PRODUCT DISCLOSURE SHEET

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

Dear sample

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 Wealth Builder-i (This is a takaful product) Printed date: 10 Nov 2026

1 What is Sun Wealth Builder-i?

This is a regular contribution investment-linked takaful plan that offers a combination of takaful protection and investment for 20 years. This plan provides the coverage on death or total and permanent disability (TPD) and final benefit at the end of the contract term.
100% of the takaful contributions will be used to purchase units, starting from the first contract year. The value of the investment-linked plan depends on the price of the underlying units, which in turn depends on the performance of your chosen fund(s).

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 wakalah (appointment of agent/representative) principle.

2 Know Your Coverage

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

Death benefit	• In the event the person covered dies due to **non-accidental causes after 12 months** from the contract commencement date or **accidental causes**, the higher of: (1) 125% of total contribution paid (excluding single top-up contribution) minus 100% withdrawals (if any) from the Investment Account 1; or (2) the value of the 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, less any indebtedness. • In the event the person covered dies due to **non-accidental causes within the first 12 months** from the contract commencement date, the following will be payable: (1) Any deducted tabarru' and monthly wakalah, which are payable from the Participants' Tabarru' Fund; and the value of the Investment Account 1 as at date of death, together with the value of the Investment Account 2 (if any) as at the valuation date immediately following the date of event, less any indebtedness.
Total and permanent disability (TPD) benefit	• In the event the person covered suffers TPD due to **non-accidental causes after 12 months** from the contract commencement date or **accidental causes**, the higher of: (1) 125% of total contribution paid (excluding single top-up contribution) minus 100% withdrawals (if any) from the Investment Account 1; or (2) the value of the 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, less any indebtedness. • In the event the person covered suffer TPD due to **non-accidental causes within the first 12 months** from the contract commencement date, the following will be payable: (1) Any deducted tabarru' and monthly wakalah, which are payable from the Participants' Tabarru' Fund; and the value of the Investment Account 1 as at date of TPD, together with the value of the Investment Account 2 (if any) as at the valuation date immediately following the date of event, less any indebtedness. • The TPD benefit will expire on the contract monthly anniversary immediately following the person covered's 70th birthday.
Final benefit	• The 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.
Coverage	20 years

Fund(s) chosen:

- SLM Islamic Bond 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 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 reinstatement date, whichever is later, the contract 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 contract documents for the full list of exclusions.

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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 the takaful contribution of:	
Takaful contribution (inclusive of service tax, if any)	RM500,000.00 annually.
Contribution duration	2 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 RM500,000.00 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.
Total commission	**3.75% of total contribution paid throughout the contract term or RM37,500.00.** Please refer to the product illustration for further details.
Service tax	**Not applicable.**
Other applicable fees	Tabarru', fund management fee, monthly wakalah fee and deferred wakalah fee. Please refer to the product illustration for further details.
Our share of surplus in participants' tabarru' fund, as incentive, 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 30 days from the contribution due date for the payment of contribution. If you do not pay the contribution within 30 days of grace period from the contribution due date, there will be a possibility that at any time the total account value might be insufficient to support the basic contract and the rider(s) attached (if any) and your contract might lapse.
- **Account value** - The value of the 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'.

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

? 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 takaful contract within 15 days from the date of delivery of the contract. 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 takaful coverage at anytime by giving 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:

Participating in a family takaful plan 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.