SUN LEGACY SHIELD

(This is a takaful product)

Secure the future of your legacy

MAIN BENEFITS YOU WILL ENJOY

Death[1]/Total and Permanent Disability* (TPD) Benefit



The higher of the total sum covered (i.e. Basic Sum Covered plus protection booster) or total account value

Additional Death/ TPD Benefit



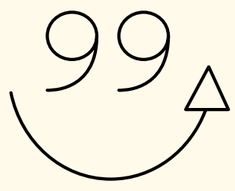
- Additional up to 200% of Basic Sum Covered for accidental death/TPD
- Additional up to 300% of Basic Sum Covered for accidental death/TPD occurs in country other than Malaysia

Loyalty Bonus



0.1% of the lower of the initial Basic Sum Covered or current Basic Sum Covered at the end of every 2 contract years, starting from the end of the 6th contract year

Extension Takaful Benefit[2]



Upon expiry, auto-extend the contract maturity up to age of 99, without any underwriting. Any additional contribution required for the term extension will be treated as top-up contribution

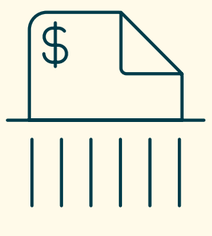
Final Benefit[3]



The higher of the total sum covered (the Basic Sum Covered plus the protection booster) or total account value

OPTIONAL RIDERS YOU CAN ADD

Takaful Person Covered Waiver of Contribution Plus Benefit Rider – Upon TPD/CI



Upon person covered suffered TPD/diagnosed with any one of the 45 critical illnesses, the future annual contributions will be waived

Takaful Contract Holder Waiver of Contribution Plus Benefit Rider – Upon Death/TPD/CI



Upon contract holder died, suffered for TPD or diagnosed with any one of the 45 critical illnesses, the future annual contributions will be waived

Note: TPD benefit will expire on the contract monthly anniversary immediately following the person covered's **75th birthday.*

[1] Distribution Settlement Option (DSO) is available, subject to the eligibility criteria.

[2] Only applicable for expiry term of age 70 and age 80.

[3] Only applicable for expiry term of age 99 or contract had been extended to age 99.

Please refer to the contract documents for the complete terms and conditions of this plan.

Sun Life Malaysia Takaful Berhad
Registration No.: 200501012215 (689263-M)
Member of PIDM

RT8

Telephone (603) 2612 3600 Client Careline 1300-88-5055 wecare@sunlifemalaysia.com sunlifemalaysia.com

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).

Sun Life

SUN LEGACY SHIELD

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FREE LOOK PERIOD:

You have 15 calendar days from its delivery date to review your benefits

EXCLUSIONS

Death/Total and Permanent Disability (TPD) Benefit



Death
- Pre-existing conditions*
- Suicide*

TPD:
- Active duty in any law enforcement organisation
- Any attempted suicide or self injury (while sane or insane)
- Air travel other than commercial flights
- Strike, riot, civil commotion
- Involvement in criminal act
- Pre-existing conditions*
- Hazardous sports
- Misuse of drugs
- AIDS

Accidental death:
- Willful or negligent exposure to unnecessary risks or perils
- While engaging in professional sport activities of any kind
- Any attempted suicide or self injury (while sane or insane)
- Active duty in any law enforcement organisation
- Bodily infirmity, mental/ functional disorder
- Air travel other than commercial flights
- Pre-existing physical or mental defect
- Involvement in criminal act
- Strike, riot, civil commotion
- Pregnancy or childbirth
- Hazardous sports
- Misuse of drugs
- AIDS

Accidental TPD:
- Willful or negligent exposure to unnecessary risks or perils
- While engaging in professional sport activities of any kind
- Active duty in any law enforcement organisation
- Bodily infirmity, mental/ functional disorder
- Pre-existing physical or mental defect
- Pregnancy or childbirth

EXCLUSIONS FOR OPTIONAL RIDERS ADDED

Takaful Person Covered Waiver of Contribution Plus Benefit Rider – Upon TPD/CI



TPD:
- Active duty in any law enforcement organisation
- Any attempted suicide or self injury (while sane or insane)
- Air travel other than commercial flights
- Strike, riot, civil commotion
- Involvement in criminal act
- Pre-existing conditions*
- Hazardous sports
- Misuse of drugs
- AIDS

CI:
- Congenital conditions
- AIDS
- Hazardous sports
- CI within waiting period
- Dies within the surivival period (i.e. 30 days)
- Pre-existing conditions
- Self-inflicted injuries while sane or insane
- War, biological/chemical warfare, terrorism
- Willful misuse of alcohol or drugs

CI:
- 30 days
- 60 days (for specified illnesses)

Takaful Contract Holder Waiver of Contribution Plus Benefit Rider – Upon Death/TPD/CI



Death:
- Pre-existing conditions*
- Suicide*

TPD of contract holder:
- Pre-existing conditions*
- AIDS
- Misuse of drugs
- Air travel other than commercial flights
- Any attempted suicide or self injury (while sane or insane)
- Strike, riot, civil commotion
- Active duty in any law enforcement organisation
- Involvement in criminal act

CI of contract holder:
- AIDS
- Congenital conditions
- CI within waiting period
- Misuse of alcohol or drugs
- Participating in any avocation/activities such as racing of any kind, aerial sports, scuba diving, professional sports
- Pre-existing conditons
- Self-inflicted injuries while sane or insane
- War, biological/chemical walfare, terrorism

CI:
- 30 days
- 60 days (for specified illnesses)

** within 12 months from contract commencement date*
Please refer to the contract documents for the complete terms and conditions of this plan.

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