

Dear SAMPLE

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked takaful.

Other customers have read this PDS and found it helpful; **you should read it too.****Product Name: SinarLink Aimain (This is a takaful product)**

Printed date:

22 Dec 2025

**1 What is SinarLink Aimain?**

This is a regular contribution surplus sharing investment-linked takaful plan that offers a combination of takaful protection and investment until the person covered's age of 70. It provides a lump sum takaful benefit in the event of death or total and permanent disability (TPD).

**Shariah principles:**

- Between person covered 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 the wakalah (appointment of agents/representatives) principle.

**2 Know Your Coverage**

As an illustration, for <b>RM4,200.00 annually</b> (inclusive of service tax, if any), you will receive the following takaful <b>coverage</b> :	
Death benefit	<ul style="list-style-type: none"> <li><b>RM100,000 plus value of investment account as at the valuation date immediately following the date of death.</b></li> </ul>
Total and permanent disability (TPD) benefit	<ul style="list-style-type: none"> <li><b>RM100,000 plus value of investment account as at the valuation date immediately following the date of TPD begins.</b></li> <li>TPD benefit will expire on the contract monthly anniversary immediately following the person covered's <b>65<sup>th</sup></b> birthday and the maximum aggregate amount payable on TPD benefit under this contract and all other individual and group contracts/certificates is limited to RM2,000,000.</li> </ul>
Coverage duration	45 years.
Optional rider(s) chosen	<ul style="list-style-type: none"> <li>Takaful MediHealth Care</li> </ul> <p>Please refer to the product disclosure sheets of riders for further details on rider benefits.</p> <p>Note: Please refer to the Appendix - Extension of Takaful Coverage for the rider(s) extended coverage period upon the extension of basic takaful coverage.</p>

**Fund(s) chosen:**

- Sun Life Malaysia Islamic World Equity Fund 100%

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

Protection by PIDM on benefits payable from the unit portion of this certificate/policy/contract is subject to limitations. 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 investment-linked takaful excludes:**

- Suicide - if the death was due to suicide within **1** year from the contract commencement date or last reinstatement date, whichever is later, the contract will be terminated and the total account value as at the valuation date immediately following the 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 investment-linked takaful, you can:**

Call us at:  
1300-88-5055



Visit our website at:  
[https://www.sunlifemalaysia.com](http://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](http://www.sunlifemalaysia.com/client-care/make-a-claim).

**3 Know Your Obligations**
**For your investment-linked takaful, you must pay the takaful contribution of:**

	Basic contribution	Scheduled top-up contribution
Takaful contribution (exclusive of service tax)	<b>RM3,600.00 annually</b>	<b>RM600.00 annually</b>
Service tax, if any	<b>RM0.00</b>	<b>RM0.00</b>
Total contribution (inclusive of service tax, if any)	<b>RM4,200.00 annually</b>	
Contribution duration	45 years.	
The takaful operator allocates a portion of the takaful to purchase units in your chosen investment fund(s).		
Contribution allocated to purchase units	<b>65.00% of contribution or RM16,800.00 in the first contract year.</b> For subsequent years, please refer to the product illustration for further details.	
<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.	
Total commission	<b>2.25% of total contribution paid throughout the contract term or RM4,252.50.</b> Please refer to the product illustration for further details.	
Service tax	Please refer to the service tax amount above.	
Other applicable fees	<ul style="list-style-type: none"> <li>• Monthly fee - RM5.00 per month</li> <li>• Tabarru'</li> <li>• Monthly wakalah fee</li> </ul> Please refer to the product illustration for further details.	
Our share of surplus in participants' tabarru' fund, as incentive, if any	50% of 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 days of grace period from the contribution due date, there will be possibility that at any time the total account value might be insufficient to support the basic contract and the rider(s) attached (if any) and your contract might lapse.
- **Account value** - The value of the respective investment accounts of your investment-linked contract depends on the performance of the investment-linked funds selected. The higher the level of takaful coverage selected, the more units will be absorbed to pay for the tabarru' and the fewer units will remain to accumulate account value under your contract. Any partial withdrawal will reduce the value of the investment account, which may lead to insufficient funds to cover future fees and charges.
- **Lapse of contract** - The contract shall lapse when the total account value becomes insufficient to cover the tabarru', monthly wakalah fee and monthly fee.
- **Extension of takaful coverage** - Upon expiration of the contract, the takaful coverage will be automatically extended up to age 99 of the person covered, which may require additional contributions. Please refer to the Appendix - Extension of Takaful Coverage for further details.

**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 investment-linked contract within 15 calendar days after the contract has been delivered to you. We will refund you the sum of the supplementary charge, total account value as at the next valuation date and any tabarru' and monthly fee that have been deducted, less any expenses incurred by us for any medical underwriting required.
- **Written notice** - You may cancel your contract at anytime by giving a written notice to us. Once the contract is surrendered, the total account value less deferred wakalah fee (if any) will be payable to you. The amount payable may be less than the contribution paid and all the benefits and rights under the contract will end.

**Important Note:**

This is a takaful product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts. You must evaluate your options carefully and satisfy yourself that the investment-linked plan chosen meet your risk appetite and that you can afford the contribution throughout the contract duration. To increase investment value at any time, it is advisable that you pay the additional contribution as 'top-ups'. Return on an investment-linked fund is not guaranteed.

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 the Islamic Financial Services Act 2013.

This plan is distributed by Al Rajhi Banking & Investment Corporation Berhad. Al Rajhi Bank is located at Level 8, Integra Tower, The Intermark, 348, Jalan Tun Razak, 50400 Kuala Lumpur.