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Lighting the path towards a brighter future Sun Life Malaysia is taking a modern and holistic approach in making life

Sun Life Malaysia is taking a modern and holistic approach in making life better and brighter for its clients

SINCE ITS INCEPTION IN 2013, Sun Life Malaysia has been providing its clients with the reassurance of quality insurance coverage and financial assistance in times of need through a wide range of innovative and affordable solutions.

Head of Sun Life Ma

Over the last four years, Sun Life Malaysia has achieved remarkable growth and is rated as one of the fastest emerging organisations in the industry. This progress can be attributed to its focus on growing its core bancassurance business by deepening the insurance penetration rate and embracing big data. It has also explored new horizons in terms of sales channels and placed greater emphasis on the quality of services provided to its clients.

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In 2017, Sur Life Malaysia expanded its distribution channels beyond bancassurance by introducing a new agency channel. This move is an extension of its multi-channel distribution strategy to reach more Malaysians.

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The company also recently took the bold step to wenture into a new frontier by launching TelcoAssurance. This channel is the digital distribution of insurance products that leverages the infrastructure and network of telecommunication companies. Through this, Sun Life Malaysia aims to expand its digital footprint and transform its service delivery to clients through seamless and paperless electronic means.

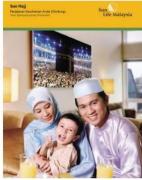
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With key drivers such as the evolving digital marketplace and on-the-go consumer lifestyle and behaviour, and with online and mobile transactions on the rise, Sun Life Malaysia sees this digital foray as an ideal way to reach multiple segments and provide clients with easy, accessible, personalised as well as cost-effective financial security. This will also help raise awareness of the importance of insurance among Malaysians, in support of the Malaysian government's efforts to realise an insured population rate of 75% by 2020.

KEEPING CLIENTS FOR LIFE

Sun Life Malaysia has a global initiative, termed Client for Life, aimed at becoming more client-centric in all areas of its operations. This is done by developing and fostering the culture of creating an exceptional client experience. Sun Life Malaysia focuses on engaging clients through proactive contact, providing resolutions to their problems and making it easy and hassle-free for them to deal with the company.

Among the steps taken is the use of digital tools to enhance the clients' journey and expanding touchpoints using client-centric language to gain a better understanding of the clients' needs and behaviour. At the same time, Sun Life Malaysia provides a comprehensive product suite to cater for the different needs of its clients in various stages of life.



Sun Hajj is one of Sun Life Malaysia's Takaful products

BRIGHTER LIVES FOR CLIENTS

In line with that, Sun Life Malaysia has embarked on a new campaign initiative this year. Themed Brighter Lives, the campaign aims to deliver a key message — that everyone deserves a worry-free life in which their hopes, dreams and everything else that matters are well taken care of, for now and the future. Brighter Lives uses the metaphor of a jar of dreams — where a regular-looking jar shines brightly on the lives of the people who carry it. This represents the power a Sun Life Malaysia policy has in realising one's financial goal. Having an insurance policy is like having a safe place where one can deposit one's dreams to be taken care of and nurtured by Sun Life Malaysia before it turns into reality. For more information, check out the campaign page on www.sunlifemalaysia.com.

A FOCUS ON A HEALTHIER FUTURE

In addition to helping clients achieve financial security for life, Sun Life Malaysia is also aiming to empower and inspire its clients to embrace a fitter lifestyle with its Live Healthier Lives initiative. By providing its clients with resources, Sun Life Malaysia will help create a more health-conscious society and encourage its clients to have an improved quality of life.

This new initiative will help provide a more cost-effective solution for clients when it comes to planning financially for their future. Aside from the benefit of paying lower insurance

premiums, healthy individuals will also save on the rising cost of treating chronic diseases in the long run.

Sun Life Malaysia sees this as an avenue to help improve customer loyalty while encouraging healthier individuals to purchase insurance protection at a standard premium rate. This is especially important in Malaysia, which has one of the most significant health gaps for catastrophic illnesses relative to insurance coverage in Asia.

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Several programmes will be held in conjunction with this initiative. For example, during World Health Month, Sun Life Malaysia will be holding a Brighter Lives Roadshow from April 19 to 22 at The Curve (Mutiara Damansara, Petaling Jaya), which promises a number of activities and programmes designed to advocate healthier lifestyles. There will be health tests for consumers as well as talks and demonstrations by experts in nutrition. flitness and health

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Sun Life Malaysia is also planning to roll out a number of regular on-the-ground activities and engagement programmes for its clients as well as the general public. One such event is community workouts, which will not only provide consumers with a fun, accessible and cost-effective way to stay fit and healthy but will also help enhance their physical and financial health.

ABOUT SUN LIFE MALAYSIA

Sun Life Malaysia (Sun Life Malaysia Assurance Bhd and Sun Life Malaysia Takaful Bhd) is a joint venture by Sun Life Financial Inc and Avicennia Capital Sdn Bhd, a fully owned Khazanah Nasional Berhad investment holding company specialising in insurance and Takaful.

Sun Life Malaysia offers a comprehensive range of life insurance and Takaful products and services to Malaysians across the country and is focused on helping its clients achieve lifelong financial security and live healthier lives. Sun Life Malaysia distributes its products through a range of distribution channels including bancassurance, direct marketing, telemarketing, agency, telcoassurance and government and corporate businesses. For more information, please visit www.sunlifemalaysia.com.

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Sun Life Financial is a leading international financial services organisation providing insurance, wealth and asset management solutions to individual and corporate clients. Sun Life Financial has operations in a number of markets, including Canada, the US, the UK, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda. As of Dec 31, 2017, Sun Life Financial had total assets under management of \$875 billion. For more information, visit www.sunlife.com.

Sun Life Financial Inc trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges with the SLF ticker symbol.