

PRODUCT DISCLOSURE SHEET

Dear **SAMPLE**

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 Income Secure Max (This is an insurance product)

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1 What is Sun Income Secure Max?

Sun Income Secure Max is a regular premium insurance plan that consists of investment-linked features which provides both protection and investment, while the non-participating portion provides the saving elements. It provides a lump sum benefit on death, total and permanent disability (TPD) of the life assured or upon maturity, plus the total account value as at the time of claim. This plan also provides guaranteed yearly income every year for 20 years and it further provides an additional 50% of GYI amount for the first 3 years, starting from retirement age chosen onwards. Life assured has the option to choose the retirement age at 50, 55, 60 or 65 years old.

2 Know Your Coverage

As an illustration, for **RM9,876.00** annually (inclusive of service tax, if any), you will receive the following insurance coverage:

Main benefits	Descriptions									
Death benefit	• RM500,000.00 plus total account value as at the valuation date immediately following the date of death.									
Total and permanent disability (TPD) benefit	• RM500,000.00 plus total account value as at the valuation date immediately following the date of TPD. • TPD benefit will expire on the policy monthly anniversary immediately following the life assured's 70th birthday and the maximum aggregate amount payable on TPD benefit under this policy and all other individual and group policies/certificates shall not exceed RM8,000,000 per life.									
Maturity benefit	• RM500,000.00 plus total account value as at the valuation date immediately following the maturity date of the policy.									
Additional benefits	Descriptions									
Additional coverage on death or total and permanent disability (TPD)	• The higher of: (a) 110% of total premium paid of this additional benefits; or (b) 110% of cash value of this additional benefits as at the date of death/TPD.									
Guaranteed yearly income (GYI)	• GYI will be payable on the annual basis for 20 years as illustrated below.<table border="1"><thead><tr><th>Age</th><th>Duration (Years)</th><th>GYI amount (RM)</th></tr></thead><tbody><tr><td>50 - 52</td><td>3</td><td>9,000.00</td></tr><tr><td>53 - 69</td><td>17</td><td>6,000.00</td></tr></tbody></table> • The annualised return for GYI is 2.66% and it is computed based on the premium paid for additional benefits. • The first payment shall commence on the policy anniversary immediately following the life assured's pre-selected retirement age 50, less any indebtedness. • Provided the policy is in force and all premiums due for this policy have been paid before retirement age, the GYI payout is guaranteed and will be payable on annual basis, regardless of the total account value of the main benefits. The GYI payout will be revised according to the RPU rates upon conversion of the additional benefits of this policy to reduced paid-up.	Age	Duration (Years)	GYI amount (RM)	50 - 52	3	9,000.00	53 - 69	17	6,000.00
Age	Duration (Years)	GYI amount (RM)								
50 - 52	3	9,000.00								
53 - 69	17	6,000.00								
Coverage duration	• Main benefits: 69 years • Additional benefits: 39 years									

Annualised return - if held to maturity and the policy is sustained until age 99

Guaranteed maturity benefit (inclusive of sum assured only and excluding total account value)	Total maturity benefits (inclusive of sum assured and total account value)	
	Scenario X	Scenario Y
Not applicable*	Not applicable*	Not applicable*

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

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 the policy with the effective returns of other investment alternatives.

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

Your investment-linked insurance **excludes**:

- Suicide - if death was due to suicide within 1 year from the policy commencement date or reinstatement date, the policy will be terminated and the total account value (if any) and/or the total premiums paid of the additional benefits without interest (if any) as at the valuation 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.

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

If you have any questions or require assistance on your investment-linked 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 investment-linked insurance, you must pay the premium of:

	Main benefits	Additional benefits	Scheduled top-up
Premium (exclusive of service tax)	RM6,000.00 annually	RM3,876.00 annually	RM0.00
Service tax, if any	RM0.00	RM0.00	RM0.00
Total premium (inclusive of service tax, if any)	RM9,876.00 annually		

Premium duration • Main benefits: 69 years. • Additional benefits: 20 years.

The insurance company allocates a portion of premium to purchase units in your chosen investment fund(s).

Premium allocated to purchase units **100% of main premium and scheduled top-up (if any) or RM6,000.00 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	1.81% of total premium paid throughout the policy term or RM8,888.40. Please refer to the sales illustration for further details.
Service tax	Please refer to the service tax amount above.
Other applicable charges	- Administration fee - RM5 per month - Cost of insurance (COI) - Supplementary charge - Fund management charges (FMC) - Withdrawal / Surrender penalty 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 60 days from the premium due date of each subsequent premium. If premium remain unpaid at the end of this grace period, the policy will lapse or cease to be in force after the grace period, unless this policy is kept in force under the premium holiday condition for the main benefits and reduced paid-up condition for the additional benefits.
- Total cash value** - This plan can be surrendered for its cash value from the total account value of your policy which depends on the performance of the investment funds selected together with cash value (if any) of additional benefits, less any indebtedness. 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 cash 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 of the main benefits becomes insufficient to cover the cost of insurance and monthly service charge and/or before the reduced paid-up (RPU) conversion of the additional benefits within 36 months from the policy commencement date.

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 investment-linked policy within 15 calendar days after the policy has been delivered to you. We will refund you the sum of the unallocated premiums, the account value as at the next valuation date and any cost of insurance that have been deducted together with the premium of the additional benefits that you have paid, less any expenses incurred by us for any medical underwriting required.
- Written notice** - You may cancel the insurance coverage at anytime by giving a written notice to us. Once the policy is surrendered, the total account value less withdrawal/surrender penalty of main benefits and cash value of additional benefits (if any) will be payable to you. The amount payable will 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 serves your needs. 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-up premium'. 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 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.