

Prepared for : AHMAD BIN ABDUL

Printed date: 01 Apr 2021

PRODUCT DISCLOSURE SHEET: SINAR KASIH

(Read this product disclosure sheet before you decide to take up Sinar Kasih. Be sure to also read the general terms and conditions.)

1. What is this product about?

Sinar Kasih is a surplus sharing takaful term plan which provides takaful protection to the person covered. In the event of death or total and permanent disability (TPD) of the person covered, it provides a lump sum takaful benefit (i.e. the sum covered) as at the time of claim. An additional 50% of the sum covered will be payable if death/TPD of the person covered occurs due to accidental causes. Besides, an additional 3% of the sum covered as disability allowance benefit will be payable in one lump sum on top of the TPD benefit.

2. What are the applicable Shariah principles?

- Between the participants of the takaful fund for mutual financial assistance under tabarru' (voluntary contribution) principle.
- Between the takaful operator ("Sun Life Malaysia Takaful Berhad") and the participants in managing the takaful funds under the wakalah (appointment of agents/representatives) principle.

3. What are the covers/benefits provided?

Description	Benefits
Death benefit	• RM1,000,000.00 will be payable as at the time of claim.
Total and permanent disability (TPD) benefit	• RM1,000,000.00 will be payable as at the time of claim. • If the person covered dies before the TPD benefit is paid, the death benefit will be paid upon receipt of complete documents, and the TPD benefit will not be payable. All benefits under the contract will then terminate.
Accidental death/TPD benefit	• An additional of RM500,000.00 will be payable if the death/TPD of the person covered occurs due to accidental causes.
Disability allowance benefit	• An additional of RM30,000.00 will be payable in one lump sum if the TPD/accidental TPD benefit is payable. • The maximum aggregate amount payable on this benefit to the person covered under this contract and all other individual and group contracts/certificates is limited to RM30,000.

Contract duration : 14 years

4. How much contribution do I have to pay?

The total contribution that you have to pay and the contract terms may vary depending on our underwriting requirements.

Contribution	: RM211.20 monthly
Service tax	: RM0.00 monthly
The estimated total contribution (inclusive of service tax) that you have to pay	: RM211.20 monthly
Contribution paying term	: 14 years

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

Type	Amount
• Service tax	Not applicable.
• Wakalah fee (consists of commission and operator fee)	Please refer to the schedule of wakalah fee, commissions and tabarru'.
• Commission	Please refer to the schedule of wakalah fee, commissions and tabarru'.
• Tabarru'	Please refer to the schedule of wakalah fee, commissions and tabarru'.
• Our share of surplus in the participants' tabarru' fund	50% of surplus, determined annually.

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 correctly.
- **Free look period** – You may cancel your contract by giving us notice in writing and returning the contract document within 15 days from the date of delivery of the contract. We shall refund the contribution that you have paid, less any expenses incurred by us for any medical underwriting required.
- **Grace period** – You are given a grace period of 30 days from the contribution due date of each subsequent contribution. If you do not pay the contribution within 30 days of grace period from the contribution due date, your contract will then lapse.
- **Limitation on accidental death/TPD benefit** – Accidental death/TPD benefit will cease on the contract monthly anniversary immediately after the person covered's 65th birthday and the maximum aggregate amount payable on accidental death/TPD benefit under this contract and all other individual and group contracts/certificates is limited to RM1,000,000.
- **Limitation on TPD benefit** – TPD benefit will cease on the contract monthly anniversary immediately following the person covered's 65th birthday and the maximum aggregate amount payable on TPD benefit under this contract and all other individual and group contracts/certificates is limited to RM8,000,000.

- **Pre-existing condition** – 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:
 - 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 person covered knew existed, whether or not treatment, medication, advice or diagnosis was sought or received.
- **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 contract 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.

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?

a) Exclusions on death benefit

No death benefit shall be payable if death is due to:

- pre-existing condition within 12 months from the contract commencement date or last reinstatement date, whichever is later.
- suicide (while sane or insane) within 12 months the contract commencement date or last reinstatement date, whichever is later.

In this case, the contract will be terminated and the total contribution paid will be refunded.

b) Exclusions on TPD benefit and disability allowance benefit

No TPD benefit and disability allowance benefit shall be payable if TPD of the person covered is directly or indirectly caused by any of the following:

- A pre-existing condition within 12 months from the contract commencement date or last reinstatement date, whichever is later;
- Acquired Immuno-deficiency Syndrome (AIDS), AIDS-related complications, or infection of the person covered by Human Immunodeficiency Virus (HIV);
- Being under the influence of drugs or any narcotics or due to intoxication by liquor and/or illicit substance;
- Criminal act, involvement in a breach of law (unless as an innocent party) or membership of an illegal organisation;
- Entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the person covered is in an aircraft operated by a commercial passenger airline on a regular schedule passenger trip over its established passenger route;
- Participation in any hazardous sport or pastime or activities, including but not limited to aerial activities, bungee jumping, rock climbing or mountaineering, underwater activities, or racing of any type other than on foot;
- Self-inflicted injuries or suicide, while sane or insane; or
- War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), strike, riot, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

c) Exclusions on accidental death benefit

No additional accidental death benefit shall be paid should the following occur:

- Acquired Immuno-deficiency Syndrome (AIDS), AIDS-related complications, infection of the person covered by Human Immunodeficiency Virus (HIV);
- Active duty in any navy, army, air force, military, fire service, civil defense, police or law enforcement organisation;
- Being under the influence of drugs or any narcotics or due to intoxication by liquor and/or illicit substance;
- Bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an accidental injury;
- Childbirth, pregnancy and related complications thereof;
- Criminal act, involvement in a breach of law (unless as an innocent party) or membership of an illegal organisation;
- Entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the person covered is in an aircraft operated by a commercial passenger airline on a regular schedule passenger trip over its established passenger route;
- Participation in any hazardous sport or pastime or activities, including but not limited to aerial activities, bungee jumping, rock climbing or mountaineering, underwater activities, or racing of any type other than on foot;
- Pre-existing physical or mental defect or infirmity;
- Self-inflicted injuries or suicide, while sane or insane;
- War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), strike, riot, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
- While engaging in professional sport activities of any kind; or
- Willful or negligent exposure to unnecessary risks or perils.

d) Exclusions on accidental TPD benefit

No additional accidental TPD benefit shall be paid should the following occur:

- Active duty in any navy, army, air force, military, fire service, civil defense, police or law enforcement organisation;
- Bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an accidental injury;
- Childbirth, pregnancy and related complications thereof;
- Pre-existing physical or mental defect or infirmity;
- While engaging in professional sport activities of any kind; or
- Willful or negligent exposure to unnecessary risks or perils.

Note: This list is non-exhaustive. Please refer to the contract documents for further information on exclusions.

8. Can I cancel my takaful coverage?

Participating in a family takaful plan is a long-term financial commitment. If you do not pay your contributions within the grace period, the contract will lapse after the grace period. You may cancel your takaful coverage at anytime by giving written notice to us. No cash surrender value will be payable. All benefits and rights under the contract will end upon the next contribution due date after receiving the notice.

9. 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 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 family takaful, please refer to the insuranceinfo booklet on 'Family Takaful', available at Sun Life Malaysia or you could log on to the Insurance Info website at www.insuranceinfo.com.my. For further information on claims procedures, please refer to Sun Life Malaysia's website at <https://www.sunlifemalaysia.com/client-care/make-a-claim>.

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, email to us directly at wecare@sunlifemalaysia.com, or fax to us at **(603) 2698 7035**.

Distributor & Address:

Al Rajhi Banking & Investment Corporation Berhad

Registration Number: 200501036909 (719057-X)

Ground Floor, East Block Wisma Golden Eagle Realty,

142-B Jalan Ampang,

50450 Kuala Lumpur, Malaysia.

11. Other similar types of plan available.

Please ask the takaful operator for other similar types of plan available.

IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CONTRACT THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CONTRACT DOCUMENTS AND DISCUSS WITH OUR AUTHORISED REPRESENTATIVE OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this product disclosure sheet is valid as at 01/04/2021. This plan is managed by Sun Life Malaysia Takaful Berhad <Registration Number: 200501012215 (689263-M)>, a takaful operator registered with Bank Negara Malaysia under Islamic Financial Services Act 2013.

Appendix for Sinar Kasih

Schedule of wakalah fee, commission and tabarru'

Contract year	Annualised contribution* amount (RM)	Guaranteed basic sum covered (RM)	Wakalah fee		Commission (forming part of the wakalah fee)		Balance to be allocated into the participants' tabarru' fund as tabarru'	
			% of the annualised contribution	Actual amount (RM)	% of the annualised contribution	Actual amount (RM)	% of the annualised contribution	Actual amount (RM)
1	2,534.40	1,000,000.00	60.00%	1,520.64	24.50%	620.88	40.00%	1,013.76
2	2,534.40	1,000,000.00	55.00%	1,393.92	14.00%	354.84	45.00%	1,140.48
3	2,534.40	1,000,000.00	55.00%	1,393.92	14.00%	354.84	45.00%	1,140.48
4	2,534.40	1,000,000.00	50.00%	1,267.20	7.00%	177.36	50.00%	1,267.20
5	2,534.40	1,000,000.00	50.00%	1,267.20	7.00%	177.36	50.00%	1,267.20
6	2,534.40	1,000,000.00	45.00%	1,140.48	7.00%	177.36	55.00%	1,393.92
7	2,534.40	1,000,000.00	40.00%	1,013.76	0.00%	0.00	60.00%	1,520.64
8	2,534.40	1,000,000.00	35.00%	887.04	0.00%	0.00	65.00%	1,647.36
9	2,534.40	1,000,000.00	30.00%	760.32	0.00%	0.00	70.00%	1,774.08
10	2,534.40	1,000,000.00	20.00%	506.88	0.00%	0.00	80.00%	2,027.52
11	2,534.40	1,000,000.00	10.00%	253.44	0.00%	0.00	90.00%	2,280.96
12	2,534.40	1,000,000.00	10.00%	253.44	0.00%	0.00	90.00%	2,280.96
13	2,534.40	1,000,000.00	10.00%	253.44	0.00%	0.00	90.00%	2,280.96
14	2,534.40	1,000,000.00	10.00%	253.44	0.00%	0.00	90.00%	2,280.96

Notes:

- The values shown above are based on the estimated total contribution that you have to pay as shown under Question 4.
 - The commissions for this plan are borne by the contract holder and paid from your takaful contribution to Al Rajhi Bank, provided that Al Rajhi Bank meets the qualifying criteria set by us.
- * The contribution is exclusive of service tax.