

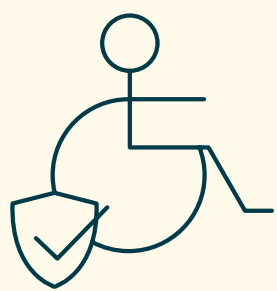
SUN CRITICAL ELITE

(This is a takaful product)

Critical illness protection for your health and wealth

MAIN BENEFITS YOU WILL ENJOY

Critical Illness Benefit



In the event the person covered has been diagnosed with any of the 46 covered critical illnesses, the higher of the sum covered or 110% of the total contribution paid less loyalty benefit paid as at the date of diagnosis of critical illness will be payable.

In the event the person covered is diagnosed with cancer¹, an additional amount of RM20,000 will be payable.

Waiting Period: 30 days

Loyalty Benefit



20-year plan: 50% of annualised takaful contribution will be payable from the Participant's Account every 2 contract years, until the end of the contract.

30-year plan: 75% of annualised takaful contribution will be payable from the Participant's Account every 3 contract years, until the end of the contract.

Compassionate Benefit



The higher of 10% of the sum covered or Participant's Account value. Additional 10% of sum covered in the event of accidental death.

Final Benefit



Upon plan maturity, the Participant's Account value will be payable.

Note:

¹ Genomic testing benefit is only applicable for sum covered of RM1,000,000 or above.

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

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FREE LOOK PERIOD:

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

EXCLUSIONS

Critical Illness Benefit:



- Disease(s) resulting from Acquired Immuno-deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV)
- Pre-existing condition
- Congenital conditions
- Self-inflicted injuries while sane or insane
- Willful misuse of alcohol or drugs
- War or any act of war, atomic, biological and/or chemical warfare/activities, terrorism related activities and any activities of a military nature
- Participating in any avocation/activities such as racing of any kind, aerial sports, scuba diving or professional sports

Compassionate Benefit



- Suicide*

** within 12 months from contract commencement date.*

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Sun Life Malaysia Takaful Berhad

Registration No.: 200501012215 (689263-M)