PRODUCT DISCLOSURE SHEET

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

Dear PERSON TO BE COVERED
This Product Disclosure Sheet (PDS) provides you with key information on your family takaful.
Other customers have read this PDS and found it helpful; **you should read it too.**

Product Name: Sinar Kasih (This is a takaful product)

Printed date: 10 Aug 2026

1 What is Sinar Kasih?

Sinar Kasih is a surplus sharing takaful term plan which offers death, total and permanent disability (TPD), accidental death/TPD and disability allowance coverage.

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 master contract holder in managing the takaful funds under the wakalah (appointment of agents/representatives) principle.

2 Know Your Coverage

As an illustration, for ***RM199.35*** *monthly* (inclusive of service tax, if any), you will receive the following takaful **coverage**:

Death benefit	• **RM500,000.00 will be payable as at the time of claim.**
Total and permanent disability (TPD)	• **RM500,000.00 will be payable as at the time of claim.** • TPD benefit will expire on the contract monthly anniversary immediately following the person covered's **65** th birthday and the maximum aggregate amount payable on TPD benefit under this contract and all other individual and group contracts/certificates is limited to RM8,000,000.
Accidental death benefit	• Additional of RM250,000.00 will be payable if the death/TPD of the person covered occurs due to accidental causes. • Accidental death/TPD benefit will expire on the contract monthly anniversary immediately after the person covered's **65th** birthday and the maximum aggregate amount payable on accidental death/TPD benefit under this contract and all other individual and group contracts/certificates issued by us is limited to RM1,000,000.
Disability allowance benefit	• An additional of RM15,000.00 will be payable in one lump sum if the TPD/accidental TPD benefit is payable. • Disability allowance benefit will expire on the contract monthly anniversary immediately following the person covered's **65th** birthday and the maximum aggregate amount payable on this benefit under this contract and all other individual and group contracts/certificates issued by us is limited to RM30,000.
Coverage duration	• 20 years.

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).

Your family takaful **excludes**:

- Suicide - if death was due to suicide within **1** year from the contract commencement date or reinstatement date, whichever is later, the contract will be terminated and the total contributions paid as at 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 family 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.

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3 Know Your Obligation

For this takaful product, you must pay the takaful contribution of:	
Contribution (inclusive of service tax)	**RM199.35 monthly**
Contribution duration	20 years.
You also have to pay the following fees and charges:	
Stamp duty	**RM10.00.** This amount will be borne by us.
Wakalah fee	Please refer to the appendix for further details.
Commission	**5.25% of total contribution paid throughout the contract term or RM2,511.96.** Please refer to the appendix for further details.
Service tax	**Not applicable.**
Other applicable fees	• Tabarru' - The deducted tabarru' is to cover the cost of the covered benefit.
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 premium 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 cash value might be insufficient to support the basic contract and your contribution might lapse.

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 contract within 15 calendar days after your contract has been delivered to you. The contribution received less any medical expenses incurred will be refunded to you.
- **Written notice -** You may cancel your contract at anytime by giving a written notice to us. No cash value will be payable. All benefits and rights under this contract will end upon the next contribution due date after receiving the notice.

Important Note:

Participating in a family takaful plan is a long-term financial commitment. You must choose the type of contract that best suits your personal circumstances. You should read and understand the certificate document and discuss with our authorised representative or contact us directly for more information.

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.

Appendix for Sinar Kasih

Sun Life

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

Schedule of wakalah fee, commission and tabarru'

Contract year	Annualised contribution* amount (RM)	Guaranteed basic sum covered (RM)	Wakalah fee		Commission (forming part of the wakalah fee)		Balance to be allocated into the participants' tabarru' fund as tabarru'	
			% of the annualised contribution	Actual amount (RM)	% of the annualised contribution	Actual amount (RM)	% of the annualised contribution	Actual amount (RM)
1	2,392.20	500,000.00	70.00%	1,674.48	35.00%	837.24	30.00%	717.72
2	2,392.20	500,000.00	70.00%	1,674.48	20.00%	478.44	30.00%	717.72
3	2,392.20	500,000.00	70.00%	1,674.48	20.00%	478.44	30.00%	717.72
4	2,392.20	500,000.00	65.00%	1,554.84	10.00%	239.28	35.00%	837.36
5	2,392.20	500,000.00	65.00%	1,554.84	10.00%	239.28	35.00%	837.36
6	2,392.20	500,000.00	65.00%	1,554.84	10.00%	239.28	35.00%	837.36
7	2,392.20	500,000.00	60.00%	1,435.32	0.00%	0.00	40.00%	956.88
8	2,392.20	500,000.00	60.00%	1,435.32	0.00%	0.00	40.00%	956.88
9	2,392.20	500,000.00	50.00%	1,196.04	0.00%	0.00	50.00%	1,196.16
10	2,392.20	500,000.00	50.00%	1,196.04	0.00%	0.00	50.00%	1,196.16
11	2,392.20	500,000.00	30.00%	717.60	0.00%	0.00	70.00%	1,674.60
12	2,392.20	500,000.00	10.00%	239.16	0.00%	0.00	90.00%	2,153.04
13	2,392.20	500,000.00	10.00%	239.16	0.00%	0.00	90.00%	2,153.04
14	2,392.20	500,000.00	10.00%	239.16	0.00%	0.00	90.00%	2,153.04
15	2,392.20	500,000.00	10.00%	239.16	0.00%	0.00	90.00%	2,153.04
16	2,392.20	500,000.00	10.00%	239.16	0.00%	0.00	90.00%	2,153.04
17	2,392.20	500,000.00	10.00%	239.16	0.00%	0.00	90.00%	2,153.04
18	2,392.20	500,000.00	10.00%	239.16	0.00%	0.00	90.00%	2,153.04
19	2,392.20	500,000.00	10.00%	239.16	0.00%	0.00	90.00%	2,153.04
20	2,392.20	500,000.00	10.00%	239.16	0.00%	0.00	90.00%	2,153.04

Notes:

1. The values shown above are based on the estimated total contribution that you have to pay as shown under product disclosure sheet page 2 - (**Section 3: Know Your Obligation**).
2. The commissions for this plan are borne by the contract holder and paid from your takaful contribution to Al Rajhi Bank, provided that Al Rajhi Bank meets the qualifying criteria set by us.

* The contribution is exclusive of service tax.