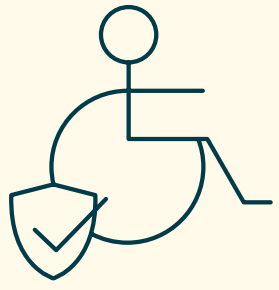


KFH SUN SINAR

(This is a takaful product)

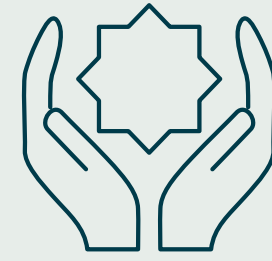
MAIN BENEFITS YOU WILL ENJOY

Death/Total and Permanent Disability* (TPD) Benefit



Sum covered plus universal account

Death/Total and Permanent Disability (TPD)/Critical Illness (CI) while Performing Hajj/Umrah



200% of sum covered plus universal account

Accidental Death/Total and Permanent Disability (TPD) Benefit



Additional RM 10,000

Badal Hajj Benefit



Upon death, TPD or diagnosis of any 36 CI - up to RM 2,500

Special Payout



RM 1,500 - upon completion of the 3rd contract year

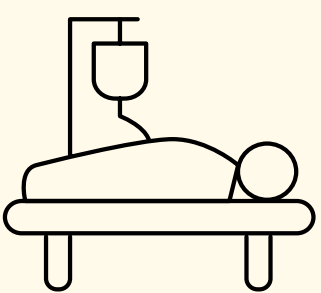
Final Benefit



Universal account

OPTIONAL RIDERS YOU CAN ADD

Critical Illness Benefit Rider



Upon diagnosis of any 36 critical illnesses - Rider sum covered

Person Covered Waiver of Contribution Benefit Rider - Upon CI



Upon diagnosis of any 36 critical illnesses - Waive future contributions

Contract Holder Waiver of Contribution Benefit Rider - Upon Death/TPD/CI



Upon death/TPD/ diagnosis of any 36 critical illnesses - Waive future contributions

**Note: TPD benefit will expire on the contract monthly anniversary immediately following the person covered's 65th birthday. Please refer to the contract documents for the complete terms and conditions of this plan.*

KFH SUN SINAR

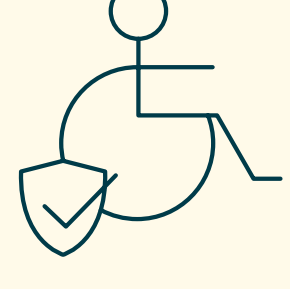
(This is a takaful product)

FREE LOOK PERIOD:

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

EXCLUSIONS

Death/Total and Permanent Disability (TPD) Benefit



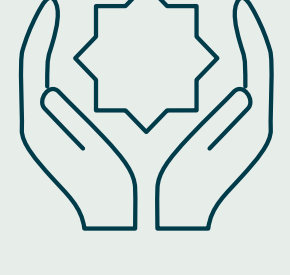
Death:

- Pre-existing conditions*
- Suicide*

TPD:

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

Death/Total and Permanent Disability (TPD)/Critical Illness (CI) while Performing Hajj/Umrah



Death/TPD occurs, while performing Hajj/Umrah:

- Death/TPD within 12 months waiting period from the contract commencement date
- Before the person covered enters the international border when travelling to Saudi Arabia or after the person covered enters the international border of the destination after departing from Saudi Arabia. If there is any transit flight arranged, the total accumulated hours of transit should not be more than 24 hours
- The person covered performs ziarah or travels outside of Saudi Arabia during Hajj/Umrah
- It is not within the coverage period of 45 days for Hajj and 15 days for Umrah, or the actual travel duration, whichever is shorter

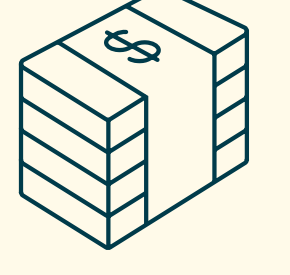
CI:

- War, biological/chemical warfare, terrorism
- Any attempted self injury (while sane or insane)
- Misuse of alcohol or drugs
- CI within waiting period
- Pre-existing conditions
- Congenital conditions
- Hazardous sports
- AIDS

Waiting Period (For CI):

- 30 days
- 60 days (for specified illnesses)

Accidental Death/Total and Permanent Disability (TPD) Benefit



Accidental Death:

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

Accidental TPD:

- Illnesses, diseases or infection in consequence of accidental injury
- Willful or negligent exposure to unnecessary risks or perils
- While engaging in professional sport activities of any kind
- Active duty in any law enforcement organisation
- Pre-existing physical or mental defect
- Pregnancy or childbirth

Badal Hajj Benefit



Death:

- Pre-existing conditions*
- Suicide*

TPD:

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

CI:

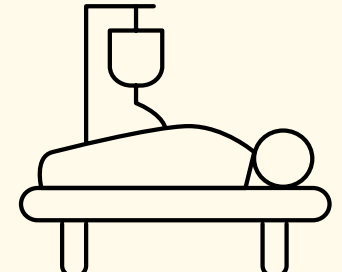
- War, biological/chemical warfare, terrorism
- Any attempted suicide or self injury (while sane or insane)
- CI within waiting period
- Pre-existing conditions
- Congenital conditions
- Hazardous sports
- Misuse of drugs
- AIDS

Waiting Period (For CI):

- 30 days
- 60 days (for specified illnesses)

EXCLUSIONS FOR OPTIONAL RIDERS ADDED

Critical Illness Benefit Rider



CI:

- War, biological/chemical warfare, terrorism
- Dies within the survival period (i.e. 30 days)
- Self-inflicted injuries while sane or insane
- Willful misuse of alcohol or drugs
- CI within waiting period
- Pre-existing conditions

- Congenital conditions
- Hazardous sports
- AIDS

Waiting Period:

- 30 days
- 60 days (for specified illnesses)

Person Covered Waiver of Contribution Benefit Rider - Upon CI



CI:

- War, biological/chemical warfare, terrorism
- Dies within the survival period (i.e. 30 days)
- Self-inflicted injuries while sane or insane
- Willful misuse of alcohol or drugs
- CI within waiting period
- Pre-existing conditions

- Congenital conditions
- Hazardous sports
- AIDS

Waiting Period:

- 30 days
- 60 days (for specified illnesses)

Contract Holder Waiver of Contribution Benefit Rider - Upon Death/TPD/CI



Death:

- Pre-existing conditions*
- Suicide*

TPD:

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

CI:

- Participating in any avocation/activities such as racing of any kind, aerial sports, scuba diving, professional sports
- War, biological/chemical warfare, terrorism
- Self-inflicted injuries while sane or insane
- Misuse of alcohol or drugs
- CI within waiting period
- Pre-existing conditions
- Congenital conditions
- AIDS

Waiting Period (For CI):

- 30 days
- 60 days (for specified illnesses)

* within 12 months from contract commencement date

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