

# PRODUCT DISCLOSURE SHEET



**Sun Life**

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 Save Future (This is an insurance product)**

Printed Date: 12 Feb 2026

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## What is Sun Save Future?

Sun Save Future is a universal life plan that offers a combination of savings and insurance protection. It provides a lump sum benefit on death or total and permanent disability (TPD). In addition, it provides guaranteed cash payout (GCP) and maturity benefit.

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## Know Your Coverage

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

Death / Total and permanent disability (TPD) benefit	<ul style="list-style-type: none"> <li>The higher of:                             <ul style="list-style-type: none"> <li>i. 105% of the total premium paid (including top-up premiums) less the total GCP paid; or</li> <li>ii. 100% of the value of the universal account, immediately following the date of event will be payable together with the value of the investment account (if any) as at the valuation date immediately following the date of event, less any indebtedness.</li> </ul> </li> <li>In the event the life assured dies/suffers TPD due to non-accidental causes within the first 24 months from the policy commencement date, the higher of:                             <ul style="list-style-type: none"> <li>i. 100% of the total premium paid (including top-up premiums) less the total GCP paid; or</li> <li>ii. 100% of the value of the universal account, immediately following the date of event will be payable together with the value of the investment account (if any) as at the valuation date immediately following the date of event, less any indebtedness.</li> </ul> </li> <li>TPD benefit will expire on the policy monthly anniversary immediately following the life assured's <b>70th</b> birthday and the maximum aggregate amount payable on the TPD benefit to you under the policy and all other policies/certificates issued by us is limited to RM8,000,000.</li> </ul>										
Guaranteed cash payout (GCP)	<ul style="list-style-type: none"> <li>GCP is payable at the end of every policy year, starting from the end of year 2 and is payable from the universal account*, provided the policy is in force and all premiums due are paid. The GCP will be automatically reinvested into the investment-linked funds with 100% allocation.</li> </ul> <table border="1"> <thead> <tr> <th>Plan</th><th>GCP amount (as a percentage of the current basic annualised premium)</th></tr> </thead> <tbody> <tr> <td>5 Pay 20 Term</td><td>15%</td></tr> <tr> <td>20 Pay 30 Term</td><td>20%</td></tr> <tr> <td>25 Pay 25 Term</td><td>40%</td></tr> <tr> <td>30 Pay 30 Term</td><td>50%</td></tr> </tbody> </table> <ul style="list-style-type: none"> <li>* regardless to the availability of the value of the universal account.</li> <li>Any GCP payable shall be used to deduct any indebtedness.</li> </ul>	Plan	GCP amount (as a percentage of the current basic annualised premium)	5 Pay 20 Term	15%	20 Pay 30 Term	20%	25 Pay 25 Term	40%	30 Pay 30 Term	50%
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Maturity benefit	<ul style="list-style-type: none"> <li>The value of the universal account as at the end date of the policy, together with the value of the investment account (if any), less any indebtedness will be payable. The maturity benefit that you will receive may be lower than the coverage amount for death.</li> </ul>										
Coverage duration	20 years.										

## Fund(s) chosen:

- Sun Life Malaysia Global Technology Fund : 100%

Please refer to the fund fact sheets for further details on the objectives of respective investment-linked funds.

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)).

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Your life insurance **excludes**:

- Suicide - if the death was due to suicide within **1 year** from the policy commencement date or reinstatement date, only the value of the universal account (if any) and investment account (if any), 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 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 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>

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### Know Your Obligations

**For your life insurance, you must pay the premium of:**

Premium (inclusive of service tax, if any)	<b>RM500,000.00 yearly.</b>
Premium duration	5 years.
The insurance company allocates a portion of the premium paid to be invested into the universal account.	
Premium allocated to the universal account	<b>50.00% of premium or RM250,000.00 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.
Commission	<b>11.70% of total premium paid throughout the policy term or RM292,500.00.</b> Please refer to the sales illustration for further details.
Service tax	<b>Not applicable.</b>
Other applicable charges	• Fund management charges 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
- **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 and lapsation** - 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 the 30-day grace period, your policy will continue to be in force under automatic premium loan. The coverage will remain in force until the cash value is insufficient to pay for the premium due. Your policy will then lapse.
- **Universal Account** - All premiums paid (including any top-up premiums), less unallocated premium amount, will be allocated into this account. This account earns crediting rate at a non-guaranteed rate based on the investment return as declared by us, less any fund management charge and investment tax. The crediting rate will be credited to this account on a monthly basis provided that the policy is in force. In the event that the amount in this account is less than the GCP payable, the deficient amount will be paid by us.
- **Conditional no lapse guarantee** - The basic policy will not lapse in the event that the value of the Universal Account is less than zero, provided that all premiums due under the policy are paid within the grace period. The conditional no lapse guarantee feature will be forfeited if any premium due under the policy is not paid or is paid after the grace period.

**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 policy within 15 calendar days after the policy has been delivered to you. The premium that you have paid (less any medical fee incurred) will be refunded to you.
- **Written notice** - You may cancel your policy at anytime by giving written notice to us. Once the policy is surrendered, the surrender value and the value of the investment account (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:

**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 policy documents and discuss with our authorised representative 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 Financial Services Act 2013.**