

## SUN SAVE INVEST TAKAFUL

(This is a takaful product)

# Built to grow wealth that lasts a lifetime

### MAIN BENEFITS YOU WILL ENJOY

#### Death<sup>1</sup>/Total and Permanent Disability<sup>2</sup> (TPD) Benefit



The higher of the sum covered<sup>3</sup> or the value of Investment Account 1, together with the value of the Investment Account 2 (if any) will be payable.

#### Loyalty Reward



8% of annualised contribution will be credited into investment account as a loyalty reward every 8 contract years, starting from the end of the 8<sup>th</sup> contract year, until the end of the contract.

#### Final Benefit



Upon plan maturity, the higher of the sum covered or the total account value will be payable.

**Note:**

<sup>1</sup> Death Settlement Option (DSO) is available, subject to the eligibility criteria.

<sup>2</sup> The maximum aggregate amount payable on TPD benefit to the person covered under this contract and all other individual and group contracts or certificates with us is limited to RM8,000,000.

<sup>3</sup> The sum covered shall depend on the person covered's entry age:

Person covered's entry age	Sum covered
Age 0 to 55	125% of total contribution paid [excluding top-up contribution] – 100% partial withdrawal from Investment Account 1
Age 56 to 70	105% of total contribution paid [excluding top-up contribution] – 100% partial withdrawal from Investment Account 1
Age 71 to 85	Total contribution paid [excluding top-up contribution] – 100% partial withdrawal from Investment Account 1 + Min (5% of total contribution paid [excluding top-up contribution], RM 5,000)

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

## SUN SAVE INVEST TAKAFUL

(This is a takaful product)

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:

- Suicide\*

##### TPD:

- A pre-existing condition
- Acquired Immunodeficiency Syndrome (AIDS), AIDS-related complications, or infection of life assured by the Human Immunodeficiency Virus (HIV)
- Active duty in any navy, army, air force, military, fire service, civil defense, police or law enforcement organisation
- 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 life assured 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
- 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

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