PRODUCT DISCLOSURE SHEET

Sun Life Malaysia Assurance Berhad
Registration Number: 199001005930 (197499-U)

Dear PC

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked insurance.

Other customers have read this PDS and found it helpful; **you should read it too**.

Product Name : Sun Prestige Wealth (This is an insurance product) Printed date: 13 Nov 2026

1 What is Sun Prestige Wealth?

This is a regular premium investment-linked insurance plan that offers a combination of insurance protection and investment element until the life assured's age of 70. This plan provides coverage on death, total and permanent disability (TPD), accidental death/TPD, accidental death/TPD while in public conveyance, elevator or burning public building and accidental death/TPD while outside of Malaysia. In addition, loyalty booster and maturity benefit are applicable for this product.

2 Know Your Coverage

As an illustration, for ***RM2,400.00*** *yearly* (inclusive of service tax, if any), you will receive the following insurance **coverage**:

Death benefit	• Upon death, the higher of RM500,000.00 or the total account value is payable as death benefit. • Funeral benefit of RM5,000.00 will payable in advance upon receiving death claim notification. The amount payable under funeral benefit will be deducted from the remaining death benefit. • The Distribution Settlement Option (DSO) allows eligible policy owners to determine the payout of death benefits, subject to the applicable terms and conditions and eligibility criteria. This option is available under this insurance plan. Full details are available in the policy document.
Total and permanent disability (TPD) benefit	• Upon TPD, higher of RM500,000.00 or the total account value is payable as the TPD benefit. Any claim amount paid for the TPD benefit will reduce the sum assured for death, the total account value and the rider sum assured of PW CI Care-i (if applicable). • TPD benefit (including additional benefit for TPD due to accidental causes) will expire on the policy monthly anniversary after the life assured's **75th** birthday and the maximum aggregate amount payable on TPD benefit under the policy and all other individual and group policies/certificates issued by us shall not exceed RM8,000,000.
Accidental death/TPD benefit	• In addition to the death/TPD benefit, an additional amount of up to RM1,500,000.00 will be payable upon the death/TPD of the life assured due to an accident and occurs within 180 days from the date of the accident.

Nature of death/TPD	Death benefit payable	TPD benefit payable
Accidental death/TPD	Additional RM500,000.00	Additional RM500,000.00
Accidental death/TPD while in public conveyance, elevator or burning public building	Additional RM1,000,000.00	Additional RM1,000,000.00
Accidental death/TPD while outside of Malaysia	Additional RM1,500,000.00	Additional RM1,500,000.00

Only 1 of the additional benefits is payable upon the accidental death/TPD of the life assured.

• The additional benefit for death of the life assured due to accidental causes will cease on the policy monthly anniversary after the life assured's **75th** birthday and the maximum aggregate amount payable on the additional accidental benefit to you under the policy and all other individual and group policies/certificates issued by us shall not exceed RM15,000,000.

Loyalty booster	• The additional amount RM30,000.00 shall be allocated and used to purchase units in the investment fund(s) which you selected and credited into the investment account 1 at the end of policy year 40, and every 10 policy years subsequently until the initial policy term selected provided that all premiums are paid up to date and no withdrawal prior to the loyalty booster crediting.
Coverage duration	40 years.

Fund(s) chosen:

- Sun Life Malaysia Global Technology Fund 100%

Please refer to the fund fact sheets for further details on the objectives of respective investment-linked funds.

Protection by PIDM on benefits payable from the unit portion of this certificate/policy/contract is subject to limitations. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Sun Life Malaysia Assurence Berhad or PIDM (visit www.pidm.gov.my).

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Your investment-linked insurance **excludes**:

- Suicide - if the death was due to suicide within **1** year from the policy commencement date or reinstatement date, whichever is later, the policy will be terminated and total account value as at the valuation date immediately following the date of death will be payable.
- Medical conditions that you had, or had symptoms of, before participating in this plan (i.e. pre-existing condition - for TPD benefit).

Note: This list is **non-exhaustive**. You must refer to the policy documents for the full list of exclusions.

If you have any questions or require assistance on your investment-linked insurance, you can:

Call us at:	Visit our website at:	Email us at:	For claim related
1300-88-5055	https://www.sunlifemalaysia.com	wecare@sunlifemalaysia.com	https://www.sunlifemalaysia.com/client-care/make-a-claim.

3 Know Your Obligations

For your investment-linked insurance, you must pay the premium of:	
Premium (inclusive of service tax, if any)	RM2,400.00 yearly.
Premium duration	40 years.
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	**100% of premium or RM2,400.00 in the first policy year.** For subsequent years, please refer to the sales illustration for further details.
You also have to pay the following fees and charges:	
Stamp duty	**RM10.00.** This amount will be borne by us.
Total commission	**4.00% of total premium paid throughout the policy term or RM3,840.00.** Please refer to the sales illustration for further details.
Service tax	**Not applicable.**
Other applicable charges	Cost of insurance, fund management fee, service charge, monthly supplementary charge and withdrawal/surrender charge. Please refer to the sales illustration for further details.

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 insurance policy 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 policy is issued.
- **Nomination** - You may nominate a nominee and ensure that your nominee is aware of the plan that you have purchased.
- **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** – You are given a grace period of 30 days from the premium due date for the payment of premium. If you do not pay the premium within 30 days of grace period from the premium due date, there will be a possibility that at any time the total account value might be insufficient to support the basic policy and the rider(s) attached (if any) and your policy might lapse.
- **Account value** - The value of the respective investment accounts of your investment-linked insurance policy depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be absorbed to pay for the cost of insurance and the fewer units will remain to accumulate account values under your policy. Any partial withdrawal will reduce the value of the investment account, which may lead to insufficient funds to cover future fees and charges.
- **Lapse of policy** - The policy shall lapse when the total account value becomes insufficient to cover the cost of insurance and service charge.
- **Extension of insurance coverage** - Upon expiration of the policy, the insurance coverage will be automatically extended up to age 99 of the life assured, which may require additional premiums. Please refer to the Appendix - Extension of Insurance Coverage for further details.

Note: This list is **non-exhaustive**. Please refer to the policy documents for the full list of terms and conditions.

? Can I cancel my policy?

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

- **Free look period** – You may cancel your policy within 15 calendar days after your policy has been delivered to you. Sum of the total account value, and any monthly supplementary charge, cost of insurance and service charge that have been deducted (less any medical fee incurred by us) will be refunded to you.
- **Written notice** – You may cancel your policy at anytime by giving written notice to us. Once the policy is surrendered, the total account value less withdrawal/surrender charge (if any) will be payable to you. The amount payable may be less than the premium paid and all the benefits and rights under the policy will end.

Important Note:

This is an insurance product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts. You must evaluate your options carefully and satisfy yourself that the investment-linked plan chosen meets your risk appetite and that you can afford the premium throughout the policy duration. To increase investment value at any time, it is advisable that you pay the additional premiums as 'top-ups'. Return on an investment-linked fund is not guaranteed.

This plan is underwritten by Sun Life Malaysia Assurance Berhad <Registration Number: 199001005930 (197499-U)>, an insurer regulated by Bank Negara and licensed under Financial Services Act 2013.