PRODUCT DISCLOSURE SHEET

Sun Life Malaysia Takaful Berhad
Registration Number: 200501012215 (689263-M)

Dear PC,

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

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

Product Name : Sun Save Invest Takaful (This is a takaful product) Printed Date: 28 Oct 2026

1 What is Sun Save Invest Takaful?

Sun Save Invest Takaful offers a combination of takaful protection and investment for up to age 99. It pays a lump sum benefit if you die or suffer total and permanent disability during the term of the contract.

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 the wakalah (appointment of agents/representatives) principle.

2 Know Your Coverage

As an illustration, for ***RM500,000.00*** *annually* (inclusive of service tax, if any), you will receive the following takaful **coverage:**

Death/TPD benefit

- In the event of death/TPD of the person covered, the following benefit will be payable:

Date of event	Cause of event	
	Natural causes	**Accidental causes**
Within 24 months from the contract commencement date	The total deducted tabarru' and monthly wakalah, which payable from the Participants' Tabarru' Fund, Plus the value of Investment Account 1 (if any)	The higher of: a) sum covered (SC)*; or b) the value of Investment Account 1
After 24 months from the contract commencement date	The higher of: a) sum covered (SC)*; or b) the value of Investment Account 1	

together with the value of the Investment Account 2 (if any) as at the valuation date immediately following the date of event, subject to the juvenile lien and the deduction of any indebtedness.

*Sum covered = 125% of total contribution paid (excluding top-up contribution) minus 100% partial withdrawal from Investment Account 1

- The TPD benefit will expire on the contract monthly anniversary immediately following the person covered's **75th** birthday.
- The maximum aggregate amount payable on TPD benefit under this and all other individual and group contracts/certificates is limited to RM8,000,000.
- The Distribution Settlement Option (DSO) is available under this takaful plan, subject to eligibility criteria. Details of the DSO are available in the contract document.

Loyalty reward

- 8.00% of the takaful annualised contribution will be credited into the Investment Account 1 at the end of every 8 contract years starting from the end of the 8th contract year, provided that the contract is in force, contributions are paid up to date and no withdrawal prior to the loyalty reward crediting.

Final benefit

- The higher of the sum covered or total account value (i.e. the sum of the value of the Investment Account 1 and the value of the Investment Account 2 (if any)), less any indebtedness.

Annualised return - if held to maturity

Guaranteed final benefit	Total final benefits	
	Scenario X	**Scenario Y**
0.39%	Not applicable*	2.75%

*Not applicable means the contract is expected to lapse before the maturity at age 99.

The contributions that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of the contract with the effective returns of other investment alternatives.

Coverage duration

Up to age 99.

Fund(s) chosen:

- Sun Life Malaysia Islamic World Equity Fund 100%

Reminder: Please read the fund fact sheet for further details on the objectives of the respective investment-linked funds. It is important to select a plan or a combination of funds that suits your financial goals and risk profile.

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 Takaful Berhad or PIDM (visit www.pidm.gov.my).

Your investment-linked takaful **excludes**:

- Suicide - if the death was due to suicide within **1** year from the contract commencement date or last reinstatement date (whichever is later), only the 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 the takaful plan (i.e. pre-existing condition - for TPD benefit).

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

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Sun Life Malaysia Takaful Berhad

If you have any questions or require assistance on your investment-linked takaful, 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 takaful, you must pay a takaful contribution of:	
Takaful contribution (inclusive of service tax, if any)	**RM500,000.00 annually.**
Contribution duration	**3 years.**
The takaful operator allocates a portion of the contribution to purchase units in your chosen investment fund(s).	
Contribution allocated to purchase units	**100% of contribution or RM 500,000.00 in the first contract year.** For subsequent years, please refer to the product 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.
Commmision	**3.78% of total contribution paid throughout the contract term or RM56,626.** Please refer to the product illustration for further details.
Service tax	**Not applicable.**
Other applicable fees	• Tabarru' • Fund management fees • Monthly wakalah fee • Deferred wakalah fee Please refer to the product illustration for further details.
Our share of surplus in participants' tabarru' fund, if any	50% of surplus, determined annually.

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 takaful contract 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 contract 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.
- **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 60 days from the contribution due date of each subsequent contribution. If you do not pay the contribution within 60 days grace period from the contribution due date, your contract will lapse, and the total account value less deferred wakalah fee will be payable.
- **Account value** - The value of respective investment accounts of your investment-linked takaful contract depends on the performance of the investment-linked funds selected. The higher the level of takaful coverage selected, the more units will be absorbed to pay for the tabarru' and the fewer units will remain to accumulate account values under your contract. 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 contract** - The contract shall lapse when the total account value becomes insufficient to cover the tabarru', monthly wakalah fee and monthly fee.

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

? Can I cancel my contract?

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

- **Free look period** – You may cancel your investment-linked contract within 15 calendar days after the contract has been delivered to you. We will refund you the sum of the monthly wakalah fees, the total account value and any tabarru' that have been deducted, less any expenses incurred by us for any medical underwriting required.
- **Written notice** – You may cancel your contract at any time by giving a written notice to us. Once the contract is surrendered, the total account value less deferred wakalah fee (if any) will be payable to you. The amount payable may be less than the contribution paid and all the benefits and rights under the contract will end.

Important Note:

This is a takaful 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 takaful plan chosen meet your risk appetite and that you can afford the contribution throughout the contract duration. To increase investment value at any time, it is advisable that you pay the additional contributions as 'top-ups'. Return on an investment-linked fund is not guaranteed.

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 Islamic Financial Services Act 2013.

This plan is distributed by CIMB Islamic Bank Berhad 200401032872. CIMB Islamic Bank Berhad is co-located at 17th Floor Menara CIMB, No 1 Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur.