

SUN ISTISMAR EXTRA

(This is a takaful product)

Exceptional family protection with compassion and care

MAIN BENEFITS YOU WILL ENJOY

Death / Total and permanent disability* (TPD) benefit



Lump sum benefit in the event of death/TPD of person covered.

Loyalty reward



Extra 3% of takaful annualised contribution will be allocated into the Investment Account 2 at the end of every 3 contract years starting from 3rd year until the end of contract term.

Gratitude gem



Lump sum of 2% of initial basic sum covered (BSC) or current BSC (excluding protection booster), whichever is lower, up to RM10,000 will be payable at the end of 20th contract year.

Compassionate benefit



Lump sum of 50% of the current BSC (excluding protection booster) or RM10,000, whichever is lower will be payable as compassionate benefit or cost of Badal Hajj arrangement in the event of death of the person covered or the person covered's immediate family.

Extension takaful benefit (Only applicable for expiry term of 30 years, age 70 and age 80)



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

Final benefit (Only applicable for expiry term of age 99 or contract had been extended to age 99)



Lump sum of the total sum covered (the BSC plus the protection booster) and total account value.

OPTIONAL RIDERS YOU CAN ADD

Takaful MediCare Extra / Takaful Hospitalisation and Surgical Plus



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

Takaful Multiple Pay Critical Illness



- Additional coverage on 39 critical illnesses which allows the person covered to make as many as 4 claims.
- Pays up to 4 times of sum covered 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 covered and subject to maximum of RM25,000.

Takaful Family Critical Care



Extra mile to protect the person covered and person covered's immediate family, up to 180% of the rider's sum covered. What's more, your immediate family will automatically get protected, with no medical underwriting or checkup required.

Takaful Person Covered Waiver Plus - Upon TPD*/CI



Upon person covered suffered TPD/diagnosed with any one of the 45 critical illnesses, the future annual contributions will be waived.

Takaful Accidental Death Extra



Additional coverage in the event of the person covered dies due to accidental causes (where death occurs within 180 days of an accident).

Takaful Contract Holder Waiver Plus - Upon Death/TPD**/CI



Upon contract holder died, suffered for TPD or diagnosed with any one of the 45 critical illnesses, the future annual contributions will be waived.

Takaful WAQF and Accidental Death Extra



- Additional amount of waqf benefit which will be payable to Yayasan Waqaf Malaysia (YWM) or other waqf body that may be appointed in future as waqf payout on behalf of the person covered upon the death of the person covered.
- 100% of rider sum covered will be payable if death due to accidental.
- 200% of rider sum covered will be payable if accidental death occurs in the public conveyance.
- One-off cash allowance will be payable upon the death of person covered, it will accelerate the rider sum covered.

Takaful Weekly Disability Income



Provides weekly income benefit in the event of the person covered suffers temporary total disability or temporary partial disability due to illness (which result in hospitalisation) or accident.

*Note: TPD benefit will expire on the contract monthly anniversary immediately following the person covered's 75th birthday.
 **Note: TPD benefit will expire on the contract monthly anniversary immediately following the contract holder's 75th birthday.
 Please refer to the policy documents for the complete terms and conditions of this plan.

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Plan benefits	Takaful Hospitalisation and Surgical Plus			Takaful MediCare Extra		
	Plan 200 (RM)	Plan 300 (RM)	Plan 500 (RM)	Plan 250 (RM)	Plan 350 (RM)	Plan 500 (RM)
Overall annual limit	1,000,000	1,500,000	2,500,000	2,000,000	3,000,000	4,000,000
Overall lifetime limit	No Lifetime Limit					
Deductible option	Zero deductible			500, 10,000 or 30,000 per contract year		
A) Hospital Room and Board						
Hospital room and board	200	300	500	250	350	500
	(maximum 180 days per contract year)					
Increasing hospital room and board	Hospital room and board benefit increases by 25% of the initial hospital room and board benefit upon completion of every 3 contract years, provided no claim has been made in the immediate preceding 3 contract years. The maximum hospital room and board benefit payable, including any increased room and board benefit amount, shall not exceed 200% of the initial hospital room and board benefit of the plan selected.					
Additional hospital room and board whilst overseas	200	300	500	250	350	500
	(maximum 180 days per contract year)					
Refund unutilised hospital room and board benefit upon hospitalisation	Refund 100% of unutilised hospital room and board benefit*, including increasing hospital room and board (if any).					
	(maximum 30 days per contract year)					
Intensive care unit	As charged (maximum 90 days per contact year)			As charged (maximum 150 days per contact year)		
B) Hospitalisation Expenses						
Hospital supplies and services	As charged					
C) Expenses for Surgical Cases						
Surgical fees (subject to surgical schedule)	As charged					
Anesthetist's fees						
Operating theatre fees						
Pre-hospital diagnostic services	As charged (within 90 days prior to hospital admission)					
Post-hospital treatment	As charged (within 90 days after hospital discharge)			As charged (within 150 days after hospital discharge)		
D) Expenses for Non-Surgical Cases						
In-hospital physician visit	As charged (maximum 180 days per contract year and 2 visits per day)					
Pre-hospital specialist consultation including second medical opinion	As charged (within 90 days prior to hospital admission)					
Post-hospital treatment	As charged (within 90 days after hospital discharge)			As charged (within 150 days after hospital discharge)		
Emergency accidental dental treatment	As charged (within 24 hours after the accident)			As charged** (within 24 hours after the accident)		
Emergency outpatient accidental treatment						
Day surgery procedure	As charged					
Emergency outpatient sickness treatment	As charged (from 12:00AM to 6:00AM)			As charged** (from 12:00AM to 6:00AM)		
Ambulance fees	As charged					
Lodger benefit	200	300	500	250	350	500
	plus increasing hospital room and board benefit (if any) (maximum 180 days per contract year)					
Major organ transplant***	As charged (once per lifetime)					
Medical report fees	100					
Outpatient cancer treatment	As charged			As charged**		
Outpatient kidney dialysis treatment						
Outpatient acupuncture and chiropractic treatment	None			1,000 (within 150 days after hospital discharge)		
Maternity complications benefit	None			10,000 (per lifetime)		
Intraocular lenses	10,000	15,000	20,000	10,000	15,000	20,000
	(per life time)					
Genomic testing for cancer patient	5,000	10,000	20,000	10,000	15,000	20,000
	(per life time)					
Home nursing care	2,000	4,000	10,000	4,000	8,000	10,000
	(maximum per disability)					
Palliative care	None			15,000	18,000	20,000
				(per lifetime)		
Service tax	As charged					

* Any refund amount will be payable to the contract holder.

** Plan benefits which are not subject to deductible amount.

*** Covers the cost of major organ transplant of the person covered, as the recipient of the organ harvested and not the living donor.

Sun Life Malaysia Takaful Berhad

Registration No.: 200501012215 (689263-M)

Member of PIDM

RVL

Telephone (603) 2612 3600 Client Careline 1300-88-5055 wecare@sunlifemalaysia.com 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 Takaful Berhad or PIDM (visit www.pidm.gov.my).

SUN ISTISMAR EXTRA

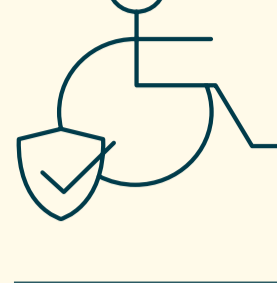
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FREE LOOK PERIOD:

You have 15 calendar days from its deliver date to review your benefits.

EXCLUSION FOR BASIC BENEFITS

Death/Total and Permanent Disability (TPD) Benefit



Death (within 12 months from contract commencement date):

- Suicide

TPD:

- A pre-existing condition
- Acquired Immuno-deficiency Syndrome (AIDS), AIDS-related complications, or infection of person covered by the Human Immunodeficiency Virus (HIV)
- Active duty in any navy, army, air force, military, fire service, civil defense, police or law enforcement organisation
- Being under the influence of drugs, any narcotics or due to intoxication by liquor and/or illicit substance
- Criminal act, involvement in a breach of law (unless as an innocent party) or membership of an illegal organisation

TPD: (con't)

- Entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the person covered is in an aircraft operated by a commercial passenger airline on a regular schedule passenger trip over its established passenger route
- Participation in any hazardous sport or pastime or activities, including but not limited to aerial activities, bungee jumping, rock climbing or mountaineering, underwater activities, or racing of any type other than on foot
- Self-inflicted injuries or suicide, while sane or insane
- War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), strike, riot, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power

EXCLUSIONS FOR OPTIONAL RIDERS ATTACHED

Takaful MediCare Extra / Takaful Hospitalisation and Surgical Plus



- Acquired Immuno-deficiency Syndrome (AIDS)
- Air travel other than commercial flights
- Any attempted suicide or self injury (while sane or insane)
- Circumcision or sterilisation procedures
- Congenital abnormalities
- Cosmetic or plastic surgery
- Dental treatment or oral surgery
- External prosthetic appliances or devices
- Hazardous sports
- Medical or physical conditions arising within waiting period
- Any communicable diseases required quarantine by law
- Misuse of drugs

- Organ donation
- Pre-existing condition
- Psychotic, mental or nervous disorders
- Radiation or contamination from nuclear
- Sex changes
- Specified illnesses
- Strike, riot, civil commotion
- Treatment for alcoholic or drug addiction
- Pregnancy*, child birth, miscarriage or abortion

Waiting Period:

- 30 days
- 120 days (for specified illnesses)

* Note: Unless specifically provided under the rider. Please refer to the contract documents for the complete terms and conditions of this plan.

Takaful Family Critical Care



Critical illness benefit/benign tumour benefit/diabetes recovery benefit:

- Acquired Immuno-deficiency Syndrome (AIDS)
- Congenital conditions
- Critical illness within waiting period except for critical illness conditions due to accidental injuries
- Dies within the survival period
- Misuse of alcohol or drugs
- Participating in any avocation/activities such as racing of any kind, aerial sports, scuba diving, professional sports
- Pre-existing condition
- Self-inflicted injuries while sane or insane
- War, biological/chemical warfare, terrorism

Admission benefit

- Acquired Immuno-deficiency Syndrome (AIDS)
- Air travel other than commercial flights
- Any attempted suicide or self injury (while sane or insane)
- Circumcision or sterilisation procedures
- Congenital abnormalities
- Cosmetic or plastic surgery
- Dental treatment or oral surgery
- External prosthetic appliances or devices
- Hazardous sports
- Medical or physical conditions arising within waiting period
- Misuse of drugs
- Organ donation
- Pregnancy, child birth, miscarriage or abortion
- Pre-existing condition

Admission benefit: (con't)

- Psychotic, mental or nervous disorders
- Radiation or contamination from nuclear
- Sex changes
- Specified illnesses
- Strike, riot, civil commotion
- Treatment for alcoholic or drug addiction
- Communicable disease requiring quarantine by law or any infectious diseases declared as a Public Health Emergency of International Concern (PHEIC) according to World Health Organisation, unless it requires an ICU stay necessitating mechanical ventilation for at least 10 consecutive days

Family benefit

- Acquired Immuno-deficiency Syndrome (AIDS);
- Congenital conditions;
- Critical illness within waiting period except for critical illness conditions due to accidental injuries;
- Dies within the survival period;
- Misuse of alcohol or drugs;
- Participating in any avocation/activities such as racing of any kind, aerial sports, scuba diving, professional sports;
- Pre-existing condition;
- Self-inflicted injuries while sane or insane; or
- War, biological/chemical warfare, terrorism.

Waiting Period:

- 30 days
- 60 days (for specified illnesses)

Takaful Multiple Pay Critical Illness

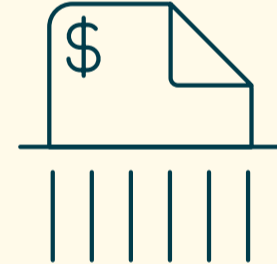


- Acquired Immuno-deficiency Syndrome (AIDS)
- Misuse of alcohol or drugs
- Congenital conditions
- Dies within the survival period
- Pre-existing condition
- Self-inflicted injuries while sane or insane
- War, biological/chemical warfare, terrorism
- Critical illness within waiting period except for critical illness conditions due to accidental injuries
- Participating in any avocation/activities such as racing of any kind, aerial sports, scuba diving, professional sports.

Waiting Period:

- 30 days
- 60 days (for specified illnesses)

Takaful Person Covered Waiver Plus - Upon TPD/CI



TPD:

- Pre-existing condition;
- Active duty in navy, army, air force, fire service and police
- Acquired Immuno-deficiency Syndrome (AIDS)
- Air travel other than commercial flights
- Breach of law
- Misuse of alcohol or drugs
- Any attempted suicide or self-inflicted injury (while sane or insane)
- Strike, riot, civil commotion
- Participation in any hazardous sport or pastime or activities

CI:

- Acquired Immuno-deficiency Syndrome (AIDS)
- Congenital conditions
- Critical illness within waiting period except for critical illness conditions due to accidental injuries
- Misuse of alcohol or drugs
- Participating in any avocation/activities such as racing of any kind, aerial sports, scuba diving, professional sports
- Pre-existing condition
- Self-inflicted injuries while sane or insane
- War, biological/chemical warfare, terrorism.

Waiting Period:

- 30 days (For CI)
- 60 days (for specified illnesses)

Takaful Contract Holder Waiver Plus - Upon Death/TPD/CI



Death (within 12 months from contract commencement date):

- Suicide

TPD of contract holder:

- Pre-existing condition
- Active duty in navy, army, air force, fire service, police
- Acquired Immuno-deficiency Syndrome (AIDS)
- Air travel other than commercial flights
- Breach of law
- Misuse of alcohol or drugs
- Any attempted suicide or self-inflicted injury (while sane or insane)
- Strike, riot, civil commotion
- Participation in any hazardous sport or pastime or activities

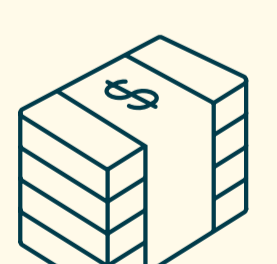
CI of contract holder:

- Acquired Immuno-deficiency Syndrome (AIDS)
- Congenital conditions
- Critical illness within waiting period except for critical illness due to accidental injuries
- Misuse of alcohol or drugs
- Participating in any avocation/activities such as racing of any kind, aerial sports, scuba diving, professional sports
- Pre-existing condition
- Self-inflicted injuries while sane or insane
- War, biological/chemical warfare, terrorism

Waiting Period:

- 30 days (For CI)
- 60 days (for specified illnesses)

Takaful Accidental Death Extra



- Air travel other than commercial flights
- Any attempted suicide or self injury (while sane or insane)
- Criminal act
- Hazardous sports
- Misuse of drugs or alcohol
- Pregnancy or childbirth
- Pre-existing physical or mental defect
- Strike, riot, civil commotion

Takaful WAQF and Accidental Death Extra



Death (within 12 months from contract commencement date):

- Suicide

Accidental Death:

- Air travel other than commercial flights
- Any attempted suicide or self injury (while sane or insane)
- Criminal act
- Hazardous sports
- Misuse of drugs or alcohol
- Pregnancy or childbirth
- Pre-existing physical or mental defect
- Strike, riot, civil commotion

Takaful Weekly Disability Income



- Air travel other than commercial flights
- Any attempted suicide or self injury (while sane or insane)
- Criminal act
- Hazardous sports
- Misuse of drugs or alcohol
- Pregnancy or childbirth
- Pre-existing condition
- Strike, riot, civil commotion

Waiting Period:

- 30 days