

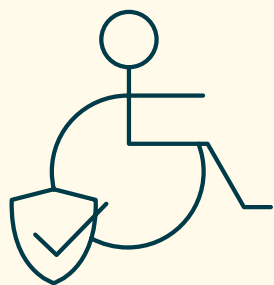
## SUN EDUSMART

(This is an insurance product)

# Giving your child a head start in life

### MAIN BENEFITS YOU WILL ENJOY

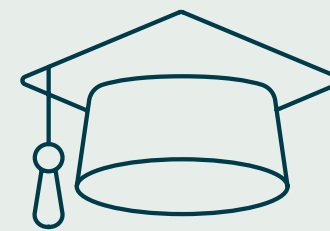
#### Death/Total and Permanent Disability (TPD) Benefit



Higher of:

- Sum assured or total premium paid, PLUS vested amount in the Education Booster Fund

#### Education Reward



- Up to RM1000

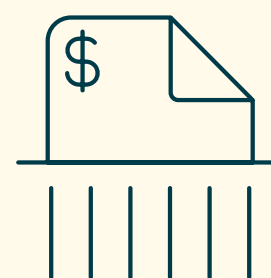
#### Maturity Benefit



Higher of:

- Sum assured or total premium paid, PLUS vested amount in the Education Booster Fund

#### Waiver of Premium For Policy Owner - Upon Death/TPD\*



- Waives future premium upon the policy owner died or suffered for TPD

*\*Note: TPD benefit will expire on the policy monthly anniversary immediately following the policy owner's 65<sup>th</sup> birthday. Please refer to the policy documents for the complete terms and conditions of this plan.*

**Sun Life Malaysia Assurance Berhad**

Registration No.: 199001005930 (197499-U)

Member of PIDM

EES

Telephone (603) 2612 3600 Client Careline 1300-88-5055 [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com) [sunlifemalaysia.com](http://sunlifemalaysia.com)

*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 Assurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).*

## SUN EDUSMART

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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:

- Pre-existing conditions\*
- Any attempted suicide or self injury (while sane or insane)
- Air travel other than commercial flights
- Strike, riot, civil commotion
- Misuse of drugs
- Breach of law
- AIDS

\* within 12 months from policy commencement date

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

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