

Dear **SAMPLE**

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.

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

**Product Name: Group Mortgage Reducing Term Assurance (MRTA 2015) (This is an insurance product)**

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**1 What is Group Mortgage Reducing Term Assurance (MRTA 2015)?**

Group Mortgage Reducing Term Assurance (MRTA 2015) is offered to customers of CIMB Bank Berhad ("master policy owner") who are signing up for property loan facility. This is a non-participating single premium plan which provides death, total and permanent disability (TPD) or accidental death/TPD coverage. In the event of death or TPD during the coverage period, the reducing sum assured will be payable to the master policy owner to offset against the outstanding loan balance.

**2 Know Your Coverage**

**As an illustration**, for single premium of **RM 32,675.00** (inclusive of service tax, if any), you will receive the following insurance **coverage**:

Death benefit	• <b>RM532,675.00*</b>
Total and permanent disability (TPD) benefit	• <b>RM532,675.00*</b> • TPD benefit will expiry on the certificate monthly anniversary immediately following the life assured's <b>65<sup>th</sup></b> birthday and the maximum aggregate amount payable on TPD benefit under the certificate and all other individual and group policies/certificates issued by us shall not exceed RM8,000,000.
Coverage duration	• 35 years.

Note (\*) : This is the initial sum assured for death and TPD. The sum assured will reduce on monthly basis. The reducing sum assured for death benefit at the end of each certificate year is provided in the illustration. The reducing sum assured for TPD benefit shall be the reducing sum assured for death benefit or the initial TPD sum assured, whichever is lower.

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](http://www.pidm.gov.my)).

Your insurance product **excludes**:

- Suicide - if death was due to suicide within 1 year from the certificate commencement date, the certificate will be terminated and the premium paid without interest will be refunded.
- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition within 12 months from the commencement date).

**Note:** This list is **non-exhaustive**. You must refer to the master policy or certificate of insurance document for the full list of exclusions.

If you have any questions or require assistance on your life insurance, you can:



Call us at:  
1300-88-5055



Visit our website at:  
<https://www.sunlifemalaysia.com>



Email us at:  
[wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com)



For claim related:  
<https://www.sunlifemalaysia.com/client-care/make-a-claim>

**3 Know Your Obligations**

**For this insurance product, you must pay the insurance premium of:**

Single premium (inclusive of service tax, if any)	<b>RM32,675.00</b>
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**You also have to pay the following fees and charges:**

Stamp duty	<b>RM10.00.</b> This amount will be borne by us.
Commission	<b>10% of total premium paid throughout the certificate term or RM3,267.50.</b> Please refer to the sales illustration for further details.
Service tax	<b>Not applicable.</b>

**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 insurance 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 is issued.
- **Nomination** – You may nominate a nominee and ensure that your nominee is aware of the insurance plan that you have purchased.
- **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.

**Note:** This list is **non-exhaustive**. Please refer to the master policy or certificate of insurance document for the full list of terms and conditions.

**? 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 of insurance within 15 calendar days from the date of its delivery. The premium that you have paid (less any medical fee incurred) will be refunded to you.
- **Written notice** - Upon termination of the loan facility, you may cancel your certificate of insurance at any time by giving written notice to the master policy owner. Once the certificate of insurance is surrendered, the cash surrender value (if any) will be payable to you. The amount payable will be less than the premium paid and all the benefits and rights under the certificate of insurance will end.

**Important Note:**

**Buying life insurance policy 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 insurance policy and discuss with your authorised representative at the bank or contact us directly for more information.**

**This plan is underwritten by Sun Life Malaysia Assurance Berhad <Registration Number: 199001005930 (197499-U)>, an insurer regulated by Bank Negara Malaysia and licensed under the Financial Services Act 2013.**

**This plan is distributed by CIMB Bank Berhad 197201001799. CIMB Bank Berhad is co-located at 17th Floor Menara CIMB, No 1 Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur.**