PRODUCT DISCLOSURE SHEET

Sun Life Malaysia Takaful Berhad
Registration Number: 200501012215 (689263-M)

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 : Sinar Wasilah (This is a takaful product)

1 What is Sinar Wasilah?

Sinar Wasilah offers a combination of takaful protection and investment for up to age 99. It pays a lump sum benefit if you die or suffer total and permanent disability during the term of the contract.

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.

2 Know Your Coverage / Benefits

As an illustration, for takaful contribution of ***RM300,000 annually*** (inclusive service tax, if any),
you will receive the following takaful **coverage**:

<table>
<tr><td>Death/TPD benefit</td><td>• In the event of death/TPD of the person covered, the following benefit will be payable:
<table>
<tr><th colspan="3">Cause of</th></tr>
<tr><th colspan="2">death/TPD</th><th>death</th></tr>
<tr><th>Natural causes</th><th>Accidental causes</th><th>Accidental causes occurring while overseas</th></tr>
<tr><td>The higher of:
a) sum covered (SC); or
b) the value of Investment Account 1</td><td>The higher of:
a) sum covered (SC); or
b) the value of Investment Account 1

plus additional 100% of the total contribution paid (excluding top-up contributions) is payable from the participants' tabarru' fund.</td><td>The higher of:
a) sum covered (SC); or
b) the value of Investment Account 1

plus additional 200% of the total contribution paid (excluding top-up contributions) is payable from the participants' tabarru' fund.</td></tr>
</table></td></tr>
<tr><td>Accidental death/accidental TPD benefit</td><td>together with the value of the Investment Account 2 (if any) as at the valuation date immediately following the date of event, subject to the juvenile lien and the deduction of any indebtedness.
• The accidental death/TPD benefit will be payable upon the death/TPD of the person covered due to an accident and occurs within 180 days from the date of the accident.
• The accidental death occurring while overseas benefit will be payable upon the death of the person covered due to an accident, occurs within 180 days from the date of the accident and the person covered resides and travels outside Malaysia for not more than 90 consecutive days.
• The accidental death coverage (including accidental death occurring while overseas), TPD and accidental TPD coverage shall cease on the contract monthly anniversary immediately following the person covered's 75th birthday.</td></tr>
<tr><td>Peaceful giving benefit</td><td>• In the event of death of the person covered, an additional 10% of the annualised takaful contribution or RM10,000, whichever is lower, will be payable from the participants' tabarru' fund.
• The benefit will be payable as waqf to the Yayasan Waqaf Malaysia and/or other waqf body that may be appointed in future as waqf benefit on behalf of the person covered.</td></tr>
<tr><td>Final benefit</td><td>• The total account value (i.e. the sum of the value of the Investment Account 1 and the value of the Investment Account 2 (if any)), less any indebtedness.</td></tr>
<tr><td>Duration</td><td>Up to age 99</td></tr>
</table>

Fund(s) chosen:

- Sun Life Malaysia Islamic World Equity Fund : 10%
- Sun Life Malaysia Islamic Asia Pacific Equity Fund : 10%
- Sun Life Malaysia Islamic Equity Fund : 10%
- Sun Life Malaysia Islamic Global Sustainable Fund : 10%
- Sun Life Malaysia Islamic Deposit Fund : 10%
- Sun Life Malaysia Islamic AIIMAN Select Income : 10%
- Sun Life Malaysia Islamic Global Multi-Asset Fund : 40%

Reminder: Please read the fund fact sheet for further details on the objectives of the respective investment-linked funds. It is important to select a plan or a combination of funds that suits your financial goals and risk profile.

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).

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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), only 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 the takaful plan (i.e. pre-existing condition).

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	Visit our website at:	Email us at:	For claim related
1300-88-5055	https://www.sunlifemalaysia.com	wecare@sunlifemalaysia.com	https://www.sunlifemalaysia.com/client-care/make-a-claim.

3 Know Your Obligations

For your investment-linked takaful, you must pay a takaful contribution of:	
Takaful contribution (inclusive of service tax, if any)	**RM 300,000.00 annually**
Contribution duration	**3 years**
The takaful operator allocates a portion of the contribution to purchase units in your chosen investment fund(s).	
Contribution allocated to purchase units	**100% of contribution of RM 300,000.00** Please refer to the Product Illustration for more details
You also have to pay the following fees and charges:	
Stamp duty	RM10.00. This amount will be borne by us.
Commission, monthly wakalah fee, tabarru' and other contract fees	Please refer to the Product Illustration for more details of the commission, monthly wakalah fee, tabarru' and other contract fees
Our share of surplus in participants' tabarru' fund, if any	50% of surplus, determined annually.

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 contract terminated.
- The cash value of this product depends on the performance of your chosen fund(s).
- **Grace period** – You are given a grace period of 60 days from the contribution due date of each subsequent contribution. If you do not pay the contribution within 60 days grace period from the contribution due date, your contract will lapse, and the total account value less deferred wakalah fee will be payable.
- **Account value** - The value of respective investment accounts of your investment-linked takaful 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 values under your contract.
- **Nomination** - You may nominate a nominee(s) and ensure that your nominee is aware of the takaful 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.

Note: This list is **non-exhaustive**. You should refer to the contract documents for the full list of terms and conditions.

? 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 by returning the contract within 15 calendar days after your contract has been delivered to you. Sum of the monthly wakalah fees, the total account value and any tabarru' that have been deducted (less any medical fee incurred by us) will be refunded to you.
- **Written notice** – You may cancel the takaful coverage at any time by giving a written notice to us. The total account value less deferred wakalah fee (if any) that we will pay to you upon surrender of the contract may be less than the contribution paid. You and your family will no longer benefit from this plan.

Important Note:
Participating in a regular contribution investment-linked takaful plan is a **long-term financial commitment**. It is not advisable to hold the contract for a short period of time in view of the high initial costs.

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 Al Rajhi Banking & Investment Corporation Berhad. Al Rajhi Banking & Investment Corporation Berhad is co-located at Ground Floor, East Block Wisma Golden Eagle Realty, 142-B Jalan Ampang, 50450 Kuala Lumpur, Malaysia.