

Prepared for: <Person covered name>

PRODUCT DISCLOSURE SHEET: SUN eSSENTIAL-i

(Read this Product Disclosure Sheet before you decide to participate in Sun eSential-i Takaful plan. Be sure to also read the general terms and conditions.)

1. What is this product about?

Sun eSential-i is a surplus sharing yearly renewable takaful term plan with coverage up to age 80. It provides a lump sum benefit in the event of death/total and permanent disability (TPD) of person covered due to all causes.

Also, it provides additional coverage in the event of death/TPD due to specified infectious diseases. Specified infectious diseases refer to Dengue Fever, Chikungunya Fever, Malaria, Japanese Encephalitis, Avian Influenza or Zika Virus Infection. Please refer to the contract for the definition of specified infectious disease.

2. What are the applicable Shariah principles?

- Between contract holders of the takaful fund for mutual financial assistance under tabarru' (voluntary contribution) principle.
- Between the takaful operator ("Sun Life Malaysia Takaful Berhad") and contract holders in managing the takaful funds under wakalah (appointment of agent/representatives) principle.

3. What are the covers/benefits provided?

You have chosen <Plan type> which provides these benefits:

Benefits	Sum covered (RM)
Death/Total and permanent disability (TPD)	<Sum covered>
Death/TPD due to specified infectious diseases	<Sum covered>

The plan is yearly renewable, up to person covered's age of 79.

4. How much contribution do I have to pay?

The <Contribution frequency> contribution amount is RM<Contribution amount>.

Your contribution will increase according to your attained age, at contract anniversary as shown below:

Age band (attained age at contract anniversary)	<Contribution frequency> contribution (RM)
Age 18 - 29	<Contribution amount>
Age 30 - 39	<Contribution amount>
Age 40 - 49	<Contribution amount>
Age 50 - 54	<Contribution amount>
Age 55 - 59	<Contribution amount>
Age 60 - 64*	<Contribution amount>
Age 65 - 69*	<Contribution amount>
Age 70 - 74*	<Contribution amount>
Age 75 - 79*	<Contribution amount>

*For renewal only

Your contribution will remain level until the contract anniversary when you enter into the next age band. The schedule of contribution above 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
• Stamp duty	RM10.00. This amount will be paid for you by us.
• Our share of surplus in participants' tabarru' fund	50% of the declared surplus, determined each financial year.

- Wakalah fees

Age band (attained age at contract anniversary)	Wakalah fee (as a percentage of annualised contribution)	
	Proportion of annualised contribution paid (%)	Actual amount (RM)
Age 18 - 29	40%	<Actual amount>
Age 30 - 39	35%	<Actual amount>
Age 40 - 49	35%	<Actual amount>
Age 50 - 54	35%	<Actual amount>
Age 55 - 59	35%	<Actual amount>
Age 60 - 64*	35%	<Actual amount>
Age 65 - 69*	35%	<Actual amount>
Age 70 - 74*	35%	<Actual amount>
Age 75 - 79*	35%	<Actual amount>

*For renewal only

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 such as your medical condition, your age or your date of birth correctly.
- **Free look period** - you may cancel your takaful contract within 15 days from the date of its delivery. We shall refund the full contributions paid.
- **Grace period** - you are given 30 days grace period after the due date for the payment of contribution.
- **Limitation on TPD benefits** - TPD benefit will expire on the contract monthly anniversary after the person covered's 65th birthday. The maximum aggregate amount payable on TPD benefit to the person covered under this contract and all other individual and group contracts 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. At least 90 days written notice prior to the contract anniversary shall be given to you before implementing the revised contribution. As a result of any change of contribution, the wakalah fee amount will change accordingly.
- **Pre-existing conditions** - means any injury, illness, condition or symptom that existed during the 12 months prior to the contract issue date or last reinstatement date, whichever is later, for which:
 - treatment, medication, advice or diagnosis has been sought or received;
 - an ordinary and prudent person with such injury, illness, condition or symptom would have sought advice or treatment in connection with his/her health; or
 - you and/or the person covered knew existed, whether or not treatment, medication, advice or diagnosis was sought or received.
- **Tax** - all taxes, including without limitation 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 contract will be charged in accordance with the applicable legislation at the prevailing rate. Where necessary, we will amend the terms of the contract 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.
- **Waiting period** - the eligibility for death/TPD due to specified infectious diseases benefit will only start 30 days after the contract issue date or last reinstatement date, whichever is later.

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

7. What are the major exclusions under this plan?

Exclusions on death benefit

No benefit shall be payable if death is due to:

- pre-existing condition within the first 12 months from the contract issue date or last reinstatement date, whichever is later; or
- suicide within the first 12 months from the contract issue date or last reinstatement date, whichever is later.

In this case, the contract will be terminated and the total contribution paid will be refunded without interest.

Exclusions on death/TPD due to specified infectious diseases benefit

No benefit shall be payable if death or disability due to specified infectious diseases is due to:

- covered event of Dengue Fever, Chikungunya Fever, Malaria, Japanese Encephalitis, Avian Influenza or Zika Virus Infection occurring within 30 days from the contract issue date or last reinstatement date, whichever is later;
- any other causes other than Dengue Fever, Chikungunya Fever, Malaria, Japanese Encephalitis, Avian Influenza or Zika Virus Infection; or
- any pre-existing conditions.

In this case, the contract will be terminated and the total contribution paid will be refunded without interest.

Exclusions on TPD benefit

No benefit shall be payable if the TPD is due to:

- AIDS, AIDS relate complications, HIV disease;
- air travel other than commercial flights;
- breach of law;
- hazardous sport;
- misuse of drugs or alcohol;
- pre-existing condition within the first 12 months from the contract issue date or last reinstatement date, whichever is later;
- self-inflicted injuries or suicide; or
- war, invasion, strike, riot, civil commotion.

Note: This list is non-exhaustive. Please refer to the contract documents for further information on exclusions.

8. Can I give up (surrender) my contract?

You may surrender your takaful contract by giving us a written notice. The effective date of the surrender shall be the next contribution due date and there will be no cash value or pro-rated contribution will be payable upon surrender.

9. 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.

10. 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 could log on to the Insurance Info website at www.insuranceinfo.com.my.

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**.

11. Other similar types of plan available.

Please call our Client Careline 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 CONTRACT THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CONTRACT DOCUMENTS OR CONTACT US DIRECTLY FOR MORE INFORMATION.

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