

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 : SunInvest (This is an insurance product)

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1 What is SunInvest?

SunInvest is a single premium investment-linked plan that offers a combination of insurance protection and investment to life assured for up to age 99. In the event of death or total and permanent disability (TPD) of the life assured, a lump sum insurance benefit (i.e. the sum assured) or the account value at the time of the claimed event, whichever is higher, will be payable.

2 Know Your Coverage

As an illustration, for single premium of **RM500,000.00** (inclusive of service tax, if any), you will receive the following insurance **coverage**:

Death benefit	• The higher of RM625,000.00* or account value as at the time of claimed event.
Total and permanent disability (TPD) benefit	• The higher of RM625,000.00* or account value as at the time of claimed event. • TPD benefit will cease on the certificate monthly anniversary immediately following the person covered's 65th birthday and the maximum aggregate amount payable on TPD benefit under this policy and all other individual and group policies/certificates issued by us is limited to RM2,000,000.
Maturity benefit	• Account value as at the time of claim.
Coverage duration	74 years.

*The sum assured consist of 125% of single premium. The sum assured will increase upon subsequent top-up (i.e. 95% of top-up premium, if any) and will decrease upon partial withdrawal (i.e. 100% of the withdrawn amount, if any).

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, the policy will be terminated and the total account value as at the valuation date of death will be payable.
- If death due to non-accidental cause within 1 year from the policy commencement date, the policy will be terminated and the account value and any deductible cost of insurance as at the valuation date of death will be payable.

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 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>

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3 Know Your Obligations

For your investment-linked insurance, you must pay the premium of:	
Single premium (inclusive of service tax, if any)	RM500,000.00
The insurance company allocates a portion of premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	95.00% of premium or RM475,000.00 in the first policy year.
You also have to pay the following fees and charges:	
Stamp duty	RM10.00. This amount will be borne by us.
Commission	3.75% of total premium paid throughout the policy term or RM18,750.00. Please refer to the sales illustration for further details.
Service tax	Not applicable.
Other applicable charges	<ul style="list-style-type: none"> • Cost of insurance (COI) • Partial withdrawal charges - RM50 per withdrawal • Fund management charges (FMC) • Fund switching charges - 3 free switches are available every policy year. For any subsequent switch, we shall charge RM50.00 per switch 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.
- **Account value** - It is the account value of your investment-linked policy which depends on the performance of the investment-linked funds selected. 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 account value 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 account value becomes insufficient to cover the cost of insurance.

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, 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 account value (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:

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.