

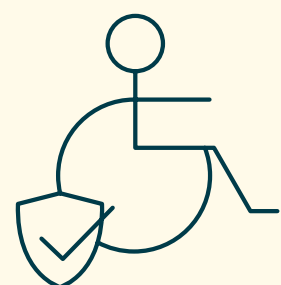
SINAR WASILAH

(This is a takaful product)

Limited-pay investment-linked takaful plan offering both protection and investment

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)

*Accidental death/TPD:

- Additional 100% of the total contributions paid (excluding top-up contributions) upon death/TPD of the person covered due to accidental causes

OR

- Additional 200% of the total contributions paid (excluding top-up contributions) upon death of the person covered due to accidental causes in overseas

Peaceful Giving Benefit



- Additional 10% of the annualised takaful contribution or RM10,000, whichever is lower.
- Clients can choose to pay out the benefit either to Yayasan Waqaf Malaysia as a waqf benefit on behalf of the person covered or as a lump sum to a nominee

Final Benefit



100% of the total account value

**Note: TPD benefit and Accidental death/TPD benefit will expire on the contract monthly anniversary immediately following the person covered's 75th birthday. Please refer to the contract documents for the complete terms and conditions of this plan.*



RVP

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

Sun Life Malaysia Takaful Berhad

Registration No.: 200501012215 (689263-M)

Member of PIDM

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).

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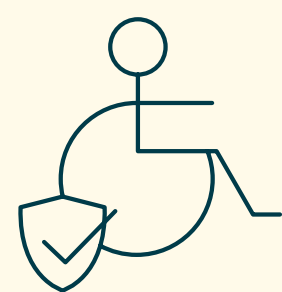
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FREE LOOK PERIOD:

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

EXCLUSIONS

Death/Total and Permanent Disability (TPD) Benefit



Death (including Peaceful Giving Benefit):
(within 12 months from contract commencement date)

- Suicide

TPD:

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

Accidental Death:

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

Accidental TPD (in addition to TPD exclusion):

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

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