

Dear <Client Name>,

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: Group Term Takaful (This is a takaful product)

Printed date: <Print Date>

1. What is Group Term Takaful?

Group Term Takaful is a group term takaful plan that pays a lump sum payment if the person covered dies during the certificate 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 wakalah (appointment of agent/representatives) principle.

2. Know Your Coverage

As an illustration, you will receive the following takaful coverage:

Death	• RM8,000.00
Coverage duration	• 12 months.

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 takaful product **excludes:**

- Suicide - if death was due to suicide within 1 year from the certificate commencement date, the certificate will be terminated and no death benefit will be payable.

Note: This list is **non-exhaustive**. You must refer to the master contract and/or certificate of takaful 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>



Email us at:
wecare@sunlifemalaysia.com



For claim related:
<https://www.sunlife.com/client-care/make-a-claim>

3. Know Your Obligations

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

Contribution (inclusive of service tax, if any)	Not applicable.
Contribution duration	Not applicable.

You also have to pay the following fees and charges:

Stamp duty	RM10.00. This amount will be borne by us.
Wakalah fee	10% of contribution paid.
Commission	Not applicable.
Service tax	Not applicable.
Other applicable charges	Tabarru' – The deducted tabarru' is to cover the cost of the covered benefit.

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 certificate of takaful 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 certificate of takaful is issued.

- **Changes to contact 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.
- **Waiting period** – Waiting period of 30 days from the commencement date is applicable to death. No benefit would be payable in the event that the person covered died within the waiting period as defined.

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

? Can I cancel my certificate?

Yes, you may cancel your contract by giving a written notice to us.

- **Free look period** – You may cancel your certificate within 15 calendar days after your certificate has been delivered to you.
- **Written notice** – You may cancel the takaful coverage at anytime by giving a written notice to us. Once the certificate of takaful is surrendered, no cash surrender value will be payable. All benefits and rights under this certificate will end after receiving the notice.

Important Note:

Participating in a family takaful contract 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 and 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.

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