

# 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 Wealth Protect-i (This is a takaful product)**

Printed date: 24 Dec 2025

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## What is Sun Wealth Protect-i?

Sun Wealth Protect-i is a surplus sharing yearly renewable group term takaful plan with coverage up to age 70. It provides lump sum benefit in the event of death, total and permanent disability (TPD) and upon diagnosis of any of the 36 covered critical illnesses listed in Appendix - Listing of Critical Illness. It also provides additional benefits for accidental death/TPD, death/TPD due to specified infectious diseases (SID) as well as accidental death/TPD while in public conveyance, elevator or burning public building.

### Shariah principles:

- Between certificate owners of the takaful fund for mutual financial assistance under tabarru' (voluntary contribution) principle.
- Between the takaful operator ("Sun Life Malaysia Takaful Berhad") and certificate owner in managing the takaful funds under wakalah (appointment of agent/representatives) principle.

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## Know Your Coverage

As an illustration, for **RM2,560.00** annually (inclusive of service tax, if any), you will receive the following takaful coverage:

Death, total and permanent disability (TPD) and critical illness benefit	<ul style="list-style-type: none"><li><b>RM500,000.00</b></li><li>The TPD benefit, accidental death/TPD benefit and accidental death/TPD while in public conveyance, elevator or burning public building benefit will expire on the certificate monthly anniversary after your <b>65th</b> birthday. The maximum aggregate amount payable on TPD benefit to you under this certificate and all other individual and group contracts or certificates with us is limited to RM2,000,000.</li></ul>
Accidental death/TPD and death/TPD due to specified infectious diseases (SID)	<ul style="list-style-type: none"><li><b>Additional RM500,000.00</b></li><li>SID shall include Avian Influenza, Chikunguya Fever, Dengue Fever, Japanese Encephalitis, Malaria and Zika or Zika Virus Infection.</li></ul>
Accidental death/TPD while in public conveyance, elevator or burning public building	<ul style="list-style-type: none"><li><b>Additional RM500,000.00</b></li><li>The benefit payable under accidental death while in public conveyance, elevator or burning public building is an additional benefit payable on top of accidental death.</li><li>The benefit payable under accidental TPD while in public conveyance, elevator or burning public building is an additional benefit payable on top of accidental TPD.</li></ul>
Coverage duration	This plan is yearly renewable up to the person covered's age of 70.

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 certificate commencement date or reinstatement date, whichever is later, the certificate will be terminated and only the contribution paid from the certificate commencement date or last reinstatement date, whichever is later, will be refunded.
- Medical conditions that you had, or had symptoms of, before participating in this plan (i.e. pre-existing condition within 12 months from the certificate commencement date).

**Note:** This list is **non-exhaustive**. You must refer to the master contract 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/claim-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>RM2,560.00 annually.</b>										
Contribution duration	This plan is yearly renewable up to the person covered's age of 70.										
<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	The commission forms part of the wakalah fee and is 10% of your contribution paid. Based on your plan selected, the commission is as follows:										
	<table border="1"> <thead> <tr> <th>Payment frequency</th> <th>Commission (RM)</th> </tr> </thead> <tbody> <tr> <td>Annually</td> <td>256.00</td> </tr> <tr> <td>Half-Yearly</td> <td>130.56</td> </tr> <tr> <td>Quarterly</td> <td>66.56</td> </tr> <tr> <td>Monthly</td> <td>22.53</td> </tr> </tbody> </table>	Payment frequency	Commission (RM)	Annually	256.00	Half-Yearly	130.56	Quarterly	66.56	Monthly	22.53
Payment frequency	Commission (RM)										
Annually	256.00										
Half-Yearly	130.56										
Quarterly	66.56										
Monthly	22.53										
Service tax	<b>Not applicable.</b>										
Wakalah fee	Wakalah fee consists of commission and operator fee. The wakalah fee is 30% of your contribution paid. Based on your plan selected, the wakalah fee is as follows:										
	<table border="1"> <thead> <tr> <th>Payment frequency</th> <th>Wakalah fee (RM)</th> </tr> </thead> <tbody> <tr> <td>Annually</td> <td>768.00</td> </tr> <tr> <td>Half-Yearly</td> <td>391.68</td> </tr> <tr> <td>Quarterly</td> <td>199.68</td> </tr> <tr> <td>Monthly</td> <td>67.59</td> </tr> </tbody> </table>	Payment frequency	Wakalah fee (RM)	Annually	768.00	Half-Yearly	391.68	Quarterly	199.68	Monthly	67.59
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Annually	768.00										
Half-Yearly	391.68										
Quarterly	199.68										
Monthly	67.59										
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 certificate of takaful 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 certificate 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.
- Non-guaranteed contribution** – the contributions are not guaranteed and may be revised from time to time. At least 90 days written notice prior to the certificate anniversary shall be given to you before implementing the revised contribution. As a result of any change of contribution, the wakalah fee amount will change accordingly.
- Waiting period** - The death/TPD due to specified infectious diseases (SID) benefit and critical illness benefit will only start 30 days after the certificate commencement date or last reinstatement date, whichever is later, except the following critical illnesses, the waiting period of 60 days shall apply.
  - Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease;
  - Cancer;
  - Coronary heart disease requiring surgery;
  - Heart Attack; and
  - Serious Coronary Artery Disease

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

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**Can I cancel my certificate?**

Yes, you may cancel your certificate by giving a written notice to us.

- Free look period** - You may cancel your certificate within 15 calendar days after the certificate has been delivered to you. We will refund you the full contribution that you have paid.
- Written notice** – You may cancel your certificate at anytime by giving written notice to us. The effective date of the surrender shall be the next contribution due date and there will be no cash value payable upon surrender.

**Important Note:**

Participating in a family takaful plan is a long-term financial commitment. You must choose the type of certificate that best suits your personal circumstances. You should read and understand the takaful certificate 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.