

# PRODUCT DISCLOSURE SHEET



Sun Life Malaysia Assurance Berhad

Registration Number: 199001005930 (197499-U)

## Dear Customer

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 Protect Term**

Printed Date: 24/12/2025

1

## What is Sun Protect Term?

This is a regular premium term plan that offers insurance protection for 5 years. It provides lump sum benefit on death, total & permanent disability (TPD) or terminal illness (TI). This plan will automatically renew every 5 years, with last renewable at age 70 and expiry at age 75.

2

## Know Your Coverage

As an illustration, for <b>RM892.00</b> yearly (inclusive of service tax, if any), you will receive the following life insurance coverage:	
Death benefit	<ul style="list-style-type: none"><li>RM500,000</li></ul>
TPD benefit	<ul style="list-style-type: none"><li>RM500,000</li><li>TPD benefit shall cease on the policy monthly anniversary immediately following the life assured's 75th birthday and the maximum aggregate amount payable on TPD benefit under the policy and all other individual and group policies/certificates issued by us shall not exceed RM8,000,000.</li></ul>
TI benefit	<ul style="list-style-type: none"><li>RM500,000</li><li>TI benefit shall cease on the policy monthly anniversary immediately following the life assured's 75th birthday.</li></ul>
Policy duration	5 years

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 the death was due to suicide within 1 year from the policy commencement date or reinstatement date, whichever is later, only the total premium paid will be refunded less any medical examination expenses.
- Medical conditions that you had, or had symptoms of, before buying the insurance plan (i.e. pre-existing condition - for TPD benefit).

**Note:** This list is **non-exhaustive**. You must refer to the insurance policy 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

### For this life insurance, you must pay a premium of:

Premium (inclusive service tax, if any)	<b>RM892.00 yearly.</b>
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Premium duration	<b>5 years</b>
Note: The coverage renews every 5 years at the premium rate for the attained age.	

You also have to pay the following fees and charges:

Stamp duty	<b>RM10.00.</b> This amount will be borne by us.
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Service tax	<b>Not applicable.</b>
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Commission	The applicable commission is a percentage of the premium paid, as follows:		
	<b>Premium year</b>	<b>Commission</b>	
		<b>RM</b>	<b>%</b>
	1	223.00	25.00%
	2	142.72	16.00%
	3	107.04	12.00%
	4	31.22	3.50%
	5	17.84	2.00%
	<b>Total</b>	<b>521.82</b>	<b>11.70%</b>
Note: The commission will be payable upon each policy renewal. The commission amount payable may vary based on the premium paid during policy renewal.			

4

**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 policy terminated.
- **Nomination** - You may nominate a nominee and ensure that your nominee is aware of the plan that you have enrolled.
- **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, the policy will lapse, and the cash surrender value, if any, will be payable.
- **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.
- **Policy renewal** - The premium that you have to pay (including each renewal) is shown below.

Age	Annualised Premium (RM)
30 - 34	892.00
35 - 39	964.00
40 - 44	1,400.00
45 - 49	2,416.00
50 - 54	3,484.00
55 - 59	5,240.00
60 - 64	8,964.00
65 - 69	14,312.00
70 - 74	23,792.00

**Note:** This list is **non-exhaustive**. Please refer to the insurance policy 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 policy by returning the policy within 15 calendar days after your policy has been delivered to you. We will refund you the premium paid less any medical examination expenses.
- **Written notice** – You may cancel your insurance coverage at any time by giving written notice to us. Upon cancellation, you and your family will no longer be eligible to receive benefits under this plan.

**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 and that the premium payable under the policy is an amount you can afford. You should read and understand the insurance policy documents and discuss with our authorised representative or contact us directly for more information.

This plan is managed by Sun Life Malaysia Assurance Berhad <Registration Number: 199001005930 (197499-U)>, an insurer regulated by Bank Negara and licensed under Financial Services Act 2013.