

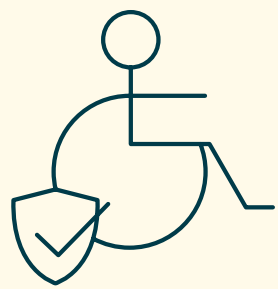
SUN ENRICH-i

(This is a takaful product)

Savings and Protection that grow together

MAIN BENEFITS YOU WILL ENJOY

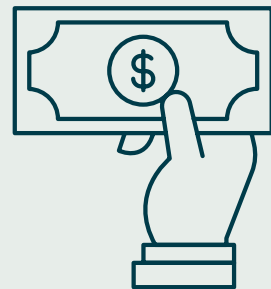
Death/Total and Permanent Disability* (TPD) Benefit



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

Cash Payout Benefit



Regular cash payout every 2 years and it will be 100% reinvested into investment-linked funds

Final Benefit



Higher of:

- The value of the universal account

OR

a percentage of the basic annualised contributions, PLUS any reinvested cash payout in unit fund account

**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.*



RT3

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).

SUN ENRICH-i

(This is a takaful product)

Savings and Protection that grow together

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. However, should you encounter financial difficulties in the future, here are the options available to you:

- **Contribution break** – Should you choose to go on contribution break, the coverage will remain in force until your universal account value is insufficient to pay for the tabarru'. Your contract will then lapse and you will not have any takaful coverage. However, any reinvested cash payout in the unit fund account will be payable to you. Do note that the final benefit you will receive may be lower than the total contribution paid.
- **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.
- **Reduction of contribution** – Reduction of contribution will reduce the death/TPD benefit, accidental death/TPD benefit, cash payout and final benefit payable. Do note that the final benefit you will receive may be lower than the total contribution paid.

Example:

Upon reduction of contribution, the benefit payout will be reduced accordingly.

Mr Malik aged 45, participated in Sun Enrich-i (10 Pay 20 Term). Upon reduction of annual contribution, the following benefit will be reduced accordingly.

	Benefit Payable (RM)	
	Without reduction of contribution	With reduction of contribution
Death/ TPD benefit	Higher of total contribution paid less the total cash payout paid; OR 105% of universal account	Higher of total contribution paid less the total cash payout paid; OR 105% of universal account
Accidental death/ TPD benefit	Additional 100% of the total contribution paid (excluding top-up contributions)	Additional 100% of the total reduced contribution paid (excluding top-up contributions)

		Reduction of annual contribution					
		From RM300,000 to RM10,000 at 2 nd contract year		From RM200,000 to RM10,000 at 2 nd contract year		From RM100,000 to RM10,000 at 2 nd contract year	
		Without reduction of contribution	With reduction of contribution	Without reduction of contribution	With reduction of contribution	Without reduction of contribution	With reduction of contribution
Total contribution paid		3,000,000	390,000	2,000,000	290,000	1,000,000	190,000
Upon maturity at the end of the 20th contract year							
Reinvested cash payout**	High scenario*	751,407	25,047	500,938	25,047	250,469	25,047
	Low scenario*	614,876	20,496	409,917	20,496	204,959	20,496
Final benefit (inclusive of reinvested cash payout)	High scenario*	5,441,113 (181% of total contribution paid)	609,180 (156% of total contribution paid)	3,627,409 (181% of total contribution paid)	461,778 (159% of total contribution paid)	1,813,704 (181% of total contribution paid)	314,303 (165% of total contribution paid)
	Low scenario*	3,587,440 (120% of total contribution paid)	355,986 (91% of total contribution paid)	2,391,627 (120% of total contribution paid)	275,411 (95% of total contribution paid)	1,195,813 (120% of total contribution paid)	194,354 (102% of total contribution paid)

* The projected values are for illustrative purposes only. They are neither guaranteed nor based on past performance. In this example, for high scenario, the contract is assumed to earn a net investment return of 5.45% per annum (p.a.) for the first 20 years, 3.83% p.a. from 21 years and onwards for universal account and 3.6% p.a. for the unit fund account throughout the contract term. For the low scenario, it is assumed to earn a net investment return of 2.65% p.a. for the universal account and 0.8% p.a. for the unit fund account throughout the contract term.

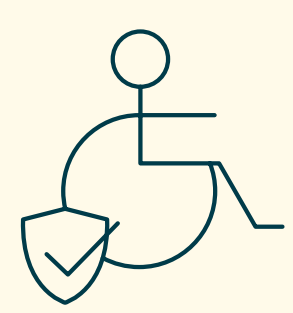
** Reinvest 50% into Sun Life Malaysia Islamic World Equity Fund and 50% into Sun Life Malaysia AIIAN Select Income Fund, payable at the end of every 2 contract years.

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):

- Pre-existing conditions
- Suicide

TPD:

- Pre-existing conditions (within 12 months from contract commencement date)
- 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
- Hazardous sports
- Misuse of drugs
- AIDS

Accidental Death:

- 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
- Bodily infirmity, mental/functional disorder
- 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:

- 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
- Bodily infirmity, mental/functional disorder
- Pre-existing physical or mental defect
- Pregnancy or childbirth

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