SUN APEX-i

(This is a takaful product)

Preserving prosperity, safeguarding success.

MAIN BENEFITS YOU WILL ENJOY

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



Higher of:
- the basic sum covered; or
- the value of the universal account.

Additional coverage for accidental death / Total and Permanent Disability (TPD)



Additional 100% of the basic sum covered

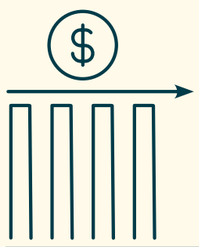
Final Benefit



Total universal account value

OPTIONAL RIDERS

Level Term Takaful Rider



In the event of death or TPD of the person covered, rider's sum covered will be payable.

Reducing Term Takaful Rider



In the event of death or TPD of the person covered, rider's reducing sum covered will be payable.

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

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

Takaful4All

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

RVH/RVK

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

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).

Sun Life

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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 due to suicide (while sane or insane) within 12 months from the contract/certificate commencement date or last reinstatement date, whichever is later.

TPD:

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

Additional coverage for accidental death / Total and Permanent Disability (TPD)

Accidental Death due to:

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

Accidental TPD due to:

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

Optional Rider : Level Term Takaful Rider

Death due to suicide (while sane or insane) within 12 months from the contract/certificate commencement date or last reinstatement date, whichever is later.

TPD:

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

Optional Rider : Reducing Term Takaful Rider

Death due to suicide (while sane or insane) within 12 months from the contract/certificate commencement date or last reinstatement date, whichever is later.

TPD:

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

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

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