

# PRODUCT DISCLOSURE SHEET



**Sun Life**

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 : SunInvest-i (This is a takaful product)**

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## 1 What is SunInvest-i?

This is a single contribution investment-linked plan that offers a combination of takaful protection and investment to person covered for up to age 99. In the event of death or total and permanent disability (TPD) of the person covered, a lump sum takaful benefit i.e. the sum covered (basic sum covered and sum covered booster) or the value of investment account at the time of the claim, whichever is higher, will be payable.

### 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/representatives) principle.

## 2 Know Your Coverage

As an illustration, for single contribution of **RM 500,000.00** (inclusive of service tax, if any), you will receive the following takaful **coverage**:

Death or total and permanent disability (TPD)\* benefit

### The higher of

- (1) the value of investment account at the time of claim; or
- (2) total sum covered as per the schedule below plus 95% of top-up contribution (if any) minus 100% withdrawals (if any) as at the time of claim; less any indebtedness.

Age last birthday on date of event	Basic sum assured (RM)	Sum covered booster (SCB)		Total sum covered (RM)
		% of adjusted single contribution**	SCB amount (RM)	
1-5	625,000.00	0%	0.00	<b>625,000.00</b>
6-10	625,000.00	10%	50,000.00	<b>675,000.00</b>
11-15	625,000.00	20%	100,000.00	<b>725,000.00</b>
16-20	625,000.00	30%	150,000.00	<b>775,000.00</b>
21-25	625,000.00	40%	200,000.00	<b>825,000.00</b>
26 and onwards	625,000.00	50%	250,000.00	<b>875,000.00</b>

\*\*Adjusted single contribution refers to the contribution amount net of the partial withdrawal amount from the initial single contribution.

### Sum covered booster benefit

- The sum covered booster for death or TPD benefit will increase at 10% of the adjusted single contribution at the end of every 5 contract years, for up to 50% of the adjusted single contribution.
- This benefit shall be ceased and the sum covered booster coverage will remain level thereafter at the last increment upon the first occurrence of any of the following events:
  - when the total withdrawal amount is equal or more than initial single contribution; or
  - on the date we approve and pay the TPD benefit (if applicable), where the sum covered for TPD benefit is less than the sum covered for death benefit.

\*TPD benefit will expire on the contract monthly anniversary immediately following the person covered's **65th** birthday and the maximum aggregate amount payable on TPD benefit under this contract and all other individual and group contracts/certificates issued by us is limited to RM2,000,000.

Maturity benefit

- Value of investment account as at the time of claim.

Coverage duration

69 years.

### Fund(s) chosen:

- Sun Life Malaysia Islamic World Equity 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](http://www.pidm.gov.my)).

### Your investment-linked takaful **excludes**:

- Suicide - if death was due to suicide within **1** year from the contract commencement date, the contract will be terminated and the value of investment account as at the valuation date immediately following the date of death will be payable.
- If death due to non-accidental cause within **1** year from the contract commencement date, the contract will be terminated and the value of investment account and any deductible tabarru' as at the valuation date immediately following the date of death will be payable.

**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 investment-linked takaful, you can:



Call us at:  
1300-88-5055



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



Email us at:  
[wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com)



For claim related:  
<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:**

Single contribution (inclusive of service tax, if any)	<b>RM 500,000.00</b>
The takaful operator allocates a portion of contribution to purchase units in your chosen investment fund(s).	
Contribution allocated to purchase units	<b>95.00% of contribution or RM475,000.00 in the first contract year.</b>
<b>You also have to pay the following fees and charges:</b>	
Stamp duty	<b>RM10.00.</b> This amount will be borne by us.
Wakalah fee	<b>5.00% of single contribution or RM25,000.00.</b>
Commission	<b>3.75% of total contribution paid throughout the contract term or RM18,750.00.</b> Please refer to the product illustration for further details.
Service tax	<b>Not applicable.</b>
Other applicable fees	<ul style="list-style-type: none"> <li>• Partial withdrawal fee - RM50 per withdrawal</li> <li>• Fund management fee (FMF)</li> </ul> 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 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.
- **Account value** - It is the value of investment account of your investment-linked takaful contract which 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 value of investment account 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 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 wakalah fees, the value of investment account as at the next valuation date and any tabarru' that have been deducted, less any expenses incurred by us for any medical underwriting required.
- **Written notice** - You may cancel the takaful coverage at anytime by giving a written notice to us. Once the contract is surrendered, the value in investment account (if any) will be payable to you. The amount payable will be less than the contract 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 plan chosen meets 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 contribution as 'top-up contributions'. 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 the 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.