

PRODUCT DISCLOSURE SHEET



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

Ref: 10P A80

Dear SAMPLE

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 Apex-i (This is a takaful product)

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1 What is Sun Apex-i?

This is a surplus sharing limited pay universal takaful plan that offers a combination of takaful protection with minimal savings element for the person covered up to age 80. This plan provides coverage on death or total and permanent disability (TPD), accidental death/TPD benefit and final benefit at the end of the contract 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 the wakalah (appointment of agent/representatives) principle.
- Between the takaful operator and participants, in managing the universal account under the mudharabah principle.

2 Know Your Coverage

As an illustration, for **RM20,000.00 annually** (inclusive of service tax, if any), you will receive the following takaful **coverage**:

Death benefit	The higher of RM 1,000,000.00 or value of your universal account will be payable.
Total and permanent disability (TPD) benefit	<ul style="list-style-type: none"> The higher of RM 1,000,000.00 or value of your universal account will be payable. TPD benefit (including the accidental TPD benefit as below) will expire on the contract monthly anniversary immediately following the person covered's 75th birthday and the maximum aggregate amount payable on TPD benefit under the contract and all other contracts/certificates issued by us shall not exceed RM8,000,000 per person covered.
Accidental death/TPD benefit	<ul style="list-style-type: none"> In addition to the death/TPD benefit, an additional RM1,000,000.00 will be payable upon the death/TPD of the person covered due to an accident and occurs within 180 days from the date of the accident. The additional benefit for death of the person covered due to accidental causes will expire on the contract monthly anniversary immediately following the person covered's 75th birthday and the maximum aggregate amount payable on additional accidental benefit under the contract and all other contracts/certificates issued by us shall not exceed RM5,000,000 per person covered.
Final benefit	<ul style="list-style-type: none"> The value of the universal account will be payable to the contract holder.
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 Takaful Berhad or PIDM (visit www.pidm.gov.my).

Your family takaful **excludes**:

- Suicide - if death was due to suicide within 1 year from the contract commencement date or last reinstatement date, whichever is later, the contract will be terminated and the value of the universal account (if any) as at the date of death will be payable.
- 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](http://www.sunlifemalaysia.com)



Email us at:
wecare@sunlifemalaysia.com



For claim related:
[https://www.sunlifemalaysia.com/client-care/make-a-claim](http://www.sunlifemalaysia.com/client-care/make-a-claim).

3 Know Your Obligations

For your family takaful, you must pay the takaful contribution of:

	Basic contribution	Apex Saver contribution	Scheduled top-up contribution
Takaful contribution (exclusive of service tax)	RM20,000.00	RM0.00	RM0.00
Service tax, if any	RM0.00	RM0.00	RM0.00
Payment frequency	Annually		
Total contribution (inclusive of service tax, if any)	RM20,000.00 annually		
Contribution duration	10 years.		

You also have to pay the following fees and charges:

Stamp duty	RM10.00. This amount will be borne by us.
Wakalah fee	50.00% of basic takaful contribution or RM10,000.00 in the first contract year. For subsequent years, please refer to the product illustration for further details.

Commission	5.00% of total contribution paid throughout the contract term or RM10,000.00. Please refer to the product illustration for further details.
Service tax	Please refer to the service tax amount above.
Other applicable fees	<ul style="list-style-type: none"> Tabarru' - Please refer to the product illustration for further details.
Our share of the investment profit in the universal account, if any	20% of the investment profit, determined annually.
Our share of the surplus in the Participants' Tabarru' Fund, as incentive, if any	50% of any surplus, 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.
- Nomination** - You may nominate a nominee and ensure that your nominee is aware of the plan that you have participated.
- Changes to contract 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 contribution due date of each subsequent contribution. If you do not pay the contribution within 30 days of grace period, there will be possibility that at any time the value of the universal account might be insufficient to support the contract for basic plan and the rider(s) attached (if any).
- Universal account** - The investment profit or loss, if any, will be determined and distributed annually after the end of each financial year. Any investment profit derived from the universal account will be distributed according to the sharing of 80% to the participants and 20% to us (i.e. the profit sharing ratio). Any investment loss in the universal account will be borne by the participants by debiting from the universal account. The investment return is not guaranteed and may vary according to the investment performance of the universal account.
- Lapse of contract** - If any contribution is still not paid at the end of the grace period and there is no value available in the universal account, then the contract will lapse and be terminated.
- Contribution break** - If the value of the universal account is sufficient, you can take a break from contribution payments. In the event the contributions for the contract is not paid, the tabarru' will be deducted and this will reduce the value of the universal account. In order to enjoy uninterrupted takaful coverage, you have to ensure that the value of universal account is enough to pay for the tabarru'.
- Profit Equalisation Reserve (PER)** - The Profit Equalisation Reserve (PER) helps to reduce the variability of investment returns by spreading gains and losses over several years. Using the PER, some investment profits (unexpected profit*) are set aside during periods of high returns to offset losses during periods of low returns, such that overall returns are more stable over time. At any point in time, the ownership and the distribution of the PER is governed by the Mudharabah profit-sharing ratio. Upon termination of the contract, rights of contract holder over any unpaid portion of investment profit will be waived (tanazul). Unexpected profit consists of any realized and unrealized capital gains in equity investment and dividend income that exceeded the expected equity gain plus any realized gains from profit of Shariah-compliant fixed income instruments.

*For more information on the applicable rates and how we set the threshold for equities, please visit Sun Life Malaysia's corporate website at www.sunlifemalaysia.com.

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 from the date of its delivery. The contribution received less any medical expenses incurred will be refunded to you.

- Written notice** - You may cancel your contract at any time by giving written notice to us. Once the contract is surrendered, the cash value (if any) will be payable to you. The amount payable may be less than the contribution paid and all the benefits and rights under the contract will end.

Important Note:

Participating in a family takaful plan is a long term financial commitment. You must choose the type of contract that best suits your personal circumstances. You should read and understand the contract document and discuss with our 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.