

Sun Secure Saver-i

Secure & Grow Your Financial Future

Life's brighter under the sun
Insurance | Takaful



Disclaimer

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Sun Secure Saver-i

Proposition

Unique Selling Proposition

Sales Concepts

THREAT to Our Hard-Earned Savings/Investment

**Hyper-
inflation**



Picture Source: www.canva.com

**Political
Tensions**



**Market
Uncertainty**



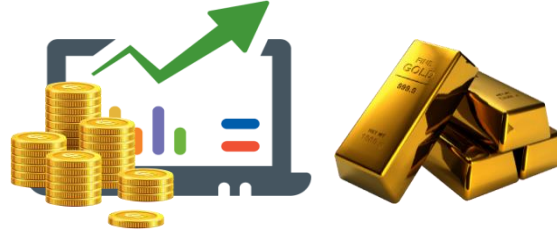
Proposition

(continued)

Model Risk

Currency Risk

Commodity Price Risk



Headline Risk

Legislative Risk

Inflationary Risk

STOCKS /CRYPTOCURRENCIES /NFTs

provide great return opportunities but they are surrounded by many risks that cause high volatility.

Obsolescence Risk

**Nobody can time the market.
Would you sell your stocks at a loss during crisis?**

Political Risk

Detection Risk

Rating Risk

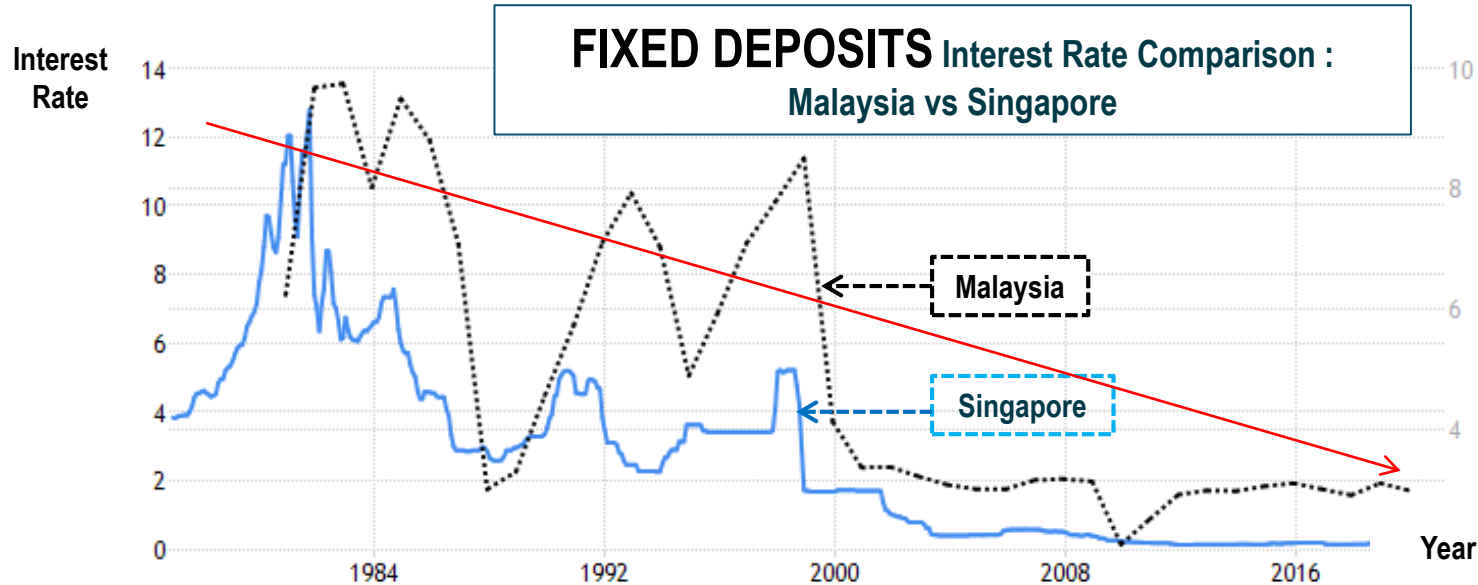


**Non-Probate
Free Asset**

Source: www.investopedia.com

Proposition

(continued)



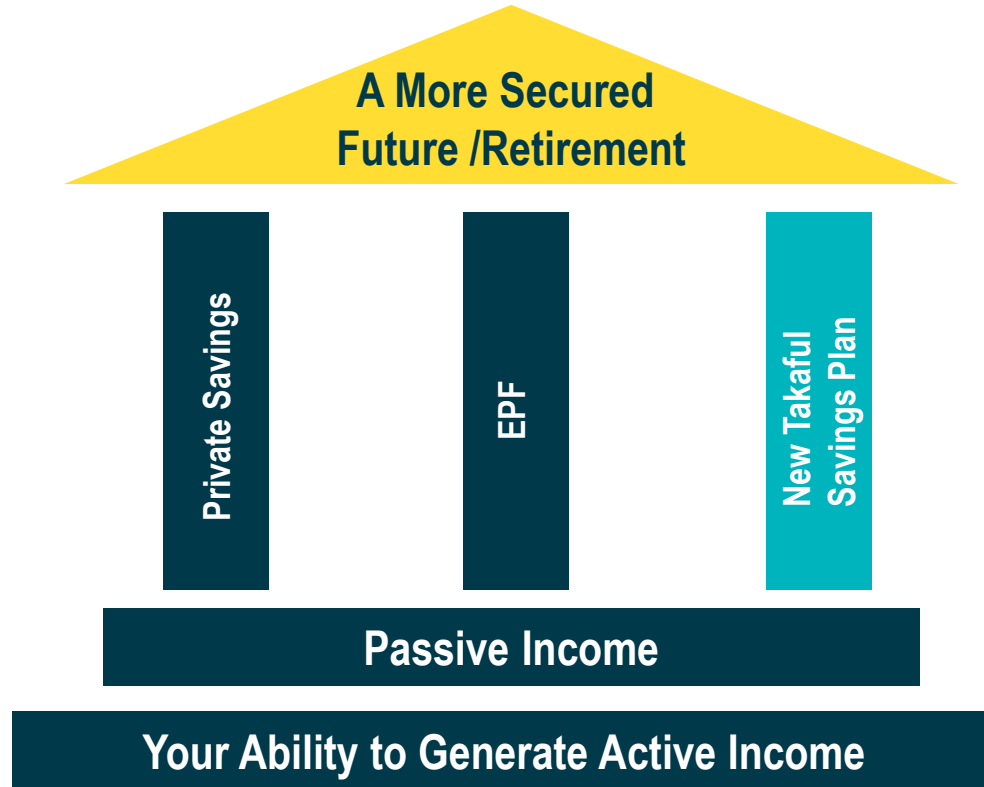
Fixed deposit interest rate has been trending down in history and will likely to be lower.



Source: www.tradingeconomics.com

Proposition

(continued)



Proposition

(continued)

Target Market

Fresh Gun Start Young.

Disciplined Savings. Avoid
Itchy Fingers.



Picture Source: www.canva.com

Stress Free Pre-Retiree.

Do not need to stress oneself
into investing in the market full
of FUD.



Carefree Retiree.

Well Balanced Asset for
Wealth Preservation &
Accumulation.



Protected Gift for You & Your Dependents

Wealth Accumulation



- Cash Payout Benefit
- Unit Funds Investment
- Maturity Benefit

Protected Effort



- Death/Total & Permanent Disability (TPD) Benefit
- Accidental Death/TPD Benefit

Protected Legacy



- Conditional Hibah
- Probate Free Asset

Picture Source: www.freepik.com

Unique Selling Proposition (USP)

1. Hassle Free Enrolment

Annualised Contribution of Up to **RM300,000.**

- × **NO** medical underwriting.
- × **NO** financial underwriting.



Note: Foreigner Guide applies

2. Maximum Entry Age

Eligibility Up to **Age 70**

Person covered : 30 days – 70 years old
Contract holder : 18 years old – no limit



3. Total Receivable @ Maturity vs Total Contribution Paid

4. Total Cash Payout

Please refer to below Appendix



SSS-i
Comparisons

5. Client Campaign

Sun Life

SUN SECURE SAVER-i

GOOD NEWS!
FOR YOU & YOUR CLIENT

FOR YOU **120%**
Production Recognition

FOR YOUR CLIENT

ISSUANCE GIFT CAMPAIGN
Campaign Period:
18 March - 31 May 2022

COMPLIMENTARY
d@ck cardholder worth RM120
(for first 50 clients only (based on first come first served))

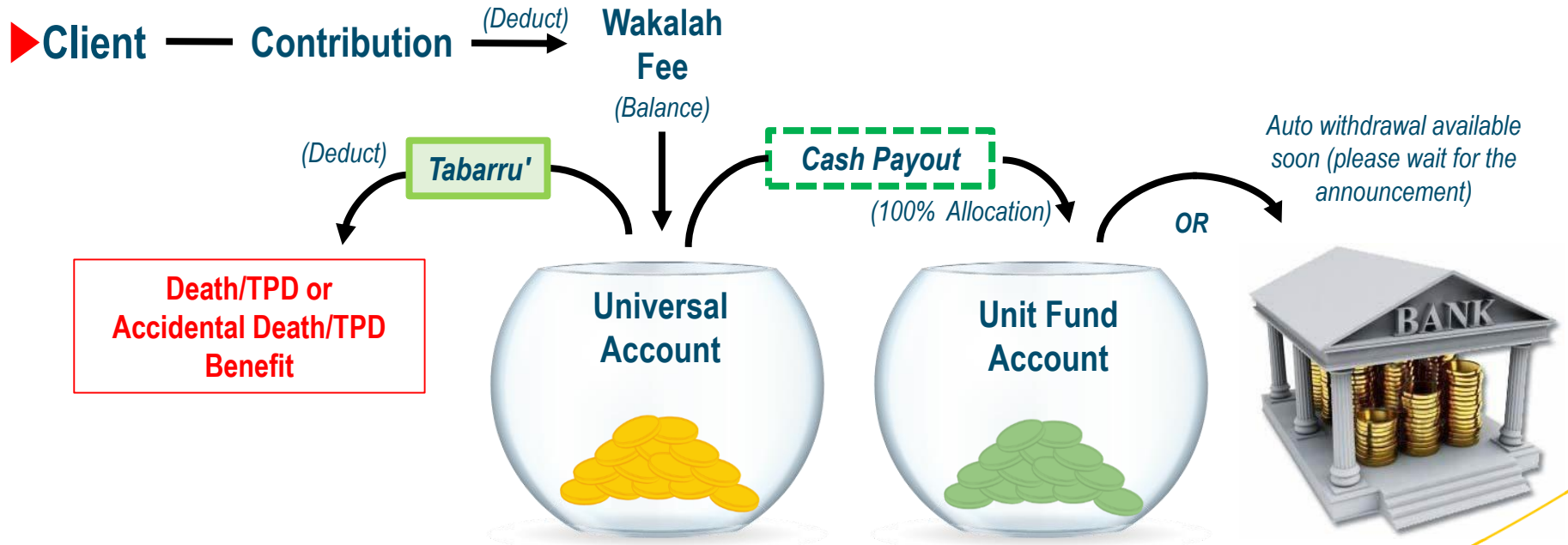
CASHBACK CAMPAIGN
Campaign Period:
18 March - 31 May 2022

Sign Up for Sun Secure Saver-i **Rewards**

Tier 1 Annual Contribution of RM60,000 or above	7% Cashback*
or	
Tier 2 Annual Contribution of RM30,000 or above	5% Cashback*

Note:
1. Terms and conditions apply.
2. For more details, please refer to the respective content calendar.
3. In the event of any ambiguity between Chinese and English, the Chinese shall prevail.
4. All images are for illustration purposes and internal communications only.

6. Option to Reinvest Cash Payout (CP)



Reinvest Cash Payout into Unit Fund Account

PRODUCT ILLUSTRATION

24/03/2022

Plan name : Sun Secure Saver-i
 Plan type : Regular contribution universal takaful plan
 Contract holder : AAA
 Person covered : AAA
 Occupation : Class 1
 Gender : Male
 Age last birthday : 40
 Smoker : No
 Payment frequency : Monthly
 Currency : Ringgit Malaysia (RM)

BP20Term

Your Plan	Contract term	Contribution term	Sum covered	Instalment contribution
Sun Secure Saver-i	20 years	6 years	-	1,000.00
Total contribution (exclusive of service tax) :				1,000.00
Service tax, if any (6%) :				0.00
Total contribution (inclusive of service tax) :				1,000.00

Ratio of fund(s) chosen (For reinvested cash payout):

Fund(s) invested	Percentage
Sun Life Malaysia Islamic Strategic Balanced Fund	100%

End of contract year / Age	Contribution paid each year*	Total contribution paid to date	Ratio of fund(s) chosen (For reinvested cash payout):					+ (G)			(C) = (F) + (G)				
			Fund(s) invested					Scenario A	Scenario B	Scenario C	Scenario D	Scenario E	Scenario F	Scenario G	Scenario H
			Sun Life Malaysia Islamic Strategic Balanced Fund					Scenario A	Scenario B	Scenario C	Scenario D	Scenario E	Scenario F	Scenario G	Scenario H
			100%					(A + X)	(B + Y)	(A + X)	(B + Y)	(A + X)	(B + Y)	(A + X)	(B + Y)
1 / 41	12,000	12,000	4,200	10,800	1,200	11	11	7,900	8,015	5,890	5,971	12,000	12,000		
2 / 42	12,000	24,000	3,000	21,600	1,200	31	30	17,178	17,650	13,484	13,847	24,004	24,037		
3 / 43	12,000	36,000	2,400	32,400	1,200	49	47	27,263	28,376	22,532	23,443	36,012	36,111		
4 / 44	12,000	48,000	1,800	43,200	1,200	67	63	38,175	40,250	33,172	34,966	48,023	48,223		
5 / 45	12,000	60,000	1,200	54,000	1,200	83	76	49,940	53,340	45,550	48,644	60,039	60,376		
6 / 46	12,000	72,000	600	64,800	1,200	98	85	62,580	67,713	59,814	64,716	72,058	72,570		
7 / 47	-	72,000	-	63,600	1,200	108	84	63,959	71,100	63,959	71,100	72,082	74,194		
8 / 48	-	72,000	-	62,400	1,200	102	83	65,346	74,635	65,346	74,635	72,109	77,833		
9 / 49	-	72,000	-	61,200	1,200	99	86	66,745	78,325	66,745	78,325	72,141	81,631		
10 / 50	-	72,000	-	60,000	1,200	96	88	68,155	82,175	68,155	82,175	72,176	85,595		
11 / 51	-	72,000	-	57,600	2,400	103	104	69,566	86,180	69,566	86,180	72,314	89,658		
12 / 52	-	72,000	-	55,200	2,400	112	117	70,950	90,321	70,950	90,321	73,644	93,862		
13 / 53	-	72,000	-	52,800	2,400	128	134	72,297	94,600	72,297	94,600	74,936	98,205		
14 / 54	-	72,000	-	50,400	2,400	141	149	73,609	99,023	73,609	99,023	76,190	102,695		
15 / 55	-	72,000	-	48,000	2,400	153	163	74,887	103,598	74,887	103,598	77,408	107,340		
16 / 56	-	72,000	-	45,000	3,000	165	178	76,129	108,331	76,129	108,331	78,559	112,115		
17 / 57	-	72,000	-	42,000	3,000	170	185	77,328	113,220	77,328	113,220	79,664	117,049		
18 / 58	-	72,000	-	39,000	3,000	174	193	78,483	118,271	78,483	118,271	80,722	122,147		
19 / 59	-	72,000	-	36,000	3,000	175	198	79,595	123,493	79,595	123,493	81,734	127,418		
20 / 60	-	72,000	-	33,000	3,000	180	207	80,660	128,886	80,660	128,886	82,696	132,863		

Notes:

Cash Payout withdrawal from Unit Fund Account

PRODUCT ILLUSTRATION

24/03/2022

Plan name : Sun Secure Saver-i
 Plan type : Regular contribution universal takaful plan
 Contract holder : AAA
 Person covered : AAA
 Occupation : Class 1
 Gender : Male
 Age last birthday : 40
 Smoker : No
 Payment frequency : Monthly
 Currency : Ringgit Malaysia (RM)

BP20Term

Your Plan	Contract term	Contribution term	Sum covered	Instalment contribution
Sun Secure Saver-i	20 years	6 years	-	1,000.00
Total contribution (exclusive of service tax) :				1,000.00
Service tax, if any (6%) :				0.00
Total contribution (inclusive of service tax) :				1,000.00

Total CP Withdrawal @ age 55 = RM24,000

Ratio of fund(s) chosen (For reinvested cash payout):

Fund(s) invested	Percentage
Sun Life Malaysia Islamic Strategic Balanced Fund	100%

Unit (reinvested cash payout)

Unit fund account	
Scenario X	Scenario Y
1,200	1,200
2,400	2,437
3,612	3,711
4,823	5,023
6,039	6,376
7,258	7,770
8,482	9,207
9,709	10,687
10,941	12,212
12,176	13,783
13,415	15,302
14,615	16,802
15,822	18,351
17,062	19,507
18,317	21,051
19,517	22,501
20,751	24,051
21,980	25,585
23,245	27,163
24,451	28,763
25,530	30,338
26,619	31,985
27,711	33,631
28,811	35,305
29,911	36,931
31,011	38,631
32,111	40,351
33,211	42,101
34,311	43,876
35,411	45,681
36,511	47,511
37,611	49,351
38,711	51,201
39,811	53,076
40,911	54,976
42,011	56,901
43,111	58,851
44,211	60,826
45,311	62,826
46,411	64,851
47,511	66,896
48,611	68,961
49,711	71,046
50,811	73,151
51,911	75,276
53,011	77,421
54,111	79,596
55,211	81,791
56,311	84,066
57,411	86,361
58,511	88,686
59,611	91,031
60,711	93,401
61,811	95,796
62,911	98,221
64,011	100,676
65,111	103,151
66,211	105,651
67,311	108,176
68,411	110,726
69,511	113,301
70,611	115,901
71,711	118,526
72,811	121,176
73,911	123,851
75,011	126,551
76,111	129,276
77,211	132,026
78,311	134,801
79,411	137,601
80,511	140,426
81,611	143,276
82,711	146,151
83,811	149,051
84,911	151,976
86,011	154,926
87,111	157,901
88,211	160,901
89,311	163,926
90,411	166,976
91,511	170,051
92,611	173,151
93,711	176,276
94,811	179,426
95,911	182,601
97,011	185,801
98,111	189,026
99,211	192,276
100,311	195,551

End of contract year / Age	(D) Cash value	
	Scenario A	Scenario B
	1 / 41	6,700
2 / 42	14,774	15,213
3 / 43	23,651	24,665
4 / 44	33,352	35,227
5 / 45	43,901	46,964
6 / 46	55,322	59,943
7 / 47	67,627	74,267
8 / 48	80,816	89,946
9 / 49	94,899	106,991
10 / 50	109,876	125,422
11 / 51	125,747	145,251
12 / 52	142,512	166,498
13 / 53	160,171	189,174
14 / 54	178,724	213,299
15 / 55	198,181	238,884
16 / 56	218,542	265,939
17 / 57	239,807	294,474
18 / 58	261,976	324,509
19 / 59	285,049	356,154
20 / 60	309,026	389,419

Notes for the illustration on the unit fund account (reinvested cash payout):

Reinvest Cash Payout into Unit Fund Account

PRODUCT ILLUSTRATION

24/03/2022

Plan name : Sun Secure Saver-i
 Plan type : Regular contribution universal takaful plan
 Contract holder : AAA
 Person covered : AAA
 Occupation : Class 2
 Gender : Female
 Age last birthday : 35
 Smoker : No
 Payment frequency : Monthly
 Currency : Ringgit Malaysia (RM)

IOP25Term

Your Plan	Contract term	Contribution term	Sum covered	Instalment contribution
Sun Secure Saver-i	25 years	10 years	-	1,000.00

Total contribution (exclusive of service tax) : 1,000.00
 Service tax, if any (6%) : 0.00
 Total contribution (inclusive of service tax) : 1,000.00

Ratio of fund(s) chosen (For reinvested cash payout):

Fund(s) Invested	Percentage
Sun Life Malaysia Islamic Strategic Aggressive Fund	100%

Intend
 (B) = (E) + (G)
 Total surrender value
 (C) = (F) + (G)
 Total death/TPD benefit

End of contract year / Age	Contribution paid each year*	Total contribution paid to date	wakaian tree		Scenario A		Scenario B		Scenario (A + X)		Scenario (B + Y)		Scenario (A + X)		Scenario (B + Y)	
			covered													
1 / 36	12,000	12,000	4,800	10,800	1,200	4	4	7,298	7,405	5,469	5,543	12,000	12,000			
2 / 37	12,000	24,000	3,600	21,600	1,200	12	11	15,967	16,404	12,575	12,912	24,000	24,033			
3 / 38	12,000	36,000	3,000	32,400	1,200	19	18	25,435	26,467	21,068	21,914	36,001	36,099			
4 / 39	12,000	48,000	2,400	43,200	1,200	26	24	35,722	37,651	31,084	32,753	48,002	48,200			
5 / 40	12,000	60,000	1,200	54,800	1,200	30	28	47,462	50,636	43,316	46,206	60,003	60,337			
6 / 41	12,000	72,000	600	64,800	1,200	34	30	60,085	64,901	57,440	62,041	72,004	72,510			
7 / 42	12,000	84,000	600	75,600	1,200	37	30	73,007	79,899	69,777	76,360	84,006	84,721			
8 / 43	12,000	96,000	600	86,400	1,200	40	31	86,234	95,668	82,403	91,413	96,007	99,923			
9 / 44	12,000	108,000	600	97,200	1,200	42	36	99,777	112,246	95,328	107,236	108,009	117,255			
10 / 45	12,000	120,000	600	108,000	1,200	45	41	113,644	129,672	108,562	123,868	120,012	135,476			
11 / 46	-	120,000	-	105,600	2,400	44	45	116,283	136,266	116,283	136,266	121,376	142,261			
12 / 47	-	120,000	-	103,200	2,400	44	46	118,930	143,139	118,930	143,139	124,035	149,336			
13 / 48	-	120,000	-	100,800	2,400	46	48	121,580	150,306	121,580	150,306	126,698	156,714			
14 / 49	-	120,000	-	98,400	2,400	47	50	124,238	157,779	124,238	157,779	129,369	164,411			
15 / 50	-	120,000	-	96,000	2,400	48	53	126,901	165,573	126,901	165,573	132,044	172,440			
16 / 51	-	120,000	-	93,000	3,000	53	59	129,567	173,700	129,567	173,700	134,693	180,785			
17 / 52	-	120,000	-	90,000	3,000	60	67	132,216	182,156	132,216	182,156	137,325	189,470			
18 / 53	-	120,000	-	87,000	3,000	70	79	134,847	190,952	134,847	190,952	139,937	198,507			
19 / 54	-	120,000	-	84,000	3,000	78	89	137,461	200,108	137,461	200,108	142,531	207,917			
20 / 55	-	120,000	-	81,000	3,000	81	95	140,062	209,643	140,062	209,643	145,112	217,718			
21 / 56	-	120,000	-	77,400	3,600	93	110	142,642	216,989	142,642	216,989	147,640	225,185			
22 / 57	-	120,000	-	73,800	3,600	97	118	145,190	224,554	145,190	224,554	150,136	232,876			
23 / 58	-	120,000	-	70,200	3,600	102	127	147,706	232,343	147,706	232,343	152,597	240,795			
24 / 59	-	120,000	-	66,600	3,600	106	136	150,190	240,363	150,190	240,363	155,025	248,950			
25 / 60	-	120,000	-	63,000	3,600	111	147	152,641	248,622	152,641	248,622	157,417	257,348			

Notes:

Cash Payout withdrawal from Unit Fund Account

24/03/2022

PRODUCT ILLUSTRATION

Plan name : Sun Secure Saver-i
 Plan type : Regular contribution universal takaful plan
 Contract holder : AAA
 Person covered : AAA
 Occupation : Class 2
 Gender : Female
 Age last birthday : 35
 Smoker : No
 Payment frequency : Monthly
 Currency : Ringgit Malaysia (RM)

IQP25Term

Your Plan	Contract term	Contribution term	Sum covered	Instalment contribution
Sun Secure Saver-i	25 years	10 years	-	1,000.00
Total contribution (exclusive of service tax) :				1,000.00
Service tax, if any (6%) :				0.00
Total contribution (inclusive of service tax) :				1,000.00

Ratio of fund(s) chosen (For reinvested cash payout):	Percentage
Fund(s) Invested	100%
Sun Life Malaysia Islamic Strategic Aggressive Fund	100%

Total CP Withdrawal @ age 55 = RM39,000

End of contract year / Age	Non-guaranteed									
	Universal account				Death/TPD benefit		Unit fund account (reinvested cash payout)			
	(D) Cash value		(E) Surrender value		(F)		Fund management fee		(G) Unit fund account	
	Scenario A	Scenario B	Scenario A	Scenario B	Scenario A	Scenario B	Scenario X	Scenario Y	Scenario X	Scenario Y
1 / 36	6,098	6,205	4,269	4,343	10,800	10,800	0	0	1,200	1,200
2 / 37	13,567	13,971	10,175	10,479	21,600	21,600	22	22	2,400	2,400
3 / 38	21,834	22,768	17,467	18,215	32,400	32,400	43	45	3,600	3,600
4 / 39	30,920	32,651	26,282	27,753	43,200	43,200	65	68	4,800	4,800
5 / 40	41,459	44,299	37,313	39,869	54,000	54,000	87	91	6,000	6,000
6 / 41	52,881	57,191	50,236	54,331	64,800	64,800	108	116	7,200	7,200
7 / 42	64,601	70,778	61,371	67,239	75,600	75,600	130	141	8,400	8,400
8 / 43	76,627	85,098	72,796	80,843	86,400	89,353	152	167	9,600	10,570
9 / 44	88,968	100,187	84,519	95,177	97,200	105,196	173	193	10,800	12,059
10 / 45	101,632	116,084	96,550	110,280	108,000	121,888	195	221	12,012	13,588
11 / 46	101,869	119,906	101,869	119,906	106,962	125,901	217	249	14,414	16,360
12 / 47	102,112	123,932	102,112	123,932	107,217	130,129	260	299	16,818	19,207
13 / 48	102,359	128,174	102,359	128,174	107,477	134,592	303	351	19,221	22,132
14 / 49	102,612	132,642	102,612	132,642	107,743	139,274	347	405	21,626	25,137
15 / 50	102,871	137,350	102,871	137,350	108,014	144,217	390	460	24,030	28,223
16 / 51	102,531	141,705	102,531	141,705	107,857	148,790	433	516	27,036	31,995
17 / 52	102,175	146,287	102,175	146,287	107,284	153,601	487	585	30,041	35,869
18 / 53	101,799	151,103	101,799	151,103	106,888	158,658	542	656	33,048	39,849
19 / 54	101,406	156,170	101,406	156,170	106,476	163,979	596	729	36,055	43,938
20 / 55	100,999	161,504	100,999	161,504	106,049	169,579	650	804	39,063	47,139
21 / 56	99,970	163,935	99,970	163,935	104,968	172,131	704	881	42,070	50,554
22 / 57	98,909	166,450	98,909	166,450	103,855	174,772	769	971	46,260	54,004
23 / 58	97,815	169,051	97,815	169,051	102,706	177,503	834	1,063	49,848	57,592
24 / 59	96,688	171,742	96,688	171,742	101,523	180,329	899	1,158	53,931	61,411
25 / 60	95,527	174,525	95,527	174,525	100,303	183,251	965	1,255	57,999	65,477

Notes for the illustration on the unit fund account (reinvested cash payout):

Reinvest Cash Payout into Unit Fund Account

PRODUCT ILLUSTRATION

23/03/2022

Plan name : Sun Secure Saver-i
 Plan type : Regular contribution universal takaful plan
 Contract holder : AAA
 Person covered : AAA
 Occupation : Class 2
 Gender : Female
 Age last birthday : 25
 Smoker : No
 Payment frequency : Monthly
 Currency : Ringgit Malaysia (RM)

20P30Term

Your Plan	Contract term	Contribution term	Sum covered	Instalment contribution
Sun Secure Saver-i	30 years	20 years	-	500.00

Total contribution (exclusive of service tax) : 500.00
 Service tax, if any (6%) : 0.00
 Total contribution (inclusive of service tax) : 500.00

Ratio of fund(s) chosen (For reinvested cash payout):

Fund(s) Invested	Percentage
Sun Life Malaysia Islamic Strategic Balanced Fund	100%

End of contract year / Age	Contribution paid each year*	Total contribution paid to date	wakaian ree		covered		(G) = (F) + (G)						
			Scenario A	Scenario B	Scenario (A + X)	Scenario (B + Y)	Scenario (A + X)	Scenario (B + Y)	Scenario (A + X)	Scenario (B + Y)			
1 / 26	6,000	6,000	3,600	5,400	600	3	3	2,431	2,467	1,882	1,907	6,000	6,000
2 / 27	6,000	12,000	3,000	10,800	600	7	7	5,517	5,665	4,438	4,553	12,002	12,018
3 / 28	6,000	18,000	2,400	16,200	600	11	11	9,275	9,635	7,781	8,079	18,006	18,055
4 / 29	6,000	24,000	2,100	21,600	600	15	14	13,418	14,111	11,767	12,371	24,012	24,112
5 / 30	6,000	30,000	1,200	27,000	600	17	16	18,567	19,735	17,012	18,081	30,019	30,188
6 / 31	6,000	36,000	600	32,400	600	19	18	24,445	26,263	23,404	25,144	36,029	36,285
7 / 32	6,000	42,000	300	37,600	600	21	20	30,765	33,435	29,439	31,993	42,041	42,403
8 / 33	6,000	48,000	300	43,200	600	22	20	37,238	40,976	35,619	39,194	48,055	48,543
9 / 34	6,000	54,000	300	48,800	600	24	21	43,864	48,906	41,944	46,766	54,070	54,706
10 / 35	6,000	60,000	300	54,000	600	25	21	50,651	57,247	48,423	54,729	60,088	60,892
11 / 36	6,000	66,000	-	58,800	1,200	26	21	57,906	66,328	57,906	66,328	66,108	69,229
12 / 37	6,000	72,000	-	63,800	1,200	27	23	65,322	75,864	65,322	75,864	72,131	79,170
13 / 38	6,000	78,000	-	68,400	1,200	28	25	72,905	85,878	72,905	85,878	78,159	89,610
14 / 39	6,000	84,000	-	73,200	1,200	28	28	80,659	98,396	80,659	98,396	84,190	100,576
15 / 40	6,000	90,000	-	78,000	1,200	29	30	88,589	107,442	88,589	107,442	92,407	112,095
16 / 41	6,000	96,000	-	82,500	1,500	31	32	96,696	119,044	96,696	119,044	100,843	124,181
17 / 42	6,000	102,000	-	87,000	1,500	33	35	104,981	131,226	104,981	131,226	109,464	136,872
18 / 43	6,000	108,000	-	91,500	1,500	36	38	113,444	144,014	113,444	144,014	118,274	150,197
19 / 44	6,000	114,000	-	96,000	1,500	39	41	122,092	157,441	122,092	157,441	127,276	164,188
20 / 45	6,000	120,000	-	100,500	1,500	42	45	130,931	171,539	130,931	171,539	136,479	178,882
21 / 46	-	120,000	-	98,700	1,800	44	48	133,877	177,828	133,877	177,828	139,479	185,358
22 / 47	-	120,000	-	96,900	1,800	45	49	136,858	184,334	136,858	184,334	142,516	192,058
23 / 48	-	120,000	-	95,100	1,800	47	52	139,872	191,065	139,872	191,065	145,586	198,990
24 / 49	-	120,000	-	93,300	1,800	48	54	142,921	198,030	142,921	198,030	148,694	206,164
25 / 50	-	120,000	-	91,500	1,800	50	57	146,006	205,235	146,006	205,235	151,838	213,585
26 / 51	-	120,000	-	88,500	3,000	55	63	149,122	212,685	149,122	212,685	154,955	221,200
27 / 52	-	120,000	-	85,500	3,000	62	72	152,241	220,379	152,241	220,379	158,075	229,064
28 / 53	-	120,000	-	82,500	3,000	73	85	155,380	228,319	155,380	228,319	161,194	237,180
29 / 54	-	120,000	-	79,500	3,000	81	94	158,481	236,518	158,481	236,518	164,316	245,561
30 / 55	-	120,000	-	76,500	3,000	85	101	161,608	244,988	161,608	244,988	167,442	254,220

Notes:

Cash Payout withdrawal from Unit Fund Account

23/03/2022

PRODUCT ILLUSTRATION	
Plan name	Sun Secure Saver-i
Plan type	Regular contribution universal takaful plan
Contract holder	AAA
Person covered	AAA
Occupation	Class 2
Gender	Female
Age last birthday	25
Smoker	No
Payment frequency	Monthly
Currency	Ringgit Malaysia (RM)

20P30Term

Your Plan	Contract term	Contribution term	Sum covered	Instalment contribution
Sun Secure Saver-i	30 years	20 years	-	500.00

Total contribution (exclusive of service tax) : 500.00
 Service tax, if any (6%) : 0.00
Total contribution (inclusive of service tax) : 500.00

Ratio of fund(s) chosen (For reinvested cash payout):

Fund(s) Invested	Percentage
Sun Life Malaysia Islamic Strategic Balanced Fund	100%

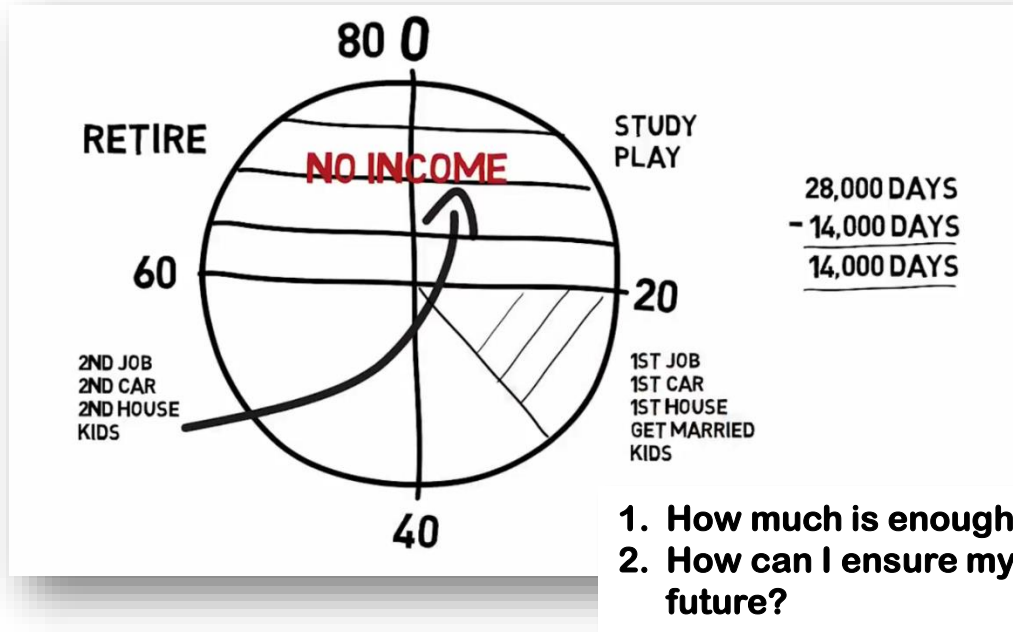
Total CP
Withdrawal
@ age 55
= RM43,500

End of contract year / Age	Universal account						Unit fund account (reinvested cash payout)			
	(D) Cash value		(E) Surrender value		(F) Death/TPD benefit		Fund management fee		(G) Unit fund account	
	Scenario A	Scenario B	Scenario A	Scenario B	Scenario A	Scenario B	Scenario X	Scenario Y	Scenario X	Scenario Y
1 / 26	1,831	1,867	1,282	1,307	5,400	5,400	0	0	600	600
2 / 27	4,315	4,447	3,236	3,335	10,800	10,800	9	9	1,200	1,218
3 / 28	7,469	7,780	5,975	6,224	16,200	16,200	18	19	1,800	1,855
4 / 29	11,006	11,599	9,355	9,859	21,600	21,600	27	28	2,400	2,512
5 / 30	15,548	16,547	13,993	14,893	27,000	27,000	36	38	3,000	3,188
6 / 31	20,816	22,378	19,775	21,259	32,400	32,400	45	49	3,600	3,885
7 / 32	26,524	28,832	25,198	27,390	37,800	37,800	55	59	4,200	4,603
8 / 33	32,383	35,633	30,764	33,851	43,200	43,200	64	70	4,800	5,343
9 / 34	38,394	42,800	36,474	40,660	48,600	48,600	73	82	5,400	6,106
10 / 35	44,663	50,355	42,335	47,837	54,000	54,000	82	93	6,000	6,892
11 / 36	50,598	58,027	50,598	58,027	58,800	60,928	92	105	7,308	8,301
12 / 37	56,791	66,110	56,791	66,110	63,600	69,416	110	127	8,531	9,754
13 / 38	63,146	74,628	63,146	74,628	68,400	78,360	128	149	9,759	11,250
14 / 39	69,669	83,603	69,669	83,603	73,200	87,783	147	172	10,990	12,793
15 / 40	76,363	93,060	76,363	93,060	80,181	97,743	165	195	12,226	14,382
16 / 41	82,931	102,725	82,931	102,725	87,078	107,882	184	220	13,765	16,319
17 / 42	89,671	112,910	89,671	112,910	94,154	118,556	207	249	15,310	18,316
18 / 43	96,585	123,641	96,585	123,641	101,415	129,824	230	280	16,859	20,373
19 / 44	103,679	134,949	103,679	134,949	108,863	141,696	254	311	18,413	22,492
20 / 45	110,958	146,863	110,958	146,863	116,506	154,206	277	343	19,973	24,676
21 / 46	118,400	159,001	118,400	159,001	124,340	167,360	300	377	21,837	27,227
22 / 47	126,000	171,479	126,000	171,479	132,000	180,000	329	416	23,700	29,855
23 / 48	133,750	184,288	133,750	184,288	140,000	193,000	357	456	25,575	32,563
24 / 49	141,640	197,420	141,640	197,420	148,000	206,000	385	497	27,450	35,354
25 / 50	149,660	210,875	149,660	210,875	156,000	219,000	413	540	29,325	38,229
26 / 51	157,810	224,650	157,810	224,650	164,000	232,000	442	584	31,200	41,192
27 / 52	166,080	238,745	166,080	238,745	172,000	245,000	488	647	33,075	44,239
28 / 53	174,470	253,160	174,470	253,160	180,000	258,000	535	713	34,950	47,373
29 / 54	182,980	267,895	182,980	267,895	188,000	271,000	582	780	36,825	50,586
30 / 55	191,610	282,950	191,610	282,950	196,000	284,000	629	850	38,700	53,879

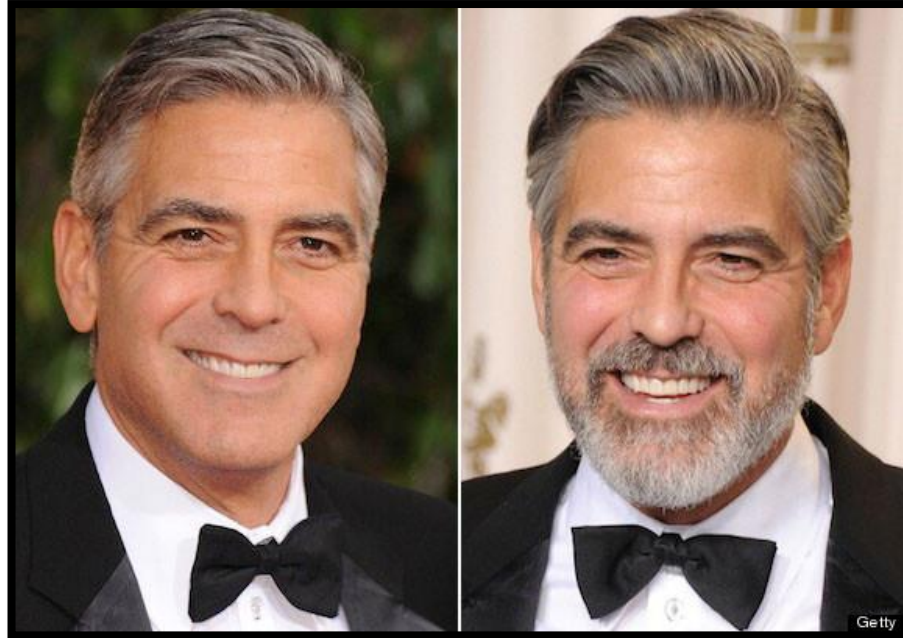
Notes for the illustration on the unit fund account (reinvested cash payout):

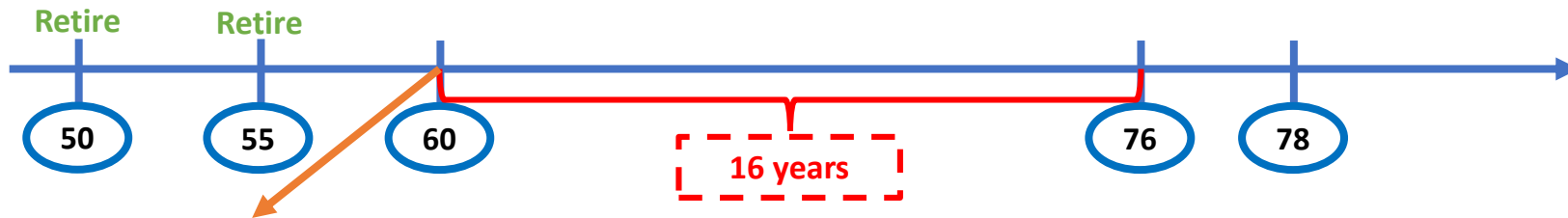
Sales Concept

28,000 days of life



Let the Younger You Take Care of the Older You





EPF might be fully/partly exhausted:

- Support child tertiary study
- Support child marriage ceremony
- Support child buying property
- Support child settle transportation

Breakfast	RM 10
Lunch	RM 15
Dinner	<u>RM 25</u>
Total	<u>RM 50</u>

RM 50 x 365 days x 16 years = RM 292,000 (Basic Survival cost)

Exclude:

- Medical treatment cost
- Clothing
- Petrol (if any)
- Festive gifts to grandchild
- Utilities expenses
- Quit Rent & Assessment

RM292,000 is only for one person, similar cost applicable for spouse

→ Do you have this savings **RM 292,000 each (~ RM 600,000)** for yourself and spouse when reach age 60 ??

PRODUCT ILLUSTRATION

23/03/2022

Plan name : Sun Secure Saver-i
 Plan type : Regular contribution universal takaful plan
 Contract holder : BBB
 Person covered : BBB
 Occupation : Class 2
 Gender : Male
 Age last birthday : 35
 Smoker : No
 Payment frequency : Monthly
 Currency : Ringgit Malaysia (RM)

Your Plan	Contract term	Contribution term	Sum covered	Instalment contribution
Sun Secure Saver-i	25 years	10 years	-	1,000.00
Total contribution (exclusive of service tax) :				1,000.00
Service tax, if any (6%) :				0.00
Total contribution (inclusive of service tax) :				1,000.00

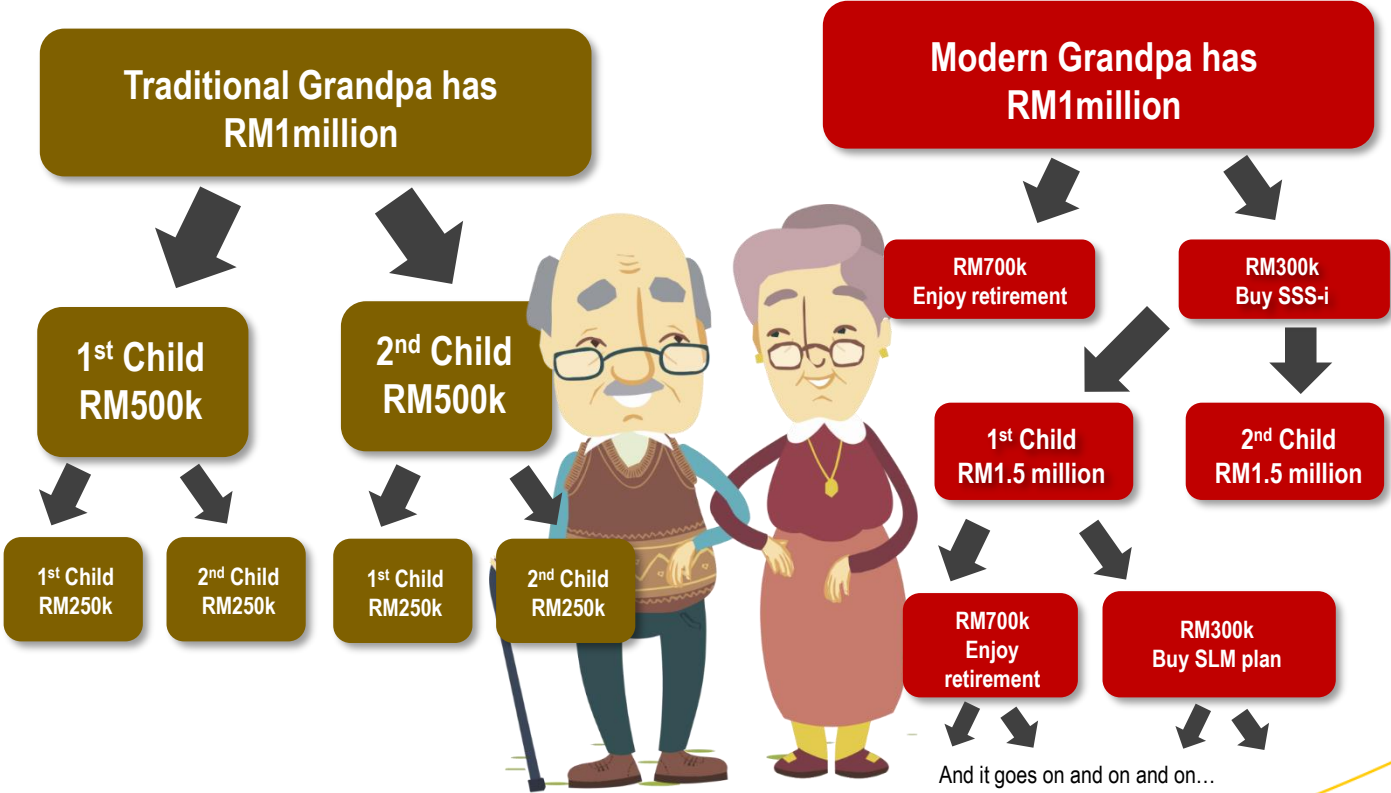
Ratio of fund(s) chosen (For reinvested cash payout):

Fund(s) invested	Percentage
Sun Life Malaysia Islamic Strategic Balanced Fund	100%

End of contract year / Age	Contribution paid each year*	Total contribution paid to date	wakalah fee	basic sum covered	cash payout	Total cash value		Total surrender value		(C) = (F) + (G) Total death/TPD benefit			
						Scenario A	Scenario B	Scenario (A + X)	Scenario (B + Y)	Scenario (A + X)	Scenario (B + Y)	Scenario (A + X)	Scenario (B + Y)
1 / 36	12,000	12,000	4,800	10,800	1,200	11	7,292	7,398	5,464	5,539	12,000	12,000	
2 / 37	12,000	24,000	3,600	21,600	1,200	28	15,948	16,385	12,562	12,898	24,004	24,037	
3 / 38	12,000	36,000	3,000	32,400	1,200	45	25,395	26,428	21,039	21,885	36,012	36,111	
4 / 39	12,000	48,000	2,400	43,200	1,200	61	35,656	37,584	31,031	32,700	48,023	48,223	
5 / 40	12,000	60,000	1,200	54,000	1,200	76	47,362	50,535	43,230	46,119	60,039	60,376	
6 / 41	12,000	72,000	600	64,800	1,200	89	59,943	64,759	57,309	61,909	72,058	72,570	
7 / 42	12,000	84,000	600	75,600	1,200	102	72,815	79,710	69,598	76,184	84,082	84,807	
8 / 43	12,000	96,000	600	86,400	1,200	114	85,986	95,425	82,172	91,189	96,109	99,662	
9 / 44	12,000	108,000	600	97,200	1,200	125	99,465	111,941	95,039	106,955	108,141	116,927	
10 / 45	12,000	120,000	600	108,000	1,200	135	113,261	129,296	108,207	123,520	120,176	135,072	
11 / 46	-	120,000	-	105,600	2,400	136	115,828	135,811	115,828	135,811	120,889	141,772	
12 / 47	-	120,000	-	103,200	2,400	138	118,408	142,609	118,408	142,609	123,475	148,764	
13 / 48	-	120,000	-	100,800	2,400	138	120,996	149,702	120,996	149,702	126,070	156,062	
14 / 49	-	120,000	-	98,400	2,400	141	123,594	157,102	123,594	157,102	128,674	163,677	
15 / 50	-	120,000	-	96,000	2,400	144	126,199	164,823	126,199	164,823	131,287	171,626	
16 / 51	-	120,000	-	93,000	3,000	169	128,791	172,859	128,791	172,859	133,854	179,870	
17 / 52	-	120,000	-	90,000	3,000	189	131,360	181,214	131,360	181,214	136,397	188,443	
18 / 53	-	120,000	-	87,000	3,000	217	133,896	189,894	133,896	189,894	138,905	197,352	
19 / 54	-	120,000	-	84,000	3,000	240	136,404	198,919	136,404	198,919	141,383	206,615	
20 / 55	-	120,000	-	81,000	3,000	261	138,886	208,303	138,886	208,303	143,833	216,251	
21 / 56	-	120,000	-	77,400	3,600	282	141,339	215,530	141,339	215,530	146,222	223,584	
22 / 57	-	120,000	-	73,800	3,600	292	143,761	222,979	143,761	222,979	148,578	231,143	
23 / 58	-	120,000	-	70,200	3,600	301	146,150	230,656	146,150	230,656	150,899	238,933	
24 / 59	-	120,000	-	66,600	3,600	306	148,510	238,572	148,510	238,572	153,189	246,966	
25 / 60	-	120,000	-	63,000	3,600	316	150,835	246,729	150,835	246,729	155,441	255,242	

Notes:

Traditional / Modern Grand Parent



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PRODUCT ILLUSTRATION

23/03/2022

Plan name : Sun Secure Saver-i
 Plan type : Regular contribution universal takaful plan
 Contract holder : AAA
 Person covered : CCC
 Occupation : Class 2
 Gender : Male
 Age last birthday : 50
 Smoker : No
 Payment frequency : Monthly
 Currency : Ringgit Malaysia (RM)

Your Plan	Contract term	Contribution term	Sum covered	Instalment contribution
Sun Secure Saver-i	20 years	6 years	-	25,000.00

Total contribution (exclusive of service tax) : 25,000.00
 Service tax, if any (6%) : 0.00
 Total contribution (inclusive of service tax) : 25,000.00

Page 1

End of contract year / Age	Contribution paid each year*	Total contribution paid to date	Total wakalah fee	Ratio of fund(s) chosen (For reinvested cash payout):				Surrender value		Total death/TPD benefit			
				Fund(s) invested		Percentage		(E) + (G)		(F) + (G)			
				covered	Scenario A	Scenario B	Scenario (A + X)	Scenario (B + Y)	Scenario (A + X)	Scenario (B + Y)	Scenario (A + X)	Scenario (B + Y)	
1 / 51	300,000	300,000	105,000	270,000	30,000	525	520	197,245	200,127	147,072	149,089	300,000	300,000
2 / 52	300,000	600,000	75,000	540,000	30,000	1,540	1,500	428,487	440,306	336,412	345,481	600,187	601,006
3 / 53	300,000	900,000	60,000	810,000	30,000	2,556	2,437	679,405	707,286	561,636	584,439	900,563	903,050
4 / 54	300,000	1,200,000	45,000	1,080,000	30,000	3,660	3,387	950,425	1,002,484	826,030	871,037	1,201,129	1,206,169
5 / 55	300,000	1,500,000	30,000	1,350,000	30,000	4,748	4,215	1,242,089	1,327,523	1,133,069	1,210,811	1,501,886	1,510,398
6 / 56	300,000	1,800,000	15,000	1,620,000	30,000	5,839	4,867	1,554,934	1,684,174	1,486,329	1,609,754	1,802,834	1,815,774
7 / 57	-	1,800,000	-	1,590,000	30,000	6,132	4,655	1,586,056	1,766,303	1,586,056	1,766,303	1,803,976	1,843,001
8 / 58	-	1,800,000	-	1,566,000	30,000	6,091	4,579	1,617,413	1,852,200	1,617,413	1,852,200	1,805,313	1,931,304
9 / 59	-	1,800,000	-	1,530,000	30,000	5,940	4,707	1,649,119	1,941,828	1,649,119	1,941,828	1,806,845	2,023,461
10 / 60	-	1,800,000	-	1,500,000	30,000	5,814	4,930	1,681,154	2,035,268	1,681,154	2,035,268	1,808,574	2,119,554
11 / 61	-	1,800,000	-	1,440,000	60,000	5,547	5,105	1,713,667	2,132,744	1,713,667	2,132,744	1,810,502	2,218,319
12 / 62	-	1,800,000	-	1,380,000	60,000	5,205	5,285	1,746,136	2,233,831	1,746,136	2,233,831	1,812,816	2,320,754
13 / 63	-	1,800,000	-	1,320,000	60,000	5,039	5,490	1,778,377	2,338,648	1,778,377	2,338,648	1,842,519	2,426,982
14 / 64	-	1,800,000	-	1,260,000	60,000	5,155	5,726	1,810,089	2,447,312	1,810,089	2,447,312	1,872,663	2,537,121
15 / 65	-	1,800,000	-	1,200,000	60,000	5,281	5,994	1,841,239	2,559,947	1,841,239	2,559,947	1,902,196	2,651,295
16 / 66	-	1,800,000	-	1,125,000	75,000	5,415	6,299	1,871,796	2,676,673	1,871,796	2,676,673	1,930,337	2,768,880
17 / 67	-	1,800,000	-	1,050,000	75,000	5,537	6,626	1,901,447	2,797,326	1,901,447	2,797,326	1,957,501	2,890,421
18 / 68	-	1,800,000	-	975,000	75,000	5,661	6,994	1,930,156	2,922,009	1,930,156	2,922,009	1,983,652	3,016,020
19 / 69	-	1,800,000	-	900,000	75,000	5,741	7,328	1,957,934	3,050,902	1,957,934	3,050,902	2,008,800	3,145,862
20 / 70	-	1,800,000	-	825,000	75,000	5,554	7,476	1,985,011	3,184,344	1,985,011	3,184,344	2,033,187	3,280,296

Notes:

PRODUCT ILLUSTRATION

23/03/2022

Plan name : Sun Secure Saver-i
 Plan type : Regular contribution universal takaful plan
 Contract holder : AAA
 Person covered : CCC
 Occupation : Class 2
 Gender : Male
 Age last birthday : 60
 Smoker : No
 Payment frequency : Monthly
 Currency : Ringgit Malaysia (RM)

Your Plan	Contract term	Contribution term	Sum covered	Instalment contribution
Sun Secure Saver-i	20 years	6 years	-	25,000.00

Total contribution (exclusive of service tax) :	25,000.00
Service tax, if any (6%) :	0.00
Total contribution (inclusive of service tax) :	25,000.00

Ratio of fund(s) chosen (For reinvested cash payout):

Fund(s) invested	Percentage
Sun Life Malaysia Islamic Strategic Conservative Fund	100%

End of contract year / Age	Contribution paid each year*	Total contribution paid to date	Fund(s) invested		Total cash value		Total surrender value		(C) = (F) + (G)				
			wakalah fee	Basic sum covered	Scenario A	Scenario B	Scenario (A + X)	Scenario (B + Y)	Scenario (A + X)	Scenario (B + Y)	Scenario (A + X)	Scenario (B + Y)	
1 / 61	300,000	300,000	105,000	270,000	30,000	1,249	1,235	196,514	199,397	146,560	148,578	300,000	300,000
2 / 62	300,000	600,000	75,000	540,000	30,000	3,521	3,412	425,729	437,573	334,344	343,431	600,187	601,006
3 / 63	300,000	900,000	60,000	810,000	30,000	5,659	5,317	673,429	701,445	556,856	579,766	900,563	903,050
4 / 64	300,000	1,200,000	45,000	1,080,000	30,000	7,701	6,922	940,195	992,691	817,335	862,713	1,201,129	1,206,169
5 / 65	300,000	1,500,000	30,000	1,350,000	30,000	9,537	8,028	1,226,734	1,313,278	1,119,249	1,197,990	1,501,886	1,510,398
6 / 66	300,000	1,800,000	15,000	1,620,000	30,000	11,028	8,373	1,533,912	1,665,548	1,466,358	1,592,060	1,802,834	1,815,774
7 / 67	-	1,800,000	-	1,590,000	30,000	11,695	7,354	1,658,836	1,743,888	1,558,836	1,743,888	1,803,976	1,822,335
8 / 68	-	1,800,000	-	1,560,000	30,000	11,800	6,383	1,583,683	1,826,718	1,583,683	1,826,718	1,805,313	1,904,548
9 / 69	-	1,800,000	-	1,530,000	30,000	11,652	6,704	1,608,705	1,912,916	1,608,705	1,912,916	1,806,845	1,993,103
10 / 70	-	1,800,000	-	1,500,000	30,000	11,273	6,841	1,634,133	2,002,821	1,634,133	2,002,821	1,808,574	2,085,485
11 / 71	-	1,800,000	-	1,440,000	60,000	6,872	3,594	1,664,060	2,100,101	1,664,060	2,100,101	1,810,502	2,184,043
12 / 72	-	1,800,000	-	1,380,000	60,000	6,321	4,055	1,694,088	2,200,692	1,694,088	2,200,692	1,812,816	2,285,958
13 / 73	-	1,800,000	-	1,320,000	60,000	5,560	4,566	1,724,424	2,304,671	1,724,424	2,304,671	1,815,519	2,391,306
14 / 74	-	1,800,000	-	1,260,000	60,000	4,544	5,128	1,755,330	2,412,117	1,755,330	2,412,117	1,818,615	2,500,165
15 / 75	-	1,800,000	-	1,200,000	60,000	3,659	5,417	1,786,680	2,523,446	1,786,680	2,523,446	1,844,909	2,612,969
16 / 76	-	1,800,000	-	1,125,000	75,000	3,671	5,714	1,817,567	2,638,804	1,817,567	2,638,804	1,873,395	2,729,117
17 / 77	-	1,800,000	-	1,050,000	75,000	3,866	6,331	1,847,482	2,757,718	1,847,482	2,757,718	1,900,837	2,848,831
18 / 78	-	1,800,000	-	975,000	75,000	4,053	7,007	1,876,398	2,880,249	1,876,398	2,880,249	1,927,206	2,972,172
19 / 79	-	1,800,000	-	900,000	75,000	4,228	7,744	1,904,292	3,006,461	1,904,292	3,006,461	1,952,476	3,099,198
20 / 80	-	1,800,000	-	825,000	75,000	4,388	8,550	1,931,141	3,136,405	1,931,141	3,136,405	1,976,623	3,229,960

Notes:

❤️ #一个客户说：“傻子才买保险，
一交就是10年、20年，收益又不太高，买来干屁
哦！”

—
我介绍三个“傻子”给大家认识一下👉👉👉

：

❤️👉 比尔·盖茨：

比尔·盖茨说：“把所有的风险转嫁给保险公司，
这是二十一世纪家庭投资理财的最佳方式，
同时也是送给自己和家人最切实际的礼物。”

“到目前为止，我没有发现有哪一种方法
比购买人寿保险更能有效地解决企业的医疗财务问题。”

：

❤️👉 巴菲特：

巴菲特说：“我从来不用关心，保险的收益率！
我要关心的是我的保额不够？
有钱人应该买保险，做财富传承。
没钱人更应该买保险，保障自己和家庭。
总之，保险不会让你一下子赚很多钱，
但能管住现在的钱，挣到将来的钱，保证一辈子都有钱。”

：

❤️👉 李嘉诚：

李嘉诚说：“别人都说我很富有，拥有很多的财富。
其实真正属于我个人的财富是给自己和亲人
买了充足的人寿保险。
然而，很多人却不知道这句话背后含在的意义。”

“我们李家每出生一个孩子，
我就会给他购买一亿元的人寿保险。
这样确保我们李家世代代，
从出生开始就是亿万富翁。”

Brighter Academy - Training Program for Quarter 2

Training Program for Brighter Gen – Q2

Takaful 101 Series



01 Define The Importance
the importance of Life Insurance and Takaful as estate planning tool.

02 Understand
the Differences of Schedule 10 FSA 2013 for Life Insurance vs. Schedule 10 FSA 2013 for Takaful.

03 The Laws & Procedures
for Takaful are applicable to all Muslims and Non-Muslims.

Non-Muslim clients subscribe and participate in Family Takaful to protect their Love Ones with Hibah Takaful as:-

- Income Replacement
- Debt Management Solutions
- Gifts Of Love

HIBAH TAKAFUL ESTATE PLANNING FOR NON-MUSLIMS

ABOUT THIS TRAINING
This special masterclass will be delivered by an experienced and knowledgeable practitioner, Hj Rafie Omar. As a Lawyer, Registered Syariah Financial Planner & Business Owner, he will share his dealings with his past clients (non-muslims) on how to get their 'buy-in' and use conditional hibah as the estate planning tool.

DATE : 6 APRIL 2022 . TIME : 2.30PM – 5.30PM . REGISTER VIA AN INVITE LINK

Sun Breakthrough



SUN BREAKTHROUGH

A motivational and inspirational sales clinic to elevate participants' belief in achieving new heights through breakthrough experiential learning.

Training Program for Brighter PRO – Q2

Go Live With Sun Life



岑穎琴

SHUM WING KAM, FANNY

8 Consecutive Years of MDRT Qualification
of which 2x TOT and 5x COT

Language: Cantonese / 粵語

BLOCK YOUR DATE !

14 April 2022

4.30PM – 5.30PM

Registration link to send to you SOON !

She will answer your BURNING questions:

- What is the powerful approach to penetrate HNW customers?
- What are the challenges will the Advisors face when dealing with HNW customers & how to overcome the situation?
- What are the tips to sustain your MDRT achievement?

Sun STAR Program

SUN STAR

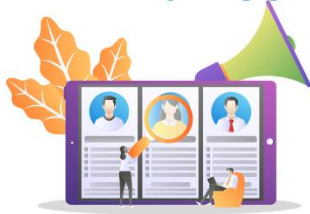
Sales Target Actual Result –
An Exclusive Training with Follow Up
Coaching for MDRT Aspirant.

Training Program for Brighter Leader – Q2

Recruitment Program – Sun RBA

Stop dreaming and start doing.

Sun Recruitment Advisory



- Transit from Sales Oriented Mindset to Business Oriented Mindset.
- Explore the factor and strategies to attract recruits and build a team.
- Readily available recruitment script to apply effectively.

Influence to GROW – I2G

Ability to detect people's reaction on your behaviour and the flexibility to do things differently to make things work!



1. Self Leadership to Thrive

Nurture and self-motivate as high impact leaders

2. Team Collaboration

Exert influence on team via assertive communication

3. Agile workplace

Facilitate a great physical and virtual workplace for/with Millennials

4. Engage, enable and empower

Create positive culture to groom next level Brighter Leaders

Leadership Program – Sun MDA

Agency building program that guide leaders to achieve one million ringgit of sales productions in a calendar year from the team they lead.



Important ELEMENTS for building million-ringgit production agency:

1. Leadership
2. Visions & Values
3. Focus
4. Strategise
5. Synerise
6. Magnify

Training Program at a Glance – Q2

Segment	Program	Time
Brighter Gen	Hibah Takaful Estate Planning for Non Muslim	6 April 2022
	Business Succession for Entrepreneur	11 May 2022
	Sun Breakthrough	17 – 18 May 2022
Brighter PRO	Go Live With Sun Life – Live from SLHK	14 April 2022
	Sun STAR	9 – 10 May 2022
Brighter Leader	Recruitment Program – Sun RBA	15 & 18 April 2022
	Influence to GROW	10 – 13 May 2022
	Leadership program – Sun MDA	June – July 2022