

Dear **SAMPLE**

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

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

Product Name : Sun Inspirasi (This is a takaful product)

Printed date: 26 Dec 2025

1 What is Sun Inspirasi?

This is a surplus sharing regular contribution universal takaful plan that offers a combination of takaful protection with minimal savings element for the person covered up to age 99.

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 master contract holder in managing the takaful funds under the wakalah (appointment of agents/representatives) principle.
- Between the takaful operator and participants, in managing the universal account under the mudharabah principle.

2 Know Your Coverage

As an illustration, for RM11,425.00 yearly (inclusive of service tax, if any), you will receive the following takaful **coverage:**

Death benefit	• Higher of RM 500,000.00 or value of universal account upon date of death.		
Total and permanent disability (TPD) benefit	• Higher of RM 500,000.00 or value of universal account upon date of TPD. • The TPD benefit will expire on the contract monthly anniversary immediately following the person covered's 70th birthday and the maximum aggregate amount payable on TPD benefit under this contract and all other contracts/certificates issued by us shall not exceed RM8,000,000 per person covered.		
Accidental death benefit	• In addition to the death benefit, an additional RM500,000.00 will be payable upon the death of the person covered due to an accident and occurs within 180 days from the date of the accident. • The additional benefit for death of the person covered due to accidental causes will cease on the contract monthly anniversary immediately following the person covered's 70th birthday and the maximum aggregate amount payable on additional accidental benefit under this contract and all other contracts/certificates issued by us shall not exceed RM4,000,000.00 per person covered.		
Accidental death in public conveyance benefit	• In addition to the death benefit and accidental death benefit, an additional RM500,000.00 will be payable upon the death of the person covered due to an accident and occurs within 180 days from the date of the accident while he/she is travelling in public conveyance with the said public conveyance involved in the same accident.		
Accidental death in commercial aviation benefit	• In addition to the death benefit, accidental death benefit and accidental death in public conveyance benefit, an additional RM500,000.00 will be payable upon the death of the person covered due to an accident and occurs within 180 days from the date of the accident while he/she is travelling in commercial aviation with the said commercial aviation involved in the same accident.		
Cash payout benefit	End of contract year	Percentage of initial basic sum covered (RM)	Benefit amount (RM)
	5	0.50%	25.00
	10	1.50%	75.00
	• The benefit is payable from the universal account. It is not guaranteed and is subject to the value of the universal account after the deduction of tabarru'. • This benefit will be terminated upon the first occurrence of either death or TPD of the person covered. • The cash payout benefit is only payable provided all contributions are paid up to date and there is sufficient value in the universal account after deduction of tabarru'.		
Maturity benefit	• The value of the universal account as at the end date of the contract, less any indebtedness.		
Coverage duration	69 years.		

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).

Your family takaful **excludes:**

- Suicide - if the death was due to suicide within **1** year from the contract commencement date, the contract will be terminated and the value of universal account as at the valuation 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 within 12 months from the contract commencement date).

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

If you have any questions or require assistance on your family takaful, 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 family takaful, you must pay the takaful contribution of:	
Takaful contribution (inclusive of service tax, if any)	RM11,425.00 yearly
Contribution duration	69 years.
You also have to pay the following fees and charges:	
Stamp duty	RM10.00. This amount will be borne by us.
Wakalah fee	55.00% of contribution or RM6,283.75 in the first contract year. For subsequent years, please refer to the product illustration for further details.
Commission	3.00% of total contribution paid throughout the contract term or RM10,282.50. Please refer to the product illustration for further details.
Service tax	Not applicable.
Other applicable fees	• Tabarru' Please refer to the product illustration for further details.
Our share of the investment profit in the universal account, if any	20% of the investment profit, determined annually.
Our share of the surplus in the Participants' Tabarru' Fund, as incentive, if any	50% of any 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 nominee and ensure that your nominee is aware of the plan that you have participated.
- **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 contribution due date of each subsequent contribution. If you do not pay the contribution within 30 days of grace period, there will be possibility that at any time the value of the investment account might be insufficient to support the basic contract and the rider(s) attached (if any).
- **Universal account** – The investment profit or loss, if any, will be determined and distributed annually after the end of each financial year. Any investment profit derived from the universal account will be distributed according to the sharing of 80% to the participants and 20% to us (i.e. the profit sharing ratio). Any investment loss in the universal account will be borne by the participants by debiting from the universal account. The investment return is not guaranteed and may vary according to the investment performance of the universal account.
- **Profit Equalisation Reserve (PER)** – The PER mechanism helps reduce the variability of investment returns by spreading gains and losses over several years. Using the PER mechanism, some investment profits are set aside during periods of high returns to offset losses during periods of low returns, such that the overall returns are more stable over time. At any point in time, the ownership of the PER is governed by the profit sharing ratio. The determination of the PER is at our discretion. Upon termination of the contract, your rights over any unpaid portion of investment profit will be waived.

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 contract within 15 calendar days from the date of its delivery. The contribution received less any medical expenses incurred will be refunded to you.
- **Written notice** - You may cancel your contract at anytime by giving a written notice to us. Once the contract is surrendered, the cash value equivalent to the value of the universal account (if any) will be payable to you. The amount payable will be less than the contribution paid and all the benefits and rights under the contract will end.

Important Note:

Participating in a family takaful contract is a long-term financial commitment. You must choose the type of contract that best suits your personal circumstances. You should read and understand the contract document and discuss with our authorised representative or contact us directly for more information.

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.