Sun Life

SUNLINK MAX

(This is an insurance product)

It is better to be safe than sorry. Even better with an unlimited medical coverage that last a lifetime.

MAIN BENEFITS YOU WILL ENJOY

Death/Total and Permanent Disability* (TPD) Benefit

- Lump sum benefit in the event of death/TPD

Extension Assurance Benefit[1]

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

Maturity Benefit[2]

- Sum assured and total investment account value

OPTIONAL RIDERS YOU CAN ADD

MediCare Max Rider

- High annual limit and no lifetime limit for expenses on hospitalisation, surgical, non-surgical and other related cost

Multiple Pay Critical Illness Benefit Rider

- Additional coverage on critical illnesses which allows the life assured to make as many as 4 claims
- Pays up to 4 times of sum assured of this rider with each claim from different grouping of critical illnesses except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease and Cancer
- For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, benefits payable is limited up to 10% of rider's sum assured and subject to maximum of RM25,000

Life Assured Waiver of Premium Benefit Rider – Upon TPD*/CI

- Waives future annual premium upon the life assured suffered for TPD or diagnosed with any one of the covered 36 CI

Policy Owner Waiver of Premium Benefit Rider – Upon Death/ TPD**/CI

- Waives future annual premium upon the policy owner died, suffered for TPD or diagnosed with any one of the covered 36 CI

Accidental Death Benefit Rider

- Additional coverage in the event of the life assured dies due to accidental causes (where death occurs within 180 days of an accident)

Weekly Disability Income Benefit Rider

- Provides weekly income benefit in the event of the life assured suffers temporary total disability or temporary partial disability due to illness (which result in hospitalisation) or accident

Note: TPD benefit will expire on the policy monthly anniversary immediately following the life assured's **70th birthday.*
***Note: TPD benefit will expire on the policy monthly anniversary immediately following the policy owner's **70th** birthday.*
[1] Only applicable for expiry term of 30 years, age 70 and age 80
[2] Only applicable for expiry term of age 99 or policies had been extended to age 99
Please refer to the policy documents for the complete terms and conditions of this plan.

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Registration No.: 199001005930 (197499-U)
Member of PIDM

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RWE

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<table>
<tr><th>Plan Benefits</th><th>Plan 250
(RM)</th><th>Plan 350
(RM)</th></tr>
<tr><td>Overall annual limit</td><td>2,000,000</td><td>3,000,000</td></tr>
<tr><td>Overall lifetime limit</td><td colspan="2">No Lifetime Limit</td></tr>
<tr><td>Deductible option</td><td colspan="2">• 500 per any one disability*
• 500, 10,000 or 30,000 per policy year</td></tr>
<tr><td colspan="3">A) Hospital Room and Board</td></tr>
<tr><td>Hospital room and board
(max 180 days per policy year)</td><td>250</td><td>350</td></tr>
<tr><td>Increasing hospital room and board</td><td colspan="2">25% increase in the initial hospital room and board benefit upon completion of every 3 policy years, provided that no claim has been made in the immediate preceding 3 policy years. The maximum hospital room and board benefit payable, including any increased room and board benefit amount, shall not exceed 200% of the initial hospital room and board benefit of the plan selected.</td></tr>
<tr><td>Refund unutilised hospital room and board benefit upon hospitalisation
(max 30 days per policy year)</td><td colspan="2">Refund 100% of unutilised hospital room and board benefit^, including Increasing hospital room and board (if any).</td></tr>
<tr><td>Additional hospital room and board whilst overseas
(max 180 days per policy year)</td><td>250</td><td>350</td></tr>
<tr><td>Intensive care unit
(max 150 days per policy year)</td><td colspan="2">As charged</td></tr>
<tr><td colspan="3">B) Hospitalisation Expenses</td></tr>
<tr><td>Hospital supplies and services</td><td colspan="2">As charged</td></tr>
<tr><td colspan="3">C) Expenses for Surgical Cases</td></tr>
<tr><td>Surgical fees
(subject to surgical schedule)</td><td colspan="2" rowspan="5">As charged</td></tr>
<tr><td>Anesthetist's fees</td></tr>
<tr><td>Operating theatre fees</td></tr>
<tr><td>Pre-hospital diagnostic services
(within 90 days prior to hospital admission)</td></tr>
<tr><td>Post-hospital treatment
(within 150 days after hospital discharge)</td></tr>
<tr><td colspan="3">D) Expenses for Non-Surgical Cases</td></tr>
<tr><td>In-hospital physician visit
(max 180 days per policy year and 2 visits per day)</td><td colspan="2" rowspan="8">As charged</td></tr>
<tr><td>Pre-hospital specialist consultation including second medical opinion
(within 90 days prior to hospital admission)</td></tr>
<tr><td>Post-hospital treatment
(within 150 days after hospital discharge)</td></tr>
<tr><td>Emergency accidental dental treatment**
(within 24 hours after the Accident)</td></tr>
<tr><td>Emergency outpatient accidental treatment**
(within 24 hours after the Accident)</td></tr>
<tr><td>Day surgery procedure</td></tr>
<tr><td>Emergency outpatient sickness treatment**
(from 12:00AM to 6:00AM)</td></tr>
<tr><td>Ambulance fees</td></tr>
<tr><td rowspan="2">Lodger benefit
(max 180 days per policy year)</td><td>250</td><td>350</td></tr>
<tr><td colspan="2">plus Increasing hospital room and board benefit (if any)</td></tr>
<tr><td>Major organ transplant#
(once per lifetime)</td><td colspan="2">As charged</td></tr>
<tr><td>Medical report fees</td><td colspan="2">100</td></tr>
<tr><td>Outpatient cancer treatment**</td><td colspan="2" rowspan="2">As charged</td></tr>
<tr><td>Outpatient kidney dialysis treatment**</td></tr>
<tr><td>Outpatient acupuncture and chiropractic treatment
(within 150 days after hospital discharge)</td><td colspan="2">1,000</td></tr>
<tr><td>Maternity complications benefit
(per lifetime)</td><td colspan="2">10,000</td></tr>
<tr><td>Intraocular lenses
(per lifetime)</td><td>10,000</td><td>15,000</td></tr>
<tr><td>Genomic testing for cancer patient
(per lifetime)</td><td>10,000</td><td>15,000</td></tr>
<tr><td>Home nursing care
(max per disability)</td><td>4,000</td><td>8,000</td></tr>
<tr><td>Palliative care
(per lifetime)</td><td>15,000</td><td>18,000</td></tr>
<tr><td>Service tax</td><td colspan="2">As charged</td></tr>
</table>

* *For any admission due to the same disability after 150 days following the latest date of discharge, you are required to pay the deductible amount. Please refer to the policy document for further information.*

^ *Any refund amount will be directly paid back to you.*

** *Plan benefits which are not subject to deductible amount.*

\# *Covers the cost of major organ transplant of the life assured, as the recipient of the organ harvested and not the living donor.*

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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

EXCLUSIONS FOR OPTIONAL RIDERS ADDED

MediCare Max Rider:

- Medical or physical conditions arising within waiting period
- Any attempted suicide or self injury (while sane or insane)
- Any communicable diseases required quarantine by law
- Unless specifically provided under this rider, pregnancy, child birth, miscarriage or abortion
- Treatment for alcoholic or drug addiction
- Radiation or contamination from nuclear
- External prosthetic appliances or devices
- Air travel other than commercial flights
- Circumcision or sterilisation procedures
- Psychotic, mental or nervous disorders
- Dental treatment or oral surgery
- Strike, riot, civil commotion
- Cosmetic or plastic surgery
- Congenital abnormalities
- Pre-existing conditions
- Specified illnesses
- Hazardous sports
- Misuse of drugs
- Organ donation
- Sex changes
- AIDS

Waiting Period:

- 30 days
- 120 days (for specified illnesses)

Multiple Pay Critical Illness Benefit Rider:

- Participating in any avocation/activities such as racing of any kind, aerial sports, scuba diving, professional sports
- Critical illness within waiting period except for critical illness conditions due to accidental injuries
- Dies within the survival period i.e. 30 days from date of surgery
- War, biological/chemical warfare, terrorism
- Self-inflicted injuries while sane or insane
- Misuse of alcohol or drugs
- Pre-existing conditions
- Congenital conditions
- AIDS

Waiting Period:

- 30 days
- 60 days (for specified illnesses)

Life Assured Waiver of Premium 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:

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

Waiting Period:

- 30 days
- 60 days (for specified illnesses)

Policy Owner Waiver of Premium Benefit Rider – Upon Death/TPD/CI:

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

CI:

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

Waiting Period (For CI):

- 30 days
- 60 days (for specified illnesses)

Accidental Death Benefit Rider:

- Air travel other than commercial flights
- Pre-existing physical or mental defect
- Any attempted suicide or self injury (while sane or insane)
- Strike, riot, civil commotion
- Involvement in criminal act
- Misuse of alcohol or drugs
- Pregnancy or child birth
- Hazardous sports

Weekly Disability Income Benefit Rider:

- Air travel other than commercial flights
- Pre-existing physical or mental defect
- Any attempted suicide or self injury (while sane or insane)
- Strike, riot, civil commotion
- Involvement in criminal act
- Misuse of alcohol or drugs
- Pregnancy or child birth
- Hazardous sports

Waiting Period:

- 30 days

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