

## PRODUCT DISCLOSURE SHEET



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

### Dear Customer,

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 Hajj (This is a takaful product)**

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### What is Sun Hajj?

This is a regular contribution surplus sharing universal takaful plan that offers a combination of takaful protection and savings benefits for the person covered up to age 80. It provides a lump sum takaful benefit (i.e. the sum covered) in the event of death, total and permanent disability (TPD) or double indemnity if the death or TPD occurs while performing Hajj/Umrah, plus the value of universal account as at the time of claim. Upon survival of the person covered to the end date of the contract, the value of universal account will also be payable. In addition, funeral expenses benefit, accidental death and TPD benefit, Badal Hajj benefit and a special payout are applicable for this product.

#### 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.

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### Know Your Coverage

As an illustration, for **RM12,000.00** annually (inclusive of service tax, if any), you will receive the following takaful coverage:

Benefits	Amount payable	
	Death/TPD	Amount payable
Death and total and permanent disability (TPD) benefit	Death/TPD	RM360,000.00 plus the value of universal account as at the time of claim.
	Death/TPD while performing Hajj/Umrah	Additional RM360,000.00 on top of the death/TPD benefit
	Accidental death / TPD	An additional amount of RM10,000.00 will be payable if death/TPD occurs due to accidental causes.
	<ul style="list-style-type: none"> <li>TPD benefit will cease on the contract monthly anniversary immediately following the person covered's <b>65th</b> birthday and the maximum aggregate amount payable on TPD benefit under this contract and all other individual and group contracts/certificates by us is limited to RM2,000,000.</li> <li>Additional death and TPD while performing Hajj/Umrah benefit is subject to the coverage period of 45 days for Hajj and 15 days for Umrah, or the actual travel duration, whichever is shorter.</li> <li>Additional death and TPD benefit due to accidental causes will expire on the contract monthly anniversary after the person covered's <b>65th</b> birthday.</li> </ul>	
Badal Hajj	<ul style="list-style-type: none"> <li>Badal Hajj arrangement upon the death, TPD or diagnosis of any one of the covered 36 critical illnesses of the person covered. The covered critical illnesses is listed in Appendix - Listing of Critical Illness.</li> <li>Note: If the cost of arrangement with the service provider exceeds RM5,000.00, a lump sum amount of RM5,000.00 will be payable to the nominee or proper claimant.</li> </ul>	
Funeral expenses	<ul style="list-style-type: none"> <li>Lump sum amount of <b>RM3,000.00</b> will be payable upon the death of the person covered.</li> </ul>	
Special payout	<ul style="list-style-type: none"> <li>Lump sum amount of <b>RM2,000.00</b> will be payable upon completion of the third contract anniversary, provided the non-forfeiture privilege is not triggered in the first 3 contract years.</li> </ul>	
Final benefit	<ul style="list-style-type: none"> <li>The value of universal account as at the end date of the contract will be payable. The final benefit that you will receive may be lower than the coverage amount for death.</li> </ul>	
Coverage duration	50 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](http://www.pidm.gov.my)).

#### Your family 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 the value of universal account as at the date of death will be payable.
- Medical conditions that you had, or had symptoms of, before participating in the 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](mailto:wecare@sunlifemalaysia.com)



For claim related:  
<https://www.sunlifemalaysia.com/client-care/make-a-claim>

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### Know Your Obligations

**For your family takaful, you must pay the takaful contribution of:**

Takaful contribution (inclusive service tax, if any)	<b>RM12,000.00 annually.</b>
Contribution duration	50 years.
<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.
Commission	<b>3.42% of total contribution paid throughout the contract term or RM20,520.00.</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>• Tabarru'</li> <li>• Surrender charge</li> <li>• Wakalah fee</li> <li>• Partial withdrawal fee</li> </ul> Please refer to the product illustration for further details.
Our share of investment profit in the universal account, if any	20% of investment profit, determined annually.
Our share of surplus in participants' tabarru' fund, as incentive, if any	50% of surplus, determined annually.

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### Other Key Terms

- **Importance of disclosure** - you must disclose all material facts such as your 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. If you do not pay the contribution within 30 days of the grace period from the contribution due date, there will be possibility that at any time, the value of universal account might be insufficient to support the basic contract and your contract might lapse.
- **Universal account** - the investment profit or investment loss, if any, will be determined and distributed annually, after each financial year end. Any investment profit derived from the universal account will be distributed according to the sharing of 80% to the participants and 20% to us (profit sharing ratio). Any investment loss in 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 helps reduce the variability of investment returns by spreading gains and losses over several years. Using the PER, some investment profits are set aside during periods of high returns to offset losses during periods of low returns, such that 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.
- **Lapse of contract** - The contract shall lapse when the value of universal account becomes insufficient to cover the tabarru' and wakalah fee.
- **Waiting period** - the eligibility for benefits under this plan will only start 30 days after the contract commencement date or last reinstatement date, whichever is later, except for critical illness conditions due to accidental injuries. For specified illnesses, the waiting period of 60 days shall apply.
- **Specified illnesses** include:
  - Cancer;
  - Coronary heart disease requiring surgery;
  - Heart Attack; and
  - Serious Coronary Artery Disease

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

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### 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 after the contract has been delivered to you. We will refund you the full contribution that you have paid, less any expenses incurred by us for any medical underwriting required.
- **Written notice** - You may cancel your contract at anytime by giving written notice to us. Once the contract is surrendered, the cash value equivalent to the value of universal account less withdrawal/surrender charge (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 documents 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.