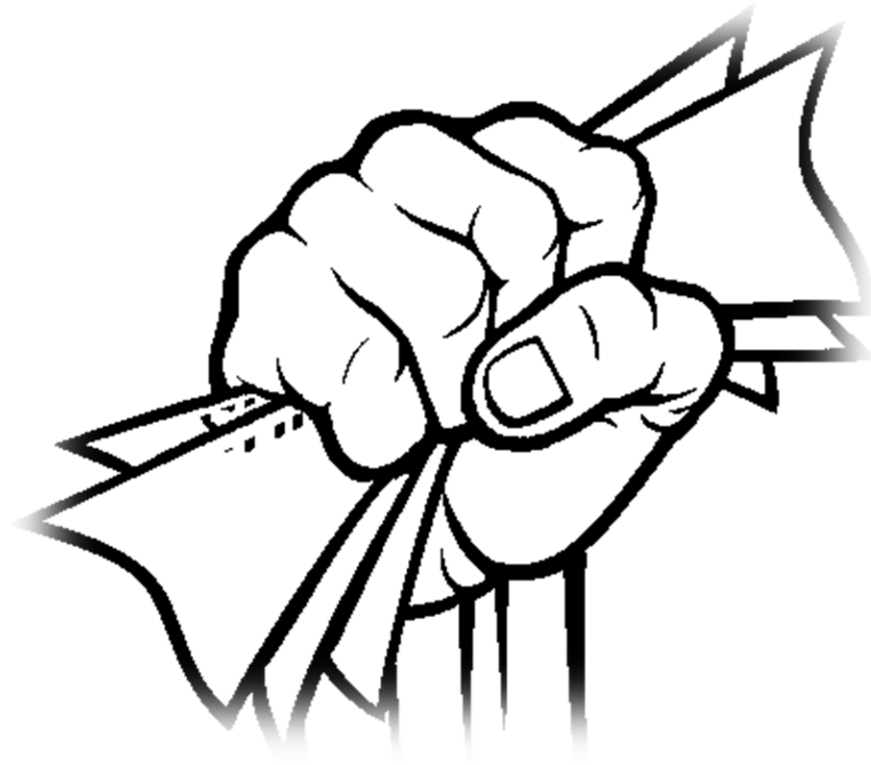


Sales **Concept**

CASH on Hand



Cash on Hand for the Loved Ones



During the **Economy** downturn, **【CASH】** is **KING**. It is the **Main** Issue for most of us especially **SME** Business Owners....



If we have **insufficient** of **[CASH]** , we will face *financial difficulties* and may even **close down!**



During **Bad** time, we can **manage** well since we have experience and we are still around to execute.

Nowadays, everyone **concern** about health and Life.
What If worst scenario happen to us?

Where does the **MONEY** come from?



Please **CHOOSE** the relevant **【CASH Back-Up】**
for your Lovely Family to avoid any **Disappointment!**

RM100,000

RM200,000

RM300,000

RM500,000

RM1,000,000



Cash on Hand – **Solution**



Type of **Solution**

- **Type A**
 - Mainly to protect with minimum contribution (clear focus)
- **Type B**
 - To protect and to at least get back some of my contribution (dual-purpose)



Emergency CASH Back-Up

Type A

CASH on Hand for the **LOVED ONES**

During Life time.....

Setting aside a **SMALL Token** annually amounting to **RM4,560** to

hedge for a **LARGE CASH Back-Up** for your **Loved Ones**

After Life time.....

RM 1,000,000.00

- **Waive all future contribution** upon diagnosis of Critical Illness on the insured.
- Lump sum of RM1,000,000 will be payable to your loved ones as **Contingent Cash Back-up** upon Death or Disabled of the insured.
- Financial **Peace of Mind for the Loved Ones** in case of the worst scenario



Sun Prime Link-i 30 Years Coverage

Table: Sun Prime Link-i (For illustration purposes only. This may not be the benefits that you will receive.)

- The numbers in the tables below illustrate the possible movements of cash flows of the contract, including how fees and charges could impact account values. In order to show the impact of different investment returns on the cash flows, two rates of return have been chosen, 2% (Scenario X) and 5% (Scenario Y). **The actual return rates may be higher or lower than the chosen rates, or even be negative.**
- Actual returns of the fund will fluctuate (i.e. rise or fall) each year based on the performance of the assets the fund(s) invested in.**
- Please see the attached fund fact sheet(s) for the past actual annual investment returns.**

The amount you need to pay

You should only participate the riders you need as the cost of the riders will be borne by you. Riders are optional

At maturity or upon early cancellation, you may receive this amount (amount is not guaranteed)

End of contract year / age	(a) Contribution paid	(b) Allocated contribution		(c) Tabarru' ¹		(d) Admin fee ¹	(e) Basic sum covered	Non-guaranteed								(i) Direct distribution cost	
								(f) Fund management fee		(g) Total account value		(h) Total surrender value		Total death benefit ³			
								Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y		
	RM	%	Basic plan	Unit-deducting rider(s) ²													
1 / 36	4,560	4,560	100	1,003	194	60	1,000,000	56	57	3,010	3,108	1,204	1,243	1,003,010	1,003,108	1,824	40.00
2 / 37	4,560	4,560	100	1,037	210	60	1,000,000	99	102	5,752	6,017	2,301	2,407	1,005,752	1,006,017	1,824	40.00
3 / 38	4,560	4,560	100	1,075	229	60	1,000,000	138	144	8,237	8,729	3,707	3,928	1,008,237	1,008,729	1,140	25.00
4 / 39	4,560	4,560	100	1,124	244	60	1,000,000	174	184	10,560	11,335	5,808	6,234	1,010,560	1,011,335	1,140	25.00
5 / 40	4,560	4,560	100	1,170	252	60	1,000,000	208	222	12,772	13,885	8,302	9,025	1,012,772	1,013,885	684	15.00
6 / 41	4,560	4,560	100	1,247	261	60	1,000,000	241	261	14,920	16,429	11,190	12,322	1,014,920	1,016,429	684	15.00
7 / 42	4,560	4,560	100	1,376	274	60	1,000,000	272	298	16,948	18,911	13,898	15,507	1,016,948	1,018,911	0	0.00
8 / 43	4,560	4,560	100	1,521	293	60	1,000,000	302	335	18,871	21,347	16,606	18,786	1,018,871	1,021,347	0	0.00
9 / 44	4,560	4,560	100	1,699	320	60	1,000,000	330	372	20,730	23,791	19,279	22,126	1,020,730	1,023,791	0	0.00
10 / 45	4,560	4,560	100	1,907	352	60	1,000,000	357	409	22,471	26,189	21,797	25,404	1,022,471	1,026,189	0	0.00
15 / 50	4,560	4,560	100	3,360	512	60	1,000,000	472	592	29,610	38,084	29,610	38,084	1,029,610	1,038,084	0	0.00
20 / 55	4,560	4,560	100	5,412	674	60	1,000,000	444	651	26,722	41,067	26,722	41,067	1,026,722	1,041,067	0	0.00
30 / 65	4,560	4,560	100	13,609	1,930	60	1,000,000	0	0	0	0	0	0	0	0	0	0.00

¹ The illustrated tabarru' and admin fee are not guaranteed and may be varied from time to time by giving you at least 90 days' written notice prior to contract anniversary, for example, tabarru' for medical rider may increase due to rising medical costs.

² Tabarru' for rider(s) is inclusive of the rider wakalah fees (i.e. 40% of the rider's tabarru', except for Prime Medi Care-i, which is 35% of the rider's tabarru').

³ The death benefit payable is the total of sum covered and total account value.

Please note that the annual tabarru' would be higher than the allocated contribution per annum when the person covered reaches age 51.

The contract is expected to be sustainable until the person covered's age of 61 under the projected investment return of X% p.a. and until the age of 63 under the projected investment return of Y% p.a.


 Where the non-guaranteed account value becomes zero/negative, it means that your unit fund is no longer able to pay for takaful cover.

Table 1: A-LifeLink 2 (For illustration purposes only. This may not be the benefits that you will receive)

- The numbers in the table below illustrate the possible movements of cash flows of the policy, including how fees and charges could impact account values. In order to show the impact of different investment returns on the cash flows, two rates of return have been chosen, 2% p.a. (Scenario X) and 5% p.a. (Scenario Y). **The actual return rates may be higher or lower than the chosen rates, or even be negative.**
- Actual returns of the fund will fluctuate (i.e. rise or fall) each year based on the performance of the assets the fund(s) invested in.**
- The investment returns assumed does not reflect the potential volatility over the short term resulting in potential sharp movements, up or down, of the underlying assets of the funds. The actual level of volatility will also vary across different investment funds. This means that your choice of investment funds and any changes in fund selection will impact the level and volatility in investment performance and your policy's ability to provide continued insurance coverage over time.

Please see the attached fund fact sheet(s) for important information regarding the investment fund(s), including past actual annual investment returns and fund management charges.

The amount you need to pay

You should only purchase the riders you need as the cost of the riders will be borne by you. Riders are optional

At maturity or upon early cancellation, you may receive this amount (amount is not guaranteed)

End of Policy Year	Protection Account + Savings Account														Total Commission (h)		Insured Age at End of Year
	Premium Paid (RM) (a)	Allocated Premium (b)		Cost of Insurance ¹ (RM) (c)		Other Charges ¹ (RM) (d)	Fund Management Charge (RM) (e)		Sum Assured (RM) (f)	Anniversary Bonus	Non-Guaranteed Account Value ³ (RM) (g)		Non-Guaranteed Death Benefits ² (RM)		RM	%	
		RM	%	Basic Policy	Unit-Deducting Rider(s)		Scenario X	Scenario Y			Scenario X	Scenario Y	Scenario X	Scenario Y			
1	7,300.00	4,380.00	60.00%	1,590	153	96	43	43	1,000,000	0	2,600	2,700	1,002,600	1,002,700	2,920	40%	36
2	7,300.00	4,380.00	60.00%	1,590	167	96	69	71	1,000,000	5,000	5,100	5,400	1,010,100	1,010,400	2,920	40%	37
3	7,300.00	4,380.00	60.00%	1,590	184	96	100	104	1,000,000	10,000	7,700	8,200	1,017,700	1,018,200	1,825	25%	38
4	7,300.00	5,840.00	80.00%	1,590	201	96	147	155	1,000,000	15,000	11,700	12,600	1,026,700	1,027,600	1,825	25%	39
5	7,300.00	5,840.00	80.00%	1,590	220	96	195	208	1,000,000	20,000	15,800	17,100	1,035,800	1,037,100	1,095	15%	40
6	7,300.00	5,840.00	80.00%	1,590	244	96	244	263	1,000,000	25,000	19,800	21,800	1,044,800	1,046,800	1,095	15%	41
7	7,300.00	6,935.00	95.00%	1,670	279	96	304	331	1,000,000	30,000	24,900	27,600	1,054,900	1,057,600	0	0%	42
8	7,300.00	6,935.00	95.00%	1,880	307	96	363	401	1,000,000	35,000	29,700	33,400	1,064,700	1,068,400	0	0%	43
9	7,300.00	6,935.00	95.00%	2,110	338	96	420	470	1,000,000	40,000	34,300	39,100	1,074,300	1,079,100	0	0%	44
10	7,300.00	7,300.00	100.00%	2,390	373	96	478	542	1,000,000	45,000	39,000	45,100	1,084,000	1,090,100	0	0%	45
15	7,300.00	7,300.00	100.00%	4,160	567	96	710	875	1,000,000	70,000	57,400	72,200	1,127,400	1,142,200	0	0%	50
20	7,300.00	7,300.00	100.00%	6,390	779	96	813	1,121	1,000,000	95,000	64,600	91,800	1,159,600	1,186,800	0	0%	55
30	7,300.00	7,300.00	100.00%	16,220	940	96	355	1,011	1,000,000	100,000	20,900	77,000	1,120,900	1,177,000	0	0%	65
35	7,300.00	7,300.00	100.00%	24,710	576	96	-	292	1,000,000	100,000	-	11,500	-	1,111,500	0	0%	70

Where the non-guaranteed portion becomes zero/negative, it means that your account value is no longer able to pay for your insurance cover.

¹ The illustrated cost of insurance and other charges are not guaranteed and may be varied from time to time by giving 3 months written notice to policy owners, for example, charges for medical riders may increase due to rising medical costs.

² The death benefit payable is the total amount of the sum assured, Anniversary Bonus and account value.

Emergency CASH Back-Up....

CASH on Hand for the **LOVED ONES**

During Life time.....

Setting aside a **SMALL Token** annually (for **10** Years) amounting to **RM18,420** to **hedge** for a **LARGE CASH Back-Up** for your **Loved Ones**

After Life time.....

RM 1,000,000.00

- **Waive all future contribution** upon diagnosis of Critical Illness on the insured.
- Lump sum of RM1,000,000 will be payable to your loved ones as **Contingent Cash Back-up** upon Death or Disabled of the insured.
- Upon death & disability due to **Accident**, RM2,000,000 will be payable to your loved ones. **Additional** another RM1,000,000 will be payable if accident happen in public location.
- After 10 years of contribution, up to 80%-90% of the total contribution will be **accumulated** in the account.
- Financial **Peace of Mind for the Loved Ones** in case of the worst scenario



Summary of illustration for Investment Account 1

Ref: 10P A70

End of contract year / age	Allocated contribution	Non-guaranteed									
		Fund management fee		Monthly wakalah fee ⁴		Account value		Deferred wakalah fee ⁴		Surrender value	
		Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y
1 / 36	18,240	255	259	949	960	15,951	16,401	6,381	6,560	9,571	9,841
2 / 37	18,240	490	504	1,578	1,618	31,314	32,622	9,394	9,787	21,920	22,835
3 / 38	18,240	718	748	1,961	2,038	46,322	48,891	11,581	12,223	34,742	36,668
4 / 39	18,240	943	996	1,968	2,073	61,351	65,600	12,270	13,120	49,080	52,480
5 / 40	18,240	1,166	1,247	2,431	2,594	75,952	82,277	11,393	12,342	64,559	69,936
6 / 41	18,240	1,387	1,503	2,223	2,403	90,782	99,631	9,986	10,959	80,796	88,671
7 / 42	18,240	1,607	1,764	2,575	2,820	105,248	117,032	8,420	9,363	96,828	107,670
8 / 43	18,240	1,828	2,033	2,050	2,274	120,231	135,465	6,012	6,773	114,219	128,692
9 / 44	18,240	2,051	2,312	2,299	2,585	134,942	154,079	4,048	4,622	130,894	149,457
10 / 45	18,240	2,282	2,607	1,095	1,248	150,909	174,628	1,509	1,746	149,399	172,882
15 / 50	0	2,153	2,854	0	0	142,332	191,506	0	0	142,332	191,506
20 / 55	0	1,938	3,066	0	0	127,398	205,259	0	0	127,398	205,259
30 / 65	0	1,022	3,163	0	0	63,469	209,522	0	0	63,469	209,522
35 / 70	0	0	2,790	0	0	0	182,094	0	0	0	182,094

⁴ This represents a fee to your contribution and is used to meet the direct distribution cost and our expenses. The deferred wakalah fee is only applicable upon partial withdrawal or surrender of the contract.

End of contract year / age	Non-guaranteed							
	(f) Fund management fee		(g) Total account value		(h) Total surrender value		Total death benefit ³	
	Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y
1 / 36	258	262	16,132	16,587	9,742	10,017	1,000,000	1,000,000
2 / 37	495	509	31,675	32,999	22,263	23,194	1,000,000	1,000,000
3 / 38	726	756	46,866	49,465	35,258	37,215	1,000,000	1,000,000
4 / 39	954	1,007	62,076	66,376	49,770	53,220	1,000,000	1,000,000
5 / 40	1,179	1,261	76,861	83,263	65,423	70,876	1,000,000	1,000,000
6 / 41	1,403	1,520	91,874	100,832	81,834	89,818	1,000,000	1,000,000
7 / 42	1,626	1,785	106,524	118,455	98,042	109,030	1,000,000	1,000,000
8 / 43	1,850	2,058	121,692	137,117	115,608	130,272	1,000,000	1,000,000
9 / 44	2,076	2,340	136,588	155,966	132,459	151,263	1,000,000	1,000,000
10 / 45	2,310	2,638	152,741	176,759	151,142	174,923	1,000,000	1,000,000
15 / 50	2,181	2,891	144,194	193,981	144,104	193,891	1,000,000	1,000,000
20 / 55	1,967	3,109	129,290	208,134	129,200	208,044	1,000,000	1,000,000
30 / 65	1,051	3,220	65,423	213,401	65,333	213,311	1,000,000	1,000,000
35 / 70	0	2,857	0	186,600	0	186,510	0	1,000,000

Table 1: A-Life Wealth Care (For illustration purposes only. This may not be the benefits that you will receive)

- The numbers in the table below illustrate the possible movements of cash flows of the policy, including how fees and charges could impact cash values. In order to show the impact of different investment returns on the cash flows, two rates of return have been chosen, 2% p.a. (Scenario X) and 5% p.a. (Scenario Y). **The actual return rates may be higher or lower than the chosen rates, or even be negative.**
- Actual returns of the fund will fluctuate (i.e. rise or fall) each year based on the performance of the assets the fund(s) invested in.**
- The investment returns assumed does not reflect the potential volatility over the short term resulting in potential sharp movements, up or down, of the underlying assets of the funds. The actual level of volatility will also vary across different investment funds. This means that your choice of investment funds and any changes in fund selection will impact the level and volatility in investment performance and your policy's ability to provide continued insurance coverage over time.



Please see the attached fund fact sheet(s) for important information regarding the investment fund(s), including past actual annual investment returns and fund management charges.

The amount you need to pay

You should only purchase the riders you need as the cost of the riders will be borne by you. Riders are optional

At maturity or upon early cancellation, you may receive this amount (amount is not guaranteed)

End of Policy Year	Protection Account + Savings Account + Wealth Account														Total Commission (h)		Insured Age at End of Year	
	Premium Paid (RM) (a)	Allocated Premium (b)		Cost of Insurance ¹ (RM) (c)				Other Charges ⁷ (RM) (d)	Fund Management Charge (RM) (e)		Sum Assured (RM) (f)	Non-Guaranteed Account Value ³ (RM) (g)		Non-Guaranteed Death Benefits ² (RM)		RM		%
		RM	%	Scenario X		Scenario Y			Scenario X	Scenario Y		Scenario X	Scenario Y	Scenario X	Scenario Y			
				Basic Policy	Unit-Deducting Rider(s)	Basic Policy	Unit-Deducting Rider(s)											
1	16,643.00	9,985.80	60.00%	1,685	176	1,684	177	96	109	111	1,000,000	8,100	8,300	1,000,000	1,000,000	3,329	20%	36
2	16,643.00	13,314.40	80.00%	1,667	176	1,666	176	96	234	240	1,000,000	19,600	20,400	1,000,000	1,000,000	3,329	20%	37
3	16,643.00	14,562.63	87.50%	1,645	198	1,643	198	96	386	401	1,000,000	32,400	34,200	1,000,000	1,000,000	2,080	13%	38
4	16,643.00	14,562.63	87.50%	1,623	198	1,619	198	96	540	569	1,000,000	45,400	48,500	1,000,000	1,000,000	2,080	13%	39
5	16,643.00	15,394.78	92.50%	1,600	176	1,593	177	96	706	752	1,000,000	62,600	67,400	1,003,300	1,003,300	1,248	8%	40
6	16,643.00	15,394.78	92.50%	1,576	177	1,566	177	96	873	943	1,000,000	76,600	83,800	1,003,300	1,003,400	1,248	8%	41
7	16,643.00	16,643.00	100.00%	1,550	177	1,536	177	96	1,056	1,155	1,000,000	92,000	102,000	1,003,300	1,003,500	0	0%	42
8	16,643.00	16,643.00	100.00%	1,524	153	1,505	153	96	1,241	1,376	1,000,000	107,600	120,800	1,003,400	1,003,600	0	0%	43
9	16,643.00	16,643.00	100.00%	1,577	110	1,551	109	96	1,428	1,605	1,000,000	123,200	140,400	1,003,400	1,003,800	0	0%	44
10	16,643.00	16,643.00	100.00%	1,653	66	1,617	67	96	1,616	1,841	1,000,000	142,200	163,900	1,006,700	1,007,200	0	0%	45
15	0.00	0.00	0.00%	2,936	0	2,794	0	96	1,544	2,050	1,000,000	137,700	184,200	1,010,200	1,011,800	0	0%	50
20	0.00	0.00	0.00%	4,818	0	4,443	0	96	1,352	2,181	1,000,000	124,300	199,900	1,013,900	1,017,300	0	0%	55
30	0.00	0.00	0.00%	13,300	0	11,455	0	96	426	2,032	1,000,000	49,900	197,400	1,021,500	1,031,300	0	0%	65
35	0.00	0.00	0.00%	-	-	18,480	0	96	-	1,440	1,000,000	-	152,300	-	1,040,300	0	0%	70

Where the non-guaranteed portion becomes zero/negative, it means that your account value is no longer able to pay for your insurance cover.

¹ The illustrated Cost of Insurance for the basic policy and unit-deducting riders is guaranteed. The illustrated Other Charges are not guaranteed and may be varied from time to time. We will notify you on the changes by giving 3 months' prior written notice. The illustration above also does not display the Wealth Account value being used to pay for the cost of insurance and other charges because the Wealth Account is only credited if the required conditions are met (please refer to Table 1(b) for more details).

² The Death Benefit payable is the Sum Assured of basic plan or account value, whichever is higher, plus the Sum Assured of A-Plus Extra Cover (if any) and Wealth Account value (if any).

³ If you decide to surrender your policy within the first 2 policy years, the surrender charge shall be deducted from the Non-Guaranteed Account Value, excluding any account value from A-Plus Saver (if any) or Ad Hoc Top-up Premium (if any) illustrated in the table below.

Thank You

