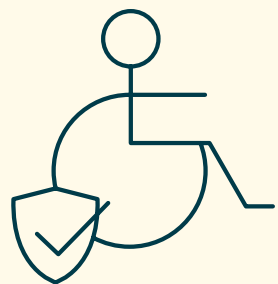


SINAR AFIYAH

(This is a takaful product)

MAIN BENEFITS YOU WILL ENJOY

Death/Total and Permanent Disability (TPD) Benefit



Higher of:

- Sum covered OR the value of the Investment Account 1
- PLUS the value of the Investment Account 2 (if any)

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



RVI

Telephone (603) 2612 3600 Client Careline 1300-88-5055 wecare@sunlifemalaysia.com sunlifemalaysia.com

Sun Life Malaysia Takaful Berhad

Registration No.: 200501012215 (689263-M)

Member of PIDM

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).

SINAR AFIYAH

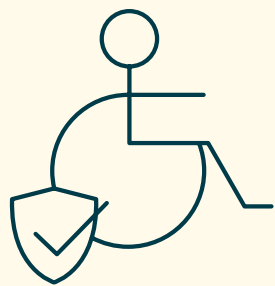
(This is a takaful product)

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:

- Death due to non-accident causes*
- Pre-existing conditions*
- Suicide*

TPD:

- Pre-existing conditions*
- Non-accident causes*
- Active duty in navy, army, air force, fire service and police
- AIDS
- Any attempted suicide or self-inflicted injury (while sane or insane)
- Air travel other than commercial flights;
- Breach of law
- Misuse of drugs or alcohol
- Hazardous sports
- Strike, riot, civil commotion

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