be borne by us.
Wakalah fee	Refer to the 'Wakalah fee' section in the product illustration.
Commission	Refer to the 'Commission table' section in the product illustration.
Service tax	Not applicable.
Other applicable fees	- Tabarru' - The deducted tabarru' is to cover the cost of the covered benefit. - Surrender charge - RM50
Our share of surplus in participants' tabarru' fund, as incentive, if any	50% of surplus, determined annually.
Our share of investment profit in Participant's Account, if any	10% of investment profit, determined annually.

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.
- Contribution** - The contributions are not guaranteed and may be revised from time to time by giving you at least 30 days' written notice prior to contract anniversary.
- Nomination** - You may nominate a person to receive your takaful benefits upon your death, either as an executor (wasi) or a beneficiary under conditional hibah, in accordance with the Islamic Financial Services Act 2013.
- 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 plan will only start 30 days after the contract commencement date or reinstatement date, whichever is later, except critical illness conditions due to accidental injuries. For specified illnesses, the waiting period of 60 days shall apply.
- Specified illnesses** include:
 - Angioplasty and Other Invasive Treatments for Coronary Artery Disease;
 - Cancer;
 - Coronary artery by-pass surgery;
 - Heart Attack; and
 - Serious Coronary Artery Disease.
- Grace period** - You are given a grace period of 60 days from the contribution due date of each subsequent contribution. If you do not pay the contribution within 60 days of grace period from the contribution due date, your contract will lapse, and the participant's account value less surrender charge (if any), will be payable.
- Survival period** - A survival benefit of 30 days from the date of diagnosis of covered critical illness of the person covered. No benefit would be payable in the event the person covered does not survive such period.

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 contract within 15 calendar days after your contract has been delivered to you. The contribution received less any medical expenses incurred will be refunded to you.
- Written notice** - You may cancel your contract at anytime by giving a written notice to us. Once the contract is surrendered, the Participant's Account value less surrender charge will be payable to you. The amount payable will be less than the contribution paid and all the benefits and rights under the contract will end.

Important Note:

Participating in family takaful plan is a long-term financial commitment. You must choose the type of contract that best suits your personal circumstances and that the contribution payable under the contract is an amount you can afford. You should read and understand the takaful contract and discuss with your CIMB Islamic bank authorised representative 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.

This plan is distributed by CIMB Islamic Bank Berhad 200401032872. CIMB Islamic Bank Berhad is co-located at 17th Floor Menara CIMB, No 1 Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur.

List of Critical Illnesses

1. The critical illnesses are listed as below:

- Alzheimer's Disease/Severe Dementia
- Angioplasty and Other Invasive Treatments for Coronary Artery Disease
- Apallic Syndrome (i.e. Persistent Vegetative State (PVS))
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness - Permanent and Irreversible
- Brain Surgery
- Cancer
- Cardiomyopathy
- Chronic Aplastic Anemia
- Chronic Relapsing Pancreatitis
- Coma
- Coronary Artery By-Pass Surgery
- Creutzfeldt-Jakob Disease (Mad Cow Disease)
- Deafness - Permanent and Irreversible
- Elephantiasis
- 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 Independent Existence
- Loss of speech
- Major Head Trauma
- Major Organ/Bone Marrow Transplant
- Medullary Cystic Disease
- Motor Neuron Disease
- Multiple Sclerosis
- Muscular Dystrophy
- Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
- Paralysis of Limbs
- Parkinson's Disease
- Poliomyelitis
- Primary Pulmonary Arterial Hypertension
- Progressive Scleroderma
- Serious Coronary Artery Disease
- Stroke
- Surgery to Aorta
- Systemic Lupus Erythematosus with Severe Kidney Complications
- Terminal Illness
- Third Degree Burns
- Wilson Disease

Please refer to the contract documents for complete list of definitions.