

SINARLINK AIMAN

(This is a takaful product)

Two in one plan that suits your protection and investment needs

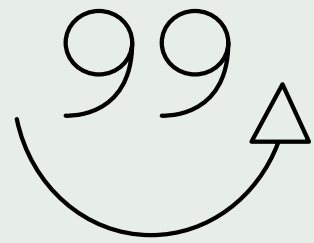
MAIN BENEFITS YOU WILL ENJOY

Death/Total and Permanent Disability* (TPD) Benefit



Lump sum benefit in the event of death/TPD

Extension Takaful Benefit¹



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

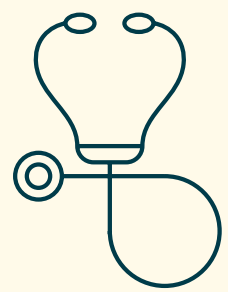
Maturity Benefit²



Sum covered and total investment account value

OPTIONAL RIDERS YOU CAN ADD

Takaful Hospitalisation and Surgical Plus Benefit Rider



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

Takaful Multiple Pay Critical Illness Benefit Rider



- Additional coverage on 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 Person Covered Waiver of Contribution Benefit Rider - Upon TPD/CI



Waives future annual contribution upon the person covered suffered for TPD or diagnosed with any one of the covered 36 CI

Takaful Contract Holder Waiver of Contribution Benefit Rider - Upon Death/TPD/CI



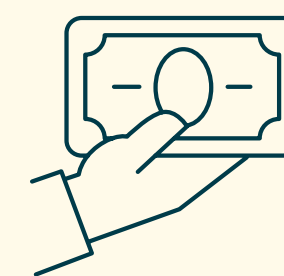
Waives future annual contribution upon the contract holder died, suffered for TPD or diagnosed with any one of the covered 36 CI

Takaful Accidental Death Benefit Rider



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

Takaful Weekly Disability Income Benefit Rider



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 65th birthday.

¹ Only applicable for expiry term of 30 years, age 70 and age 80

² Only applicable for expiry term of age 99 or contract had been extended to age 99

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

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Plan benefits	Plan 200 (RM)	Plan 300 (RM)	Plan 500 (RM)	Plan 500 Plus (RM)
Overall annual limit	1,000,000	1,500,000	2,500,000	3,000,000
Overall lifetime limit	No Lifetime Limit			
Deductible option	<ul style="list-style-type: none"> • Zero deductible; or • 500 per disability** 			500,000 per year
A) Hospital Room and Board				
Hospital room and board	200	300	500	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 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	500
	(maximum 180 days per contract year)			
Refund unutilised hospital room and board benefit upon hospitalisation	Refund 100% of the unutilised hospital room and board benefit [^] , including the increasing hospital room and board (if any)			
	(maximum 30 days per contract year)			
Intensive care unit	As charged (maximum 90 days per contract 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 prior to hospital admission)			
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)			
Emergency accidental dental treatment	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)			
Ambulance fees	As charged			
Lodger benefit	200	300	500	500
	plus the 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			
Outpatient kidney dialysis treatment				
Intraocular lenses	10,000	15,000	20,000	20,000
	(per lifetime)			
Genomic testing for cancer patient	5,000	10,000	20,000	20,000
	(per lifetime)			
Home nursing care	2,000	4,000	10,000	10,000
	(maximum per disability)			
Service tax	As charged			

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

** Any admission due to the same disability after 90 days following the latest date of discharge, the client is required to pay RM500 deductible amount. Please refer to the contract document for further information.

[^] Any refund amount will be directly paid back to the client.

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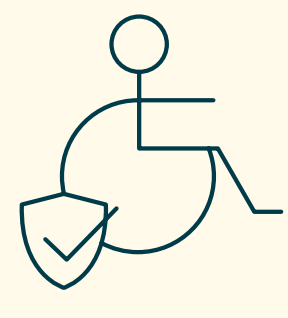
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FREE LOOK PERIOD:

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

EXCLUSIONS

Death/Total and Permanent Disability (TPD) Benefit



Death:

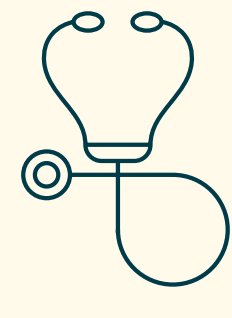
- Pre-existing conditions*
- Suicide*

TPD:

- 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

Takaful Hospitalisation and Surgical Plus Benefit 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
- 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)

Takaful 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
- 120 days (for specified illnesses)

Takaful Person Covered Waiver of Contribution 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

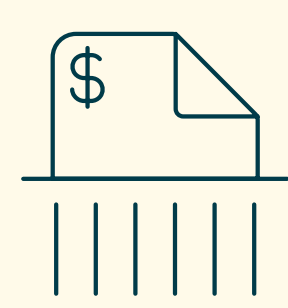
CI:

- 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 (For CI):

- 30 days
- 60 days (for specified illnesses)

Takaful Contract Holder Waiver of Contribution 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)

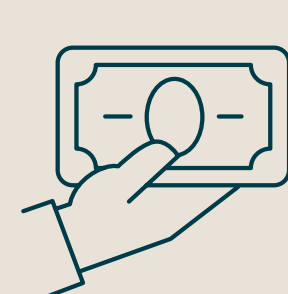
Takaful Accidental Death Benefit Rider



- 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

Takaful 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 contract commencement date

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