

Dear CUSTOMER

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: Sun Signature Life Plus (This is an insurance product)

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1 What is Sun Signature Life Plus?

Sun Signature Life Plus is a non-participating regular pay universal life insurance plan that offers high insurance coverage from a minimum basic sum assured of RM500,000.00, with increasing coverage up to 200% of the basic sum assured. The coverage for this plan is up to age 80. It provides a lump sum benefit on death or total and permanent disability (TPD) to the life assured. This plan also provides you with various premium payment options which suit your needs. In addition, it provides health check-up allowance, loyalty bonus benefit and maturity benefit at the end of the policy term.

2 Know Your Coverage

As an illustration, for **RM34,350.00 annually** (inclusive of service tax, if any), you will receive the following insurance coverage:

Death / total and permanent disability (TPD)* benefit

- The higher of:**
 - (a) the value of universal account as at the time of claim; or
 - (b) the basic sum assured plus the increasing sum assured as per the schedule below as at the time of claim; less any indebtedness.

Policy year	Basic sum assured (BSA)	Increasing sum assured (ISA)		Total benefit amount (RM)
		% of BSA	ISA amount (RM)	
1	500,000.00	0%	0.00	500,000.00
2	500,000.00	0%	0.00	500,000.00
3	500,000.00	10%	50,000.00	550,000.00
4	500,000.00	10%	50,000.00	550,000.00
5 & 6	500,000.00	20%	100,000.00	600,000.00
7 & 8	500,000.00	30%	150,000.00	650,000.00
9 & 10	500,000.00	40%	200,000.00	700,000.00
11 & 12	500,000.00	50%	250,000.00	750,000.00
13 & 14	500,000.00	60%	300,000.00	800,000.00
15 & 16	500,000.00	70%	350,000.00	850,000.00
17 & 18	500,000.00	80%	400,000.00	900,000.00
19 & 20	500,000.00	90%	450,000.00	950,000.00
21 and onwards	500,000.00	100%	500,000.00	1,000,000.00

- The increasing sum assured for death or TPD benefit will increase at 10% of the basic sum assured at the end of every 2 policy years, for up to 20 years.
- *The TPD benefit will expire on the policy monthly anniversary after the life assured's **70th** birthday and the maximum aggregate amount payable on the TPD benefit to the life assured under the policy and all other individual and group policies or certificates shall not exceed RM8,000,000.00 per life.

Health check-up allowance benefit

- A lump sum of RM1,500.00 (less any indebtedness) will be payable at the end of every 2 policy years and the benefit payout is from the universal account.
- This benefit will be terminated upon the first occurrence of either death or TPD of the life assured.

Loyalty bonus benefit

End of policy year	Percentage of basic sum assured	Benefit amount (RM)
5	0.50%	2,500.00
10	1.50%	7,500.00

- The benefit payout is from the universal account and it shall be used to deduct any indebtedness first. This benefit will be terminated upon the first occurrence of either death or TPD of the life assured.

Maturity benefit

- A lump sum of the value in universal account (which is non-guaranteed and may be lesser than the total premiums paid or coverage amount for death) will be payable as at the end date of the policy, less any indebtedness.

Coverage duration

50 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 Assurance Berhad or PIDM (visit www.pidm.gov.my).

Your life insurance excludes:

- Suicide - if death was due to suicide within 1 year from the policy commencement date or reinstatement date, whichever is later, the policy will be terminated and the universal account (if any) as at the date of death will be payable.
- Medical conditions that you had, or had symptoms of, before buying this plan (i.e. pre-existing condition within 12 months from the policy commencement date).

Note: This list is **non-exhaustive**. You must refer to the policy documents 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

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

3 Know Your Obligations

For your life insurance, you must pay the premium of:

 Premium (inclusive service tax, if any) **RM34,350.00 annually.**

 Premium duration **5 years.**

The insurance company allocates a portion of the premium paid to be invested into the universal account.

 Premium allocated to invest into account **65.00% of premium or RM22,327.50 in the first policy year.**

For subsequent years, please refer to the sales illustration for further details.

You also have to pay the following fees and charges:

 Stamp duty **RM10.00.** This amount will be borne by us.

 Commission **5.00% of total premium paid throughout the policy term or RM8,584.07.**
 Please refer to the sales illustration for further details.

 Service tax **Not applicable.**

 Other applicable charges

- Cost of insurance
- Fund management charge

 Please refer to the sales illustration for further details.

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 insurance policy 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 policy is issued.
- **Nomination** - You may nominate a nominee and ensure that your nominee is aware of the 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.
- **Grace period** - You are given a grace period of 30 days from the premium due date of each subsequent premium. If you do not pay the premium within the 30-day of grace period and if the policy has acquired sufficient cash value, your policy will continue to be in force under automatic premium loan condition. The coverage will remain in force until the cash value is insufficient to pay for the premium due. Your policy will then lapse.
- **Universal account** - All premiums paid, less unallocated premium amount, will be allocated into this account. This account earns crediting rate at a non-guaranteed rate based on the investment return as declared by us, less any fund management charge and investment tax. The crediting rate will be credited to this account on a monthly basis provided that the policy is in force. In the event that the amount in this account is less than the health check-up allowance and the loyalty bonus benefit payable, the deficient amount will be paid by us.
- **Lapse of policy** - If any premium is still not paid at the end of the grace period and there is no cash value available under the policy and/or when the outstanding loan amount under the policy equals to or exceeds the cash value, then the policy will lapse and be terminated.
- **Conditional no lapse guarantee** - The basic policy will not lapse in the event that the value of the universal account is less than zero, provided that all premiums due under the policy are paid within the grace period. The conditional no lapse guarantee feature will be forfeited if any premium due under the policy is not paid or is paid after the grace period.

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

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Can I cancel my policy?

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

- **Free look period** - You may cancel your policy within 15 calendar days after the policy has been delivered to you. The premium received less any medical expenses incurred will be refunded to you.
- **Written notice** - You may cancel the insurance coverage at anytime by giving a written notice to us. Once the policy is surrendered, the cash value from the universal account (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 policy will end.

Important Note:

Buying life insurance policy is a long-term financial commitment. You must choose the type of policy that best suits your personal circumstances and that the premium payable under the policy is an amount you can afford. You should read and understand the insurance policy documents and discuss with your CIMB bank authorised representative 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.