

SINARLINK AIMAN

(This is a takaful product)

Two in one plan that suits your protection and investment needs

MAIN BENEFITS YOU WILL ENJOY

Death/Total and Permanent Disability* (TPD) Benefit



Lump sum benefit in the event of death/TPD

Extension Takaful Benefit¹



Upon expiry, auto-extend the contract maturity up to age of 99, without any underwriting. Any additional contribution required for the term extension will be treated as scheduled top-up contributions

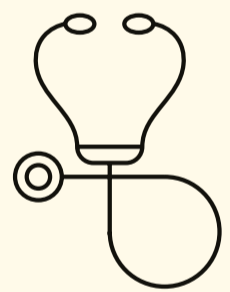
Maturity Benefit²



Sum covered and total investment account value

OPTIONAL RIDERS YOU CAN ADD

Takaful Hospitalisation and Surgical Plus Benefit Rider



High annual limit and no lifetime limit for expenses on hospitalisation, surgical, non-surgical and other related cost

Takaful Multiple Pay Critical Illness Benefit Rider



- Additional coverage on critical illnesses which allows the person covered to make as many as 4 claims
- Pays up to 4 times of sum covered of this rider with each claim from different grouping of critical illnesses except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease and Cancer
- For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, benefits payable is limited up to 10% of rider's sum covered and subject to maximum of RM25,000

Takaful Person Covered Waiver of Contribution Benefit Rider - Upon TPD/CI



Waives future annual contribution upon the person covered suffered for TPD or diagnosed with any one of the covered 36 CI

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



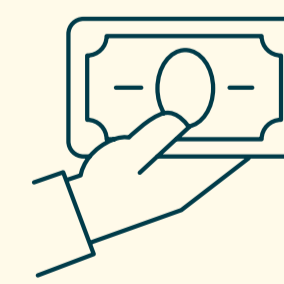
Waives future annual contribution upon the contract holder died, suffered for TPD or diagnosed with any one of the covered 36 CI

Takaful Accidental Death Benefit Rider



Additional coverage in the event of the person covered dies due to accidental causes (where death occurs within 180 days of an accident)

Takaful Weekly Disability Income Benefit Rider



Provides weekly income benefit in the event of the person covered suffers temporary total disability or temporary partial disability due to illness (which result in hospitalisation) or accident

*Note: TPD benefit will expire on the contract monthly anniversary immediately following the person covered's 65th birthday.

¹ Only applicable for expiry term of 30 years, age 70 and age 80

² Only applicable for expiry term of age 99 or contract had been extended to age 99

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

Death/Total and Permanent Disability (TPD) Benefit



Death:

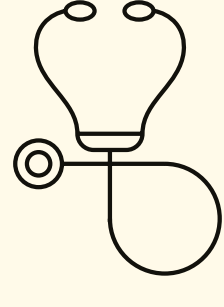
- Pre-existing conditions*
- Suicide*

TPD:

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

EXCLUSIONS FOR OPTIONAL RIDERS ADDED

Takaful Hospitalisation and Surgical Plus Benefit Rider



- Medical or physical conditions arising within waiting period
- Any attempted suicide or self injury (while sane or insane)
- Any communicable diseases required quarantine by law
- Pregnancy, child birth, miscarriage or abortion
- Treatment for alcoholic or drug addiction
- Radiation or contamination from nuclear
- External prosthetic appliances or devices
- Air travel other than commercial flights
- Circumcision or sterilisation procedures
- Psychotic, mental or nervous disorders
- Dental treatment or oral surgery

- Strike, riot, civil commotion
- Cosmetic or plastic surgery
- Congenital abnormalities
- Pre-existing conditions
- Specified illnesses
- Hazardous sports
- Misuse of drugs
- Organ donation
- Sex changes
- AIDS

Waiting Period:

- 30 days
- 120 days (for specified illnesses)

Takaful Multiple Pay Critical Illness Benefit Rider



- Participating in any avocation/activities such as racing of any kind, aerial sports, scuba diving, professional sports
- Critical illness within waiting period except for critical illness conditions due to accidental injuries
- Dies within the survival period i.e. 30 days from date of surgery
- War, biological/chemical warfare, terrorism
- Self-inflicted injuries while sane or insane

- Misuse of alcohol or drugs
- Pre-existing conditions
- Congenital conditions
- AIDS

Waiting Period:

- 30 days
- 120 days (for specified illnesses)

Takaful Person Covered Waiver of Contribution Benefit Rider - Upon TPD/CI



TPD:

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

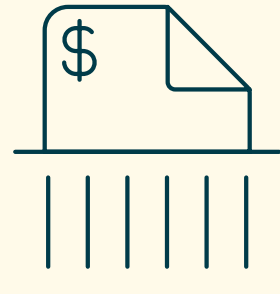
CI:

- 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)

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



Death

- Pre-existing conditions*
- Suicide*

TPD:

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

Takaful Accidental Death Benefit Rider



- Air travel other than commercial flights
- Pre-existing physical or mental defect
- Any attempted suicide or self injury (while sane or insane)
- Strike, riot, civil commotion

- Involvement in criminal act
- Misuse of alcohol or drugs
- Pregnancy or child birth
- Hazardous sports

Takaful Weekly Disability Income Benefit Rider



- Air travel other than commercial flights
- Pre-existing physical or mental defect
- Any attempted suicide or self injury (while sane or insane)
- Strike, riot, civil commotion
- Involvement in criminal act

- Misuse of alcohol or drugs
- Pregnancy or child birth
- Hazardous sports

Waiting Period:

- 30 days

* within 12 months from contract commencement date

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