

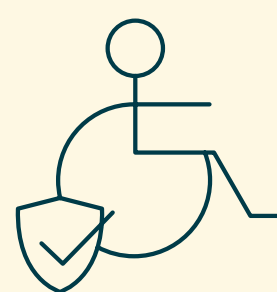
SUN ENRICH EXTRA-i

(This is a takaful product)

Limited pay universal takaful plan that protects and grows your savings

MAIN BENEFITS YOU WILL ENJOY

Death/Total and Permanent Disability* (TPD) Benefit



Higher of:

- Total contribution paid OR 105% of universal account, PLUS any reinvested cash payout in unit fund account

Additional:

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

OR

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

Cash Payout Benefit



- Regular cash payout at the end of every contract year till maturity
- Client can choose direct payout or reinvest into investment-linked funds with 100% allocation

Final Benefit



The value of the universal account, PLUS the reinvested cash payout in unit fund account (if any)

**Note: TPD benefit will expire on the contract monthly anniversary immediately following the person covered's 70th birthday. Please refer to the contract documents for the complete terms and conditions of this plan.*



RVN

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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KEY INFORMATION YOU SHOULD KNOW

This is a regular contribution takaful plan. It is important for you to pay all contributions on time to continue to enjoy the full benefits under your takaful contract. You are given a grace period of 60 days from the contribution due date for the payment of contribution. If you do not pay the contribution within 60 days grace period from the contribution due date, your contract will lapse. However, should you encounter financial difficulties in the future, here is the option available to you:

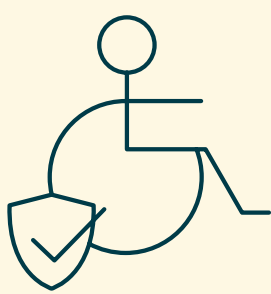
- **Change in contribution payment frequency** – You can change your current payment frequency from one that is less frequent to one that is more frequent. For example from RM12,000 yearly to RM1,000 monthly.

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
(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:

- Active duty in any law enforcement organisation
- 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.