

Rider Name: Prime Medi Care Max-i

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PRODUCT DISCLOSURE SHEET

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you participate in a medical takaful rider that best meet your needs. You should read your takaful contract carefully for full details on your coverage.

FIND OUT MORE:



<https://www.sunlifemalaysia.com/insurance-and-takaful/family-takaful/sun-prime-link-i/>

Step 1 Is this rider right for you?

- This rider covers hospitalisation and surgical expenses ("H&S") incurred due to illnesses covered under the rider until age 70.
- Units will be deducted from your investment-linked account value into the participants' tabarru' fund for tabarru'. Your tabarru' will be pooled with other contract holders' tabarru' to pay claims. If the total claims paid out from the pool of tabarru' is high, the tabarru' for all contract holder in the same pool may increase, including your tabarru' **even if you did not make a claim.**

Step 2 Does it meet your needs?

What is covered?

- Hospital room and board : Plan 500
- Surgical expenses : As charged

Benefits payable are on cashless basis subject to:

- Overall annual limit : RM4,000,000
- Overall lifetime limit : No lifetime limit

What is not covered?

- Medical conditions that you had, or had symptoms of, before participating in this plan (i.e. pre-existing condition)
- Specified illnesses (e.g. hypertension, diabetes)
- Diseases required quarantine by law (e.g. COVID-19)

This is not a complete list. Please read your contract documents carefully for full details on what is and is not covered.

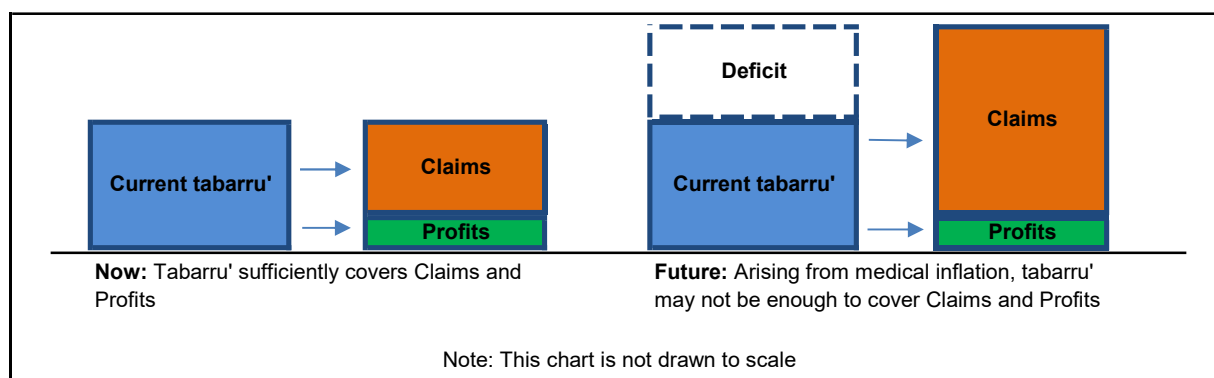
Protection by PIDM on benefits payable from the unit portion of this certificate/policy/contract is subject to limitations. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Sun Life Malaysia Takaful Berhad or PIDM (visit www.pidm.gov.my).

Step 3 Can you afford the increase in tabarru' over time?

	Tabarru' projection table			Over the long term, you can reduce tabarru' payable by choosing plans with: (a) A higher deductible. (b) A lower annual limit.
Age	Current tabarru' upon attained age (RM)	Estimated tabarru'		
		based on medical inflation of 7% ¹ per annum (RM)	based on medical inflation of 10% per annum (RM)	
30	2,867	2,867	2,867	
35	3,317	4,652	5,341	
40	3,910	7,692	10,142	
45	5,075	14,002	21,199	
50	6,659	25,769	44,800	

- The projection above is solely for **illustration purposes only**.
- The estimated tabarru' is calculated on the compounding basis. Tabarru' rates are affected by both the increase in treatment costs and the increased use of healthcare services by contract holders. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage tabarru' increases over time.
- The actual tabarru' you will have to pay depends on the actual medical inflation of the plan you participated.
Arising from medical inflation, current tabarru' level may not be enough to cover future claims.

¹ This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.



Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your contract.
- If you decide you do not want this contract within 15 calendar days after the contract has been delivered to you, you can contact us to cancel your contract and receive a full refund (less any medical examination expenses incurred).
- Your coverage will only start 30 calendar days after the rider's benefit start date or reinstatement date, whichever is later, except for accidental injuries.
- The commissions paid to the agent forms part of your contribution for your base contract. Please refer to the Product Illustration for more information.

This is not a complete list. Please read your contract documents carefully for full details on the key terms and conditions.

Step 5 Have you considered other products that might suit your needs?

Name	Recommended product	Alternative product options	
		Option 1	Option 2
	Prime Medi Care Max-i	Prime Medi Care Max-i	Prime Medi Care Max-i
	Plan 500 (RM500 deductible)	Plan 500 (RM10,000 deductible)	Plan 500 (RM30,000 deductible)
Annual takaful contribution* (inclusive of scheduled top-up contribution)	RM8,160.00	RM6,240.00	RM5,400.00
	<i>This includes the annual contribution for basic takaful contract</i>	<i>The annual contribution is lower by RM1,920.00</i>	<i>The annual contribution is lower by RM2,760.00</i>
Type	Cashless facility <i>We pay direct to hospitals</i>	Cashless facility <i>We pay direct to hospitals</i>	Cashless facility <i>We pay direct to hospitals</i>
Coverage term	Until age 70	Until age 70	Until age 70
	<i>Note: Renewal is guaranteed but the tabarru' are not guaranteed.</i>		
Deductible	RM500 per contract year	RM10,000 per contract year	RM30,000 per contract year
Hospital room and board	RM500 per day	RM500 per day	RM500 per day
Surgical expenses	As charged	As charged	As charged
Overall annual limit	RM4,000,000	RM4,000,000	RM4,000,000
Overall lifetime limit	No lifetime limit	No lifetime limit	No lifetime limit
<ul style="list-style-type: none"> Deductible: Fixed amount you have to pay before your actual coverage begins. E.g. RM500 deductible means you have to pay RM500 out of your own pocket and we will pay the balance (up to the relevant limits). Overall annual limit: Maximum amount you can claim in a year. Overall lifetime limit: Maximum amount you can claim throughout your lifetime. 			

This table does not capture all of the features of products compared. Please ask the authorised representative for more information on the differences in features of these products.

* The contribution illustrated is exclusive of service tax and single top-up contribution.

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 Islamic Financial Services Act 2013.

Client's Acknowledgement* (Optional)

Please ensure you are filling this section yourself and are aware of what you are placing your signature for:

☐

I acknowledge that Sun Life Malaysia Takaful Berhad has provided me with a copy of the PDS.

☐

I have read and understood the key information contained in this PDS.

* A client's acknowledgement of this PDS shall not prejudice his/her right to seek redress in the event of subsequent disputes over the product terms and conditions.

Signature of contract holder**Name :****Date :** 24-12-25