

SUN SAVEASSURED

(This is an insurance product)

Giving you maximised earnings and protection

MAIN BENEFITS YOU WILL ENJOY

Plan A

Death/Total and Permanent Disability* (TPD) Benefit



- Higher of 108% of sum assured OR cash value OR total actual premium paid (excluding premium waived when policy status is under waiver of premium)
- Additional 108%* of sum assured if death due to accidental cause

Maturity Benefit



- Total premium paid plus guaranteed return (as a percentage of total premium paid - depend on the policy term)

Plan B

Death/Total and Permanent Disability* (TPD) Benefit



- Higher of 108% of sum assured OR cash value OR total actual premium paid (excluding premium waived when policy status is under waiver of premium)
- Additional 108%* of sum assured if death due to accidental cause

Maturity Benefit



- Total premium paid plus guaranteed return (as a percentage of total premium paid - depend on the policy term)

Waiver of Premium For Life Assured - Upon critical illness (CI)



- Waives future premium upon the life assured diagnosed with any one of the covered 36 CI

Plan C

Death/Total and Permanent Disability* (TPD) Benefit



- Higher of 108% of sum assured OR cash value OR total actual premium paid (excluding premium waived when policy status is under waiver of premium)
- Additional 108%* of sum assured if death due to accidental cause

Maturity Benefit



- Total premium paid plus guaranteed return (as a percentage of total premium paid - depend on the policy term)

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



- Waives future premium upon the policy owner died, suffered for TPD or diagnosed with any one of the covered 36 CI

*Note: Additional accidental death benefit and TPD benefit will expire on the policy monthly anniversary immediately following the life assured's 65th birthday.

**Note: The waiver of premium (WOP) for policy owner shall cease on the policy monthly anniversary immediately following the policy owner's 75th birthday. The TPD benefit under WOP coverage will expire on the policy monthly anniversary immediately following the policy owner's 65th 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

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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*

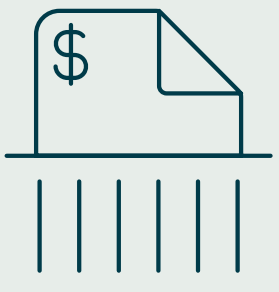
Accidental Death:

- Strike, riot, civil commotion
- Any attempted suicide or self injury (while sane or insane)
- Hazardous sports
- Misuse of drugs
- Breach of law

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

Waiver of Premium For Life Assured (Plan B) - Upon CI



CI:

- Pre-existing conditions*
- Self-inflicted injuries while sane or insane
- CI within waiting period
- Congenital conditions
- AIDS

Waiting Period:

- 30 days
- 60 days (for specified illnesses)

Waiver of Premium For Policy Owner (Plan C) - Upon Death/TPD/CI



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

CI:

- Pre-existing conditions*
- Self-inflicted injuries while sane or insane
- CI within waiting period
- Congenital conditions
- AIDS

Waiting Period:

- 30 days
- 60 days (for specified illnesses)

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