

# Sun Secure Saver-i

Secure & Grow Your Financial Future

# SSS – Reinforcement Concept

**Part 1:** Reinforcement Concept

**Part 2:** How to kick-start a conversation?

**Part 3:** Presentation Slides

**Part 4:** Features & Incentives

**Part 5:** Proposal Making

Q&A



# SSS – Reinforcement Concept

## Part 1: Reinforcement Concept



Which one is your usual practice? 你通常的做法是哪一种?



This is **HABIT!**  
这是习惯!





This is **HABIT!**

Can change?

- Awareness & Perception
- Emotion - Action
- Habit
- Character
- Faith & Destiny (YOU)



# 请问大家都有供过车吗？

May I ask if everyone has financed a car before?

1. 这么多年以来，供过多少辆车？ Over the years, how many cars have you financed?
2. 供了多少年？ For how many years have you financed them?
3. 有故意不还车期吗？ Have you ever deliberately missed any payment periods?
4. 敢不还吗？为什么？ Would you dare not to repay? Why?
5. 会怎样？ What would happen if you don't repay?"

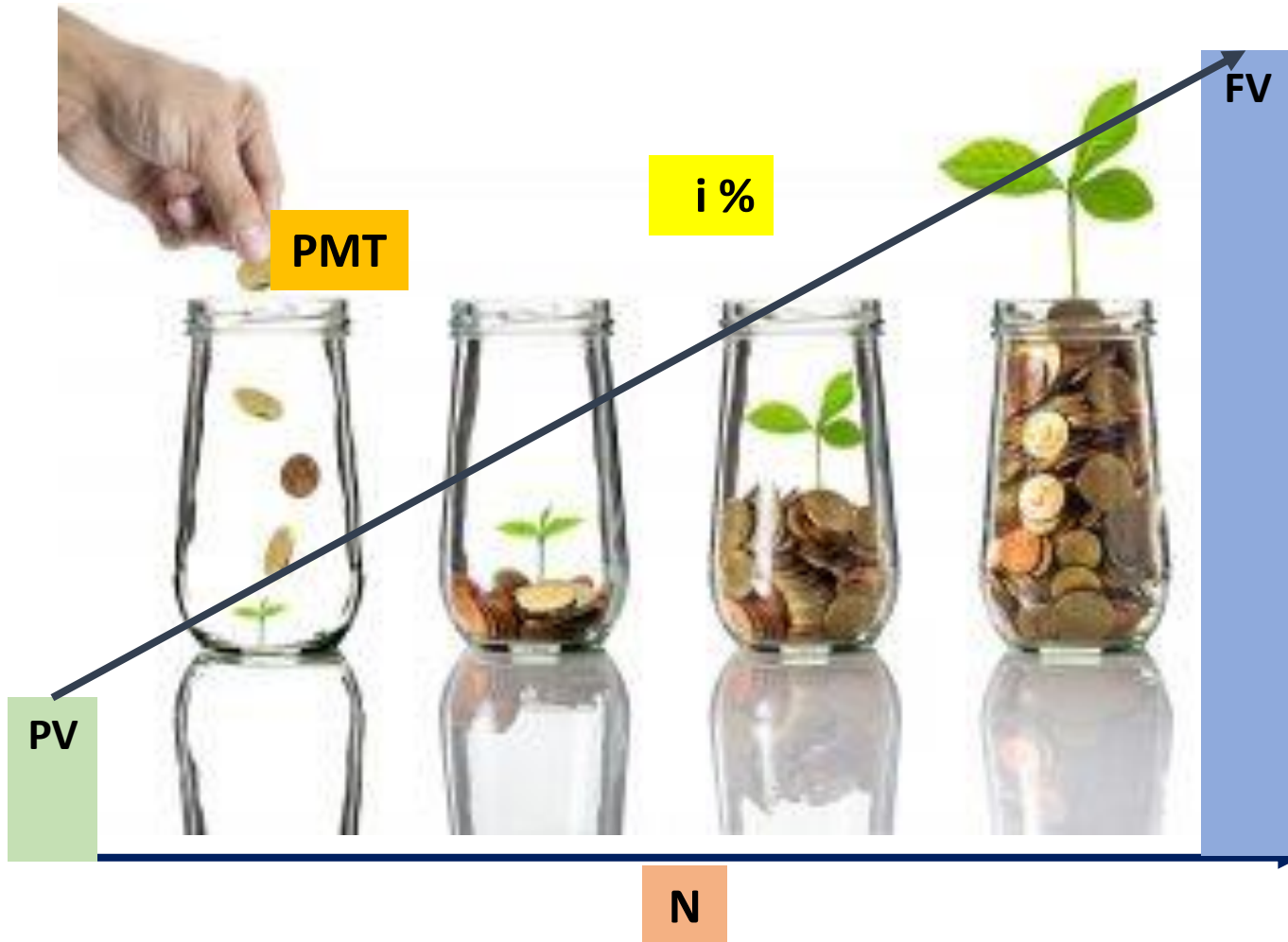
**This is Discipline!**

**这是纪律！**



# Saving requires a **Good Habit & Discipline!**

## 储蓄需要良好的**习惯和纪律**



**PV, PMT, N, i%, FV**

1. **FV**, Goal & Objective of savings
2. **N**, Time for accumulation
3. **PV**, Upfront investment
4. **PMT**, Consistent contribution
5. **i%**, Investment choice of preference

# There are many ways of saving for respective purpose.....

## 为了不同的目的，有许多储蓄方式

- Bank savings
- Fixed Deposit
- Unit Trust
- Buy properties
- Gold bar
- Shares investment
- Forex
- Cloud savings
- Etc...



### Objective of Saving

1. Emergency use
2. Healthcare funds
3. Education funds
4. Marriage use
5. House purchase downpayment
6. Car purchase
7. Renovation use
8. Foreign trip & Lifestyle use
9. Start-up business
10. Retirement use
11. Future use
12. Legacy
13. Special child
14. Parents or dependents
15. Etc...



# The increasing average life expectancy



Gender	2001	2005	2010	2015	2020	2024
Male	70.1	70.9	71.9	72.9	73.9	74.4
Female	74.8	75.6	76.6	77.6	78.5	79.5

Source: World Bank and Worldometer

*Based on the statistics above, we are very likely to live beyond the age of 75*

Year	2050	2080	2100
Male	Age 77 to 80	Age 85 to 90	Age 90 to 95
Female	Age 82 to 85	Age 88 to 92	Age 93 to 98

# Most people's savings **end up** with the following consequences...

- Spent on other matters 用于其他事项
- Failure due to poor discipline and impulsive decisions 由于缺乏纪律和冲动决策导致失败
- Inconsistent savings habits 储蓄习惯不一致
- Shifted priorities 优先事项的转移
- Unforeseen circumstances 不可预见的情况
- Emergency or unexpected expenses 紧急或意外支出
- Spent on non-essential items ("Wants") 花在非必需品上 ( “想要” 的东西)
- Lack of external motivation to save 缺乏外在的储蓄动力
- No clear goals or objectives 没有明确的目标或方向
- Spending before saving 先花费后储蓄
- Lack of financial literacy 缺乏金融知识
- Other reasons 其他原因



# Forced Savings – why so important? 强制储蓄，为什么如此重要？

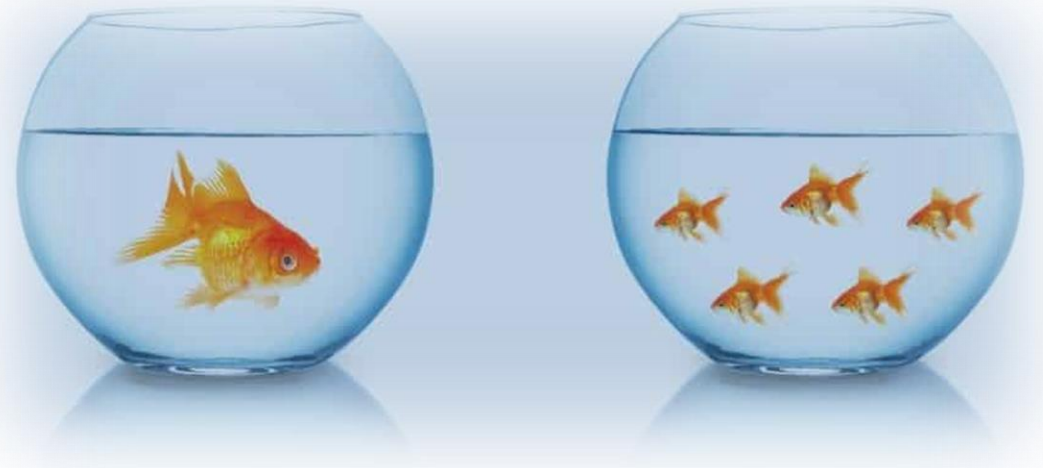
- It really forces you to save. 它真正迫使你储蓄。
- It leads to success. 它带来成功。
- It secures & lock-in your wealth. 它保障和锁定你的财富。
- It builds your habits and discipline. 它培养你的习惯和纪律。
- It creates financial certainty. 它创造财务上的确定性。
- It nurtures a savings culture. 它培养储蓄文化。
- And more... 还有更多.....



# Why Insurance Savings Plan?


- Reliable 可靠
- Fixed savings amount and term 固定存款金额和期限
- Peace of mind 安心
- Certainty and assurance 确定性和保障
- Not frozen upon death 在去世后不会被冻结
- Protected 受保护
- Immediate payout 立即支付
- Wealth liquidity and security 财富流动性和安全
- Easy distribution 易于分配
- Minimal management required 管理要求最小
- And more... 其他等...

- ❖ Segregate 分隔
- ❖ Secure 保障
- ❖ Succession 继承



# Money Allocation in Malaysia

Items	Total Fund
Total Fund in Life Insurance	RM 193 b
Total Fund Invested in Unit Trust	RM 524 b
Total Amount in Banking System	RM 2.4 Trillion
Total Fund in Fixed Deposit Accounts	RM 1 Trillion
Total Fund in Savings Accounts	RM 477 b
Total Fund EPF	RM 1.08 Trillion



Source : Based on latest BNM Annual Report

**Almost  
4 Trillion**

# What's the current bank savings rate ?

Countries	Bank Savings Rate	Countries	Bank Savings rate
Malaysia	2.60%	South Korea	1.0%
Hong Kong	0.01% 0.10%	Japan	0.001% to 0.10%
Singapore	0.05% to 0.15%	Australia	2.0% to 4.0%
Philippines	1.25% to 1.50%	New Zealand	3.5% to 4.0%
Thailand	0.25% to 0.5%	Switzerland	0.00% to 0.25%
Indonesia	2.0% to 2.7%	Europe	0.25% to 1.0%
Taiwan	0.1% to 0.2%	UK	2.50% to 4.0%
Canada	1.50% to 2.25%	USA	0.5% to 5.0%

Source : HSBC & Hang Seng Sept 2024

# Why SSS? (Sun Secure Saver-i)

- **Segregate, Secure, Succession** (SSS)
- Minimum & **lowest life coverage** with maximum saving return
- “**Hibah**” feature for guaranteed & certainty distribution
- Hassle free enrolment with **no medical & financial underwriting** up to RM300K annualized contribution
- **Reinvest Cash Payout** for wealth accumulation and personalized choice of investments
- Short term contribution & **short term** saving
- Early **break-even** point
- Company **promotion** on rebate!
- etc



# Why SSS? (Sun Secure Saver-i)

- 分隔、保障、继承 (SSS)
- 最低的人寿保障与最高的储蓄回报
- “赠与” (Hibah) 功能，确保分配的保证与确定性
- 无需医疗与财务审核的轻松登记，年缴贡献高达RM300K
- 再投资“现金支付”，以积累财富和个性化的投资选择
- 短期缴费和短期储蓄
- 早期盈亏平衡点
- 公司促销优惠返利!
- 等等





## 5 Pointers Why **SSS** ?

1. Clear Objective with **Segregate, Secure and Succession!**  
明确目标：分隔、保障与继承！
2. **Speedy & Direct distribution** to your **designated beneficiary via HIBAH** without hassle 通过“赠与”（HIBAH）享受快速、直接的分配给指定受益人，无需麻烦。
3. Alternative **secured portfolio to protect your wealth** 提供替代性的安全投资组合，以保护您的财富
4. **No Medical & No Financial Underwriting** \* 无需医疗或财务审核
5. **Cashback Reward up to 7%\*\*** 最高可享受7%的现金返还奖励

*\* Note: this plan will not cover death & TPD due to suicide & Pre-existing within 12 months*

*\*\* with minimum annualized contribution of RM60,000, cashback reward in the form of units fund to be paid by Oct 2025 into the policy plan (campaign ended by 30<sup>th</sup> Sept 2024) . If the campaign prolong for another month after 30<sup>th</sup> Sept 2024, then the cashback paid out will be delay for another month accordingly.*

# SSS – Reinforcement Concept

**Part 1:** Reinforcement Concept

**Part 2:** How to kick-start a conversation?



# "How do you **kick-start** a conversation?"

1. "Mr. A, **do you have a habit of saving?**"
2. "Mr. A, congratulations on your house purchase! This is a great way to save and invest. **By the way, do you have a habit of saving?**"
3. "Mr. A, here are all the loan documents. Congratulations on your successful house purchase (or refinancing). **By the way, do you have a habit of saving?**"
4. "Alright, we have completed the loan and APA. Congratulations on your house purchase! **By the way, do you have a habit of saving?**"
5. "No worries, I will find the best rate for your loan application. Purchasing a house is a great way to save and invest. **By the way, do you have a habit of saving?**"



# "如何开启对话？"



1. "A先生，**您有储蓄的习惯吗？**"
2. "A先生，恭喜您购买新房！这是储蓄和投资的好方法。**顺便问一下，您有储蓄的习惯吗？**"
3. "A先生，这是所有的贷款文件，恭喜您成功购买新房（或完成再融资）。**顺便问一下，您有储蓄的习惯吗？**"
4. "好的，我们已经完成了贷款和APA。恭喜您成功购房！**顺便问一下，您有储蓄的习惯吗？**"
5. "别担心，我会为您找到最优惠的贷款利率。购房是储蓄和投资的好方法。**顺便问一下，您有储蓄的习惯吗？**"

**Do you have a habit of saving?**

**您有储蓄的习惯吗？**



**YES**

*"That's great! I have something to share with you that might strengthen your existing savings program"*

**"太好了！我有一些内容想与你分享，也许能加强你现有的储蓄计划。"**

**NO**

*"It's never too late! I have something to share with you that might be useful in the future"*

**"现在开始也不算晚！我有一些内容想与你分享，或许将来对你有帮助。"**

# How to **approach?** – 5 Sample of **Scripts**

1. Mr. A, I have a scheme that can provide you with additional benefits, including **cashback rewards of up to 7%** on the **1<sup>st</sup> year annual amount saved**. Of course, certain criteria must be met. Would you be interested?
2. Mr. A, the long-awaited solution is finally here! **No medical and no financial underwriting** required. It's the perfect time for you to plan something for your loved ones. Let's talk.
3. Mr. A, I have some good news for you! There's a **Hassle-Free Acceptance Offer**, giving you another opportunity to protect your wealth. Shall we discuss this further?
4. Mr. A, you now have the chance to **segregate your assets from liabilities** with a Hassle-Free Acceptance Offer. It's time to protect your wealth rather than leaving it exposed. Let's find a moment to discuss this!
5. Mr. A, our company has recently launched a campaign **offering Hassle-Free Enrollment with no medical or financial underwriting** required. This will **protect your wealth from creditors** and ensure that your loved ones receive the money directly when you're no longer around. Shall we meet to discuss this further?

## How to **approach?** – 5 Sample of **Scripts**

1. 您好，我有一个计划可以为你提供额外的福利，包括拥有“**第一年**” **储蓄金额高达7%的现金回报**。当然，需要满足一定的条件。你有兴趣吗？
2. 您好，终于有了这个期待已久的方案！ **无需体检和财务审核**。现在是为你亲人做打算的最佳时机。我们谈谈吧。
3. 您好，我有个好消息！有一个**无忧接受优惠**，又一次**保护财富的机会**。我们可以进一步讨论吗？
4. 您好，现在你有机会通过**无忧接受优惠将资产与负债分离**。是时候保护你的财富，而不是让它暴露于风险中了。我们找个时间聊聊吧！
5. 您好，我们公司最近推出了一个无忧注册活动， **无需体检或财务审核**。这可以**保护你的财富免受债权人的侵害**，并在你不在时直接将钱提供给你的亲人。我们见面进一步讨论一下吧？





# What to share & how to lead to an opportunity?



- Do you have a **habit** of saving?
- What are **some of the reasons** you save money?
- How do you **currently manage** your savings?
- Have you considered how long your **savings would last** if an unexpected event occurred?
- Do you think your current savings plan is **enough to meet** your long-term goals, like retirement or your children's education?
- Have you ever thought about combining your savings with a protection plan that grows your money while also **providing financial security** for your family?
- What if there was a way to ensure that your savings not only grow but also give you **peace of mind**, knowing that your loved ones are protected?
- Would you be **open to exploring some options** that can help you achieve these financial goals with added security?
- Can we **set up a time to discuss** how you can make the most out of your savings while ensuring your financial future is secure?
- I believe this plan **could be a great fit** for your goals. How about we **take a closer look** at it together?

# 分享内容 with 引导机会的方法



- 你有**储蓄的习惯**吗？
- 你**存钱的原因**是什么？
- 你目前**如何管理**你的储蓄？
- 你有没有考虑过，如果发生意外事件，你的**储蓄能维持多久**？
- 你认为你现在的**储蓄计划足够实现**你的长期目标吗，比如退休或孩子的教育？
- 你是否曾考虑过将储蓄与保护计划相结合，这样既能让你的钱增长，又能为你的家人**提供财务保障**？
- 如果有一种方法可以**确保你的储蓄不仅增长，还能让你放心**，因为你知道你的亲人得到了保护，你会感兴趣吗？
- 你是否**愿意探索一些选项**，帮助你在实现这些财务目标的同时增加安全保障？
- 我们能否**安排一个时间讨论**一下如何最大化你的储蓄，同时确保你的财务未来安全？
- 我相信**这个计划可能非常适合你的目标**。我们可以一起仔细看看吗？

# SSS – Reinforcement Concept

**Part 1:** Reinforcement Concept

**Part 2:** How to kick-start a conversation?

**Part 3:** Presentation Slides



# Presentation



*By the way,  
Do you have a **HABIT** of savings ?*

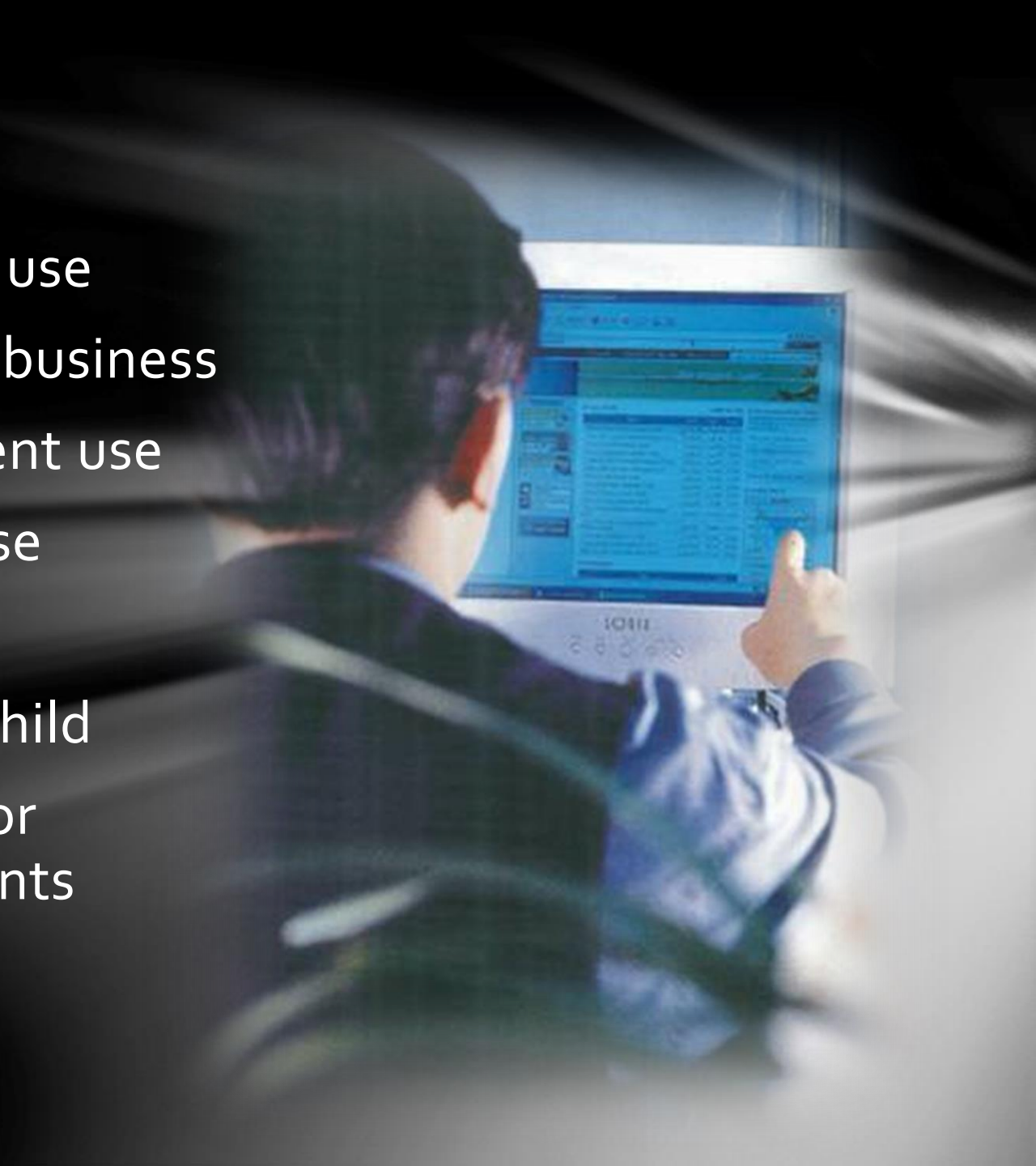
**Why?**

Do you agree that  
**SAVINGS** is Important?



# Why do people save?

1. Emergency use
2. Healthcare funds
3. Education funds
4. Marriage use
5. House purchase downpayment
6. Car purchase
7. Renovation use
8. Foreign trip
9. Lifestyle use
10. Start-up business
11. Retirement use
12. Future use
13. Legacy
14. Special child
15. Parents or dependents
16. Etc...





Do you know why most people  
**cannot SAVE** ?

# The Challenges .....

## External

- Market uncertainty
- Low bank interest
- Inflation issue

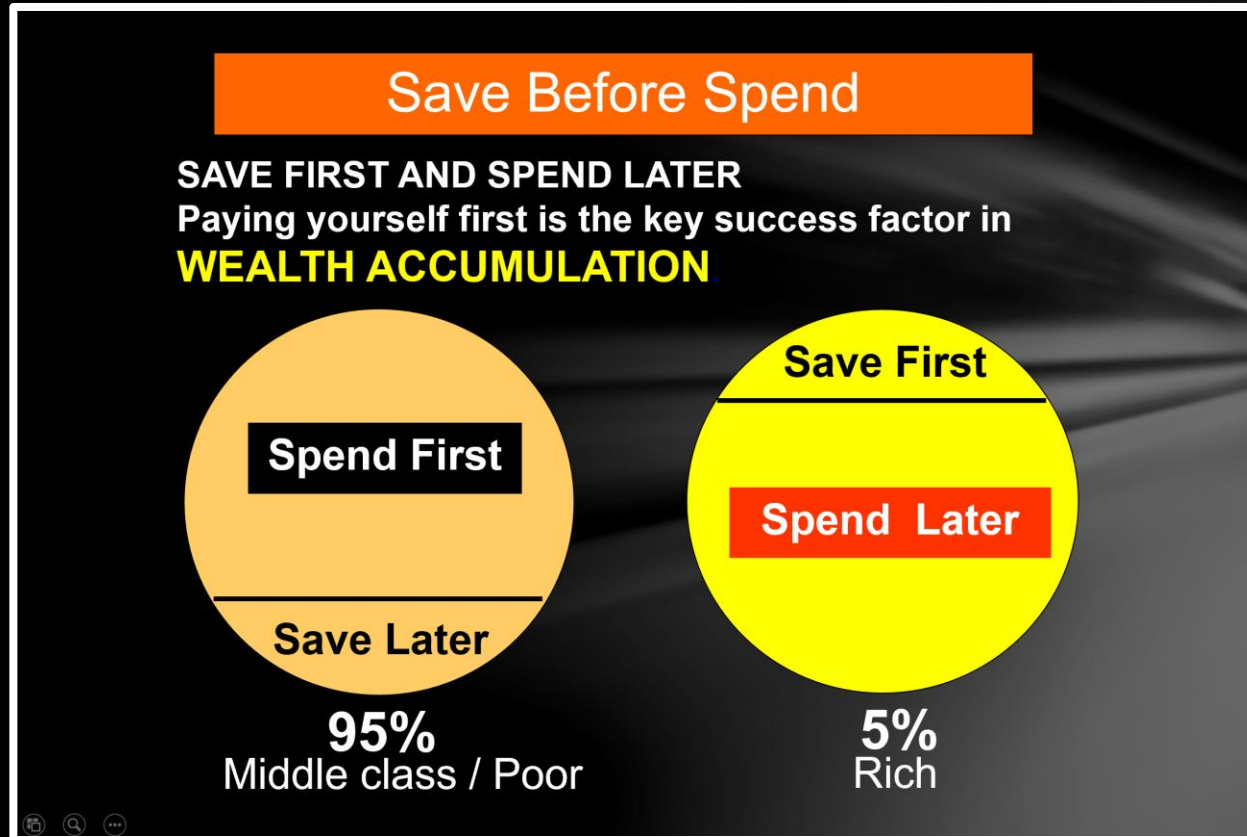
## Internal

- Lack of knowhow
- Lack of execution
- Lack of habit & discipline of saving



Mainly because they...

## Lack of **DISCIPLINE & GOOD HABIT**



**Persistency**

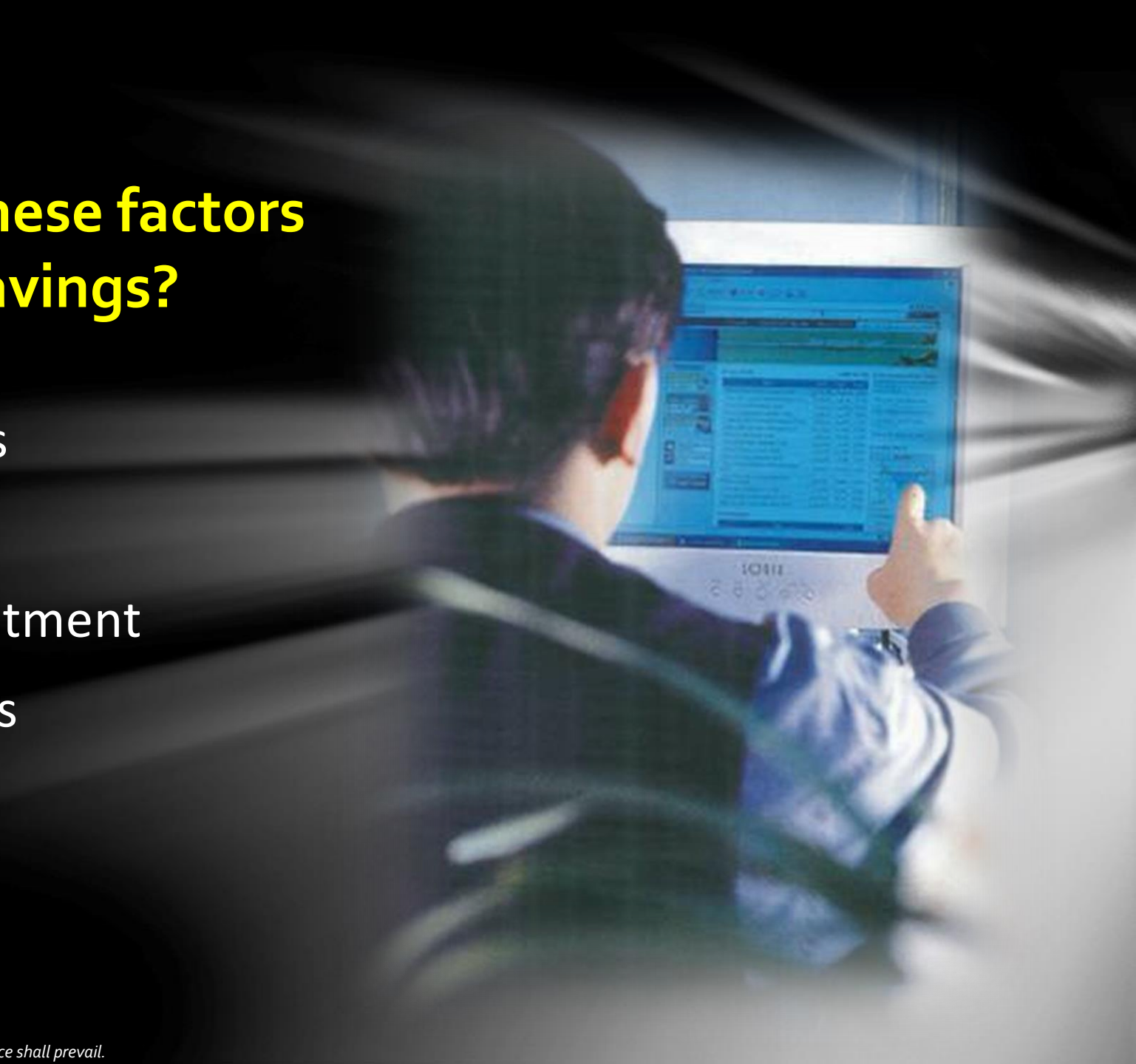
**Consistency**

**Procrastination**

**Temptation**

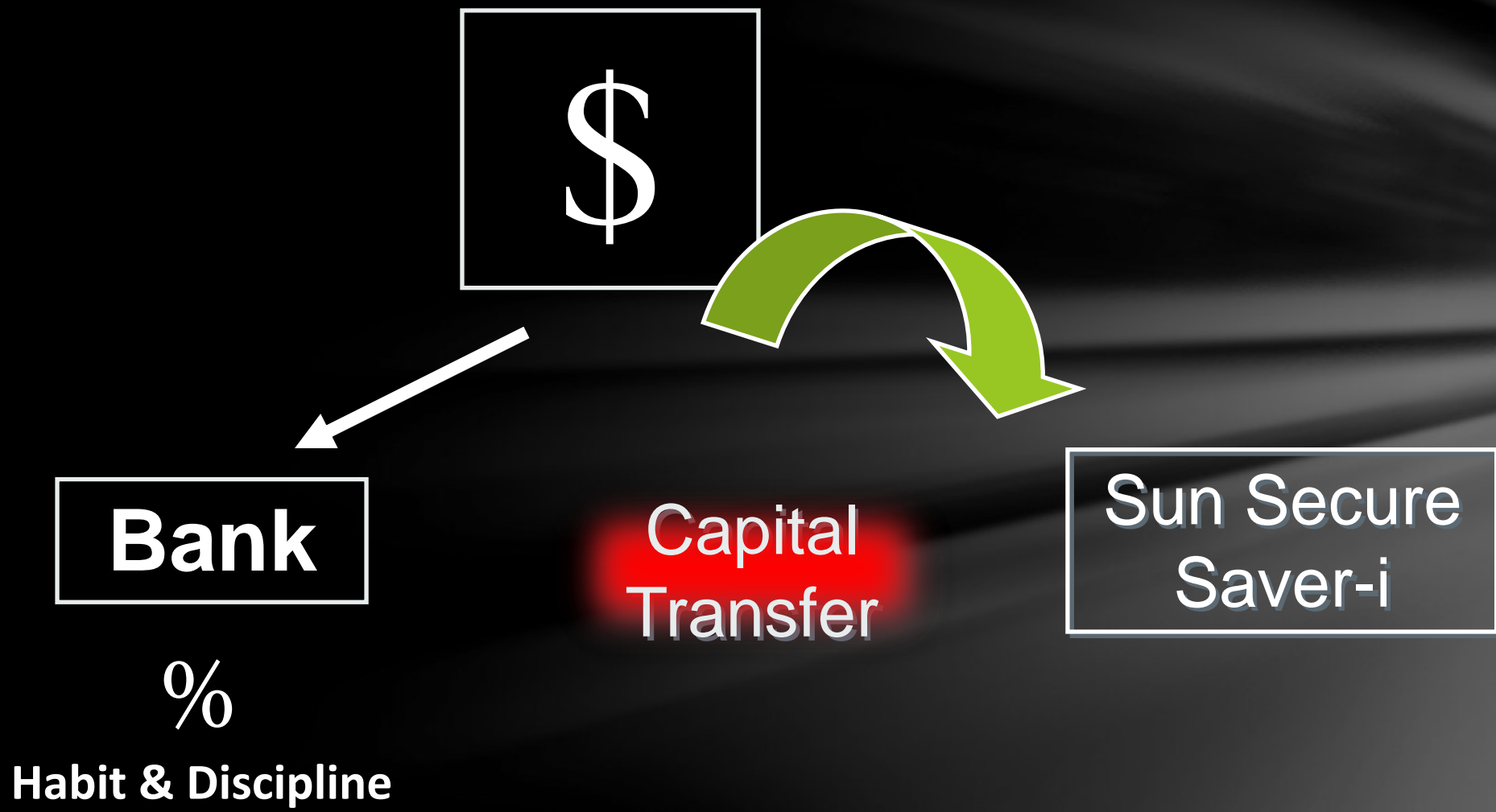
## Are you considering these factors while planning your savings?

- a. Security of savings
- b. Wealth protection
- c. Short term commitment
- d. Long term benefits
- e. Peace of mind



Do you agree with me that we need a  
**SYSTEM** or a **FORCE Savings TOOL**  
to ensure *Effective & Successful Savings?*





*Note: this slide is strictly for internal training use only, should there be any discrepancies, the original source shall prevail.*

Specially Dedicated to:

Mrs. A

Date: 3rd Sept 2024

Capital Transfer 资金转移

Bank 银行

Short Term Plan: Sun Secured Saver-i (6 Pay) 短期储存计划

Annual Contribution 每年储存  
**RM 300,000**  
 For next 6 Years  
 Maturity 20 yr

Bank Interest : 2.60%

Year	Accumulation
6	RM1,971,085.45
10	RM2,184,212.54
15	RM2,483,314.36
20	RM2,823,374.60

**Low Bank Interest**  
 低利息  
**Maximize Your Wealth**  
 by Capital Transfer  
 for a Better Future!  
 资金转移, 把财富极大化

- Short Term Contribution of 6 Years for long term security 短期储存、长期保障**
- Annual Cash Payout (ACP) for liquidity 每年享有现金利益的流动**
  - # 10% of Annual Contribution from end of 1st to 10th yr
  - # 20% of Annual Contribution from 11th to 15th yr
  - # 25% of Annual Contribution from 16th to 20th yr

Calculation		ACP Payout	Year	Scenario B
# 10% X 10 yrs X	RM300,000	RM300,000	10	RM342,133
# 20% X 5 yrs X	RM300,000	RM300,000	15	RM712,287
# 25% X 5 yrs X	RM300,000	RM375,000	20	RM1,218,508
<b>Grand Total</b>		<b>RM975,000</b>		<b>RM1,218,508</b>

备注: 每年的现金利益将储存在客户所挑选的投资基金里。  
 以上的分析只能作为参考, 每年回酬率由回教保险公司发出。

- Financial Security upon Death & Total Permanent Disability 财务保障利益**
    - # Amount payable upon natural death **人寿保障** is higher of 100% of the Total Contribution paid less total ACP paid or 105% of the total value at Universal Account & total Unit Fund account value.
- Upon Accidental Death or Total Permanent Disability 意外保障**
- # Additional benefit of 100% of the Total Annual Contribution will be payable on top of the amount paid on the natural death claim.

Specially Dedicated to:

Mrs. A

Date: 3rd Sept 2024

Capital Transfer 资金转移



Bank 银行

Short Term Plan: Sun Secured Saver-i (6 Pay) 短期储存计划

**4. Peace of Mind by Perserving Your Wealth 安稳的财富保存**

# In the event of Death or TPD, all the wealth above will be distributed directly to your loved ones **immediately without being Frozen.** 不受冻结

# You may name your beneficiary via the specific **Conditional Hibah** arrangement in this plan with **effective distribution** channel. 直接分配

**5. Wealth Accumulation 现金累积**

Total Value at Universal Account & Unit Fund Account

Year	Scenario A	Scenario B
6	RM1,588,381.00	RM1,739,040.00
10	RM1,736,836.00	RM2,116,625.00
15	RM1,920,620.00	RM2,682,759.00
20	RM2,086,491.00	RM3,360,091.00

备注: 每年的现金利益将储存在客户所挑选的投资基金里。  
以上的分析只能作为参考, 每年回酬率由回教保险公司发出。

Quotation : Female age 26 Non-smoker

Disclaimer: This copy is for internal training use only. The above is a summary presentation for easy reference.

Should there be any inconsistent in figures or facts, the original company sales quotation or illustration shall prevail.

Specially Dedicated to:

Mrs. A

Date: 3rd Sept 2024

Capital Transfer 资金转移

Bank 银行

Short Term Plan: Sun Secured Saver-i (6 Pay) 短期储存计划

Annual Contribution 每年储存  
RM 300,000  
For next 6 Years  
Maturity 20 yr

Bank Interest : 2.60%

Year	Accumulation
6	RM1,971,085.45
10	RM2,184,212.54
15	RM2,483,314.36
20	RM2,823,374.60

Low Bank Interest  
低利息  
Maximize Your Wealth  
by Capital Transfer  
for a Better Future!  
资金转移, 把财富极大化

- Short Term Contribution of 6 Years for long term security 短期储存、长期保障**
- Annual Cash Payout (ACP) for liquidity 每年享有现金利益的流动**
  - # 10% of Annual Contribution from end of 1st to 10th yr
  - # 20% of Annual Contribution from 11th to 15th yr
  - # 25% of Annual Contribution from 16th to 20th yr

Calculation	ACP Payout	Year	Scenario B
# 10% X 10 yrs X	RM300,000	10	RM342,133
# 20% X 5 yrs X	RM300,000	15	RM712,287
# 25% X 5 yrs X	RM300,000	20	RM1,218,508
<b>Grand Total</b>	<b>RM975,000</b>		<b>RM1,218,508</b>

备注: 每年的现金利益将储存在客户所挑选的投资基金里。  
以上的分析只能作为参考, 每年回报率由回教保险公司发出。

- Financial Security upon Death & Total Permanent Disability 财务保障利益**
  - # Amount payable upon natural death 人寿保障 is higher of 100% of the Total Contribution paid less total ACP paid or 105% of the total value at Universal Account & total Unit Fund account value.
- Upon Accidental Death or Total Permanent Disability 意外保障**
  - # Additional benefit of 100% of the Total Annual Contribution will be payable on top of the amount paid on the natural death claim.
- Peace of Mind by Perserving Your Wealth 安稳的财富保存**
  - # In the event of Death or TPD, all the wealth above will be distributed directly to your loved ones immediately without being Frozen. 不受冻结
  - # You may name your beneficiary via the specific Conditional Hibah arrangement in this plan with effective distribution channel. 直接分配
- Wealth Accumulation 现金累积**

Total Value at Universal Account &amp; Unit Fund Account

Year	Scenario A	Scenario B
6	RM1,588,381.00	RM1,739,040.00
10	RM1,736,836.00	RM2,116,625.00
15	RM1,920,620.00	RM2,682,759.00
20	RM2,086,491.00	RM3,360,091.00

备注: 每年的现金利益将储存在客户所挑选的投资基金里。  
以上的分析只能作为参考, 每年回报率由回教保险公司发出。

Bilingual

Quotation : Female age 26 Non-smoker

Disclaimer: This copy is for internal training use only. The above is a summary presentation for easy reference.

Note: this s... Should there be any inconsistent in figures or facts, the original company sales quotation or illustration shall prevail.

Specially Dedicated to:

Mrs. A

Date: 3rd Sept 2024

Capital Transfer

Bank

Short Term Plan: Sun Secured Saver-i (6 Pay)

Annual Contribution  
RM 300,000  
For next 6 Years  
Maturity 20 yr

Bank Interest : 2.60%

Year	Accumulation
6	RM1,971,085.45
10	RM2,184,212.54
15	RM2,483,314.36
20	RM2,823,374.60

Low Bank Interest  
Maximize Your Wealth  
by Capital Transfer  
for a Better Future!

- Short Term Contribution of 6 Years for long term security**
- Annual Cash Payout (ACP) for liquidity**
  - # 10% of Annual Contribution from end of 1st to 10th yr
  - # 20% of Annual Contribution from 11th to 15th yr
  - # 25% of Annual Contribution from 16th to 20th yr

Calculation	ACP Payout	Year	Scenario B
# 10% X 10 yrs X	RM300,000	10	RM342,133
# 20% X 5 yrs X	RM300,000	15	RM712,287
# 25% X 5 yrs X	RM300,000	20	RM1,218,508
<b>Grand Total</b>	<b>RM975,000</b>		<b>RM1,218,508</b>

Note: ACP will be invested into the chosen funds by the participant. This is a simple calculation for easy understanding, rate of return will be declared annually by the Takaful Operator.

- Financial Security upon Death & Total Permanent Disability**
  - # Amount payable upon natural death is higher of 100% of the Total Contribution paid less total ACP paid or 105% of the total value at Universal Account & total Unit Fund account value.
- Upon Accidental Death or Total Permanent Disability**
  - # Additional benefit of 100% of the Total Annual Contribution will be payable on top of the amount paid on the natural death claim.
- Peace of Mind by Perserving Your Wealth**
  - # In the event of Death or TPD, all the wealth above will be distributed directly to your loved ones immediately without being Frozen.
  - # You may name your beneficiary via the specific Conditional Hibah arrangement in this plan with effective distribution channel.
- Wealth Accumulation - Total Value at Universal Account & Unit Fund Account**

Year	Scenario A	Scenario B
6	RM1,588,381.00	RM1,739,040.00
10	RM1,736,836.00	RM2,116,625.00
15	RM1,920,620.00	RM2,682,759.00
20	RM2,086,491.00	RM3,360,091.00

Note: ACP will be invested into the chosen funds by the participant. This is a summary illustration for easy understanding, rate of return will be declared annually by the Takaful Operator.

English ONLY


Quotation : Female age 26 Non-smoker

Disclaimer: This copy is for internal training use only. The above is a summary presentation for easy reference.

Should there be any inconsistent in figures or facts, the original company sales quotation or illustration shall prevail.

If you were to save for your future, how much would you like to set aside monthly?





请问，  
你有**储蓄的习惯**吗？

**为什么？**

你认同 **储蓄** 是重要吗?



# 人们为什么要储蓄?

1. 应急使用
2. 医疗基金
3. 教育基金
4. 婚礼用途
5. 购房首付
6. 购车
7. 装修用途
8. 出国旅行
9. 生活方式开支
10. 创业资金
11. 退休使用
12. 未来使用
13. 遗产
14. 特殊孩子
15. 父母或受抚养人
16. 等等...



为什么  
许多人**无法**成功的储蓄？

# 储蓄的挑战.....

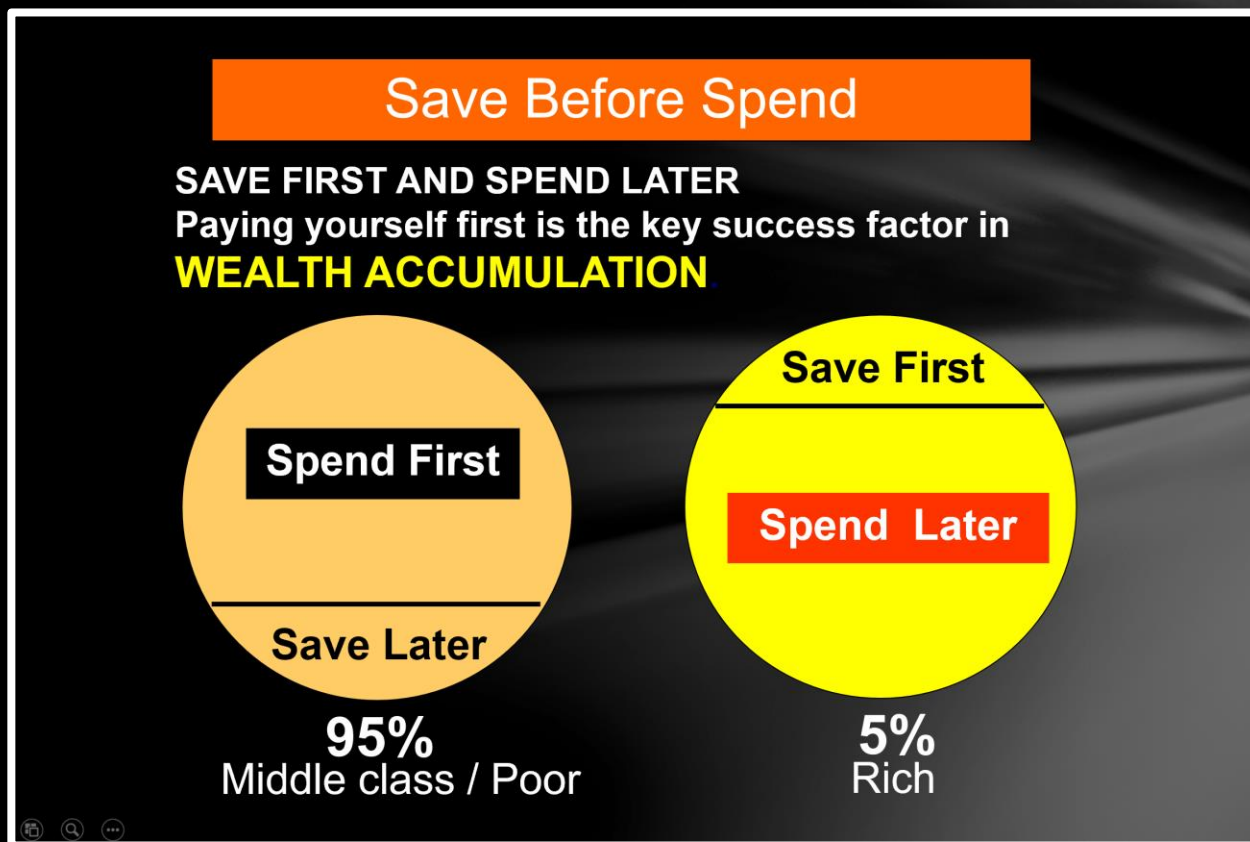
## 内忧外患

- 缺乏方法知识
- 缺乏执行力
- 缺乏储蓄习惯与纪律
- 市场不确定性
- 银行利率低
- 通货膨胀问题



主要是...

# 缺乏**纪律**和良好的**习惯**



坚持

Persistency

一致性

Consistency

拖延

Procrastination

诱惑

Temptation

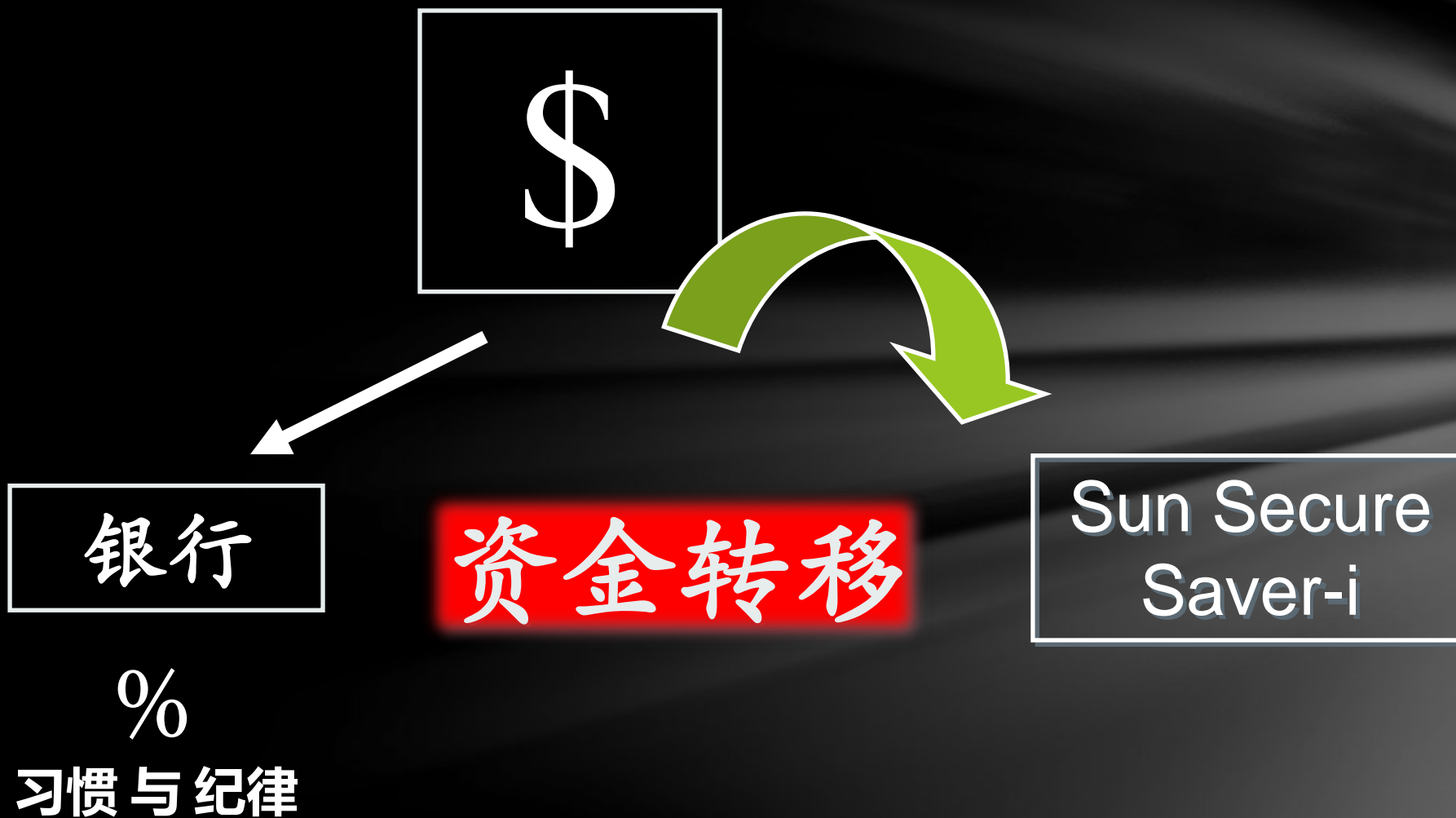
# 你在规划储蓄时是否考虑了这些因素

- a. Security of savings 储蓄安全
- b. Wealth protection 财富保护
- c. Short term commitment 短期承诺
- d. Long term benefits 长期利益
- e. Peace of mind 高枕无忧



你是否同意我们需要一个  
**系统** 或 **强制储蓄工具**  
来确保有效和成功的储蓄？





Specially Dedicated to:

Mrs. A

Date: 3rd Sept 2024

Capital Transfer 资金转移

Bank 银行

Short Term Plan: Sun Secured Saver-i (6 Pay) 短期储存计划

Annual Contribution 每年储存  
**RM 300,000**  
 For next 6 Years  
 Maturity 20 yr

Bank Interest : 2.60%

Year	Accumulation
6	RM1,971,085.45
10	RM2,184,212.54
15	RM2,483,314.36
20	RM2,823,374.60

**Low Bank Interest**  
 低利息  
**Maximize Your Wealth**  
 by Capital Transfer  
 for a Better Future!  
 资金转移, 把财富极大化

- Short Term Contribution of 6 Years for long term security 短期储存、长期保障**
- Annual Cash Payout (ACP) for liquidity 每年享有现金利益的流动**
  - # 10% of Annual Contribution from end of 1st to 10th yr
  - # 20% of Annual Contribution from 11th to 15th yr
  - # 25% of Annual Contribution from 16th to 20th yr

Calculation		ACP Payout	Year	Scenario B
# 10% X 10 yrs X	RM300,000	RM300,000	10	RM342,133
# 20% X 5 yrs X	RM300,000	RM300,000	15	RM712,287
# 25% X 5 yrs X	RM300,000	RM375,000	20	RM1,218,508
<b>Grand Total</b>		<b>RM975,000</b>		<b>RM1,218,508</b>

备注: 每年的现金利益将储存在客户所挑选的投资基金里。  
 以上的分析只能作为参考, 每年回酬率由回教保险公司发出。

- Financial Security upon Death & Total Permanent Disability 财务保障利益**
    - # Amount payable upon natural death **人寿保障** is higher of 100% of the Total Contribution paid less total ACP paid or 105% of the total value at Universal Account & total Unit Fund account value.
- Upon Accidental Death or Total Permanent Disability 意外保障**
- # Additional benefit of 100% of the Total Annual Contribution will be payable on top of the amount paid on the natural death claim.

Specially Dedicated to:

Mrs. A

Date: 3rd Sept 2024

Capital Transfer 资金转移



Bank 银行

Short Term Plan: Sun Secured Saver-i (6 Pay) 短期储存计划

**4. Peace of Mind by Perserving Your Wealth 安稳的财富保存**

# In the event of Death or TPD, all the wealth above will be distributed directly to your loved ones **immediately without being Frozen.** 不受冻结

# You may name your beneficiary via the specific **Conditional Hibah** arrangement in this plan with **effective distribution** channel. 直接分配

**5. Wealth Accumulation 现金累积**

Total Value at Universal Account & Unit Fund Account

Year	Scenario A	Scenario B
6	RM1,588,381.00	RM1,739,040.00
10	RM1,736,836.00	RM2,116,625.00
15	RM1,920,620.00	RM2,682,759.00
20	RM2,086,491.00	RM3,360,091.00

备注: 每年的现金利益将储存在客户所挑选的投资基金里。  
以上的分析只能作为参考, 每年回酬率由回教保险公司发出。

Quotation : Female age 26 Non-smoker

Disclaimer: This copy is for internal training use only. The above is a summary presentation for easy reference.

Should there be any inconsistent in figures or facts, the original company sales quotation or illustration shall prevail.

Specially Dedicated to: **Mrs. A** Date: 3rd Sept 2024

Capital Transfer 资金转移

Bank 银行

Short Term Plan: Sun Secured Saver-i (6 Pay) 短期储存计划

Annual Contribution 每年储存  
RM 300,000  
For next 6 Years  
Maturity 20 yr

Bank Interest : 2.60%

Year	Accumulation
6	RM1,971,085.45
10	RM2,184,212.54
15	RM2,483,314.36
20	RM2,823,374.60

Low Bank Interest  
低利息  
Maximize Your Wealth  
by Capital Transfer  
for a Better Future!  
资金转移, 把财富极大化

- Short Term Contribution of 6 Years for long term security 短期储存, 长期保障**
- Annual Cash Payout (ACP) for liquidity 每年享有现金利益的流动**  
# 10% of Annual Contribution from end of 1st to 10th yr  
# 20% of Annual Contribution from 11th to 15th yr  
# 25% of Annual Contribution from 16th to 20th yr

Calculation	ACP Payout	Year	Scenario B
# 10% X 10 yrs X	RM300,000	10	RM342,133
# 20% X 5 yrs X	RM300,000	15	RM712,287
# 25% X 5 yrs X	RM300,000	20	RM1,218,508
<b>Grand Total</b>	<b>RM975,000</b>		<b>RM1,218,508</b>

备注: 每年的现金利益将储存在客户所挑选的投资基金里。  
以上的分析只能作为参考, 每年回报率由回教保险公司发出。

- Financial Security upon Death & Total Permanent Disability 财务保障利益**  
# Amount payable upon natural death 人寿保障 is higher of 100% of the Total Contribution paid less total ACP paid or 105% of the total value at Universal Account & total Unit Fund account value.  
  
**Upon Accidental Death or Total Permanent Disability 意外保障**  
# Additional benefit of 100% of the Total Annual Contribution will be payable on top of the amount paid on the natural death claim.
- Peace of Mind by Preserving Your Wealth 安稳的财富保存**  
# In the event of Death or TPD, all the wealth above will be distributed directly to your loved ones immediately without being Frozen. 不受冻结  
  
# You may name your beneficiary via the specific Conditional Hibah arrangement in this plan with effective distribution channel. 直接分配
- Wealth Accumulation 现金累积**

Total Value at Universal Account &amp; Unit Fund Account

Year	Scenario A	Scenario B
6	RM1,588,381.00	RM1,739,040.00
10	RM1,736,836.00	RM2,116,625.00
15	RM1,920,620.00	RM2,682,759.00
20	RM2,086,491.00	RM3,360,091.00

备注: 每年的现金利益将储存在客户所挑选的投资基金里。  
以上的分析只能作为参考, 每年回报率由回教保险公司发出。

Bilingual

Quotation: Female age 26 Non-smoker

Disclaimer: This copy is for internal training use only. The above is a summary presentation for easy reference.

Note: this sl Should there be any inconsistent in figures or facts, the original company sales quotation or illustration shall prevail.

Specially Dedicated to: **Mrs. A** Date: 3rd Sept 2024

Capital Transfer

Bank

Short Term Plan: Sun Secured Saver-i (6 Pay)

Annual Contribution  
RM 300,000  
For next 6 Years  
Maturity 20 yr

Bank Interest : 2.60%

Year	Accumulation
6	RM1,971,085.45
10	RM2,184,212.54
15	RM2,483,314.36
20	RM2,823,374.60

Low Bank Interest  
Maximize Your Wealth  
by Capital Transfer  
for a Better Future!

- Short Term Contribution of 6 Years for long term security**
- Annual Cash Payout (ACP) for liquidity**  
# 10% of Annual Contribution from end of 1st to 10th yr  
# 20% of Annual Contribution from 11th to 15th yr  
# 25% of Annual Contribution from 16th to 20th yr

Calculation	ACP Payout	Year	Scenario B
# 10% X 10 yrs X	RM300,000	10	RM342,133
# 20% X 5 yrs X	RM300,000	15	RM712,287
# 25% X 5 yrs X	RM300,000	20	RM1,218,508
<b>Grand Total</b>	<b>RM975,000</b>		<b>RM1,218,508</b>

Note: ACP will be invested into the chosen funds by the participant. This is a simple calculation for easy understanding, rate of return will be declared annually by the Takaful Operator.

- Financial Security upon Death & Total Permanent Disability**  
# Amount payable upon natural death is higher of 100% of the Total Contribution paid less total ACP paid or 105% of the total value at Universal Account & total Unit Fund account value.  
  
**Upon Accidental Death or Total Permanent Disability**  
# Additional benefit of 100% of the Total Annual Contribution will be payable on top of the amount paid on the natural death claim.
- Peace of Mind by Preserving Your Wealth**  
# In the event of Death or TPD, all the wealth above will be distributed directly to your loved ones immediately without being Frozen.  
  
# You may name your beneficiary via the specific Conditional Hibah arrangement in this plan with effective distribution channel.
- Wealth Accumulation - Total Value at Universal Account & Unit Fund Account**

Year	Scenario A	Scenario B
6	RM1,588,381.00	RM1,739,040.00
10	RM1,736,836.00	RM2,116,625.00
15	RM1,920,620.00	RM2,682,759.00
20	RM2,086,491.00	RM3,360,091.00

Note: ACP will be invested into the chosen funds by the participant. This is a summary illustration for easy understanding, rate of return will be declared annually by the Takaful Operator.

English ONLY

Quotation: Female age 26 Non-smoker

Disclaimer: This copy is for internal training use only. The above is a summary presentation for easy reference.

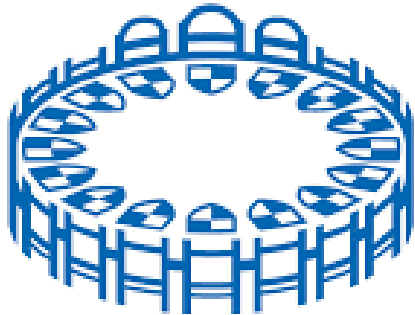
Should there be any inconsistent in figures or facts, the original company sales quotation or illustration shall prevail.

如果你为未来储蓄，你希望  
每个月存多少钱？





action  
plan...



MDRT®

**1<sup>st</sup> Sept to 31<sup>st</sup> Oct 2024**

- To set your *Goal*
  - 50K X 8 prospects = MDRT
  - 100K X 4 Prospects = MDRT
  - 12K X 33 Prospects = MDRT
- Use the sample *script* to make appointment
- Commit to *meet* up 2 prospects everyday & share the SSS Concept

# SSS – Reinforcement Concept

**Part 1:** Reinforcement Concept

**Part 2:** How to kick-start a conversation?

**Part 3:** Presentation Slides

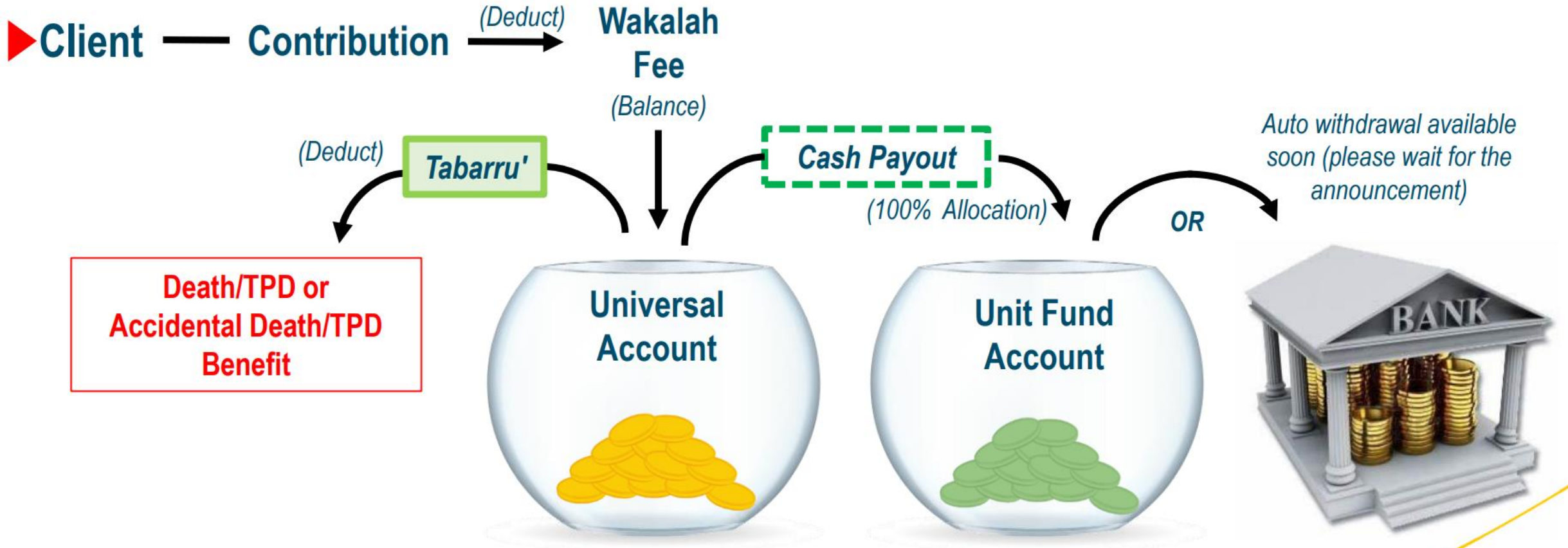
**Part 4:** Features & Incentives



# Sun Secure Saver-i

Secure & Grow Your Financial Future

# Option to Reinvest Cash Payout (CP)





Sun Life Malaysia Takaful Berhad  
Registration Number: 200501012215 (689263-M)

Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur  
Telephone: (603) 2612 3600 wecare@sunlifemalaysia.com  
Client Careline: 1300-88-5055 sunlifemalaysia.com

PRODUCT ILLUSTRATION

8/26/2024

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)

**6P20term**



Sun Life Malaysia Takaful Berhad

Registration Number: 200501012215 (689263-M)

Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur  
Telephone: (603) 2612 3600 wecare@sunlifemalaysia.com  
Client Careline: 1300-88-5055 sunlifemalaysia.com

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 (8%) :				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 Global Balanced Fund	100%

Summary of illustration

How much are you paying?

How much contribution would have paid?

How much will you receive if you cancel the contract early?

What is payable upon death or total and permanent disability (TPD)?

End of contract year / Age	Contribution paid each year*	Total contribution paid to date	Total wakalah fee	Guaranteed basic sum covered	Cash payout	Non-guaranteed							
						Total tabarru'		(A) = (D) + (G) Total cash value		(B) = (E) + (G) 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 / 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	17,174	17,646	13,480	13,843	24,000	24,033
3 / 43	12,000	36,000	2,400	32,400	1,200	49	47	27,252	28,364	22,521	23,431	36,001	36,099
4 / 44	12,000	48,000	1,800	43,200	1,200	67	63	38,154	40,227	33,151	34,943	48,002	48,200
5 / 45	12,000	60,000	1,200	54,000	1,200	83	76	49,904	53,301	45,514	48,605	60,003	60,337
6 / 46	12,000	72,000	600	64,800	1,200	98	85	62,526	67,653	59,760	64,656	72,004	72,510
7 / 47	-	72,000	-	63,600	1,200	103	84	63,883	71,014	63,883	71,014	72,006	74,108
8 / 48	-	72,000	-	62,400	1,200	102	83	65,244	74,518	65,244	74,518	72,007	77,716
9 / 49	-	72,000	-	61,200	1,200	99	86	66,613	78,172	66,613	78,172	72,009	81,478
10 / 50	-	72,000	-	60,000	1,200	96	88	67,991	81,980	67,991	81,980	72,012	85,400
11 / 51	-	72,000	-	57,600	2,400	103	104	69,365	85,938	69,365	85,938	72,113	89,416
12 / 52	-	72,000	-	55,200	2,400	112	117	70,706	90,021	70,706	90,021	73,400	93,562
13 / 53	-	72,000	-	52,800	2,400	128	134	72,001	94,231	72,001	94,231	74,640	97,836
14 / 54	-	72,000	-	50,400	2,400	141	149	73,255	98,575	73,255	98,575	75,836	102,247
15 / 55	-	72,000	-	48,000	2,400	153	163	74,466	103,058	74,466	103,058	76,987	106,800
16 / 56	-	72,000	-	45,000	3,000	165	178	75,635	107,688	75,635	107,688	78,065	111,472
17 / 57	-	72,000	-	42,000	3,000	170	185	76,750	112,458	76,750	112,458	79,086	116,287
18 / 58	-	72,000	-	39,000	3,000	174	193	77,813	117,375	77,813	117,375	80,052	121,251
19 / 59	-	72,000	-	36,000	3,000	175	198	78,823	122,446	78,823	122,446	80,962	126,371
20 / 60	-	72,000	-	33,000	3,000	180	207	79,777	127,672	79,777	127,672	81,813	131,649



\* See page 10 for details

PRODUCT ILLUSTRATION

8/26/2024

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)

10P25term



Sun Life Malaysia Takaful Berhad

Registration Number: 200501012215 (689263-M)

Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur  
 Telephone: (603) 2612 3600 wecare@sunlifemalaysia.com  
 Client Careline: 1300-88-5055 sunlifemalaysia.com

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 (8%) : 0.00  
 Total contribution (inclusive of service tax) : 1,000.00

Summary of illustration

How much are you paying?	How much will you receive if you cancel the contract early?	What is payable upon death or total and permanent disability (TPD)?
Ratio of fund(s) chosen (For reinvested cash payout):		
Fund(s) invested	Percentage	
Sun Life Malaysia Islamic Asia Pacific Equity Fund	100%	

End of contract year / Age	Contribution paid each year*	Total contribution paid to date	Total walah fee	Guaranteed basic sum covered	Cash payout	Non-guaranteed							
						Total tabarru'		(A) = (D) + (G) Total cash value		(B) = (E) + (G) 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	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	54,000	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



Note: this slide is strictly for internal training use only, should there be any discrepancies, the original source shall prevail.



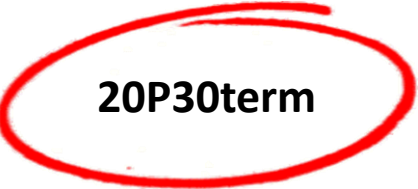
Sun Life Malaysia Takaful Berhad  
Registration Number: 200501012215 (689263-M)

Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur  
Telephone: (603) 2612 3600 wecare@sunlifemalaysia.com  
Client Careline: 1300-88-5055 sunlifemalaysia.com

PRODUCT ILLUSTRATION

8/26/2024

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)



Sun Life Malaysia Takaful Berhad

Registration Number: 200501012215 (689263-M)

Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur  
Telephone: (603) 2612 3600 wecare@sunlifemalaysia.com  
Client Careline: 1300-88-5055 sunlifemalaysia.com

Summary of illustration

How much are you paying? How much will you receive if you cancel the contract early?

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

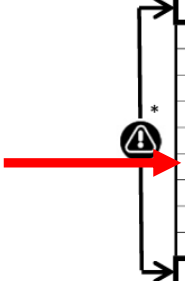
Total contribution (exclusive of service tax) : 500.00  
Service tax, if any (8%) : 0.00  
Total contribution (inclusive of service tax) : 500.00

Ratio of fund(s) chosen (For reinvested cash payout):	Percentage
Fund(s) invested	
Sun Life Malaysia Islamic Global Balanced Fund	100%

How much will you receive if you cancel the contract early? What is payable upon death or total and permanent disability (TPD)?

End of contract year / Age Contribution paid each year\*

End of contract year / Age	Contribution paid each year*	Non-guaranteed		(A + X)		(B + Y)		(C) = (F) + (G)					
		Scenario (B + Y)	Scenario (A + X)	Scenario (B + Y)	Scenario (A + X)	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	5,515	5,663	4,436	4,551	12,000	12,016
3 / 28	6,000	18,000	2,400	16,200	600	11	11	9,269	9,630	7,775	8,074	18,000	18,050
4 / 29	6,000	24,000	2,100	21,600	600	15	14	13,407	14,099	11,756	12,359	24,001	24,100
5 / 30	6,000	30,000	1,200	27,000	600	17	16	18,549	19,716	16,994	18,062	30,001	30,169
6 / 31	6,000	36,000	600	32,400	600	19	18	24,418	26,233	23,377	25,114	36,002	36,255
7 / 32	6,000	42,000	300	37,800	600	21	20	30,727	33,392	29,401	31,950	42,003	42,360
8 / 33	6,000	48,000	300	43,200	600	22	20	37,187	40,918	35,568	39,136	48,004	48,485
9 / 34	6,000	54,000	300	48,600	600	24	21	43,799	48,829	41,879	46,689	54,005	54,629
10 / 35	6,000	60,000	300	54,000	600	25	21	50,569	57,149	48,341	54,621	60,006	60,794
11 / 36	6,000	66,000	-	58,800	1,200	26	21	57,805	66,207	57,805	66,207	66,007	69,108
12 / 37	6,000	72,000	-	63,600	1,200	27	23	65,200	75,713	65,200	75,713	72,009	79,019
13 / 38	6,000	78,000	-	68,400	1,200	28	25	72,757	85,694	72,757	85,694	78,011	89,426
14 / 39	6,000	84,000	-	73,200	1,200	28	28	80,482	96,171	80,482	96,171	84,013	100,351
15 / 40	6,000	90,000	-	78,000	1,200	29	30	88,378	107,172	88,378	107,172	92,196	111,825
16 / 41	6,000	96,000	-	82,500	1,500	31	32	96,449	118,722	96,449	118,722	100,596	123,859
17 / 42	6,000	102,000	-	87,000	1,500	33	35	104,692	130,844	104,692	130,844	109,175	136,490
18 / 43	6,000	108,000	-	91,500	1,500	36	38	113,109	143,566	113,109	143,566	117,939	149,749
19 / 44	6,000	114,000	-	96,000	1,500	39	41	121,707	156,918	121,707	156,918	126,891	163,665
20 / 45	6,000	120,000	-	100,500	1,500	42	45	130,490	170,932	130,490	170,932	136,038	178,275
21 / 46	-	120,000	-	98,700	1,800	44	48	133,376	177,128	133,376	177,128	138,978	184,658
22 / 47	-	120,000	-	96,900	1,800	45	49	136,291	183,531	136,291	183,531	141,949	191,255
23 / 48	-	120,000	-	95,100	1,800	47	52	139,234	190,148	139,234	190,148	144,948	198,073
24 / 49	-	120,000	-	93,300	1,800	48	54	142,205	196,987	142,205	196,987	147,978	205,121
25 / 50	-	120,000	-	91,500	1,800	50	57	145,207	204,054	145,207	204,054	151,039	212,404
26 / 51	-	120,000	-	88,500	3,000	55	63	148,234	211,354	148,234	211,354	154,067	219,869
27 / 52	-	120,000	-	85,500	3,000	62	72	151,256	218,880	151,256	218,880	157,090	227,565
28 / 53	-	120,000	-	82,500	3,000	73	85	154,268	226,635	154,268	226,635	160,102	235,496
29 / 54	-	120,000	-	79,500	3,000	81	94	157,272	234,630	157,272	234,630	163,107	243,673
30 / 55	-	120,000	-	76,500	3,000	85	101	160,273	242,876	160,273	242,876	166,107	252,108



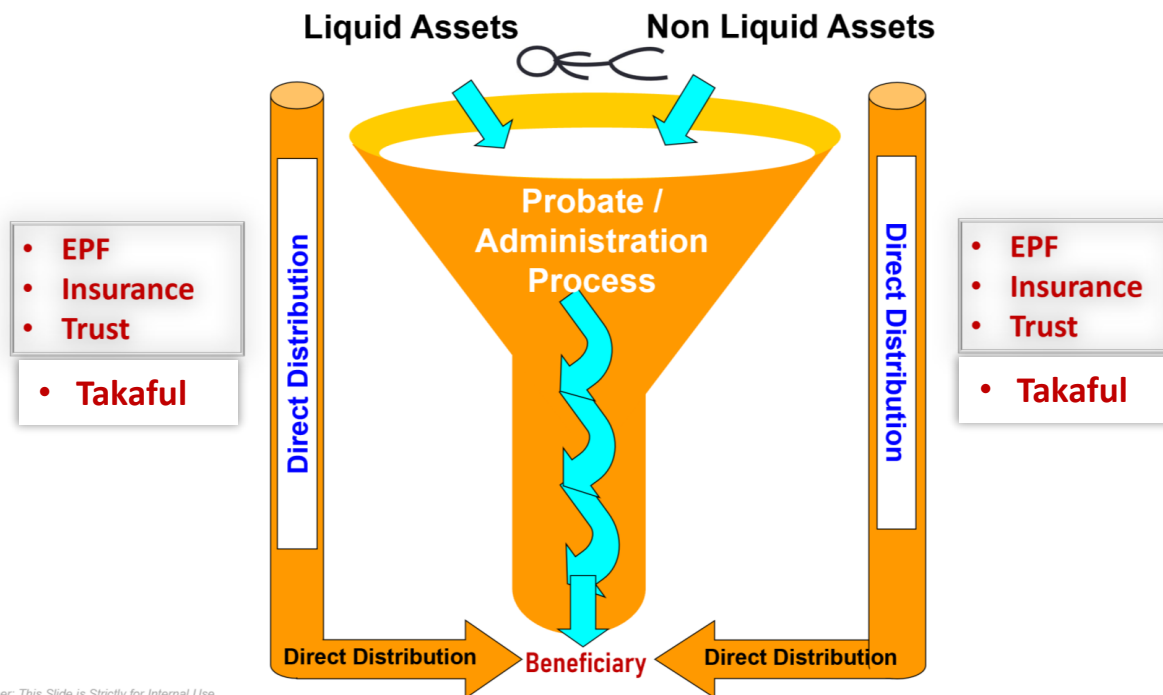
66,207

242,876

Note: this slide is strictly for internal training use only, should there be any discrepancies, the original source shall prevail.

# Why Sun Secure Saver-i ?

- It is a Takaful product which will **pay the proceeds directly** to your designated beneficiary, thus **avoid the probate administration process**
- Sun Secure Saver-i is a Takaful Product whereby **you can HIBAH away** to your designated beneficiary **without hassle**.



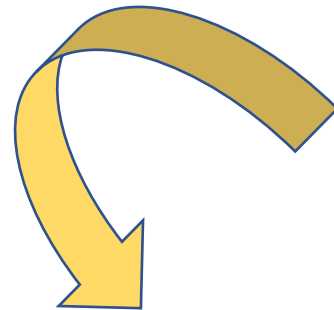
Disclaimer: This Slide is Strictly for Internal Use

## HIBAH

- Can be **revoked anytime** without consent
- Can **give away to anyone** without hassle
- It **serves as Beneficiary** rather than nominee
- **Similar to section 166** trust creation, proceeds to beneficiary & creditor proof



# Protected Assets

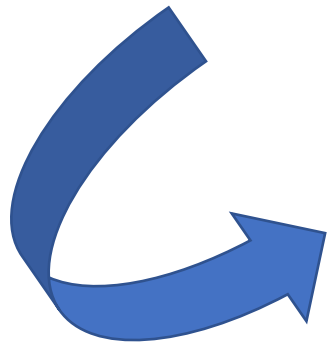


# Non-Protected Assets

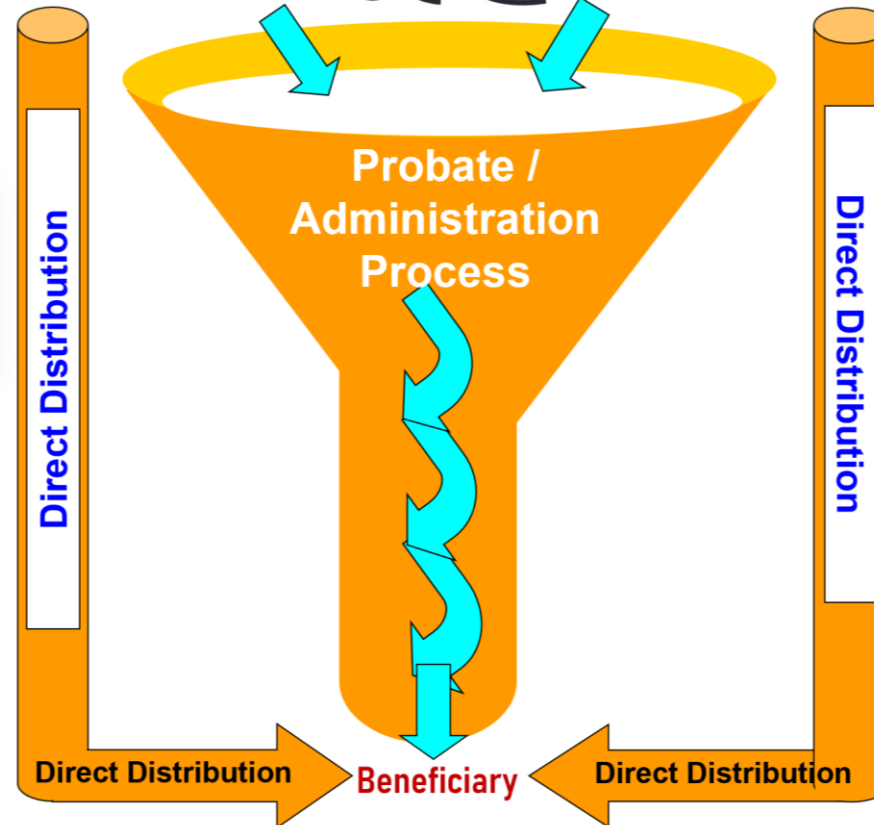


Liquid Assets

Non Liquid Assets



- EPF
  - Insurance
  - Trust
- 
- Takaful



- EPF
  - Insurance
  - Trust
- 
- Takaful

Disclaimer: This Slide is Strictly for Internal Use

# Why Sun Secure Saver-i ?

- It is an **Universal Life** Plan, investment funds managed by the SLM under the given **BNM framework & guidelines**

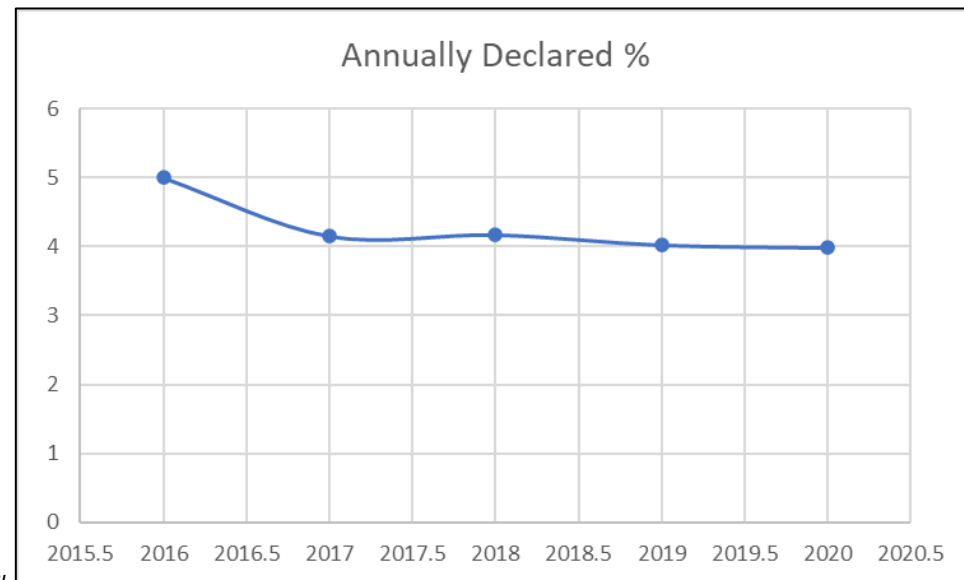
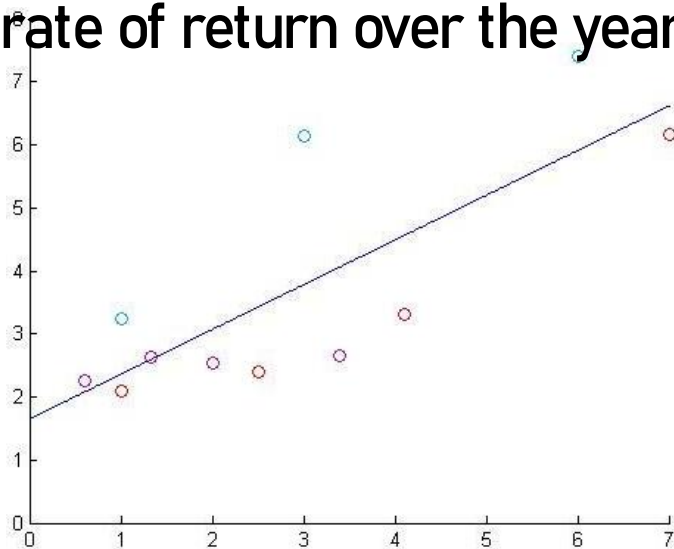
The investment profit rates earned i.e. performance of the universal account in the previous five years are as follows:

Year 2016: 5.00%	Year 2017: 4.15%	Year 2018: 4.17%	Year 2019: 4.02%	Year 2020: 3.89%
------------------	------------------	------------------	------------------	------------------

The investment profit rates earned i.e. performance of the universal account in the previous five years are as follows:

Year 2018: 4.17%	Year 2019: 4.02%	Year 2020: 3.89%	Year 2021: 3.13%	Year 2022: 3.06%
------------------	------------------	------------------	------------------	------------------

- Applied with **PER (Profit Equalization Reserve)** mechanism, whereby company will **keep some reserves for raining day**. Thus, able to declare a **comfort & peace of mind** rate of return over the years.





## Sales Illustration

### Sun Life Malaysia Takaful Berhad

Registration Number: 200501012215 (689263-M)

Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur

Telephone: (603) 2612 3600 [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com)

Client Careline: 1300-88-5055 [sunlifemalaysia.com](http://sunlifemalaysia.com)

- **Tax** – all taxes, including but not limited to any goods and services tax, and/or other forms of sales or consumption tax, whether currently in force or implemented after the date of the contract will be charged in accordance with the applicable legislation at the prevailing rate. Where necessary, we will amend the terms of the contract to take into account any such tax.
- **Universal account** – the investment profit or loss, if any, will be determined and distributed annually after the end of each financial year. Any investment profit derived from the universal account will be distributed according to the sharing of 80% to the participants and 20% to us (i.e. the profit sharing ratio). Any investment loss in the universal account will be borne by the participants by debiting from the universal account. The investment return is not guaranteed and may vary according to the investment performance of the universal account.
- **Profit Equalisation Reserve (PER)** – The PER mechanism helps reduce the variability of investment returns by spreading gains and losses over several years. Using the PER mechanism, some investment profits are set aside during periods of high returns to offset losses during periods of low returns, such that the overall returns are more stable over time. At any point in time, the ownership of the PER is governed by the profit sharing ratio. The determination of the PER is at our discretion. Upon termination of the contract, your rights over any unpaid portion of investment profit will be waived.
- **Unit fund account** – The value of the unit fund account for the reinvested cash payout with 100% allocation, which depends on the performance of the investment-linked funds selected. You can perform partial withdrawal or fund switching at any time while the contract is in force and it is not subject to any charges. The value in the unit fund account may be less than the total cash payout reinvested into the investment-linked fund(s) and the value in the unit fund account depends on the performance of the investment-linked funds as selected by you.

## “Cashback” Reward campaign from 1<sup>st</sup> Sept 2024 to 30<sup>th</sup> Sept 2024

- If annualized contribution **RM30,000** you will get a **5%** cashback reward by next Oct 2025 (12 months from now)
- If annualized contribution **RM60,000** you will get a **7%** cashback reward by next Oct 2025 (12 months from now)
- Grab while stock lasts....

FD rate as at  
now 2.6%

一举两得

***Note: “Cashback” in the form of Units into the Unit Fund Account of the policy plan and it will be paid after 12 months from the policy inception date. The cashback reward may delay for another month if this campaign prolong for another month of promotion.***

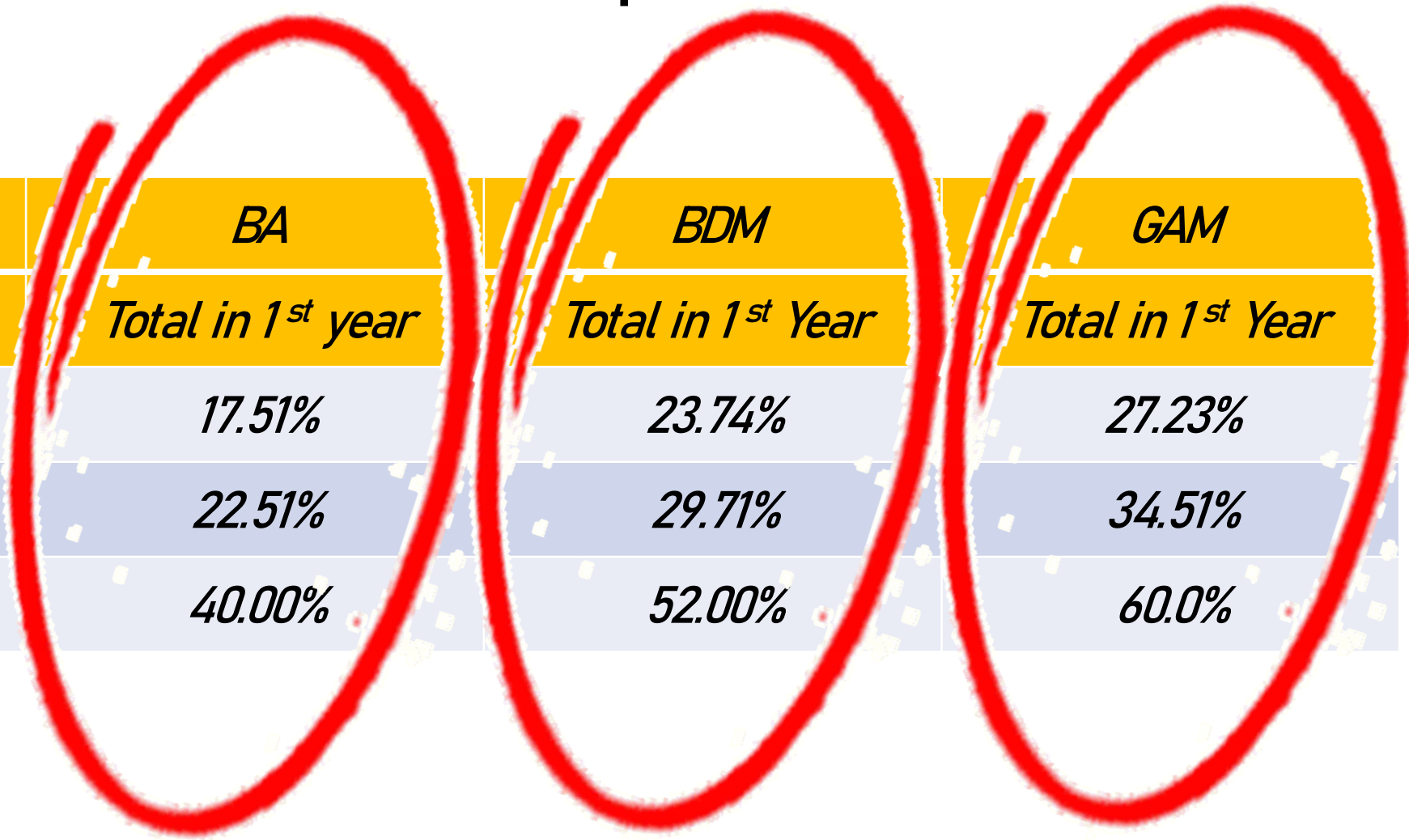
# GVF Lucky Draw Incentive (1<sup>st</sup> Sept to 30<sup>th</sup> Nov 2024)

Category	Min AFYC	Lucky Draw Items	Remark
Silver	36,000 & above	Lucky Draw Items – Silver Category	Lucky Draw Items only shared by the qualifiers at respective category  <i>Note: Items will be distributed by lucky draw method.</i>
Gold	72,000 & above	Lucky Draw Items – Gold Category	
Diamond	120,000 & above	Lucky Draw Items – Diamond Category	

*Note: Sales refers to SSS sales only and Lucky draw items will be announced to all accordingly*

# What is in it for me? Commission Spread

<i>Rank</i>	<i>BA</i>	<i>BDM</i>	<i>GAM</i>
<i>SSS Plan</i>	<i>Total in 1<sup>st</sup> year</i>	<i>Total in 1<sup>st</sup> Year</i>	<i>Total in 1<sup>st</sup> Year</i>
<i>6P20E</i>	<i>17.51%</i>	<i>23.74%</i>	<i>27.23%</i>
<i>10P25E</i>	<i>22.51%</i>	<i>29.71%</i>	<i>34.51%</i>
<i>20P30E</i>	<i>40.00%</i>	<i>52.00%</i>	<i>60.0%</i>



# What is in it for me? **Commission Spread**

<i>Rank</i>	<i>BA</i>	<i>BDM</i>	<i>GAM</i>
<i>SSS Plan</i>	<i>Total in 1<sup>st</sup> year</i>	<i>Total in 1<sup>st</sup> Year</i>	<i>Total in 1<sup>st</sup> Year</i>
<i>6P20E</i>	<i>17.51%</i>	<i>23.74%</i>	<i>27.23%</i>
<i>10P25E</i>	<i>22.51%</i>	<i>29.71%</i>	<i>34.51%</i>
<i>20P30E</i>	<i>40.00%</i>	<i>52.00%</i>	<i>60.0%</i>

Where can get such a High “**Profit Margin**” nowadays?

*Some more with **Recurring Renewal Income**  
for the **next 5 years!***

HELLO

有无 **甘大只蛤乸** 随街跳

Something **TOO GOOD** to be TRUE

还等什么?

Go ALL OUT for it!

**苏州过后无艇搭**

This is your  
FINAL Chance!





# SSS – Reinforcement Concept

**Part 1:** Reinforcement Concept

**Part 2:** How to kick-start a conversation?

**Part 3:** Presentation Slides

**Part 4:** Features & Incentives

**Part 5:** Proposal Making

Q&A



# Sun Secure Saver-i

Secure & Grow Your Financial Future

## Maximum Entry Age

Eligibility Up to **Age 70**

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



USP

## Hassle Free Enrolment

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

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



Note: Foreigner Guide applies

# Summary for easy understanding of the plan

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U		
1	<b>Proposal Making - Sun Secured Saver-i March 2022</b>																						
2																							
3	<b>Data Key-in</b>			<b>Sun Secured Saver-i</b>																			
4																							
5	Date (eg. 23rd March 2021)				31st March 2022																		6P20E - English
6	Name				Mr. A																		6P20E - Bilingual
7	Gender (Male or Female)				Male																		
8	Age				35																		
9	Smoker or Non Smoker				Non-smoker																		
10	Annual Contribution				12,000																		10P25E - English
11	Scheduled Top up				-																		
12	Years of Contribution				6																		10P25E - Bilingual
13	Maturity (15, 20 or 25)				20																		
14																							20P30E - English
15	Bank Interest				1.85%																		20P30E - Bilingual
16																							
17	<b>Total Cash Value extracted from Column (D)+(G)</b>			<b>Unit Fund Value extract from Column (G)</b>																			
18	Year	Scenario A	Scenario B																				
19	6	63,293	69,317																				
20	10	68,906	84,063																				
21	15	75,748	106,031																				
22	20	81,498	131,891																				
23	25																						
24	30																						
25	Note: Please key in the Scenario A & B from the sales illustration																						

6P20E - English

6P20E - Bilingual

10P25E - English

10P25E - Bilingual

20P30E - English

20P30E - Bilingual

# Where to get the figures to key into this excel file?

Client Careline: 1300-88-5055 sunlifemalaysia.com

Summary of illustration

How much are you paying?      How much contribution would have paid?      How much is paid to the intermediaries?      What can you cash out periodically?      How much will you receive if you cancel the contract early?      What is payable upon death or total and permanent disability (TPD)?

End of contract year / Age	Contribution paid each year*	Total contribution paid to date	Total wakalah fee	Guaranteed basic sum covered	Cash payout	Non-guaranteed							
						Total tabarru'		(A) = (D) + (G) Total cash value		(B) = (E) + (G) 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	4,200	10,800	1,200	18	18	7,987	8,202	5,951	6,102	12,000	12,000
2 / 37	12,000	24,000	3,000	21,600	1,200	34	33	17,369	18,065	13,627	14,157	24,000	24,033
3 / 38	12,000	36,000	2,400	32,400	1,200	49	47	27,569	29,045	22,775	23,975	36,001	36,099
4 / 39	12,000	48,000	1,800	43,200	1,200	63	60	38,607	41,203	33,536	35,772	48,002	48,200
5 / 40	12,000	60,000	1,200	54,000	1,200	77	71	50,507	54,604	46,057	49,778	60,003	60,337
6 / 41	12,000	72,000	600	64,800	1,200	89	80	63,293	69,317	60,488	66,236	72,004	72,510
7 / 42	-	72,000	-	63,600	1,200	88	77	64,686	72,775	64,686	72,775	72,006	75,958
8 / 43	-	72,000	-	62,400	1,200	86	78	66,084	76,380	66,084	76,380	72,007	79,671
9 / 44	-	72,000	-	61,200	1,200	84	79	67,490	80,141	67,490	80,141	72,009	83,545
10 / 45	-	72,000	-	60,000	1,200	82	80	68,906	84,063	68,906	84,063	72,012	87,587
11 / 46	-	72,000	-	57,600	2,400	80	82	70,328	88,156	70,328	88,156	73,124	91,746
12 / 47	-	72,000	-	55,200	2,400	81	84	71,725	92,393	71,725	92,393	74,471	96,052
13 / 48	-	72,000	-	52,800	2,400	82	86	73,094	96,781	73,094	96,781	75,788	100,513
14 / 49	-	72,000	-	50,400	2,400	83	88	74,436	101,325	74,436	101,325	77,077	105,135
15 / 50	-	72,000	-	48,000	2,400	84	91	75,748	106,031	75,748	106,031	78,334	109,922
16 / 51	-	72,000	-	45,000	3,000	99	107	77,018	110,895	77,018	110,895	79,517	114,839
17 / 52	-	72,000	-	42,000	3,000	110	120	78,231	115,905	78,231	115,905	80,640	119,907
18 / 53	-	72,000	-	39,000	3,000	126	138	79,381	121,065	79,381	121,065	81,698	125,125
19 / 54	-	72,000	-	36,000	3,000	139	153	80,470	126,381	80,470	126,381	82,690	130,503
20 / 55	-	72,000	-	33,000	3,000	150	167	81,498	131,861	81,498	131,861	83,619	136,047

Notes:

# Summary for easy understanding of the plan

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U		
1	<b>Proposal Making - Sun Secured Saver-i March 2022</b>																						
2																							
3	<b><u>Data Key-in</u></b>				<b><u>Sun Secured Saver-i</u></b>																		
4																							
5	Date (eg. 23rd March 2021)				31st March 2022																	<b>6P20E - English</b>	
6	Name				Mr. A																	<b>6P20E - Bilingual</b>	
7	Gender (Male or Female)				Male																	<b>10P25E - English</b>	
8	Age				35																	<b>10P25E - Bilingual</b>	
9	Smoker or Non Smoker				Non-smoker																	<b>20P30E - English</b>	
10	Annual Contribution				12,000																	<b>20P30E - Bilingual</b>	
11	Scheduled Top up				-																		
12	Years of Contribution				6																		
13	Maturity (15, 20 or 25)				20																		
14																							
15	Bank Interest				1.85%																		
16																							
17	<b>Total Cash Value extracted from Column (D)+(G)</b>										<b>Unit Fund Value extract from Column (G)</b>												
18	<b>Year</b>	<b>Scenario A</b>				<b>Scenario B</b>				<b>Year</b>	<b>Scenario A</b>				<b>Scenario B</b>								
19	6	63,293				69,317				6	7,204				7,710								
20	10	68,906				84,063				10	12,012				13,588								
21	15	75,748				106,031				15	24,030				28,223								
22	20	81,498				131,861				20	39,063				48,139								
23	25									25	57,114				74,097								
24	30									30													
25	Note: Please key in the Scenario A & B from the sales illustration																						

Note: this slide is strictly for internal training use only, should take full responsibility for the beginning of the plan and prevail.

# Where to get the figures to key into this excel file?



54 Summary of illustration (continued)

56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81	End of contract year / Age	Non-guaranteed									
		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 / 36	6,787	7,002	4,751	4,902	10,800	10,800	0	0	1,200	1,200	
2 / 37	14,969	15,632	11,227	11,724	21,600	21,600	22	22	2,400	2,433	
3 / 38	23,968	25,346	19,174	20,276	32,400	32,400	43	45	3,601	3,699	
4 / 39	33,805	36,203	28,734	30,772	43,200	43,200	65	68	4,802	5,000	
5 / 40	44,504	48,267	40,054	43,441	54,000	54,000	87	91	6,003	6,337	
6 / 41	56,089	61,607	53,284	58,526	64,800	64,800	108	116	7,204	7,710	
7 / 42	56,280	63,654	56,280	63,654	63,600	66,837	130	141	8,406	9,121	
8 / 43	56,477	65,810	56,477	65,810	62,400	69,101	152	167	9,607	10,570	
9 / 44	56,681	68,082	56,681	68,082	61,200	71,486	173	193	10,809	12,059	
10 / 45	56,894	70,475	56,894	70,475	60,000	73,999	195	221	12,012	13,588	
11 / 46	55,914	71,796	55,914	71,796	58,710	75,386	217	249	14,414	16,360	
12 / 47	54,907	73,186	54,907	73,186	57,653	76,845	260	299	16,818	19,207	
13 / 48	53,873	74,649	53,873	74,649	56,567	78,381	303	351	19,221	22,132	
14 / 49	52,810	76,188	52,810	76,188	55,451	79,998	347	405	21,626	25,137	
15 / 50	51,718	77,808	51,718	77,808	54,304	81,699	390	460	24,030	28,223	
16 / 51	49,982	78,900	49,982	78,900	52,481	82,844	433	516	27,036	31,995	
17 / 52	48,190	80,036	48,190	80,036	50,599	84,038	487	585	30,041	35,869	
18 / 53	46,333	81,216	46,333	81,216	48,650	85,276	542	656	33,048	39,849	
19 / 54	44,415	82,443	44,415	82,443	46,635	86,565	596	729	36,055	43,938	
20 / 55	42,435	83,722	42,435	83,722	44,556	87,908	650	804	39,063	48,139	

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

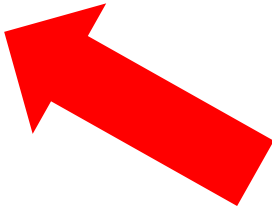
# Summary for easy understanding of the plan

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	
1	<b>Proposal Making - Sun Secured Saver-i March 2022</b>																					
2																						
3	<b>Data Key-in</b>				<b>Sun Secured Saver-i</b>																	
4																						
5	Date (eg. 23rd March 2021)				31st March 2022																	
6	Name				Mr. A																	
7	Gender (Male or Female)				Male																	
8	Age				35																	
9	Smoker or Non Smoker				Non-smoker																	
10	Annual Contribution				12,000																	
11	Scheduled Top up				-																	
12	Years of Contribution				6																	
13	Maturity (15, 20 or 25)				20																	
14																						
15	Bank Interest				1.85%																	
16																						
17	<b>Total Cash Value extracted from Column (D)+(G)</b>																					
18	<b>Year</b>	<b>Scenario A</b>		<b>Scenario B</b>																		
19	6	63,293		69,317																		
20	10	68,906		84,063																		
21	15	75,748		106,031																		
22	20	81,498		131,861																		
23	25																					
24	30																					
25	Note: Please key in the Scenario A & B from the sales illustration																					

**Unit Fund Value extract from Column (G)**

Year	Scenario A	Scenario B
6	7,204	7,710
10	12,012	13,588
15	24,030	28,223
20	39,063	48,139
25	57,114	74,097
30		

- 6P20E - English
- 6P20E - Bilingual
- 10P25E - English
- 10P25E - Bilingual
- 20P30E - English
- 20P30E - Bilingual



Click 6P20E

# Summary for easy understanding of the plan

**Short Term Saving Program - Sun Secured Saver-I 6P20E 短期储存计划**

Specially Dedicated to: **Mrs. A** Date: 3rd Sept 2024

Capital Transfer 资金转移

Bank 银行      Short Term Plan: Sun Secured Saver-i (6 Pay) 短期储存计划

Annual Contribution 每年储存  
RM 300,000  
For next 6 Years  
Maturity 20 yr

Bank Interest : 2.60%

Year	Accumulation
6	RM1,971,085.45
10	RM2,184,212.54
15	RM2,483,314.36
20	RM2,823,374.60

**Low Bank Interest 低利息**  
Maximize Your Wealth by Capital Transfer for a Better Future!  
资金转移, 把财富极大化

- Short Term Contribution of 6 Years for long term security 短期储存、长期保障**
- Annual Cash Payout (ACP) for liquidity 每年享有现金利益的流动**  
# 10% of Annual Contribution from end of 1st to 10th yr  
# 20% of Annual Contribution from 11th to 15th yr  
# 25% of Annual Contribution from 16th to 20th yr

Calculation	ACP Payout	Year	Scenario B
# 10% X 10 yrs X	RM300,000	10	RM342,133
# 20% X 5 yrs X	RM300,000	15	RM712,287
# 25% X 5 yrs X	RM300,000	20	RM1,218,508
<b>Grand Total</b>	<b>RM975,000</b>		<b>RM1,218,508</b>

备注: 每年的现金利益将储存在客户所挑选的投资基金里。  
以上的分析只能作为参考, 每年回报率由回教保险公司发出。

- Financial Security upon Death & Total Permanent Disability 财务保障利益**  
# Amount payable upon natural death 人寿保障 is higher of 100% of the Total Contribution paid less total ACP paid or 105% of the total value at Universal Account & total Unit Fund account value.
- Upon Accidental Death or Total Permanent Disability 意外保障**  
# Additional benefit of 100% of the Total Annual Contribution will be payable on top of the amount paid on the natural death claim.
- Peace of Mind by Perserving Your Wealth 安稳的财富保存**  
# In the event of Death or TPD, all the wealth above will be distributed directly to your loved ones **immediately without being Frozen.** 不受冻结  
# You may name your beneficiary via the specific **Conditional Hibah** arrangement in this plan with **effective distribution** channel. 直接分配
- Wealth Accumulation 现金累积**  
Total Value at Universal Account & Unit Fund Account

Year	Scenario A	Scenario B
6	RM1,588,381.00	RM1,739,040.00
10	RM1,736,836.00	RM2,116,625.00
15	RM1,920,620.00	RM2,682,759.00
20	RM2,086,491.00	RM3,360,091.00

备注: 每年的现金利益将储存在客户所挑选的投资基金里。  
以上的分析只能作为参考, 每年回报率由回教保险公司发出。

Quotation : Female age 26 Non-smoker  
Disclaimer: This copy is for internal training use only. The above is a summary presentation for easy reference.  
Should there be any inconsistent in figures or facts, the original company sales quotation or illustration shall prevail.

**Bilingual**

**Short Term Saving Program - Sun Secured Saver-I 6P20E**

Specially Dedicated to: **Mrs. A** Date: 3rd Sept 2024

Capital Transfer

Bank      Short Term Plan: Sun Secured Saver-i (6 Pay)

Annual Contribution  
RM 300,000  
For next 6 Years  
Maturity 20 yr

Bank Interest : 2.60%

Year	Accumulation
6	RM1,971,085.45
10	RM2,184,212.54
15	RM2,483,314.36
20	RM2,823,374.60

**Low Bank Interest**  
Maximize Your Wealth by Capital Transfer for a Better Future!

- Short Term Contribution of 6 Years for long term security**
- Annual Cash Payout (ACP) for liquidity**  
# 10% of Annual Contribution from end of 1st to 10th yr  
# 20% of Annual Contribution from 11th to 15th yr  
# 25% of Annual Contribution from 16th to 20th yr

Calculation	ACP Payout	Year	Scenario B
# 10% X 10 yrs X	RM300,000	10	RM342,133
# 20% X 5 yrs X	RM300,000	15	RM712,287
# 25% X 5 yrs X	RM300,000	20	RM1,218,508
<b>Grand Total</b>	<b>RM975,000</b>		<b>RM1,218,508</b>

Note: ACP will be invested into the chosen funds by the participant. This is a simple calculation for easy understanding, rate of return will be declared annually by the Takaful Operator.

- Financial Security upon Death & Total Permanent Disability**  
# Amount payable upon natural death is higher of 100% of the Total Contribution paid less total ACP paid or 105% of the total value at Universal Account & total Unit Fund account value.
- Upon Accidental Death or Total Permanent Disability**  
# Additional benefit of 100% of the Total Annual Contribution will be payable on top of the amount paid on the natural death claim.
- Peace of Mind by Perserving Your Wealth**  
# In the event of Death or TPD, all the wealth above will be distributed directly to your loved ones **immediately without being Frozen.**  
# You may name your beneficiary via the specific **Conditional Hibah** arrangement in this plan with **effective distribution** channel.
- Wealth Accumulation - Total Value at Universal Account & Unit Fund Account**

Year	Scenario A	Scenario B
6	RM1,588,381.00	RM1,739,040.00
10	RM1,736,836.00	RM2,116,625.00
15	RM1,920,620.00	RM2,682,759.00
20	RM2,086,491.00	RM3,360,091.00

Note: ACP will be invested into the chosen funds by the participant. This is a summary illustration for easy understanding, rate of return will be declared annually by the Takaful Operator.

Quotation : Female age 26 Non-smoker  
Disclaimer: This copy is for internal training use only. The above is a summary presentation for easy reference.  
Should there be any inconsistent in figures or facts, the original company sales quotation or illustration shall prevail.

**English ONLY**



**Q & A**



**THANK YOU**