

Prepared for: <Life assured name>

PRODUCT DISCLOSURE SHEET: SUN eSSENTIAL LIFE - THIS IS AN INSURANCE PRODUCT

(Read this Product Disclosure Sheet before you decide to take up Sun eSential Life. Be sure to also read the general terms and conditions.)

1. What is this product about?

Sun eSential Life is a yearly renewable 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 life assured 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 policy for the definition of specified infectious disease.

2. What are the covers/benefits provided?

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

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

The plan is renewable, up to life assured's age of 79.

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 Assurance Berhad or PIDM (visit www.pidm.gov.my).

3. How much premium do I have to pay?

The <Payment frequency> premium amount is RM<Premium amount>.

Your premium will increase according to your attained age, at policy anniversary as shown below:

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

*For renewal only

Your premium will remain level until the policy anniversary when you enter into the next age band. The schedule of premium above may be revised, as explained in Question 5 below under "Non-guaranteed premium".

4. 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.

5. 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 insurance policy within 15 days from the date of its delivery. We shall refund the full premium paid.
- **Grace period** - you are given 30 days grace period after the due date for the payment of premium.

- **Limitation on TPD benefits** - TPD benefit will expire on the policy monthly anniversary after the life assured's 65th birthday. The maximum aggregate amount payable on TPD benefit to the life assured under this policy and all other individual and group policy or certificates with us is limited to RM2,000,000.
- **Non-guaranteed premium** - the premiums are not guaranteed and may be revised from time to time. At least 90 days written notice prior to the policy anniversary shall be given to you before implementing the revised premium.
- **Pre-existing conditions** - means any injury, illness, condition or symptom that existed during the 12 months prior to the policy issue date or last reinstatement date, whichever is later, for which:
 - i. treatment, medication, advice or diagnosis has been sought or received;
 - ii. 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
 - iii. you and/or the life assured 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 policy will be charged in accordance with the applicable legislation at the prevailing rate. Where necessary, we will amend the terms of the policy to take into account any such tax.
- **Nomination** - You may nominate a nominee and ensure that your nominee is aware of the insurance plan that you have enrolled.
- **Waiting period** - the eligibility for death/TPD due to specified infectious diseases benefit will only start 30 days after the policy issue date or last reinstatement date, whichever is later.

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

6. 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 policy issue date or last reinstatement date, whichever is later; or
- suicide within the first 12 months from the policy issue date or last reinstatement date, whichever is later.

In this case, the policy will be terminated and the total premium 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 policy 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 policy will be terminated and the total premium 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 policy 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 policy documents for further information on exclusions.

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

You may surrender your insurance policy by giving us a written notice. The effective date of the surrender shall be the next premium due date and there will be no cash value or pro-rated premium will be 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 life insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance', available at Sun Life Malaysia.

If you have any enquiries, please contact us at:

Sun Life Malaysia Assurance Berhad
Registration Number: 199001005930 (197499-U)

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**.

10. Other similar types of plan available.

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

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY DOCUMENTS OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this Product Disclosure Sheet is valid as at [<Date>](#). This plan is underwritten by Sun Life Malaysia Assurance Berhad <Registration Number: 199001005930 (197499-U)>, an insurer regulated by Bank Negara Malaysia and registered under the Financial Services Act 2013.

Sun Life Malaysia Assurance Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies/certificates offered by Sun Life Malaysia Assurance Berhad are protected against loss of part or all of the insurance benefits by PIDM, in the unlikely event of an insurer 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.