

Product Name: Sun MediMax-i

Date : 24-12-2025

## PRODUCT DISCLOSURE SHEET

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you participate in a medical plan that best meet your needs. You should read your takaful contract carefully for full details on your coverage.

### FIND OUT MORE:



<https://www.sunlifemalaysia.com/insurance-and-takaful/family-takaful/sun-medi-max-i/>

### Step 1 Is this contract right for you?

- This contract covers hospitalisation and surgical expenses ("H&S") incurred due to illnesses covered under the contract until age 99.
- Your tabarru' will be pooled with other contract holders' tabarru' to pay claims. If the total claims paid out from the pool of fund (Participants' Tabarru' Fund) is high, the tabarru' for all contract holders in the same pool may increase, including your tabarru' even if you did not make a claim.

### Step 2 Does it meet your needs?

#### What is covered?

- Hospital room and board : RM 500
- Surgical expenses : As charged

Benefits payable are on pay first, claim later basis subject to:

- Overall annual limit : RM3,000,000
- Overall lifetime limit : No lifetime limit

#### What is not covered?

- Medical conditions that you had, or had symptoms of, before participating in the plan (i.e. pre-existing condition)
- Specified illnesses (e.g. hypertension, diabetes)
- Diseases required quarantine by law (e.g. COVID-19)

This is not a complete list. Please read your contract documents carefully for full details on what is and is not covered.

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](http://www.pidm.gov.my)).

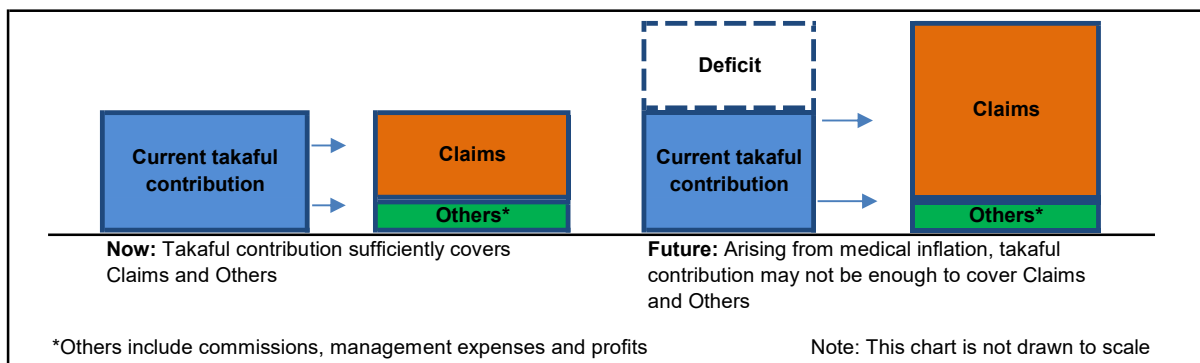
### Step 3 Can you afford the increase in takaful contributions over time?

	Takaful contribution projection table			Over the long term, you can reduce takaful contribution payable by choosing plans with:  (a) A higher deductible. (b) A lower annual limit
Age	Current takaful contribution upon attained age (RM)	Estimated takaful contribution		
		based on medical inflation of 7% <sup>1</sup> per annum (RM)	based on medical inflation of 10% per annum (RM)	
30	268.00	268.00	268.00	
35	268.00	375.90	431.65	
40	297.00	584.25	770.35	
45	297.00	819.45	1,240.65	
50	316.00	1 222.85	2 125.90	

- The projection above is solely for illustration purposes only.
- The estimated takaful contribution is calculated on the compounding basis. Takaful contributions are affected by both the increase in treatment costs and the increased use of healthcare services by takaful participants. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage takaful contribution increases over time.
- Bulk of takaful contribution goes to claims. On average, for every RM1.00 of takaful contribution paid, RM0.72<sup>2</sup> is allocated to pay claims. The remainder goes to pay commissions to agent, management expenses and profits of the takaful operator.

<sup>1</sup> This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.

<sup>2</sup> This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of the plan you participate may differ from the industry average.



## Step 4

### What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your contract.
  - If you decide you do not want this contract within 15 calendar days after the contract has been delivered to you, you can contact us to cancel your contract and receive a full refund (less any medical examination expenses incurred).
  - Your coverage will only start 30 calendar days after the contract commencement date or reinstatement date, whichever is later, except for accidental injuries.
  - The wakalah fees<sup>3</sup> you have to pay are RM174.20 or 65% of annual takaful contribution over 10 years, of which commission to the agent is RM40.20 or 15% and management expenses is RM134.00 or 50%.
- <sup>3</sup> These figures are based on the current takaful contribution upon attained age.

This is not a complete list. Please read your contract documents carefully for full details on the key terms and conditions.

## Step 5

### Have you considered other products that might suit your needs?

Name	Recommended product	Alternative product options	
		Option 1	Option 2
	Sun MediMax-i	Sun MediMax-i	Sun MediMax-i
	Plan 200K	Plan 75K	Plan 100K
	RM268.00	RM309.00	RM287.00
Annual takaful contribution*	<i>This includes the annual contribution for basic takaful contract</i>	<i>The annual contribution is higher by RM41.00</i>	<i>The annual contribution is higher by RM19.00</i>
Type	Pay First, Claim Later <i>You pay for treatment first and claim from us later</i>	Pay First, Claim Later <i>You pay for treatment first and claim from us later</i>	Pay First, Claim Later <i>You pay for treatment first and claim from us later</i>
Coverage term	Until age 99 <i>Note: Renewal is guaranteed but the takaful contribution rates are not guaranteed.</i>	Until age 99	Until age 99
Deductible	RM200,000 per contract year	RM75,000 per contract year	RM100,000 per contract year
Hospital room and board	RM500 per day	RM250 per day	RM350 per day
Surgical expenses	As charged	As charged	As charged
Overall annual limit	RM3,000,000	RM1,125,000	RM1,500,000
Overall lifetime limit	No lifetime limit	No lifetime limit	No lifetime limit

• **Deductible:** Fixed amount you have to pay before your actual coverage begins. E.g. RM500 deductible means you have to pay RM500 out of your own pocket and we will pay the balance (up to the relevant limits).  
 • **Overall annual limit:** Maximum amount you can claim in a year.  
 • **Overall lifetime limit:** Maximum amount you can claim throughout your lifetime.

This table does not capture all of the features of products compared. Please ask the authorised representative for more information on the differences in features of these products.

\* The contribution illustrated is exclusive of service tax and single top-up contribution.

**Client's Acknowledgement\* (Optional)**

Please ensure you are filling this section yourself and are aware of what you are placing your signature for:

☐ I acknowledge that Sun Life Malaysia Takaful Berhad has provided me with copy of the PDS.

☐ I have read and understood the key information contained in this PDS.

\* A client's acknowledgement of this PDS shall not prejudice his/her right to seek redress in the event of subsequent disputes over the product terms and conditions.

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**Signature of contract holder****Name :****Date : 24-12-25**