

Dear LA

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance. Other customers have read this PDS and found it helpful; **you should read it too.**

**Product Name : Sun Saver Max (This is an insurance product)**

Printed date: 01 Jul 2026

**1 What is Sun Saver Max?**

This is a regular premium non-participating endowment plan that provides insurance protection with guaranteed cash payout and guaranteed maturity benefit. It pays a lump sum benefit if you die or suffer total and permanent disability during the term of the policy.

**2 Know Your Coverage**

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

Death or total and permanent disability (TPD) benefit	<ul style="list-style-type: none"> <li>In the event of death/TPD of the life assured, the following benefit will be payable:</li> </ul> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Entry age of life assured (Age last birthday)</th> <th>Basic sum assured (BSA) (% of total premium paid)</th> </tr> </thead> <tbody> <tr> <td>0 - 50</td> <td>110%</td> </tr> <tr> <td>51 - 70</td> <td>103%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>The maximum aggregate amount payable on TPD benefit to the life assured under this policy and all other individual and group policies or certificates with us is limited to RM8,000,000.</li> </ul>	Entry age of life assured (Age last birthday)	Basic sum assured (BSA) (% of total premium paid)	0 - 50	110%	51 - 70	103%			
Entry age of life assured (Age last birthday)	Basic sum assured (BSA) (% of total premium paid)									
0 - 50	110%									
51 - 70	103%									
Guaranteed cash payout (GCP)	<ul style="list-style-type: none"> <li>GCP is payable upon completion of each policy years starting from the end of the first policy year until the end of the policy term.</li> </ul> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Policy year</th> <th>Guaranteed cash payout (% of total premium paid)</th> <th>Amount (RM)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>2.00%</td> <td>RM 10,000.00</td> </tr> <tr> <td>2</td> <td>2.00%</td> <td>RM 20,000.00</td> </tr> </tbody> </table>	Policy year	Guaranteed cash payout (% of total premium paid)	Amount (RM)	1	2.00%	RM 10,000.00	2	2.00%	RM 20,000.00
Policy year	Guaranteed cash payout (% of total premium paid)	Amount (RM)								
1	2.00%	RM 10,000.00								
2	2.00%	RM 20,000.00								
Maturity benefit	<ul style="list-style-type: none"> <li><b>RM1,000,000.00 will be payable upon maturity.</b></li> <li>* Upon the policy maturity, the annualised return for the guaranteed benefit of this plan is 2.00%</li> </ul>									
Coverage duration	<ul style="list-style-type: none"> <li>2 years.</li> </ul>									

\*The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of this policy with the effective returns of other investment alternatives.

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

**Your life 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 premium paid as at 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).

**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 life 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>

**3 Know Your Obligations**

<b>For your life insurance, you must pay the premium of:</b>										
Premium (inclusive of service tax, if any)	<b>RM 500,000.00 annually.</b>									
Premium duration	2 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	Refer to schedule of commission below:									
	<b>Schedule of commission</b>									
	<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 15%;">Policy year</th> <th style="width: 55%;">Proportion of premium deducted for commission payable (%)</th> <th style="width: 30%;">Actual amount (RM)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">0.10</td> <td style="text-align: center;">RM500.00</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">0.10</td> <td style="text-align: center;">RM500.00</td> </tr> </tbody> </table>	Policy year	Proportion of premium deducted for commission payable (%)	Actual amount (RM)	1	0.10	RM500.00	2	0.10	RM500.00
	Policy year	Proportion of premium deducted for commission payable (%)	Actual amount (RM)							
1	0.10	RM500.00								
2	0.10	RM500.00								
<b>0.1% of total premium paid throughout the policy term or RM1,000.00</b>										
Service tax	<b>Not applicable.</b>									

**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.
- **Grace period** - You are given a grace period of 60 days from the premium due date of each subsequent premium. If you do not pay the premium within 60 days of the grace period from the premium due date, your policy might lapse and the surrender value will be payable to you.
- **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.

**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 policy within 15 calendar days after the policy has been delivered to you. We will refund you the premium paid, less any expenses incurred by us for any medical underwriting required.
- After free-look period, you can surrender this policy. Upon the cancellation before maturity, you are entitled to receive the surrender value as follows. The surrender value shown is guaranteed.

Policy year	Surrender value (% of Total Premium Paid)
1	97.5%
2	99.0%

- **Written notice** - You may cancel your policy at anytime by giving a written notice to us. Once the policy is surrendered, the surrender value 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:**

Buying life insurance policy is a long-term financial commitment. You must choose the type of policy that best suits your personal circumstances. You should read and understand the insurance policy and discuss with the bank's authorised representatives or contact us directly for more information.

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.

**Summary illustration - For illustration purposes only. This may not be the benefits that you will receive.**

An illustration of the policy benefit for your plan is set out below:

End of policy year/Age	Premium <sup>1</sup> paid	Guaranteed sum assured for Death/TPD benefit	Benefit Payouts			Guaranteed surrender value
			Guaranteed cash payout	Campaign payout <sup>2</sup>	Total payout	
			(A)	(B)	(A) + (B)	
	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)
1 / 40	RM500,000.00	RM550,000.00	RM10,000.00	RM11,000.00	RM21,000.00	RM487,500.00
2 / 41	RM1,000,000.00	RM1,100,000.00	RM20,000.00	RM22,000.00	RM42,000.00	RM990,000.00

<sup>1</sup> The premium illustrated is exclusive of service tax.

<sup>2</sup> The campaign payout is non-guaranteed and is subject to the campaign's terms and conditions. The total payout illustrated includes the campaign payout and assumes all eligibility requirements are fulfilled.

**Guaranteed maturity benefit: RM1,000,000.00**

\*Upon the policy maturity, the annualised return for the guaranteed benefit (exclusive of the campaign payout) is 2.00%.

\*The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of this policy with the effective returns of other investment alternatives.

**Important notes:**

- The policy benefits are subject to limitations on TPD benefit and the premiums payable under this policy are as illustrated above.
- The actual surrender value will be determined based on actual premium paid. If you terminate your policy in early years, you may get back less than the total amount paid in premiums.
- Refer to the table below for the Benefit Payouts:

Benefit Payouts	Benefit Description
Guaranteed cash payout	2.00% of total premium paid shall be payable at each policy anniversary until the maturity of the policy.
Campaign payout (if applicable)	2.20% of total premium paid shall be payable to eligible policy that fully meet the campaign requirements. We recommend that you refer to the campaign terms and conditions for full details.

- You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.
- Please bear in mind that inflation will increase your cost of living in the future. Therefore, the purchasing power of the values shown in the illustration table may be less in the future than it is today.

**Declaration:**

I hereby acknowledge that your authorised representative at CIMB Bank has satisfactorily explained to me:

- this illustration, pointing out the disclosure of commission and charges for this plan including the guaranteed and non-guaranteed benefits;
- the product disclosure sheet(s), containing key information of this insurance plan.

I understand this is an illustration and not a policy, which will be subjected to underwriting requirement, and that the complete terms and conditions are contained in the policy documents.

\_\_\_\_\_  
Signature of policy owner

Date : 01 July 2026  
Name :  
NRIC No. :

\_\_\_\_\_  
Signature of authorised representative

Date : 01 July 2026  
Name :  
Bank :  
Staff ID :  
Contact No. :