

Prepared for: FOR ILLUSTRATION PURPOSE ONLY

03 March 2025

PRODUCT DISCLOSURE SHEET: SINARLINK AIMAN - THIS IS A TAKAFUL PRODUCT

(Read this product disclosure sheet before you decide to take up SinarLink Aiman. Be sure to also read the general terms and conditions.)

1. What is this product about?

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).

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. No underwriting is required for this extension of takaful coverage and final benefit* will be payable at the contract expiry at age 99 of the person covered. You have the option to discontinue the extension of the takaful coverage and receive the value of investment account as at the valuation date immediately following the surrender date, and the contract will be terminated.

The value of the investment-linked takaful plan depends on the price of the underlying units, which in turn depends on the performance of your chosen fund(s).

* Refers to total sum covered plus the value of investment account as at the valuation date immediately following the contract expiry at age 99 of person covered.

2. What are the applicable Shariah concepts ?

- 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.

3. What are the covers/benefits provided?

This plan covers:

- Death : RM80,000 plus value of investment account as at the valuation date immediately following the date of death
- TPD : RM80,000 plus value of investment account as at the valuation date immediately following the date of TPD begins
TPD coverage will expire at the contract monthly anniversary immediately following the person covered's attainment of **age 65**.
- Optional unit deducting riders (UDR):
 - Takaful MediHealth Care Provides coverage to person covered for the expenses on hospitalisation, surgical, non-surgical and other related cost.
 - Takaful Multiple Pay Critical Illness Benefit rider Provides additional coverage on 36 critical illness which the person covered entitle to make up to 4 claims and we pay up to 4 times the rider's sum covered.
 - Takaful Accidental Death Benefit rider Provides additional coverage based on rider's sum covered upon accidental death of the person covered.
 - Takaful Weekly Disability Income Benefit rider Provides weekly income in the event of temporary total disability or temporary partial disability of the person covered due to illnesses or accident.
 - Takaful Person Covered Waiver of Contribution Benefit rider All future annual contribution of RM10,200 payable until the end date of the basic plan (up to age 99 of the person covered upon the extension of takaful coverage) shall be waived upon diagnosis of any one of the covered 36 critical illness of the person covered.

Upon the extension of basic takaful coverage, the rider(s) extended coverage period is as follows:

Rider(s)	Extended coverage period
Takaful MediHealth Care	Up to the person covered's age 99
Takaful Multiple Pay Critical Illness Benefit rider	Up to the person covered's age 85
Takaful Accidental Death Benefit rider	Terminated
Takaful Weekly Disability Income Benefit rider	Terminated
Takaful Person Covered Waiver of Contribution Benefit rider	Up to the person covered's age 99

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 ALLMAN Select Income Fund : 20%
- Sun Life Malaysia Islamic Global Multi-Asset Fund : 20%
- Sun Life Malaysia Islamic Deposit Fund : 20%

Reminder: Please read the marketing literature for product benefits including the appendices of this product disclosure sheet for further details on rider benefits and 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).

4. How much contribution do I have to pay?

The total contribution that you have to pay and the contract terms may vary depending on the takaful risk classification based on our underwriting requirements:

	Estimated contributions required for scenarios below:		
	Coverage up to age 70 (Contribution payable from age 35 to age 70)	With extension up to age 99 (Contribution payable from age 71 to age 99)	Coverage up to age 99 (Contribution payable from age 35 to age 99)
Takaful contribution	RM9,600.00 annually	RM9,600.00 annually	RM18,600.00 annually
Schedule top-up contribution	RM600.00 annually	RM35,400.00 annually	RM1,200.00 annually
Service tax, if any	RM0.00 annually	RM0.00 annually	RM0.00 annually
Estimated total contribution (inclusive of service tax)	RM10,200.00 annually	RM45,000.00 annually	RM19,800.00 annually

The estimated contributions recommended are non-guaranteed and may increase in the future depending on the performance of the investment-linked funds, tabarru', fees and charges. You can refer to the updated estimated contributions that is conducted annually and stated in the annual statement.

We will notify you on the additional contributions at least 90 days prior to your contract expiry date. The acceptance of the extension and additional contributions are strictly on voluntary basis, and you have the option to discontinue the extension of takaful coverage by surrendering your contract at anytime.

We allocate a portion of the contribution to purchase units in the investment-linked fund that you have chosen. Any wakalah fee will be used to pay commissions to Al Rajhi Bank Malaysia and our expenses. You are advised to refer to the allocation rates given in the product illustration.

5. What are the fees and charges that I have to pay?

The tabarru' and monthly fee are deducted monthly from the value of investment account. The tabarru' will generally increase as you grow older. Details of tabarru' and other fees for the investment-linked takaful plan are given in the product illustration. The contribution paid is subject to service tax, where applicable.

6. What are some of the key terms and conditions that I should be aware of?

- **Importance of disclosure** - You have the duty to take reasonable care not to make a misrepresentation to us. If it is proven there is suppression of material fact and that it was fraudulently made or omitted, only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply. You must disclose all material facts such as medical condition and state the age or date of birth correctly.
- **Free look period** - You may cancel your investment-linked takaful contract within 15 calendar days from the date of delivery of the contract. We will refund you the sum of the wakalah fees, the value of investment account as at the valuation date immediately following the date the notice is received by us and any tabarru' and monthly fee that have been deducted, less any expenses incurred by us for any medical underwriting required.
- **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, there will be possibility that at any time value of the investment account might be insufficient to support the basic contract and the rider(s) attached (if any).
- **Contribution break** - If the value of investment account is sufficient, you can take a break from contribution payments. In the event the contributions for this contract is not paid, the tabarru' and other contract fees will be deducted through cancellation of units from the investment account and this will reduce the value of investment account. You have to ensure that the value of investment account is enough to pay for the fees in order to enjoy uninterrupted takaful coverage.
- **Account value** - It is the value of investment account of your investment-linked takaful contract which 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.
- **Lapse of contract** - The contract shall lapse when the value of investment account becomes insufficient to cover the tabarru' and monthly fee.

- **Limitation on TPD benefit** - TPD benefit will expire on the contract monthly anniversary immediately following the person covered's 65th birthday and the maximum aggregate amount payable on TPD benefit under this contract and all other individual and group contracts/certificates issued by us shall not exceed RM2,000,000.
- **Juvenile lien** - In the event of death or TPD before the person covered's 4th birthday, the sum covered for a death benefit or TPD benefit payable will be reduced by juvenile lien as shown in the table below:

Age last birthday on date of event	Juvenile lien - sum covered reduction	Amount of sum covered payable (RM)
Less than 1	80%	16,000.00
1	60%	32,000.00
2	40%	48,000.00
3	20%	64,000.00
4 and above	0%	80,000.00

- **Tax** - All taxes, including but not limited to any goods and services tax, and/or other forms of sales or consumption tax, whether currently in force or implemented after the date of the contract will be charged in accordance with the applicable legislation at the prevailing rate. Where necessary, we will amend the terms of the contract to take into account any such tax.
- **Pre-existing condition** - Means any injury, illness, condition or symptom that existed during the 12 months prior to the contract commencement date or last reinstatement date, whichever is later, for which:
 - treatment, medication, advice or diagnosis has been sought or received;
 - an ordinary and prudent person with such injury, illness, condition or symptom would have sought advice or treatment in connection with his/her health; or
 - you and/or the person covered knew existed, whether or not treatment, medication, advice or diagnosis was sought or received.
- **Nomination** - You may nominate a nominee and ensure that your nominee is aware of the takaful plan that you have participated.

Note: This list is non-exhaustive. Please refer to the contract documents for the full list of terms and conditions under this plan.

7. What are the major exclusions under this plan?

a) Exclusions on death benefit

No death benefit shall be payable if the death of the person covered is due to:

- pre-existing condition within 12 months from the contract commencement date or last reinstatement date, whichever is later; or
- suicide (while sane or insane) within 12 months from the contract commencement date or last reinstatement date, whichever is later.

In this case, the contract will be terminated and only value of investment account as at the valuation date immediately following the date of death, will be payable.

b) Exclusions on TPD benefit

No TPD benefit shall be payable if the TPD of the person covered results from the following:

- Pre-existing condition within the first 12 months of the contract commencement date or last reinstatement date, whichever is later;
- Acquired Immuno-deficiency Syndrome (AIDS), AIDS related complications, or infection of person covered by the Human Immunodeficiency Virus (HIV);
- Being under the influence of drugs, any narcotics or due to intoxication by liquor and/or illicit substance;
- Criminal act, involvement in a breach of law (unless as an innocent party) or membership of an illegal organisation;
- Entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the person covered is in an aircraft operated by a commercial passenger airline on a regular schedule passenger trip over its established passenger route;
- Participation in any hazardous sport or pastime or activities, including but not limited to aerial activities, bungee jumping, rock climbing or mountaineering, underwater activities, or racing of any type other than on foot;
- Self-inflicted injuries or suicide, while sane or insane;
- Active duty in any navy, army, air force, military, fire service, civil defense, police or law enforcement organisation; or
- War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), strike, riot, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

Note: This list is non-exhaustive. Please refer to the contract documents for further information on exclusions.

8. Can I cancel my coverage?

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. If you find the fund that you have chosen is no longer appropriate, you have the flexibility to switch fund. There is no fund switching fees applicable. You may cancel the takaful coverage at anytime by giving a written notice to us. The investment account value that we will pay to you upon surrender of the contract, may be less than the contribution paid and you and your family will no longer benefit from this plan.

9. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all future correspondences reach you in a timely manner.

10. Where can I get further information?

Should you require additional information about investment-linked takaful, please refer to the *insuranceinfo* booklet on 'Investment-Linked Takaful', available at Sun Life Malaysia. For further information on claims procedures, please refer to Sun Life Malaysia's website at <https://www.sunlifemalaysia.com/client-care/make-a-claim>.

If you have any enquiries, please contact us at:

Sun Life Malaysia Takaful Berhad

Registration Number: 200501012215 (689263-M)

Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur

Alternatively, you may call the **Client Careline at 1300-88-5055**,

lodge an online enquiry via sunlifemalaysia.com,

email to us directly at wecare@sunlifemalaysia.com,

or fax to us at **(603) 2698 7035**.

Distributor and Address:

Al Rajhi Banking & Investment Corporation Berhad

Registration Number: 200501036909 (719057-X)

Ground Floor, East Block Wisma Golden Eagle Realty,

142-B Jalan Ampang,

50450 Kuala Lumpur, Malaysia.

11. Other similar types of plan available.

Please ask the takaful operator for other similar types of plan available.

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 TAKAFUL 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 CONTRIBUTIONS AS 'TOP-UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

The information provided in this product disclosure sheet is valid as at 03/03/2025. 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.