

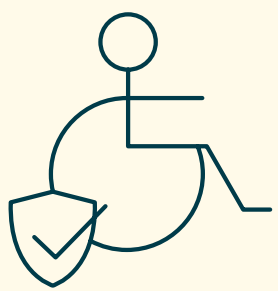
## SUNLINK MAX

(This is an insurance product)

It is better to be safe than sorry. Even better with an unlimited medical coverage that last a lifetime.

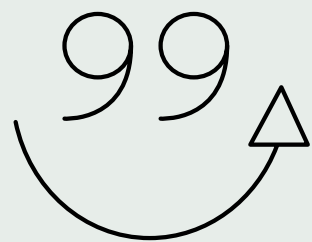
### MAIN BENEFITS YOU WILL ENJOY

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



- Lump sum benefit in the event of death/TPD

#### Extension Assurance Benefit<sup>1</sup>



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

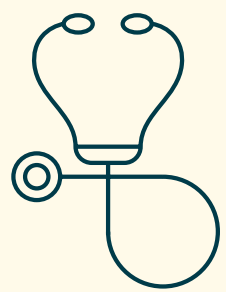
#### Maturity Benefit<sup>2</sup>



- Sum assured and total investment account value

### OPTIONAL RIDERS YOU CAN ADD

#### MediCare Max Rider



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

#### Multiple Pay Critical Illness Benefit Rider



- Additional coverage on critical illnesses which allows the life assured to make as many as 4 claims
- Pays up to 4 times of sum assured 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 assured and subject to maximum of RM25,000

#### Life Assured Waiver of Premium Benefit Rider - Upon TPD\*/CI



- Waives future annual premium upon the life assured suffered for TPD or diagnosed with any one of the covered 36 CI

#### Policy Owner Waiver of Premium Benefit Rider - Upon Death/TPD\*\*/CI



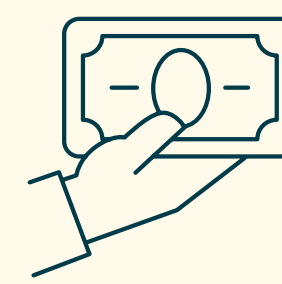
- Waives future annual premium upon the policy owner died, suffered for TPD or diagnosed with any one of the covered 36 CI

#### Accidental Death Benefit Rider



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

#### Weekly Disability Income Benefit Rider



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

\*Note: TPD benefit will expire on the policy monthly anniversary immediately following the life assured's 70<sup>th</sup> birthday.

\*\*Note: TPD benefit will expire on the policy monthly anniversary immediately following the policy owner's 70<sup>th</sup> birthday.

<sup>1</sup> Only applicable for expiry term of 30 years, age 70 and age 80

<sup>2</sup> Only applicable for expiry term of age 99 or policies had been extended to age 99

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

RWE

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

Protection by PIDM on benefits payable from the unit portion of this certificate/policy/contract is subject to limitations. 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)).



## SUNLINK MAX

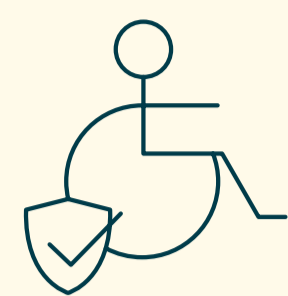
(This is an insurance product)

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:

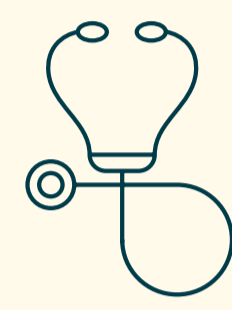
- Pre-existing conditions\*
- Suicide\*

##### 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

#### MediCare Max 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
- Unless specifically provided under this rider, 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)

#### 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
- 60 days (for specified illnesses)

#### Life Assured Waiver of Premium 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

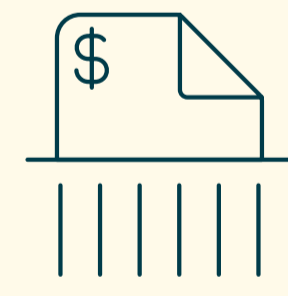
##### CI:

- 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:

- 30 days
- 60 days (for specified illnesses)

#### Policy Owner Waiver of Premium 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)

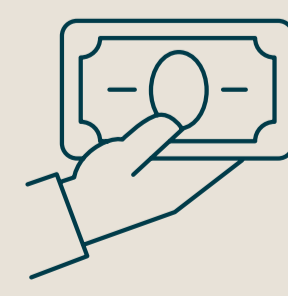
#### Accidental Death Benefit Rider:



- 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

#### 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 policy commencement date

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