Sun Life Malaysia Takaful Berhad
Registration No: 200501012215 (689263-M)

Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur
Telephone: (603) 2612 3600 wecare@sunlifemalaysia.com
Client Careline: 1300-88-5055 sunlifemalaysia.com

Product Name: Sun MaxiMed-i
(This is a takaful product)

PRODUCT DISCLOSURE SHEET

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you participate in a medical takaful contract that best meet your needs. You should read your takaful contract carefully for full details on your coverage.

FIND OUT MORE:

https://www.sunlifemalaysia.com/insurance-and-takaful/family-takaful/sun-maxi-med-i/

Step 1 Is this contract right for you?

- This contract covers hospitalisation and surgical expenses ("H&S") incurred due to illnesses covered under the contract until age 90.
- Your tabarru' will be pooled with other contract holders' tabarru' to pay claims. If the total claims paid out from the pool of fund (Participants' Tabarru' Fund) is high, the tabarru' for all contract holders in the same pool may increase, including your tabarru' **even if you did not make a claim**.

Step 2 Does it meet your needs?

What is covered?

- Hospital room and board : RM 200
- Surgical expenses : As charged

Benefits payable are on pay first, claim later basis and subject to :

- Overall annual limit : RM 200,000
- Overall lifetime limit : No lifetime limit

What is not covered?

- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition)
- Specified illnesses (e.g. hypertension, diabates)
- Diseases required quarantine by law (e.g. COVID-19)

This is not a complete list. Please read your contract documents carefully for full details on what is and is not covered.

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).

Step 3 Can you afford the increase in takaful contributions over time?

Takaful contribution projection table

Age	Current takaful contribution upon attained age (RM)	Estimated takaful contribution based on medical inflation of 7%[1] per annum (RM)	Estimated takaful contribution based on medical inflation of 10% per annum (RM)
30	RM587.00	RM587.00	RM587.00
35	RM587.00	RM823.30	RM945.37
40	RM842.00	RM1,656.34	RM2,183.93
45	RM983.00	RM2,712.13	RM4,106.23
50	RM1,023.00	RM3,958.69	RM6,882.23

Over the long term, you can reduce takaful contribution payable by choosing plans with:

(a) A higher deductible.
(b) A lower annual limit

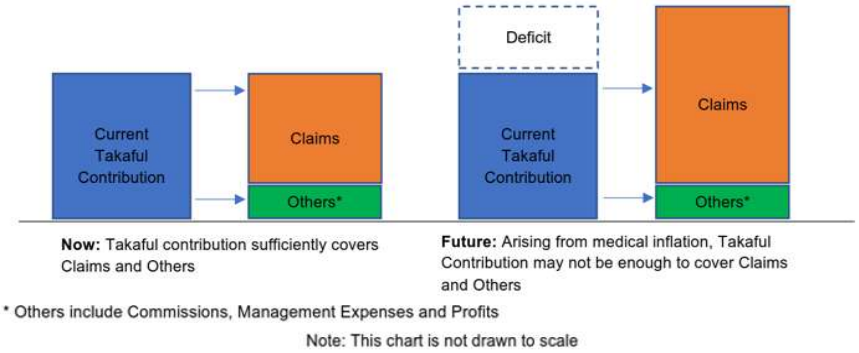
- The projection above is solely for **illustration purposes only.**
- The estimated takaful contribution is calculated on the compounding basis. Takaful contributions are affected by both the increase in treatment costs and the increased use of healthcare services by contract holders. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage takaful contribution increases over time.
- Bulk of takaful contribution goes to claims. On average, for every RM1.00 of takaful contribution paid, RM0.72[2] is allocated to pay claims. The remainder goes to pay commissions to CIMB Islamic Bank, management expenses and profits of the takaful operator.

[1] This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.

[2] This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of the plan you purchase may differ from the industry average.

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Step 4 **What else should you be aware of?**

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your contract.
- If you decide you do not want this contract within 15 calendar days after the contract has been delivered to you, you can contact us to cancel your contract and receive a full refund (less any medical examination expenses incurred).
- Your coverage will only start 30 calendar days after the contract commencement date or reinstatement date, whichever is later, except for accidental injuries.
- The wakalah fees[3] you have to pay are RM293.50 or 50% of annual takaful contribution over 15 years, of which commission to CIMB Islamic Bank is RM88.05 or 15% and management expenses RM205.45 or 35%.

[3] These figures are based on the current takaful contribution upon attained age.

This is not a complete list. Please read your contract documents carefully for full details on the key terms and conditions.

Step 5 **Have you considered other products that might suit your needs?**

Name	Recommended product	Alternative product options	
		Option 1	Option 2
	Sun MaxiMed-i	**Sun MaxiMed-i**	**Sun MaxiMed-i**
	Plan 20K	**Plan 30K**	**Plan 50K**
Annual takaful contribution#	RM587.00 *This includes the annual contribution for basic takaful contract*	RM372.00 *The annual contribution is lower by RM215*	RM293.00 *The annual contribution is lower by RM294*
Type	Pay First, Claim Later	Pay First, Claim Later	Pay First, Claim Later
	You pay for treatment first and claim from us later	*You pay for treatment first and claim from us later*	*You pay for treatment first and claim from us later*
Coverage term	Until age 90	Until age 90	Until age 90
	Note: Renewal is guaranteed but takaful contribution rates are not guaranteed		
Deductible	RM20,000 per contract year	RM30,000 per contract year	RM50,000 per contract year
Hospital room and board	RM200 per day	RM200 per day	RM250 per day
Surgical expenses	As charged	As charged	As charged
Overall annual limit	RM 200,000	RM 300,000	RM 500,000
Overall lifetime limit	No lifetime limit	No lifetime limit	No lifetime limit

- **Deductible:** Fixed amount you have to pay before your actual coverage begins. E.g. RM500 deductible means you have to pay RM500 out of your own pocket and we will pay the balance (up to the relevant limits).
- **Overall annual limit:** Maximum amount you can claim in a year.
- **Overall lifetime limit:** Maximum amount you can claim throughout your lifetime.

This table does not capture all of the features of products compared. Please ask the authorised representative at CIMB Islamic Bank for more information on the differences in features of these products.

The contribution illustrated is exclusive of service tax.

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Client's Acknowledgement* (Optional)

Please ensure you are filling this section yourself and are aware of what you are placing your signature for:

☐ I acknowledge that Sun Life Malaysia Takaful Berhad has provided me with a copy of the PDS.

☐ I have read and understood the key information contained in this PDS.

* A client's acknowledgement of this PDS shall not prejudice his/her right to seek redress in the event of subsequent disputes over the product terms and conditions.

Signature of contract holder

Name : sample

Date : 19 May 2026