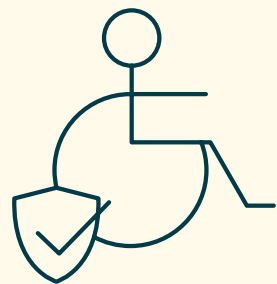


SINAR AFIYAH

(This is a takaful product)

MAIN BENEFITS YOU WILL ENJOY

Death/Total and Permanent Disability (TPD) Benefit



Higher of:

- Sum covered OR the value of the Investment Account 1
- PLUS the value of the Investment Account 2 (if any)

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

Sun Life Malaysia Takaful Berhad

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SINAR AFIYAH

(This is a takaful product)

FREE LOOK PERIOD:

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

EXCLUSIONS

Death/Total and Permanent Disability (TPD) Benefit



Death due to (within 12 months from the contract commencement date or last reinstatement date, whichever is later):

- Suicide; or
- Pre-existing condition.

Death due to non-accidental causes (within 12 months from the contract commencement date).

TPD:

- Pre-existing condition within the first 12 months of the contract commencement date or last reinstatement date, whichever is later;
- Non-accidental causes within 12 months from the contract commencement date;
- Active duty in navy, army, air force, fire service and police;
- AIDS;
- Any attempted suicide or self-inflicted injury (while sane or insane);
- Air travel other than commercial flights;
- Breach of law;
- Misuse of drugs or alcohol;
- Hazardous sports; or
- Strike, riot, civil commotion.

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

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