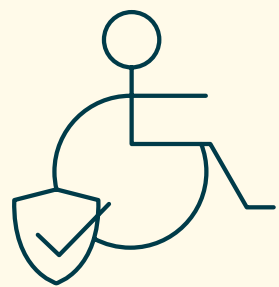## SUN INSPIRASI

(This is a takaful product)

Let your inspiration etch on the memory of your loved ones

MAIN BENEFITS YOU WILL ENJOY

Death/Total and Permanent Disability* (TPD) Benefit

Higher of:
- Basic sum covered OR the value of the universal account

Accidental Death Benefit

- Additional of 100% of basic sum covered for accidental death
- Additional of 200% of basic sum covered for accidental death occurs in public conveyance
- Additional of 300% of basic sum covered for accidental death occurs in commercial aviation

Cash Payout Benefit

- 0.5% of the basic sum covered for the 5th contract year, and 1.5% of the basic sum covered for the 10th contract year

Maturity Benefit

- Universal account value

*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.

SUN INSPIRASI
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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*
- 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 Benefit

- Active duty in any law enforcement organisation
- Bodily infirmity, mental/functional disorder
- Any attempted suicide or self injury (while sane or insane)
- Air travel other than commercial flights
- Pre-existing physical or mental defect

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

within 12 months from contract commencement date
Please refer to the contract documents for the complete terms and conditions of this plan.