

# 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 family takaful.

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

**Product Name Sun Enrich Extra-i (This is a takaful product)**

Printed Date: 26 Dec 2025

## 1 What is Sun Enrich Extra-i?

Sun Enrich Extra-i offers takaful protection for 30 years. It pays a lump sum benefit if you die or suffer total and permanent disability during the term of the contract.

### 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 the wakalah (appointment of agent/representatives) principle.
- Between the takaful operator and participants, in managing the universal account under the mudharabah principle.

## 2 Know Your Coverage/Benefits

**As an illustration, for RM300,000.00 annually, you will receive the following family takaful coverage / benefits:**

Death benefit	<ul style="list-style-type: none"> <li>In the event the person covered dies due to <b>non-accidental causes after 24 months</b> from the contract commencement date or <b>accidental causes</b>, the higher of:                             <ol style="list-style-type: none"> <li>100% of the total contribution paid (including top-up contributions) less the total cash payout paid; or</li> <li>105% of the value of your universal account.</li> </ol>                             immediately following the date of event will be payable together with the value of the unit fund account (if any) as at the valuation date immediately following the date of event, less any indebtedness.                         </li> <li>In the event the person covered dies due to <b>non-accidental causes</b> within the <b>first 24 months</b> from the contract commencement date, the higher of:                             <ol style="list-style-type: none"> <li>100% of the total contribution paid (including top-up contributions) less the total cash payout paid; or</li> <li>100% of the value of the universal account,</li> </ol>                             immediately following the date of event will be payable together with the value of the unit fund account (if any) as at the valuation date immediately following the date of event, less any indebtedness.                         </li> </ul>										
Total and permanent disability (TPD) benefit	<ul style="list-style-type: none"> <li>In the event the person covered suffers TPD due to <b>non-accidental causes after 24 months</b> from the contract commencement date or <b>accidental causes</b>, the higher of:                             <ol style="list-style-type: none"> <li>100% of the total contribution paid (including top-up contributions) less the total cash payout paid; or</li> <li>105% of the value of your universal account.</li> </ol>                             immediately following the date of event will be payable together with the value of the unit fund account (if any) as at the valuation date immediately following the date of event, less any indebtedness.                         </li> <li>In the event the person covered suffers TPD due to <b>non-accidental causes</b> within the <b>first 24 months</b> from the contract commencement date, the higher of:                             <ol style="list-style-type: none"> <li>100% of the total contribution paid (including top-up contributions) less the total cash payout paid; or</li> <li>100% of the value of the universal account,</li> </ol>                             immediately following the date of event will be payable together with the value of the unit fund account (if any) as at the valuation date immediately following the date of event, less any indebtedness.                         </li> </ul>										
Accidental death/TPD benefit	<ul style="list-style-type: none"> <li>In addition to the death/TPD benefit, an additional amount will be payable upon the death/TPD of the person covered due to an accident and occurs within 180 days from the date of the accident.                             <table border="1"> <thead> <tr> <th>Nature of death</th><th>Benefit payable</th></tr> </thead> <tbody> <tr> <td>Accidental death/TPD</td><td>Additional 100% of total takaful contribution paid*</td></tr> <tr> <td>Accidental death/TPD occurring while overseas</td><td>Additional 200% of total takaful contribution paid*</td></tr> </tbody> </table>                             *excluding top-up contributions                         </li> <li>Only 1 of the additional benefits is payable upon the accidental death of the person covered.</li> <li>The maximum aggregate amount payable on additional accidental benefit under the contract and all other contracts/certificates issued by us shall not exceed RM4,000,000.00 per person covered.</li> </ul>	Nature of death	Benefit payable	Accidental death/TPD	Additional 100% of total takaful contribution paid*	Accidental death/TPD occurring while overseas	Additional 200% of total takaful contribution paid*				
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Cash payout (CP)	<ul style="list-style-type: none"> <li>Cash payout is payable at the end of every contract year from the universal account*, provided that the contract is in-force.                             <table border="1"> <thead> <tr> <th>Contract year</th><th>CP amount (as a percentage of the current annualised takaful contributions)</th></tr> </thead> <tbody> <tr> <td>1 to 10</td><td>9%</td></tr> <tr> <td>11 to 20</td><td>18%</td></tr> <tr> <td>21 to 29</td><td>27%</td></tr> <tr> <td>30</td><td>88%</td></tr> </tbody> </table>                             * Subject to the availability of the value of the universal account.                         </li> <li>You can choose to receive the cash payout directly or reinvest the cash payout into the investment-linked funds with 100% allocation.</li> </ul>	Contract year	CP amount (as a percentage of the current annualised takaful contributions)	1 to 10	9%	11 to 20	18%	21 to 29	27%	30	88%
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Final benefit	<ul style="list-style-type: none"> <li>The value of the universal account as at the end date of the contract, together with the value of the unit fund account (if any), less any indebtedness will be payable. The final benefit that you will receive may be lower than the coverage amount for death.</li> </ul>										
Coverage duration	30 years										

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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, only the value of the universal account (if any) and the unit fund account (if any), as at the date of death, will be payable.
- Medical conditions that you had, or had symptoms of, before participating in the takaful plan (i.e. pre-existing condition).

**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 this family takaful, you must pay a takaful contribution of:

Takaful Contribution	RM300,000.00 annually
Contribution duration	20 years
You also have to pay the following fees and charges:	
Stamp duty	RM10.00. This amount will be borne by us.
Service Tax	Not applicable.
Wakalah fee	Refer to the 'Wakalah fee' section in the product illustration.
Commission	The commission are paid from the contribution that are imposed on your contract. Please refer to section "Commission table" in the product illustration for details.
Tabarru'	Tabarru' will be deducted monthly from the value of the universal account. Refer to the summary of 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 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 medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or contract terminated.
- **Grace period** - You are given a grace period of 60 days from the contribution due date for the payment of contribution. If you do not pay the contribution within 60 days grace period from the contribution due date, your contract will lapse, and the universal account value (if any) less deferred wakalah fee, together with the reinvested cash payout (if any) as at the valuation date immediately following the end date of grace period, will be payable.
- **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, some investment profits (unexpected 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 and the distribution of the PER is governed by the Mudharabah profit sharing ratio. Upon termination of the contract, your rights over any unpaid portion of investment profit will be waived (*tanazul*).

Unexpected profit consists of:

- any realized and unrealized capital gains in equity investment and dividend income that exceeded the expected equity gain; plus
- any realized gains from the profit of Shariah-compliant fixed income instruments.

\*For more information on the applicable rates and how we set the threshold for equities, please visit Sun Life Malaysia's corporate website at [www.sunlifemalaysia.com](http://www.sunlifemalaysia.com).

**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 by returning the contract within 15 calendar days after your contract has been delivered to you. The contribution that you have paid (less any medical fee incurred) will be refunded to you.
- **Written notice** - You may cancel your takaful coverage at anytime by giving written notice to us. The value of the universal account less deferred wakalah fee (if any) plus the value of the unit fund account (if any) will be payable.

### 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.

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.