

Sun Secure Saver-i

Secure & Grow Your Financial Future

SSS – Reinforcement Concept

Part 1: Reinforcement Concept



Which one is your usual practice?



This is **HABIT!**





This is **HABIT!**

Can change?

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



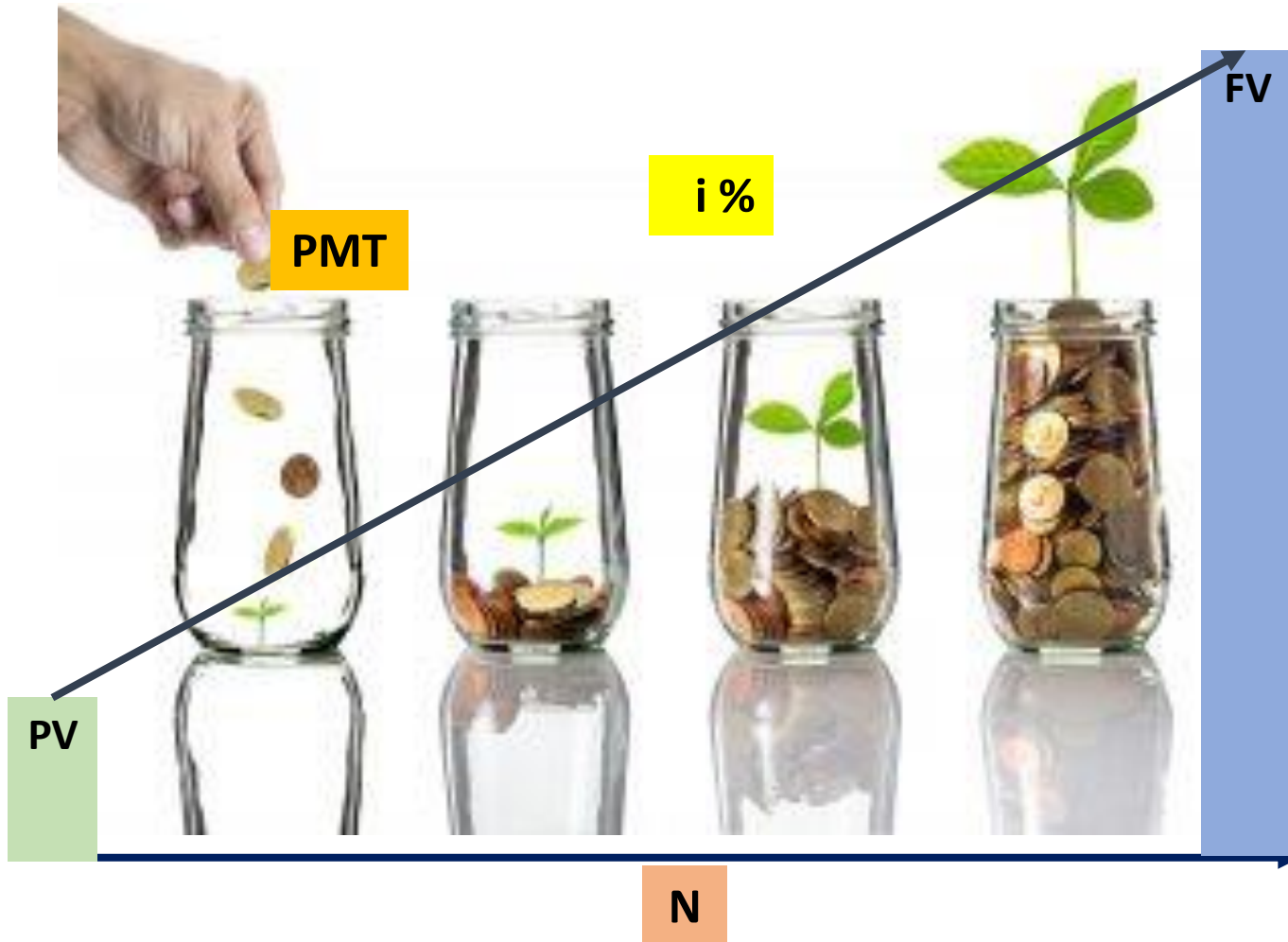
May I ask if everyone has financed a car before?

1. Over the years, how many cars have you financed?
2. For how many years have you financed them?
3. Have you ever deliberately missed any payment periods?
4. Would you dare not to repay? Why?
5. What would happen if you don't repay?"

This is Discipline!



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



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.....

- 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
- Failure due to poor discipline and impulsive decisions
- Inconsistent savings habits
- Shifted priorities
- Unforeseen circumstances
- Emergency or unexpected expenses
- Spent on non-essential items ("Wants")
- Lack of external motivation to save
- No clear goals or objectives
- Spending before saving
- Lack of financial literacy
- Other reasons



Forced Savings – why so important?

- It really forces you to save.
- It leads to success.
- It secures & lock-in your wealth.
- It builds your habits and discipline.
- It creates financial certainty.
- It nurtures a savings culture.
- And more...



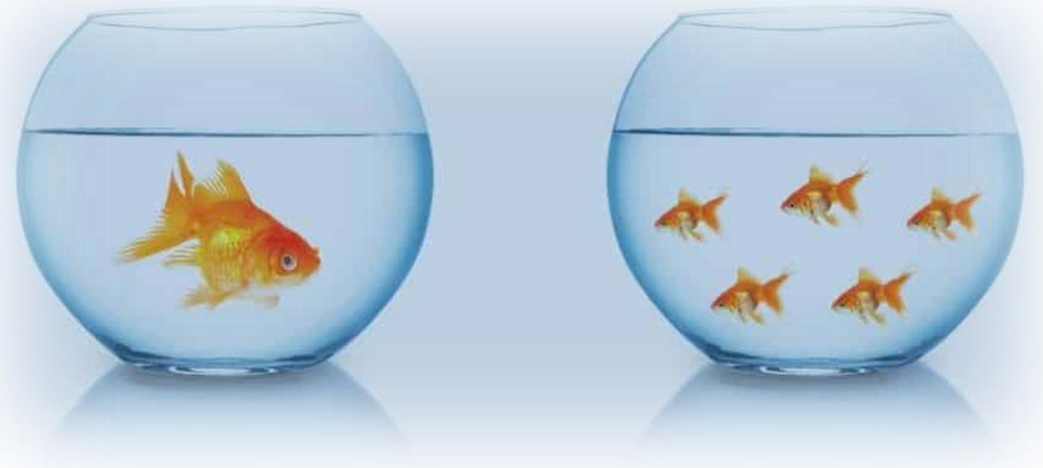
Why **Insurance Savings Plan?**

- Reliable
- Fixed savings amount and term
- Peace of mind
- Certainty and assurance
- Not frozen upon death
- Protected
- Immediate payout
- Wealth liquidity and security
- Easy distribution
- Minimal management required
- And more...

❖ **Segregate**


❖ **Secure**

❖ **Succession**



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





5 Pointers Why **SSS** ?

1. Clear Objective with **Segregate, Secure and Succession!**
2. **Speedy & Direct distribution** to your **designated beneficiary** via **HIBAH** without hassle
3. Alternative **secured portfolio** to **protect your wealth**
4. **No Medical & No Financial Underwriting** *
5. **Cashback Reward up to 7%****

** 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 30th Sept 2024) . If the campaign prolong for another month after 30th 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?



Do you have a habit of saving?



YES

“That’s great! I have something to share with you that might strengthen your existing savings program”

NO

“It’s never too late! I have something to share with you that might be useful in the future”

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?

SSS – Reinforcement Concept

Part 1: Reinforcement Concept

Part 2: How to kick-start a conversation?

Part 3: Presentation Slides





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

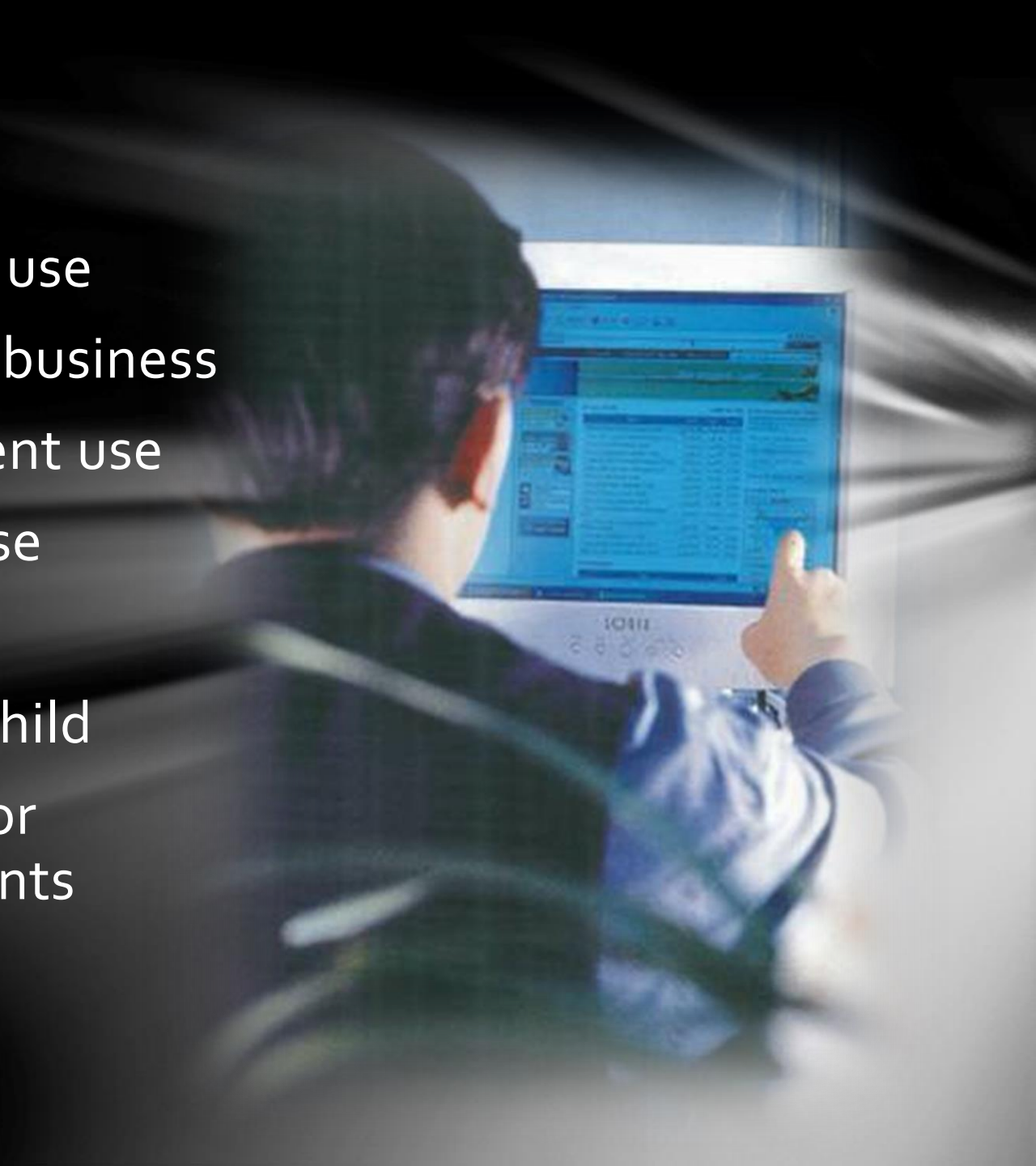
Why?

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

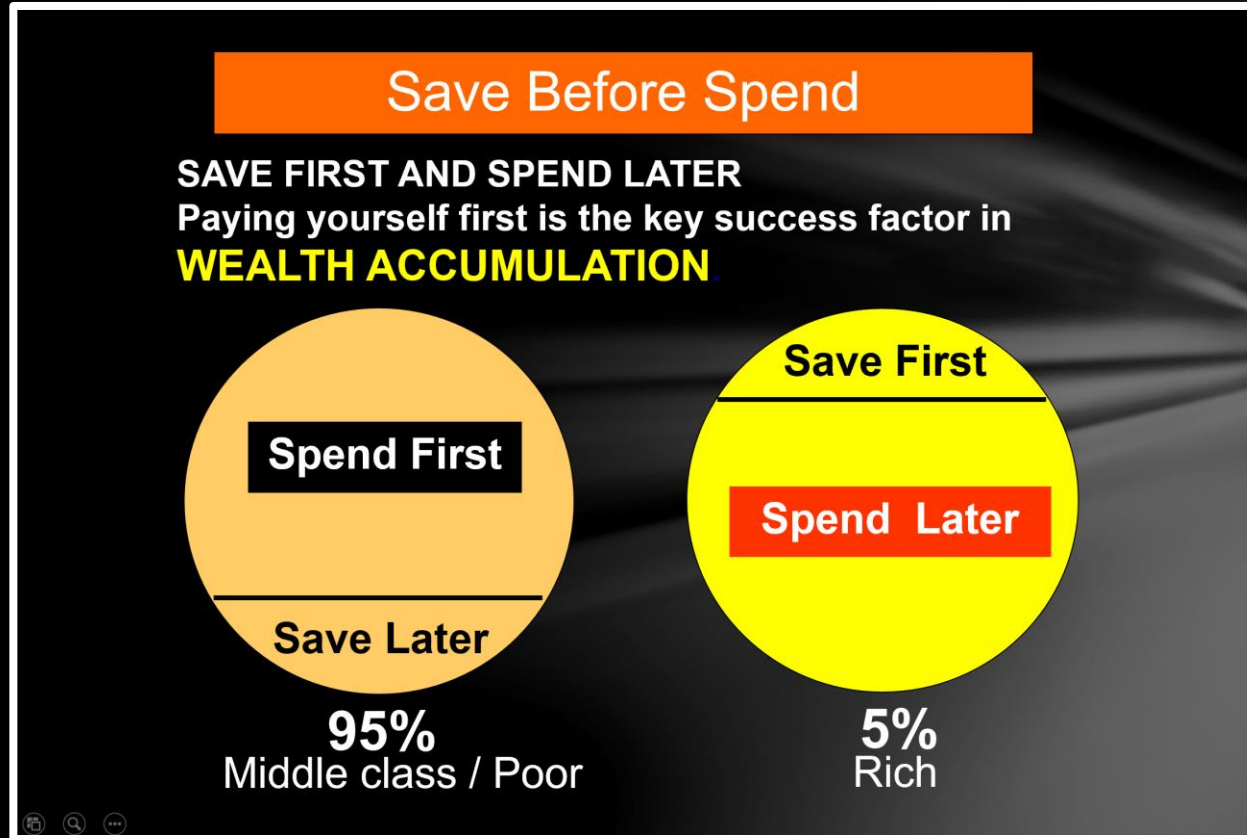
Internal

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



Mainly because they...

Lack of **DISCIPLINE & GOOD HABIT**



Persistency

Consistency

Procrastination

Temptation

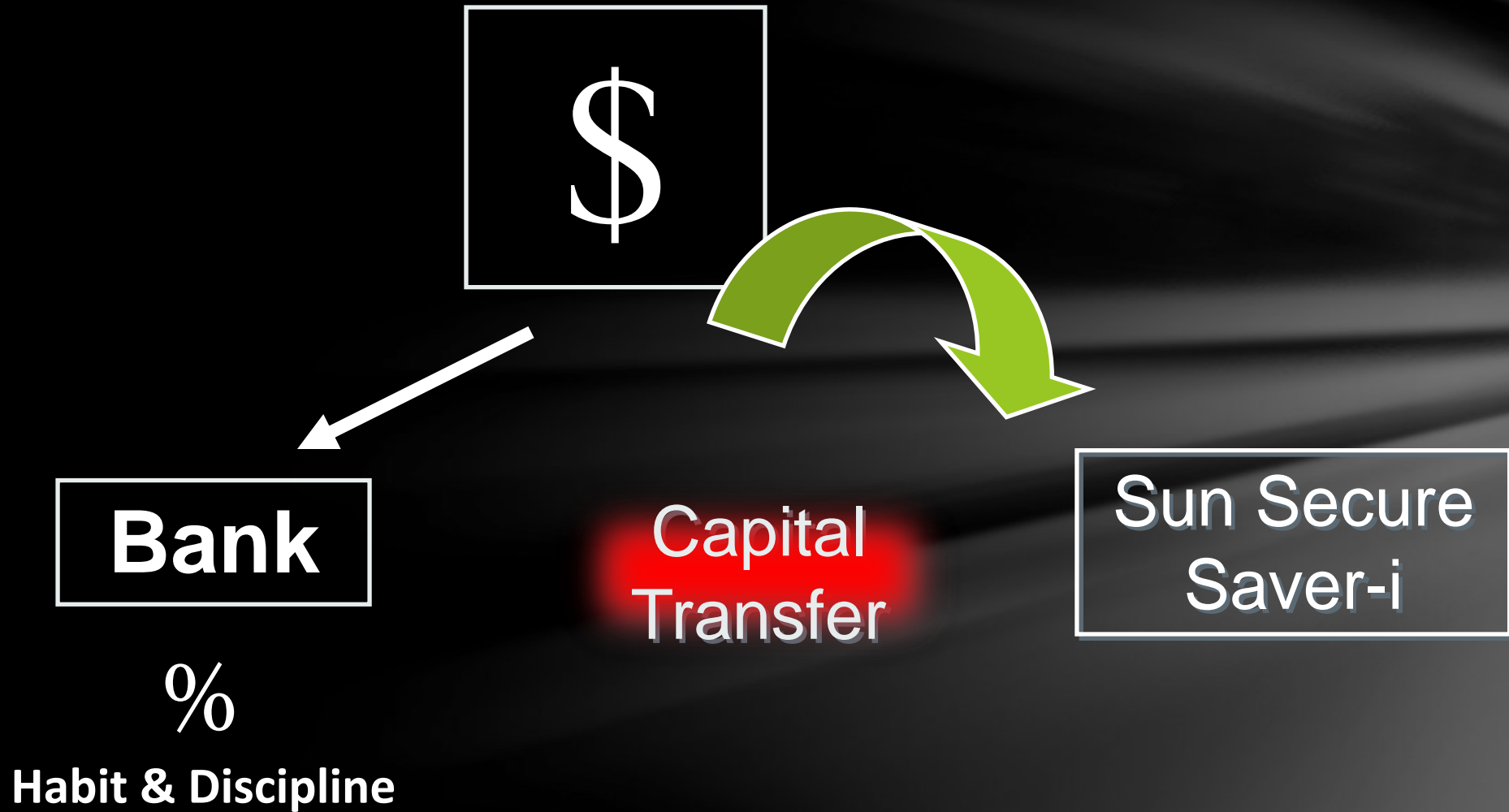
Are you considering these factors while planning your savings?

- 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?*





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 |
| Grand Total | | RM975,000 | | RM1,218,508 |

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 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

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。
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Quotation : Female age 26 Non-smoker

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Mrs. A

Date: 3rd Sept 2024

Capital Transfer 资金转移

Bank 银行

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

Bank Interest : 2.60%

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Bilingual

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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

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Low Bank Interest
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| Grand Total | RM975,000 | | RM1,218,508 |

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.

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English ONLY

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



SSS – Reinforcement Concept

Part 1: Reinforcement Concept

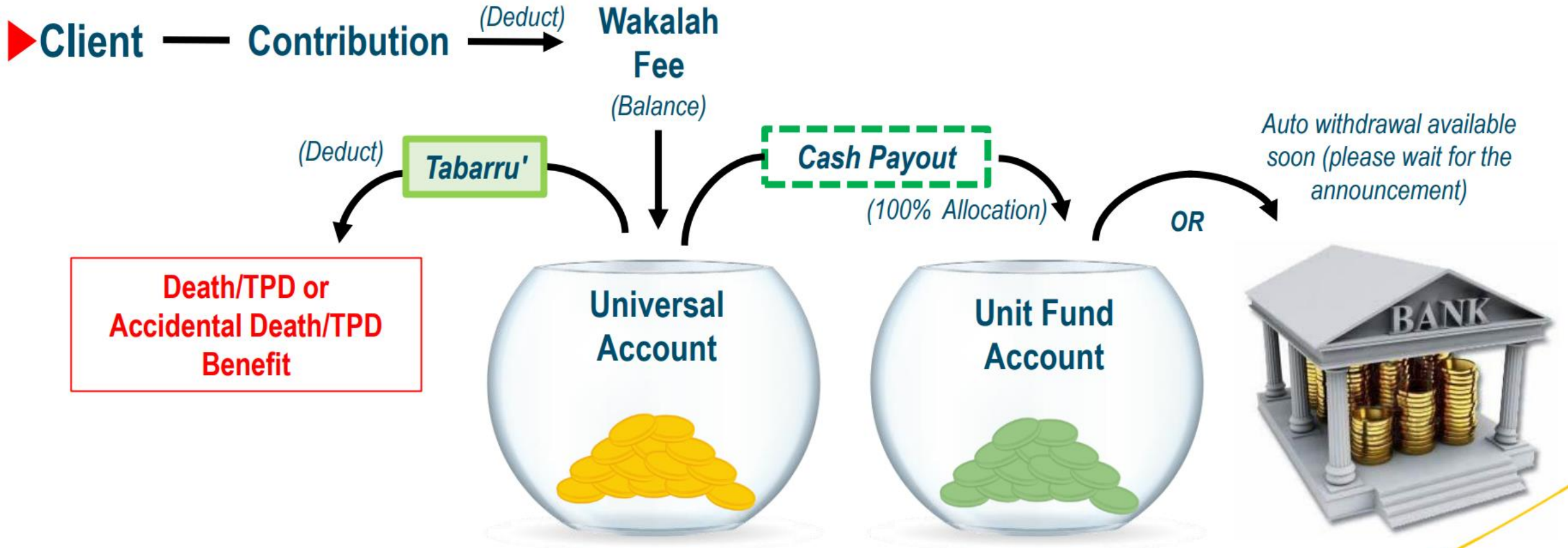
Part 2: How to kick-start a conversation?

Part 3: Presentation Slides

Part 4: Features & Incentives



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



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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



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| 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)



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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 |

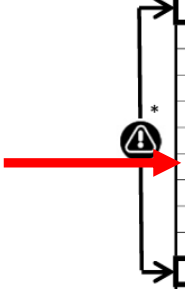
Total contribution (exclusive of service tax) : 500.00
Service tax, if any (8%) : 0.00
Total contribution (inclusive of service tax) : 500.00

| 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 | | | | | | + (G) value | | (B) = (E) + (G) | | (C) = (F) + (G) | |
|----------------------------|------------------------------|----------------|---------|---------|---------|---------|---------|-------------|---------|-----------------|---------|-----------------|---------|
| | | (A + X) | (B + Y) | (A + X) | (B + Y) | (A + X) | (B + Y) | (A + X) | (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 |



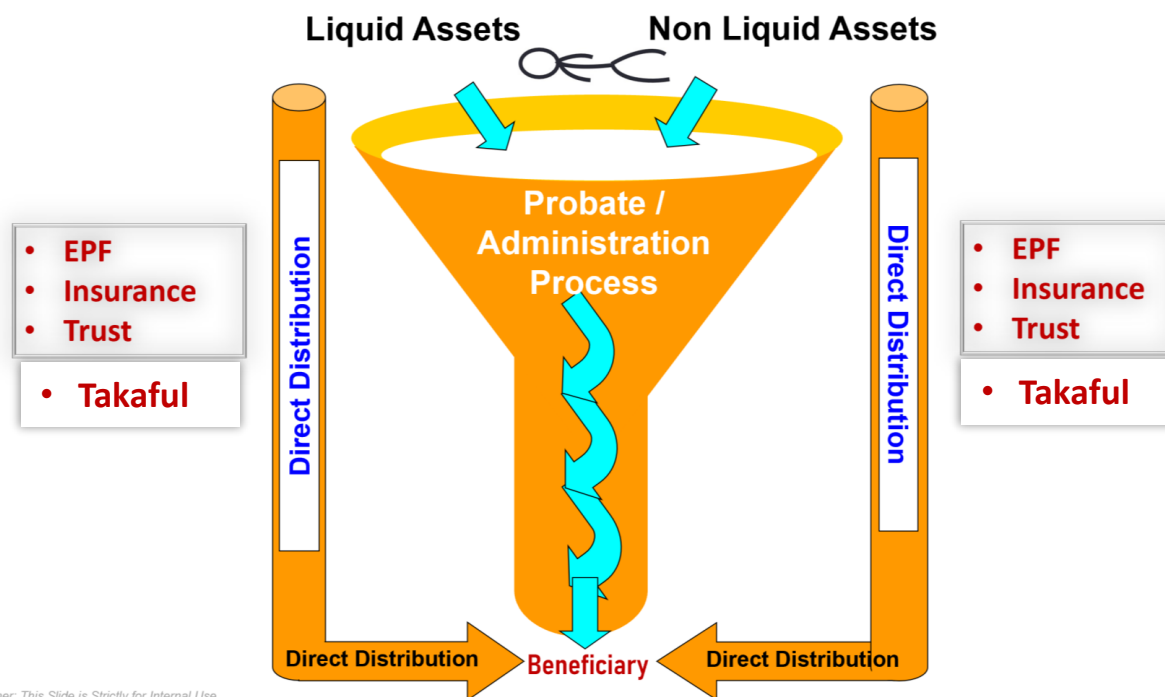
66,207

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**.



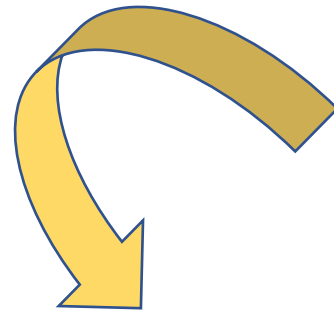
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HIBAH

- 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

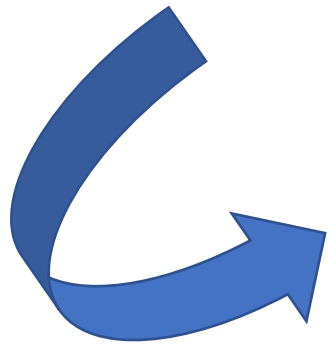


Non-Protected Assets

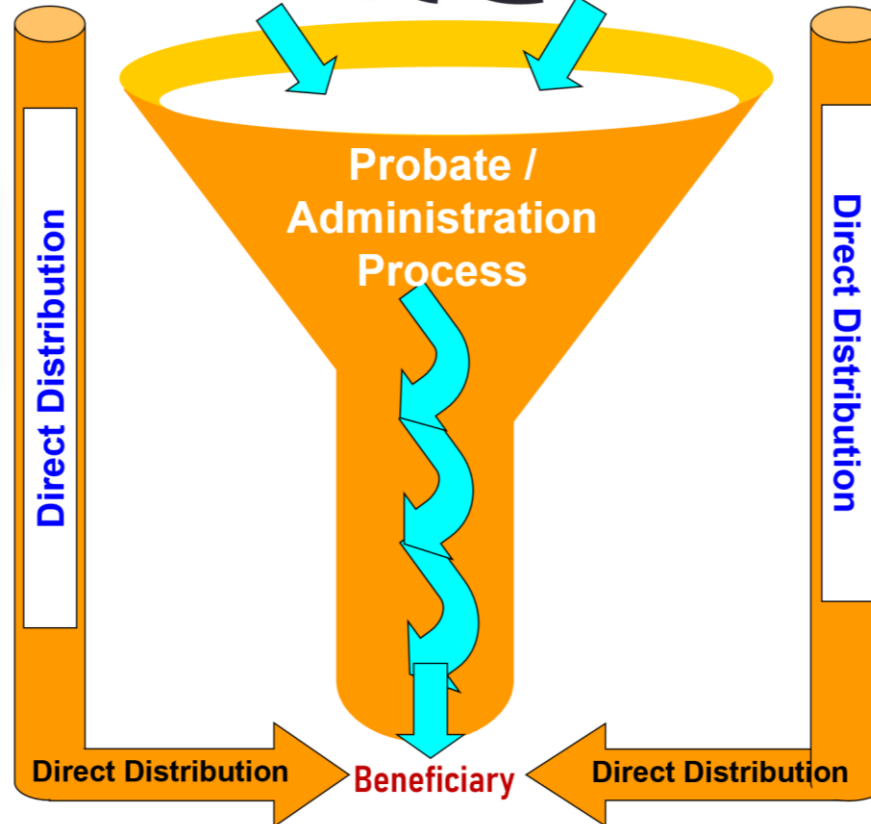


Liquid Assets

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**

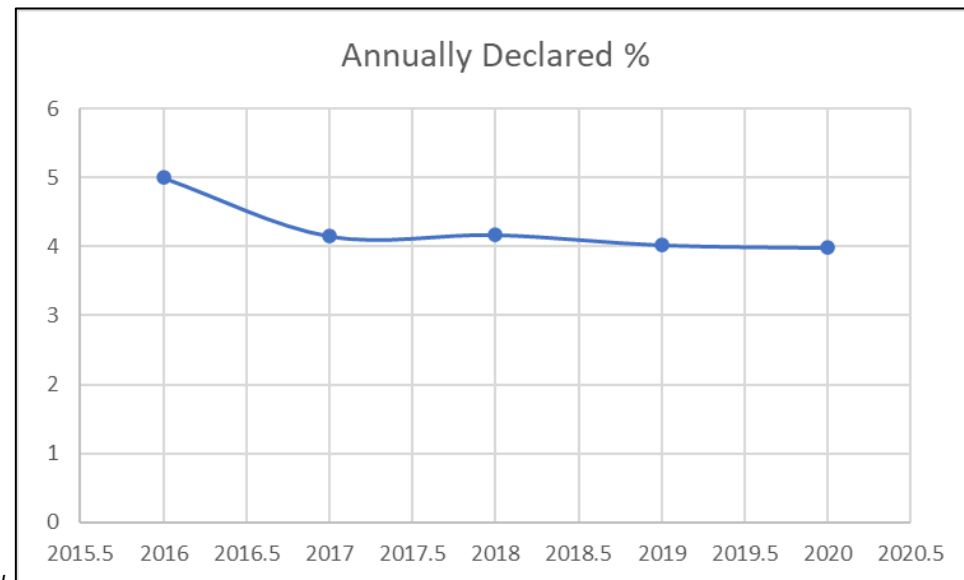
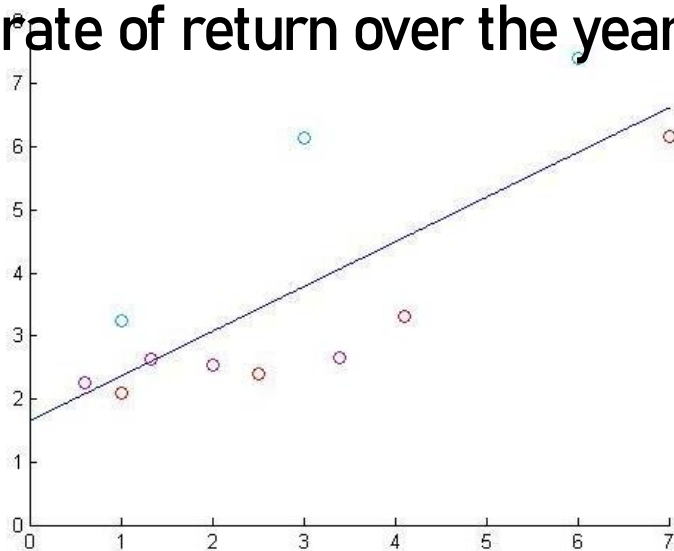
The investment profit rates earned i.e. performance of the universal account in the previous five years are as follows:

| | | | | |
|------------------|------------------|------------------|------------------|------------------|
| 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

Client Careline: 1300-88-5055 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 1st Sept 2024 to 30th 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%

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.

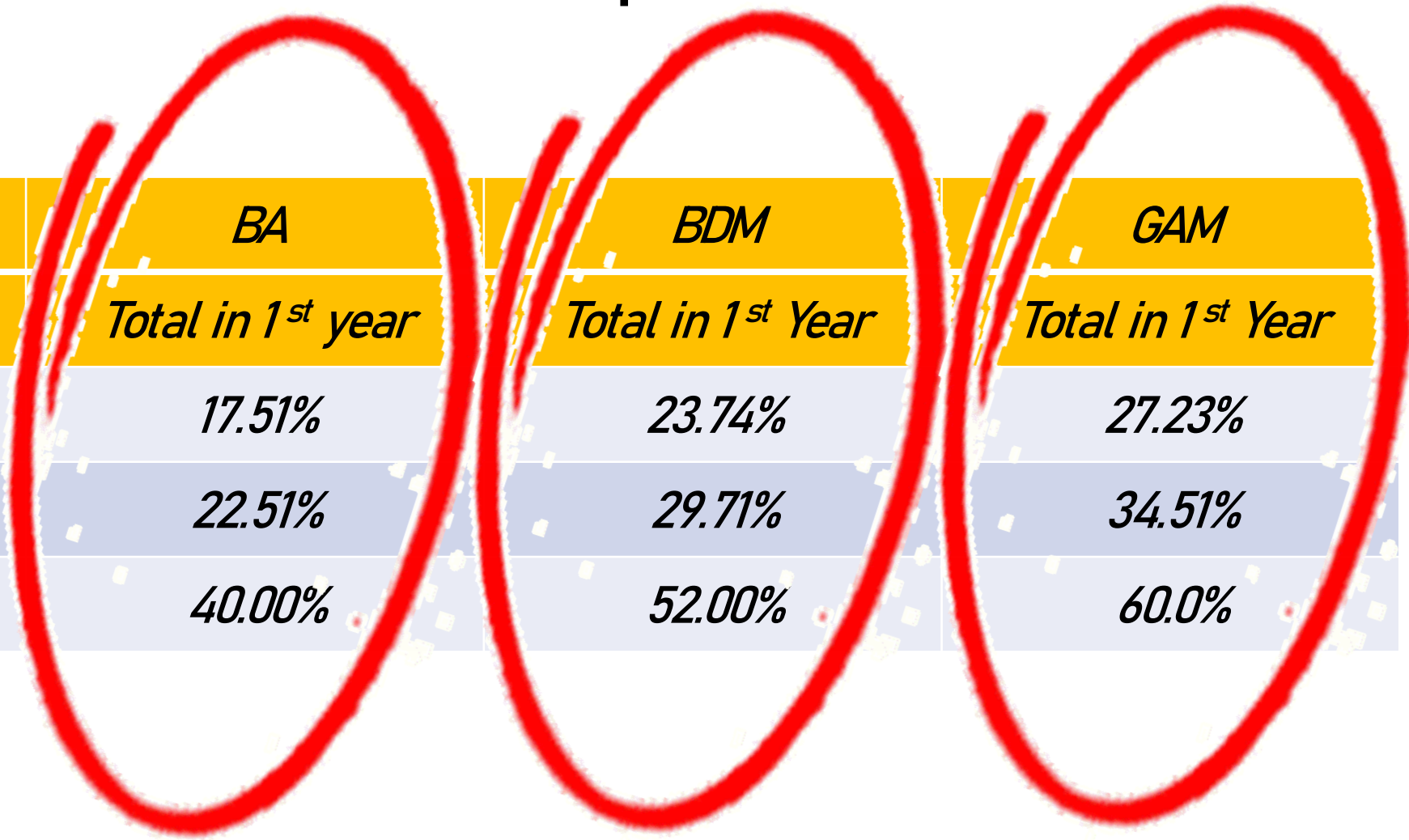
GVF Lucky Draw Incentive (1st Sept to 30th Nov 2024)

| 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 1st year</i> | <i>Total in 1st Year</i> | <i>Total in 1st 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 1st year</i> | <i>Total in 1st Year</i> | <i>Total in 1st 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!***

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



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 | Proposal Making - Sun Secured Saver-i March 2022 | | | | | | | | | | | | | | | | | | | | | | |
| 2 | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Data Key-in | | | | Sun Secured Saver-i | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | | | |
| 15 | Bank Interest | | | | 1.85% | | | | | | | | | | | | | | | | | 20P30E - English | |
| 16 | | | | | | | | | | | | | | | | | | | | | | | |
| 17 | Total Cash Value extracted from Column (D)+(G) | | | | | | | | | | Unit Fund Value extract from Column (G) | | | | | | | | | | | | |
| 18 | Year | Scenario A | Scenario B | | | | | | | | | | | | | | | | | | | | |
| 19 | 6 | 63,293 | 69,317 | Year | Scenario A | Scenario B | | | | | | | | | | | | | | | | | |
| 20 | 10 | 68,906 | 84,063 | 6 | 7,204 | 7,710 | | | | | | | | | | | | | | | | | |
| 21 | 15 | 75,748 | 106,031 | 10 | 12,012 | 13,588 | | | | | | | | | | | | | | | | | |
| 22 | 20 | 81,498 | 131,891 | 15 | 24,030 | 28,223 | | | | | | | | | | | | | | | | | |
| 23 | 25 | | | 20 | 39,063 | 48,139 | | | | | | | | | | | | | | | | | |
| 24 | 30 | | | 25 | 57,114 | 74,097 | | | | | | | | | | | | | | | | | |
| 25 | Note: Please key in the Scenario A & B from the sales illustration | | | | | | | | | | | | | | | | | | | | | | |

Note: this slide is strictly for internal training use only, subject to the full Open disclosure and the original sales illustration prevail.

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 | Proposal Making - Sun Secured Saver-i March 2022 | | | | | | | | | | | | | | | | | | | | | |
| 2 | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Data Key-in | | | Sun Secured Saver-i | | | | | | | | | | | | | | | | | | |
| 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% | | | | | | | | | | | | | | | | | |
| 16 | | | | | | | | | | | | | | | | | | | | | 20P30E - Bilingual | |
| 17 | Total Cash Value extracted from Column (D)+(G) | | | Unit Fund Value extract from Column (G) | | | | | | | | | | | | | | | | | | |
| 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 | 131,861 | | | | | | | | | | | | | | | | | | | |
| 23 | 25 | | | | | | | | | | | | | | | | | | | | | |
| 24 | 30 | | | | | | | | | | | | | | | | | | | | | |
| 25 | Note: Please key in the Scenario A & B from the sales illustration | | | | | | | | | | | | | | | | | | | | | |

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 | Proposal Making - Sun Secured Saver-i March 2022 | | | | | | | | | | | | | | | | | | | | | |
| 2 | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Data Key-in | | | | Sun Secured Saver-i | | | | | | | | | | | | | | | | | |
| 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 | Total Cash Value extracted from Column (D)+(G) | | | | | | | | | | | | | | | | | | | | | |
| 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 | 131,861 | | | | | | | | | | | | | | | | | | | |
| 23 | 25 | | | | | | | | | | | | | | | | | | | | | |
| 24 | 30 | | | | | | | | | | | | | | | | | | | | | |
| 25 | Note: Please key in the Scenario A & B from the sales illustration | | | | | | | | | | | | | | | | | | | | | |

6P20E - English

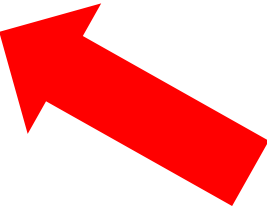
6P20E - Bilingual

10P25E - English

10P25E - Bilingual

20P30E - English

20P30E - Bilingual



Click 6P20E

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 | | |

Note: this slide is strictly for internal training use only, should take full on products and the beginning is a summary and prevail.

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 |
| Grand Total | RM975,000 | | RM1,218,508 |

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 |
| Grand Total | RM975,000 | | RM1,218,508 |

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



THANK YOU