

Dear <Person Covered>

This Product Disclosure Sheet (PDS) provides you with key information on your family takaful.

Other clients 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: <Printed 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, suffers total and permanent disability (TPD) or is diagnosed with one of the 36 covered critical illnesses during the coverage 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, for RM 0.00 you will receive the following takaful coverage:

Death/ Total and permanent disability (TPD)/ Accelerated critical Illness (ACI) benefit	<ul style="list-style-type: none"> • The sum covered is adjusted monthly based on the Monthly Average Balance ("MAB") in the person covered's CIMB Salary Account two (2) months prior. The coverage amount ranges from RM 5,000 to RM 200,000, subject to clients meeting the eligibility criteria outlined in the Terms and Conditions Governing the CIMB Salary Account available on the CIMB website. • <u>Death/TPD/ACI:</u> A one-time lump sum payment of 100% of the sum covered is payable upon takaful operator receives satisfactory proof of Death/TPD/ACI of the person covered and approves the claim. The certificate of takaful will be terminated upon payment of Death/TPD/ACI benefit and the person covered will not be eligible to re-enrol the plan in the following year. • <u>*For Angioplasty and Other Invasive Treatments for Coronary Artery Disease:</u> A one-time lump sum payment of 10% of the sum covered, capped at RM25,000, is payable upon takaful operator approves the claim. Any payout under this benefit will reduce the remaining sum covered available for future claims under Death, TPD, or other covered critical illnesses. • The takaful coverage will cease on the certificate monthly anniversary immediately following the person covered's 70th birthday. • The critical illnesses covered under this ACI benefit include: <ol style="list-style-type: none"> 1. Cancer 2. Stroke 3. Heart attack <p>Note: This is not a complete list. Please read your certificate of takaful and the Appendix - Listing of Critical Illnesses for details on the critical illness covered.</p>
Coverage duration	Please refer to the Terms and Conditions Governing the CIMB Salary Account.

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.
- Medical conditions that you had, or had symptoms of, before participating the plan (i.e. pre-existing condition)

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.sunlifemalaysia.com/client-care/make-a-claim>

3 Know Your Obligation

For this takaful product, the takaful contribution as below:	
Contribution (inclusive of service tax, if any)	The contribution is currently fully paid by CIMB Bank. No payment is required from you. Note: On each master contract anniversary date, the certificate of takaful is renewable at our option based on the contribution rates in effect determined at that time as notified by us to CIMB. No renewal documents will be issued upon renewal.
Contribution duration	Please refer to the Terms and Conditions Governing the CIMB Salary Account.
You also have to pay the following fees and charges:	
Stamp duty	RM10.00. This amount will be borne by takaful operator.
Wakalah fee	Not applicable.
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.
- **Nomination** - You may nominate a person to receive your takaful benefits upon your death, either as an executor (wasi) or a beneficiary under conditional hibah, in accordance with the Islamic Financial Services Act 2013. Nomination may be made at any time after the certificate is issued by completing and submitting our nomination form. You may download the nomination form from Sun Life Malaysia website at www.sunlifemalaysia.com.
- **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.
- **Grace period** - Not applicable as the contribution is currently fully paid by CIMB Bank.
- **Waiting period** - Waiting period of 3 months from the commencement date is applicable to death, TPD and all critical illnesses. No benefit would be payable in the event that the person covered died/suffers TPD due to natural causes or diagnosed with the critical illness within the waiting period as defined.

The commencement date is the date your Takaful coverage begins. Benefits are only payable after the completion of the 3-month waiting period from this date.

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 certificate 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. No contribution will be refunded to you.
- **Written notice** - You may cancel the takaful coverage at anytime by giving a written notice to takaful operator and/or CIMB Bank. Once the certificate of takaful is surrendered, no cash surrender value will be payable. All benefits and rights under this certificate will end upon the next contribution due date after receiving the notice.

Important Note:

Participating in a family takaful contract is a long-term financial commitment. You are automatically enrolled in this plan as detailed in the Terms and Conditions Governing the CIMB Salary Account. You should read and understand the takaful contract and contact us directly for

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.

APPENDIX - LISTING OF CRITICAL ILLNESSES



Sun Life Malaysia Takaful Berhad

Registration Number: 200501012215 (689263-M)

1. The 36 covered critical illnesses are listed as below:

- Alzheimer's Disease/Severe Dementia
- *Angioplasty and Other Invasive Treatments for Coronary Artery Disease
- Bacteria Meningitis
- Benign Brain Tumour
- Blindness
- Brain Surgery
- Cancer
- Cardiomyopathy
- Chronic Aplastic Anemia
- Coma
- Coronary Artery By-Pass Surgery
- Deafness
- Encephalitis
- End-Stage Liver Failure
- End-Stage Lung Disease
- Full-Blown AIDS
- Fulminant Viral Hepatitis
- Heart Attack
- Heart Valve Surgery
- HIV Infection due to Blood Transfusion
- Kidney Failure
- Loss of Speech
- Major Head Trauma
- Major Organ/Bone Marrow Transplant
- Motor Neuron Disease
- Multiple Sclerosis
- Muscular Dystrophy
- Paralysis of Limbs
- Parkinson's Disease
- Primary Pulmonary Arterial Hypertension
- Serious Coronary Artery Disease
- Stroke
- Surgery to Aorta
- Sytemic Lupus Erythematosus with Severe Kidney Complications
- Terminal Illness
- Third Degree Burns

Please refer to the master contract and/or certificate of takaful documents for complete list of definitions.