

# PRODUCT DISCLOSURE SHEET

**Dear Customer,**

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: Sun Fortune (This is an insurance product)**

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## What is Sun Fortune?

Sun Fortune is a regular premium investment-linked plan that offers a combination of insurance protection and investment for 20 years. This plan provides coverage on death, total and permanent disability (TPD) and maturity benefit at the end of policy term.

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## Know Your Coverage

As an illustration, for <b>RM500,000.00</b> yearly (inclusive of service tax, if any), you will receive the following insurance <b>coverage</b> :		
Death or total permanent disability (TPD) benefit	In the event of death/TPD of the life assured, the following benefit will be payable:	
	<b>Date of event</b>	<b>Cause of death / TPD</b>
		<b>Natural cause</b>
		<b>Accidental cause</b>
	Within 24 months from the policy commencement date	Total account value + any deduction of COI and supplementary charge
	After 24 months from the policy commencement date	The higher of: a) Basic sum assured (BSA); or b) The value of Protection Account plus the value of the Investment Account (if any), will be payable, subject to the juvenile lien and the deduction of any indebtedness.
	TPD benefit will expire on the policy monthly anniversary immediately following the life assured's 70th birthday and the maximum aggregate amount payable on the TPD benefit under the policy and all other individual and group policies/certificates issued by us shall not exceed RM8,000,000 per life.	
Loyalty booster	While the policy is in force, up to 150% in total of the current annualised premium (excluding SunSaver premium) will be payable^/allocated into the Protection Account at the unit price as at the valuation date immediately following the scenarios below, provided all premiums due are paid within grace period and partial withdrawal has not been performed:	
	<b>End of policy year</b>	<b>Plan type</b>
	20	3P20
		150% of the current annualised premium*
	* Excluding SunSaver premium.	
	^ Applicable for loyalty booster that is payable at the end of policy year. The loyalty booster will be payable together with maturity benefit.	
Maturity benefit	In the event the life assured survives until the end of policy term, 100% of the total account value (inclusive of loyalty booster (if any)) as at the valuation date immediately following the maturity date will be payable, subject to deduction of any indebtedness.	
Coverage duration	20 years	

**Fund(s) chosen:**

- Sun Life Malaysia 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 Assurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

Your investment-linked insurance **excludes**:

- Suicide - if the death was due to suicide within 1 year from the policy commencement date or reinstatement date, whichever is later, the policy will be terminated and the 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 buying this plan (i.e. pre-existing condition for TPD benefit).

**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](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 investment-linked insurance, you must pay the premium of:**

Premium (inclusive service tax, if any)	<b>RM500,000.00 yearly.</b>
Premium duration	3 years.
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	<b>100% of premium or RM500,000.00 in the first policy year.</b> For subsequent years, please refer to the sales illustration for further details.

**You also have to pay the following fees and charges:**

Stamp duty	<b>RM10.00.</b> This amount will be borne by us.
Total commission	<b>3.8% of total premium paid throughout the policy term or RM57,015.00.</b> Please refer to the sales illustration for further details.
Service tax	<b>Not applicable.</b>
Other applicable charges	<ul style="list-style-type: none"> <li>Cost of insurance (COI)</li> <li>Fund management charges</li> <li>Supplementary charge</li> <li>Withdrawal / surrender charge</li> </ul> Please refer to the sales illustration for further details.

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### 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.
- Grace period** - You are given a grace period of 30 days from the premium due date of each subsequent premium. If you do not pay the premium within 30 days of the grace period from the premium due date, there will be possibility that at any time, the total account value might be insufficient to support the basic policy and your policy might lapse.
- Account value** - The value of respective investment accounts of your investment-linked policy 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 total account value becomes insufficient to cover the cost of insurance and supplementary charge.

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

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### 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 supplementary charge, total 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 your policy at anytime by giving written notice to us. Once the policy is surrendered, the total account value less withdrawal/surrender charge (if any) will be payable to you. The amount payable may 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-ups'. 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 and licensed under Financial Services Act 2013.