

Dear LA

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

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

Product Name: Sun EduSmart (This is an insurance product)

Printed date: 22 Dec 2025

1 What is Sun EduSmart?

This is a non-participating endowment plan that provides savings and insurance protection with guaranteed maturity benefit as well as a non-guaranteed Education Booster Fund (EBF) to be used for funding the cost of children's education. It pays a lump sum benefit in the event that the life assured dies or sustains total and permanent disability (TPD) during the term of the policy. The premium payable will be waived in the event that the policy owner dies, or sustains TPD.

2 Know Your Coverage

As an illustration, for RM49,767.50 yearly (inclusive of service tax, if any), you will receive the following insurance coverage:											
Death benefit	RM500,000.00 or total premiums payable, whichever is higher, plus the vested amount in the EBF.										
Total and permanent disability (TPD) benefit	RM500,000.00 or total premiums payable, whichever is higher, plus the vested amount in the EBF. TPD benefit will expire on the policy monthly anniversary after the life assured's 65th birthday and the maximum aggregate amount payable on TPD benefit to the life assured under this policy and all other individual and group policies or certificates with us is limited to RM2,000,000.										
Policy owner waiver of premium (POWOP)	All future premiums will be waived upon death, or TPD of the policy owner. TPD benefit will expire on the policy monthly anniversary after the policy owner's 65th birthday and the maximum aggregate amount payable on TPD benefit to the policy owner under this policy and all other individual and group policies or certificates with us is limited to RM2,000,000.										
Maturity benefit	RM500,000.00 or total premiums payable, whichever is higher, plus the vested amount in the EBF. Upon the policy maturity, the annualised return for guaranteed benefit is 0.08%, whereas for total benefits (inclusive of non-guaranteed payments) is 2.01% for scenario X and 4.07% for scenario Y.										
Education reward	The reward will be payable if the life assured has completed and passed the public examinations as stipulated below after the policy in force for at least 12 months. The life assured shall be entitled to claim the reward for each category once in the lifetime. <table><tr><th>Category</th><th>Public examination</th><th>Reward (RM)</th></tr><tr><td>I</td><td>UPSR / PSLE / equivalent Standard 6 exams</td><td>500</td></tr><tr><td>II</td><td>SPM / SPVM / O-Level / equivalent Form 5 exams</td><td>1,000</td></tr></table>		Category	Public examination	Reward (RM)	I	UPSR / PSLE / equivalent Standard 6 exams	500	II	SPM / SPVM / O-Level / equivalent Form 5 exams	1,000
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Education Booster Fund (EBF)	This will be established for each policy issued, whereby the monthly addition will be credited into the EBF at the end of each policy monthly anniversary. The details of the EBF are provided in the sales illustration.										
Coverage duration	10 years.										

*The premiums 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 this policy with the effective returns of other investment alternatives.

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

Your life insurance excludes:

- Suicide - if death was due to suicide within **1** year from the policy commencement date or last reinstatement date, whichever is later, the policy will be terminated and the total premium paid as at the date of death will be payable.
- Medical conditions that you had, or had symptoms of, before buying this plan (i.e. pre-existing condition within 12 months from the policy commencement date).

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 life insurance, you can:



Call us at:
1300-88-5055



Visit our website at:
<https://www.sunlifemalaysia.com>



Email us at:
wecare@sunlifemalaysia.com



For claim related:
<https://www.sunlifemalaysia.com/client-care/make-a-claim>



3 Know Your Obligations

For your life insurance, you must pay the premium of:																																						
Premium (inclusive of service tax, if any)	RM49,767.50 yearly.																																					
Premium duration	10 years.																																					
You also have to pay the following fees and charges:																																						
Stamp duty	RM10.00. This amount will be borne by us.																																					
Commission	Refer to schedule of commission below: <table><tr><th colspan="3">Schedule of commission</th></tr><tr><th>Policy year</th><th>Proportion of premium deduction for commission (%)</th><th>Actual yearly amount (RM)</th></tr><tr><td>1</td><td>12.50%</td><td>6,220.94</td></tr><tr><td>2</td><td>7.50%</td><td>3,732.56</td></tr><tr><td>3</td><td>7.50%</td><td>3,732.56</td></tr><tr><td>4</td><td>2.50%</td><td>1,244.19</td></tr><tr><td>5</td><td>2.50%</td><td>1,244.19</td></tr><tr><td>6</td><td>2.50%</td><td>1,244.19</td></tr><tr><td>7</td><td>2.50%</td><td>1,244.19</td></tr><tr><td>8</td><td>2.50%</td><td>1,244.19</td></tr><tr><td>9</td><td>2.50%</td><td>1,244.19</td></tr><tr><td>10</td><td>2.50%</td><td>1,244.19</td></tr></table>		Schedule of commission			Policy year	Proportion of premium deduction for commission (%)	Actual yearly amount (RM)	1	12.50%	6,220.94	2	7.50%	3,732.56	3	7.50%	3,732.56	4	2.50%	1,244.19	5	2.50%	1,244.19	6	2.50%	1,244.19	7	2.50%	1,244.19	8	2.50%	1,244.19	9	2.50%	1,244.19	10	2.50%	1,244.19
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	4.50% of the total premium paid throughout the policy term or RM22,395.38.																																					
Service tax	Not applicable.																																					

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 of each subsequent premium. If you do not pay the premium within 30 days of grace period and provided the policy has acquired cash value, your policy will continue to be in force under the automatic premium loan. The coverage will remain in force until the cash value is insufficient to pay for the premium due. Your policy will then lapse.

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

? 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. We shall refund to you the premium paid without any interest less any expenses incurred by us for any medical underwriting required (if any).
- **Written notice** - You may cancel your policy at anytime by giving a written notice to us. Once the policy is surrendered, the total cash value (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:

Buying life insurance policy is a long-term financial commitment. You must choose the type of policy that best suits your personal circumstances. You should read and understand the insurance policy and discuss with the bank's authorised representatives or contact us directly for more information.

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

This plan is distributed by CIMB Bank Berhad 197201001799. CIMB Bank Berhad is co-located at 17th Floor Menara CIMB, No 1 Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur.