

Prepared for : Client Name  
 Occupational class : Class 1

Date : 30 May 2018

**PRODUCT DISCLOSURE SHEET: SINAR HEALTH PLAN**

(Read this product disclosure sheet before you decide to participate in Sinar Health Plan. Be sure to also read the general terms and conditions.)

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

This conditional yearly renewable medical and health takaful (MHT) plan provides fixed benefit for hospitalisation, surgery and coverage for 36 critical illnesses. In addition, in the event of death of the person covered, lump sum benefit and value of the participant's account, if any will be payable.

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

- Between certificate owner of the takaful fund for mutual financial assistance under tabarru' (donation) principle.
- Between the takaful operator ("Sun Life Malaysia Takaful Berhad"), master contract holder and certificate owner in managing the takaful funds under wakalah (appointment of agent/representatives) principle.

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

You have chosen Silver plan which covers:

- **Hospital benefits**
  - Major surgical fee : RM8,000 per surgery
  - Minor surgical fee : RM2,000 per surgery
  - Daily hospital income : RM200 per day  
(maximum of 180 days per certificate year)
- **Health benefits**
  - Critical illness benefit\* : RM30,000 payable in one lump sum
  - Outpatient kidney dialysis : RM12,000 payable in one lump sum
  - Anti-cancer chemotherapy/radiotherapy benefit
    - Per session : RM300
    - Per lifetime limit : RM6,000
  - Overall lifetime limit (for hospital and health benefits) : RM600,000
  - Death benefit : RM30,000 plus value of participant's account (if any)
  - Final benefit : Value of participant's account (if any)

Duration of cover is for 1 year. The coverage will be automatically renewed annually until age 74 of the person covered subject to product withdrawal by us.

Reminder: Please read the marketing literature for product benefits including the appendix of this product disclosure sheet.

\* The covered critical illnesses under this plan are listed as below:

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

**4. How much contribution do I have to pay?**

Upon the person covered qualifying to our participating requirements, the estimated monthly contribution that you have to pay is shown below:

Schedule of monthly contribution		
Attained age at certificate anniversary	Contribution amount (RM)	Contribution amount (inclusive of GST*) (RM)
Age 42 to 49	94.00	94.00
Age 50 to 59	188.00	188.00
Age 60 to 64	302.00	302.00
Age 65 to 69	428.00	428.00
Age 70 to 74	515.00	515.00

\* Goods and Services Tax (GST) as per Goods and Services Tax Act 2014, currently at 0%. The prevailing rate of GST is subject to change.

Contribution will increase when the person covered enters into the new attained age band. The contribution schedule above may be revised, as described under question 6.

**5. What are the fees and charges that I have to pay?**

Type	Amount
• Wakalah fee (consists of commission)	Refer to the schedule of wakalah fee, commissions and tabarru'.
• Commissions	10% of contribution which forms part of the wakalah fee.
• Surrender charge (inclusive of GST*)	RM50 or the value of participant's account, if any, whichever is lower.
• Our share of investment profit in participant's account	10% of investment profit, determined annually.
• Our share of surplus in participants' tabarru' fund	50% of surplus, determined annually.

\* Goods and Services Tax (GST) as per Goods and Services Tax Act 2014, currently at 0%. The prevailing rate of GST is subject to change.

**6. What are some of the key terms and conditions that I should be aware of?**

- **Importance of disclosure** – You have the duty to take reasonable care not to make a misrepresentation to 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. You must disclose all material facts such as medical condition and state the age or date of birth correct.
- **Free look period** – You may cancel your certificate by giving us notice in writing and returning the certificate of takaful within 15 days from the delivery date of the certificate of takaful. When we receive the notice and the certificate, we will refund the contribution paid less any expenses which may have been incurred for the medical examination of the person covered.
- **Waiting period for hospital benefits**
  - i) No benefit shall be payable for the claim event that occurs within 30 days from the certificate issue date or the date of last reinstatement, whichever is later, unless it is caused by an accident.
  - ii) No benefit shall be payable in respect of any of the specified illness that occurs within the first 120 days from the certificate issue date or date of last reinstatement, whichever is later.
- **Waiting period for health benefits**
  - i) No benefit shall be payable for the claim event that occurs within 30 days from the certificate issue date or the date of last reinstatement, whichever is later, unless it is caused by an accident.
  - ii) No critical illness benefit shall be payable in respect of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Cancer, Coronary Heart Disease requiring Surgery, Heart Attack or Serious Coronary Artery Disease that occurs within the first 60 days from the certificate issue date or the date of last reinstatement, whichever is later.
  - iii) No anti-cancer chemotherapy/radiotherapy benefit shall be payable in respect of any cancer that occurs within the first 60 days from the certificate issue date or the date of last reinstatement, whichever is later.
- **Lapse of certificate** – If you do not pay your contributions within the grace period and there is no value in the participant's account under the certificate, your certificate shall lapse and the person covered will not have any takaful coverage, benefit or value.
- **Non-guaranteed contribution** – The contributions are not guaranteed and it may be revised from time to time. At least 30-day written notice prior to the certificate anniversary shall be given to you before implementing the revised contribution rates. Any change of contribution will change the wakalah fee and commission amount accordingly.
- **Portfolio withdrawal condition** – We reserve the right to cancel the takaful cover as a whole if we decide to discontinue managing this takaful product by giving 30 days advance written notice to you at your last known address.

- **Pre-existing condition** – Means any person covered's condition or illness that existed before the certificate issue date or date of last reinstatement, which the person covered has reasonable knowledge of. A person covered may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
  - i) the person covered had received or is receiving treatment;
  - ii) medical advice, diagnosis, care or treatment has been recommended;
  - iii) clear and distinct symptoms are or were evident; or
  - iv) its existence would have been apparent to a reasonable person in the circumstances.

- **Juvenile lien** – In the event of death or diagnosis of critical illness before person covered attaining age 4, the death benefit or critical illness benefit payable will be reduced by the juvenile lien as shown in the table below:

Attained age on death or diagnosis of critical illness	Juvenile lien	Amount of death benefit or critical illness benefit payable (RM)
Less than 1	80%	6,000
1	60%	12,000
2	40%	18,000
3	20%	24,000
4 and above	0%	30,000

- **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 certificate of takaful will be charged in accordance with the applicable legislation at the prevailing rate. Where necessary, we will amend the terms of the master contract to take into account any such tax.

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

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

**a) Exclusions on hospital benefit**

- Acquired Immuno-deficiency Syndrome (AIDS);
- Air travel other than commercial flights;
- Any attempted suicide or self injury (while sane or insane);
- Circumcision or sterilisation procedures;
- Congenital abnormalities;
- Cosmetic or plastic surgery;
- Dental treatment or oral surgery;
- External prosthetic appliances or devices;
- Hazardous sports;
- Medical or physical conditions arising within waiting period;
- Misuse of drugs or alcohol;
- Organ donation;
- Pregnancy, child birth, miscarriage or abortion;
- Pre-existing condition;
- Psychotic, mental or nervous disorders;
- Radiation or contamination from nuclear;
- Sex changes;
- Specified illnesses;
- Strike, riot, civil commotion; or
- Treatment for alcoholic or drug addiction.

**b) Exclusions on health benefit**

- Acquired Immuno-deficiency Syndrome (AIDS);
- Congenital conditions;
- Critical illness within waiting period except for critical illness conditions due to accidental injuries;
- Dies within the survival period;
- Misuse of alcohol or drugs;
- Participating in any avocation/activities such as racing of any kind, aerial sports, scuba diving, professional sports;
- Pre-existing condition;
- Self-inflicted injuries while sane or insane; or
- War, biological/chemical warfare, terrorism.

**c) Exclusions on death benefit**

- Only the value of participant's account, if any, shall be payable if person covered dies due to suicide (while sane or insane) within 12 months from the certificate issue date or date of last reinstatement date, whichever is later.

Note: This list is non-exhaustive. Please refer to the master contract for the full list of exclusions under this plan.

**8. Can I cancel my certificate?**

You may cancel your certificate by giving us a written notice and you will be entitled to the value of the participant's account, if any, less the surrender charge. The cash value, if any, may be less than the contributions that you have paid and shall only be paid if the amount is more than or equal to RM2.

**9. What do I need to do if there are changes to my contact 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.

**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 & Health Takaful', available at Sun Life Malaysia or you could log on to the Insurance Info website at [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**Sun Life Malaysia Takaful Berhad (689263-M)**  
Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur

Alternatively, you may call the **Customer 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**.

**Distributor & Address:**

Al Rajhi Banking & Investment Corporation Berhad (719057-X)  
Ground Floor, East Block Wisma Selangor Dredging,  
142-B Jalan Ampang,  
50450 Kuala Lumpur, Malaysia.

**11. Other similar types of plan available.**

Please ask our authorised representative for other similar types of plan available.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CONTRACT DOCUMENTS AND DISCUSS WITH THE AUTHORISED REPRESENTATIVES OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this product disclosure sheet is valid as at the printed date stated above. This plan is managed by Sun Life Malaysia Takaful Berhad (689263-M), a takaful operator registered with Bank Negara Malaysia under the Islamic Financial Services Act 2013.

**Appendix for Sinar Health Plan**

**A. Wakalah fee, commission and tabarru'**

Certificate year	Attained age	Annualised contribution (monthly contribution x 12) (RM)	Exclusive of GST*								Annualised contribution (monthly contribution x 12) (RM)
			Wakalah fee (as a percentage of contribution)		Commission (forming part of the wakalah fee)		Tabarru'		Balance to be allocated into participant's account		
			Proportion of contribution paid (%)	Actual amount (RM)	Proportion of contribution paid deducted for commission (%)	Actual amount (RM)	Proportion of contribution paid (%)	Actual amount (RM)	Proportion of contribution paid (%)	Actual amount (RM)	
1	42	1,128	50	564.00	10	112.80	50	564.00	0	0.00	1,128.00
2	43	1,128	50	564.00	10	112.80	50	564.00	0	0.00	1,128.00
3	44	1,128	50	564.00	10	112.80	50	564.00	0	0.00	1,128.00
4	45	1,128	50	564.00	10	112.80	50	564.00	0	0.00	1,128.00
5	46	1,128	50	564.00	10	112.80	50	564.00	0	0.00	1,128.00
6	47	1,128	45	507.60	10	112.80	50	564.00	5	56.40	1,128.00
7	48	1,128	45	507.60	10	112.80	50	564.00	5	56.40	1,128.00
8	49	1,128	45	507.60	10	112.80	50	564.00	5	56.40	1,128.00
9	50	2,256	45	1,015.20	10	225.60	50	1,128.00	5	112.80	2,256.00
10	51	2,256	45	1,015.20	10	225.60	50	1,128.00	5	112.80	2,256.00
11	52	2,256	45	1,015.20	10	225.60	50	1,128.00	5	112.80	2,256.00
12	53	2,256	45	1,015.20	10	225.60	50	1,128.00	5	112.80	2,256.00
13	54	2,256	45	1,015.20	10	225.60	50	1,128.00	5	112.80	2,256.00
14	55	2,256	45	1,015.20	10	225.60	50	1,128.00	5	112.80	2,256.00
15	56	2,256	45	1,015.20	10	225.60	50	1,128.00	5	112.80	2,256.00
16	57	2,256	45	1,015.20	10	225.60	50	1,128.00	5	112.80	2,256.00
17	58	2,256	45	1,015.20	10	225.60	50	1,128.00	5	112.80	2,256.00
18	59	2,256	45	1,015.20	10	225.60	50	1,128.00	5	112.80	2,256.00
19	60	3,624	45	1,630.80	10	362.40	55	1,993.20	0	0.00	3,624.00
20	61	3,624	45	1,630.80	10	362.40	55	1,993.20	0	0.00	3,624.00
21	62	3,624	45	1,630.80	10	362.40	55	1,993.20	0	0.00	3,624.00
22	63	3,624	45	1,630.80	10	362.40	55	1,993.20	0	0.00	3,624.00
23	64	3,624	45	1,630.80	10	362.40	55	1,993.20	0	0.00	3,624.00
24	65	5,136	45	2,311.20	10	513.60	55	2,824.80	0	0.00	5,136.00
25	66	5,136	45	2,311.20	10	513.60	55	2,824.80	0	0.00	5,136.00
26	67	5,136	45	2,311.20	10	513.60	55	2,824.80	0	0.00	5,136.00
27	68	5,136	45	2,311.20	10	513.60	55	2,824.80	0	0.00	5,136.00
28	69	5,136	45	2,311.20	10	513.60	55	2,824.80	0	0.00	5,136.00
29	70	6,180	45	2,781.00	10	618.00	55	3,399.00	0	0.00	6,180.00
30	71	6,180	45	2,781.00	10	618.00	55	3,399.00	0	0.00	6,180.00
31	72	6,180	45	2,781.00	10	618.00	55	3,399.00	0	0.00	6,180.00
32	73	6,180	45	2,781.00	10	618.00	55	3,399.00	0	0.00	6,180.00
33	74	6,180	45	2,781.00	10	618.00	55	3,399.00	0	0.00	6,180.00

Note: The values shown above are based on the current contribution rates, wakalah fee and tabarru'. These rates are not guaranteed and may be revised by giving you at least 30 days written notice.

\* Goods and Services Tax (GST) as per Goods and Services Tax Act 2014, currently at 0%. The prevailing rate of GST is subject to change.