

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 : Takaful Suria Plus (This is a takaful product)

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1 What is Takaful Suria Plus?

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.

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.
- Between the takaful operator and participants in managing the universal account under the mudharabah principle.

2 Know Your Coverage

As an illustration, for **RM7,200.00 annually** (inclusive of service tax, if any), you will receive the following takaful coverage:

Death benefit	Benefits		Amount payable	
	Death benefit		RM216,000.00 plus the value of universal account as at the time of claim	
	Death while performing Hajji/Umrah*		Additional RM216,000.00 on top of the death benefit	
	Death due to MERS virus while performing Hajji/Umrah* or up to 30 days after returning from Hajji/Umrah		Additional RM432,000.00 on top of the death benefit	
Total and permanent disability (TPD) benefit	Benefits		Amount payable	
	TPD benefit		RM216,000.00 plus the value of universal account as at the time of claim	
	TPD while performing Hajji/Umrah*		Additional RM216,000.00 on top of the TPD benefit	
	• TPD benefit will expire on the contract monthly anniversary immediately following the person covered's 65th birthday and the maximum aggregate amount payable on TPD benefit under this contract and all other contracts/certificates issued by us shall not exceed RM2,000,000 per person covered.			
Badal Hajj	• Badal Hajj arrangement** upon the death, TPD or diagnosis of any one of the covered 36 critical illnesses of the person covered. **If the cost of arrangement with the service provider is less than RM5,000.00, the excess amount will be payable to the nominee or proper claimant.			
Funeral expenses	• Lump sum amount of RM3,000.00 will be payable upon the death of the person covered.			
Dependant allowance	• Lump sum amount of RM15,000.00 will be payable upon the death of the person covered.			
Special payout	• Lump sum amount of RM1,500.00 will be payable upon completion of the 3rd contract anniversary , provided non-forfeiture privilege is not triggered in the first 3 contract years.			
Final benefit	• 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.			
Coverage duration	50 years.			

*Additional death/TPD 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.

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).

Your family takaful **excludes**:

- Suicide - if 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 the universal account as at the valuation date of death will be payable.
- Medical conditions that you had, or had symptoms of, before participating in 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



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

3 Know Your Obligations

For your family takaful, you must pay the takaful contribution of:		
	Basic contribution	Scheduled top-up contribution
Takaful contribution (exclusive of service tax)	RM7,200.00 annually	RM0.00
Service tax, if any	RM0.00	RM0.00
Total contribution (inclusive of service tax, if any)	RM7,200.00 annually	
Contribution duration	50 years.	
You also have to pay the following fees and charges:		
Stamp duty	RM10.00. This amount will be borne by us.	
Wakalah fee	65.00% of basic contribution or RM4,680.00 in the first contract year. For subsequent years, please refer to the product illustration for further details.	
Commission	2.00% of total contribution paid throughout the contract term or RM6,480.00. Please refer to the product illustration for further details.	
Service tax	Please refer to the service tax amount above.	
Other applicable fees	• Tabarru' Please refer to the product illustration for further details.	
Our share of investment profit in universal account, if any	20% of investment profit, determined annually.	
Our share of surplus in participants' tabarru' fund, as incentive, if any	50% of distributable surplus, determined annually.	

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 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 of each subsequent contribution. If you do not pay the contribution within 30 day grace period from the contribution due date, your contract will continue to be in force under non forfeiture privilege, there will be possibility that at any time the value of the universal account might be insufficient to support the basic contract and the rider(s) attached (if any), the contract will 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.

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

? 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 from the date of its delivery. The contribution received less any medical expenses incurred will be refunded to you.
- **Written notice** - You may cancel your contract at anytime by giving a written notice to us. Once the contract is surrendered, the cash value equivalent to the value of the universal account (if any) will be payable to you. The amount payable will 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.

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.