

Prepared for: &lt;Person covered name&gt;

**PRODUCT DISCLOSURE SHEET: Sun eCritical Shield-i - This is a takaful product**

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

**1. What is this product about?**

Sun eCritical Shield-i is a surplus sharing yearly renewable medical and health takaful plan that provides coverage against lifestyle diseases. This plan provides coverage on cancer, stroke, heart attack and diabetes related illnesses which are among the most common diseases in Malaysia and it will provide coverage up to age 70.

**2. What are the applicable Shariah principles?**

- Tabarru' (voluntary contribution) principle - Agreement between contract holders 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 contract holders in managing the takaful funds.

**3. What are the covers/benefits provided?**

You have chosen &lt;Plan type&gt; which provides these benefits:

Benefits	Sum covered (RM)
<b>Top 3 Critical Illness (CI) Care benefit:</b> <ul style="list-style-type: none"> <li>• Cancer;</li> <li>• Stroke; or</li> <li>• Heart Attack.</li> </ul>	<Sum covered>
<b>Diabetes Care benefit:</b> <ul style="list-style-type: none"> <li>• Surgery for Type 2 Diabetic Retinopathy;</li> <li>• Limb Amputation due to Type 2 Diabetic Complications; or</li> <li>• Severe Diabetic Nephropathy resulting in Kidney Failure.</li> </ul>	<Sum covered>

**Notes:**

- Top 3 CI Care benefit is claimable once and the contract will be terminated upon payment of claim under this benefit.
- Diabetes Care benefit is claimable once and the amount payable shall not reduce the Top 3 CI Care benefit sum covered. This benefit will be terminated upon payment of claim under this benefit and the coverage for the Top 3 CI Care benefit shall continue.
- Renewal of the contract is until you attain 69 years old. However, this renewal is subject to the conditions mentioned in the contract documents.

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 &lt;Contribution frequency&gt; contribution amount that you have to pay is RM&lt;Contribution amount&gt;. The contribution payment term for this plan will continue up to age 70.

The contribution varies by attained age and it will increase with your age at contract anniversary as shown below:

Attained age (age at contract anniversary)	<Contribution frequency> contribution (RM)
Age 18 - 24	<Contribution amount>
Age 25 - 29	<Contribution amount>
Age 30 - 34	<Contribution amount>
Age 35 - 39	<Contribution amount>
Age 40 - 44	<Contribution amount>
Age 45 - 49	<Contribution amount>
Age 50 - 54	<Contribution amount>
Age 55 - 59	<Contribution amount>
Age 60 - 64*	<Contribution amount>
Age 65 - 69*	<Contribution amount>

\*For renewal only

The contribution above may vary based on the product experience, including claims experience or 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 and it will be paid by us on your behalf.
• Our share of surplus in participants' tabarru' fund	50% of the declared surplus, to be determined on each financial year.
• Wakalah fees	

Attained age (age at contract anniversary)	Wakalah fee (as a percentage of annualised contribution)	
	Proportion of annualised contribution paid (%)	Actual amount (RM)
Age 18 - 24	40%	<Actual amount>
Age 25 - 29	40%	<Actual amount>
Age 30 - 34	40%	<Actual amount>
Age 35 - 39	40%	<Actual amount>
Age 40 - 44	40%	<Actual amount>
Age 45 - 49	40%	<Actual amount>
Age 50 - 54	40%	<Actual amount>
Age 55 - 59	40%	<Actual amount>
Age 60 - 64*	40%	<Actual amount>
Age 65 - 69*	40%	<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 correctly such as medical condition, age or date of birth and other information as required during enrolment. If the contract 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 contract is issued, varied or renewed.
- **Free look period** - you may cancel your contract within 15 days from the delivery date of the contract by giving us written notice. Any contribution paid will be refunded if you cancel the takaful coverage during the free look period.
- **Grace period** - you are given a grace period of 30 days from the contribution due date for the payment of contribution. If you do not pay the contribution within 30 days grace period from the contribution due date, your contract will lapse with immediate effect.
- **Limitation on CI benefit** - maximum aggregate amount payable on the critical illness benefit (excluding Diabetes Care benefit) under this contract and all other individual and group contracts/certificates issued by us is limited to RM1,500,000.
- **Non-guaranteed contribution** - the contributions are not guaranteed and may be revised from time to time. 30 days written notice in advance will be given to you and the contribution revision will be applicable from the next contract anniversary. 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 commencement 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.
- **Survival period** - A survival period of 30 days from the date of diagnosis of critical illness is applicable. No benefit would be payable in the event that the person covered fails to survive such period.
- **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 contract 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.
- **Waiting period** - a 30 days waiting period from the contract commencement date or last reinstatement date, whichever is later, is applicable to Stroke with exception to the following critical illnesses which shall be subjected to 60 days waiting period:
  - Cancer;
  - Heart Attack; and
  - Diabetes related illnesses which are referred to Surgery for Type 2 Diabetic Retinopathy, Limb Amputation due to Type 2 Diabetic Complications and Severe Diabetic Nephropathy resulting in Kidney Failure.

No benefit shall be payable in the event that the person covered is diagnosed with the critical illness or had signs and symptoms of any of the listed critical illness within the waiting period as defined.

- **Claim process** - you may download the claim form and view the claim process at [www.sunlifemalaysia.com](http://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.

#### 7. What are the major exclusions under this plan?

##### Exclusions on critical illness benefit

No benefit shall be payable if the person covered is diagnosed with a critical illness resulted directly or indirectly from, or as a result of the following:

- disease(s) resulting from Acquired Immuno-deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV);
- pre-existing condition;
- congenital conditions;
- self-inflicted injuries while sane or insane;
- wilful misuse of alcohol or drugs;
- war or any act of war, atomic, biological and / or chemical warfare / activities, terrorism related activities and any activities of a military nature;
- participating in any avocation / activities such as racing of any kind, aerial sports, scuba diving, professional sports;
- the symptoms or signs of Cancer, Heart Attack or Diabetes Related Illnesses is manifested prior to or within 60 days of the contract commencement date or last reinstatement date, whichever is later;
- the symptoms or signs of Stroke is manifested prior to or within 30 days of the contract commencement date or last reinstatement date, whichever is later; or
- any illness other than a diagnosis of critical illnesses as defined herein.

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 contract by giving us a written notice. The effective date of the surrender shall be the next contribution due date and 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?

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 medical and health takaful, please refer to the *insuranceinfo* booklet on 'Medical and Health Takaful', available at Sun Life Malaysia.

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](http://sunlifemalaysia.com),  
email to us directly at [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com),  
or fax to us at **(603) 2698 7035**.

#### 11. Other types of Medical and Health takaful plan available.

Please call our Client Careline for other similar types of plan available.

#### IMPORTANT NOTE:

**YOU SHOULD SATISFY YOURSELF THAT THIS CONTRACT WILL BEST SERVE YOUR NEEDS. 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 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.