

Prepared for: <Person Covered Name>

PRODUCT DISCLOSURE SHEET: Sun Cover-i - This is a takaful product

(Read this Product Disclosure Sheet before you decide to participate in SUN COVER-i Plan. Be sure to also read the general terms and conditions.)

1. What is this product about?

Sun Cover-i is a monthly renewable group family takaful term plan with surplus sharing that offers takaful coverage for the person covered up to age 50. It provides a lump sum benefit in the event of death or total and permanent disability (TPD) of person covered due to all causes.

2. What are the applicable Shariah principles?

- Tabarru' (voluntary contribution) principle - Agreement between certificate owners of the takaful fund to provide mutual financial assistance.
- Wakalah (appointment of agent/representatives) principle - Agreement between the takaful operator ("Sun Life Malaysia Takaful Berhad") and certificate owners in managing the takaful funds.

3. What are the covers/benefits provided?

This plan covers:

Benefits	Sum covered
Death/Total and permanent disability (TPD)	RM60,000

The certificate duration of this plan will continue up to age 50. However, this renewal is subject to the conditions mentioned in the master contract documents. You may download the master contract documents and view more information and terms and conditions under this plan at www.sunlifemalaysia.com.

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).

4. How much contribution do I have to pay?

The monthly contribution that you have to pay is RM15.00. The contribution term of this plan will continue up to age 50.

The contribution that you have to pay is not guaranteed and may be revised, as explained in question 6 below under "Non-guaranteed contribution".

5. What are the fees and charges that I have to pay?

Type	Amount
<ul style="list-style-type: none"> • Wakalah fee (consists of commission and operator fee) 	50% of the contribution
<ul style="list-style-type: none"> • Commission 	10% of the contribution paid from Wakalah fee
<ul style="list-style-type: none"> • Our share of surplus in participants' tabarru' fund 	50% of the declared surplus, determined each financial year.

6. What are some of the key terms and conditions that I should be aware of?

- **Importance of disclosure** - you must disclose all material facts correctly such as age or date of birth and other information as required during enrolment. If the certificate is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to our decision in accepting the risks and determining the rates (if any) and terms (if any) to be applied and not to mislead us. If it is proven there is suppression of material fact and that it was fraudulently made or omitted; only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply. The obligation of continuous disclosure is your responsibility until the certificate is issued, varied or renewed.
- **Free look period** - you may cancel your takaful coverage within 15 days from the delivery of the first certificate of takaful by giving us written notice. We shall refund the full contributions paid.
- **Limitation on TPD benefits** - the maximum aggregate amount payable on TPD benefit to the person covered under this certificate and all other individual and group contract or certificates with us is limited to RM2,000,000.
- **Non-guaranteed contribution** - the contributions are not guaranteed and may be revised from time to time. 14 days written notice in advance will be given to you and the contribution revision will be applicable from next e-certificate monthly anniversary. As a result of any change of contribution, the wakalah fee, tabarru' and commission amount will change accordingly.
- **Grace period, waiting period and exclusions** - not applicable.
- **Non-payment of contribution and no-coverage period** - If you do not pay the contribution before the next coverage start date, no takaful coverage will be provided and no takaful benefits will be payable. A maximum of up to 6 months to reactivate the takaful coverage is provided from the coverage end date as shown in the latest e-certificate. Immediately after 6 consecutive months of non-payment of contribution, the certificate of takaful will be lapsed.

- **Tax** - all taxes, including but not limited to any goods and services tax, and/or other forms of sales or consumption tax, whether currently in force or implemented after the date of the certificate of takaful/e-certificate will be charged in accordance with the applicable legislation at the prevailing rate. Where necessary, we will amend the terms of the certificate to take into account any such tax.
- **Nomination** - you may nominate a nominee and ensure that your nominee is aware of the takaful plan that you have participated in.
- **Claim process** - you may download the claim form and view the claim process at www.sunlifemalaysia.com.

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

7. Can I give up (surrender) my certificate?

Participating in a family takaful plan is a long-term financial commitment. You may surrender your takaful coverage at any time by giving written notice to us. The effective date of the surrender shall be the coverage end date of the coverage period and there will be no cash value or pro-rated contribution payable upon surrender.

8. What do I need to do if there are changes to my contact details/personal details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about family takaful, please refer to the *insuranceinfo* booklet on 'Family Takaful', available at Sun Life Malaysia or you can obtain a copy from our authorised representative at CIMB Bank or CIMB Islamic Bank. For further information on claims procedures, please refer to Sun Life Malaysia's website at <https://www.sunlifemalaysia.com/client-care/make-a-claim>.

If you have any enquiries, please contact us at:

Sun Life Malaysia Takaful Berhad

Registration Number: 200501012215 (689263-M)

Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur

Alternatively, you may call the **Client Careline at 1300-88-5055**, lodge an online enquiry via sunlifemalaysia.com, email to us directly at wecare@sunlifemalaysia.com, or fax to us at **(603) 2698 7035**.

Distributor & Address:

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17th Floor Menara CIMB,

No 1 Jalan Stesen Sentral 2,

Kuala Lumpur Sentral,

50470 Kuala Lumpur.

10. Other similar types of plan available.

Please ask our authorised representative at the Bank for other similar types of plan available.

IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN 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 TAKAFUL CONTRACT DOCUMENTS AND DISCUSS WITH OUR AUTHORISED REPRESENTATIVE OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this Product Disclosure Sheet is valid as at **<dd/mm/yyyy>**. This plan is managed by Sun Life Malaysia Takaful Berhad <Registration Number: 200501012215 (689263-M)>, a takaful operator regulated by Bank Negara Malaysia and registered under the Islamic Financial Services Act 2013.

Sun Life Malaysia Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits covered under the takaful contracts/certificates offered by Sun Life Malaysia Takaful Berhad are protected against loss of part or all of the takaful benefits by PIDM, in the unlikely event of a takaful operator member failure. For further details of the protection limits and the scope of the coverage, please visit the PIDM website (<https://www.pidm.gov.my>) or call the PIDM toll free line at 1-800-88-1266.