

# FAQ

## REMEMBER

Important to have sufficient fund so that you can continue to enjoy insurance / takaful cover



## Annual Sustainability Statement

### 1. What is sustainability statement?

Sustainability statement displays the expected duration of your insurance/takaful coverage, and the action(s) that you can take to sustain the coverage until the end of your policy/contract term.

### 2. What should I do upon receiving the sustainability statement?

You are encouraged to review the information provided in the sustainability statement to assess if your insurance/takaful coverage is sufficient. You may also consider, based on your needs, to take any of the recommended action(s) stated in your sustainability statement. If you have any questions on the information provided or need any advice, please consult your servicing agent/sales representative or contact us at our Client Careline at 1300-88-5055 or email us at [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com).

### 3. What are the factors affecting my policy/contract account value?

Your account value may be affected due to the following factors:



### 4. What are the action(s) needed to ensure the sustainability of my policy/contract?

You are encouraged to review your insurance/takaful coverage with your servicing agent/sales representative. You may also consider, based on your needs, to take any of the recommended action(s) in order to sustain your policy/contract until the end of policy/contract term:

- Pay outstanding premium/contribution(s) due, if any;
- Continue paying your premium/contribution in the future; and/or
- Pay additional scheduled top-up premium/contribution.

### 5. What should I do if I am not agreeable with the recommended action(s)?

There is no obligation for you to take any of the recommended action. You can always discuss the matter with your servicing agent/sales representative.

### 6. Why did I receive this sustainability statement?

The sustainability statement will be made available annually to all investment-linked policy owners/contract holders.

**7. Where can I obtain the sustainability statement?**

You can retrieve your sustainability statement from our Client app; [SunAccess](#), as part of your annual statement.

**8. Is there any due date for my response after I have received the sustainability statement?**

There is no due date for the response. However, you are encouraged to [take any of the recommended action\(s\), based on your needs](#), as stated in your sustainability statement.

**9. What should I do if I would like to make additional premium/contribution as recommended in the sustainability statement?**

You may download our “Application for Top-up” form available on our corporate website [www.sunlifemalaysia.com](http://www.sunlifemalaysia.com) or SunAccess Client app. Submit to us the scanned copy or a photo of the completed form via email to [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com).



**DOWNLOAD**

Print and fill the form



**SCAN / SNAP**

Scan / snap photo of completed form



**EMAIL**

Email to [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com)

**10. Will I receive a revised sustainability statement after I have paid the additional premium/contribution recommended?**

No, Sun Life Malaysia will not re-generate any sustainability statement after receiving your payment. It will be reflected in the sustainability statement that is made available annually after the end of each year.

**11. How can I get help if I need clarification on the sustainability statement?**

If we could be of further assistance to you or if any clarification is required, please do not hesitate to contact our Client Careline at 1300-88-5055 or email us at [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com).

## **Sustainability Statement on Policy/Contract Alteration**

### **1. What is sustainability statement on policy/contract alteration?**

This sustainability statement displays the expected duration of your insurance/takaful coverage, before and after your policy/contract alteration application, such as partial withdrawal or reduction in premium/contribution.

### **2. What should I do if the sustainability statement on policy/contract alteration stated that my policy/contract will lapse earlier after my withdrawal request? Can I still proceed with my withdrawal?**

Yes, you can proceed with your withdrawal request. However, you should be aware that the sustainability of your policy/contract is expected to change, as stated in the sustainability statement.

### **3. Will there be any change to the results of sustainability statement on policy/contract alteration if it is generated on different days?**

Yes, it might be different due to several factors, including but not limited to changes in the unit fund prices.

### **4. Why did I receive the sustainability statement on policy/contract alteration?**

The purpose of the sustainability statement is to help you make informed decisions prior to policy/contract alterations that could adversely affect your insurance/takaful coverage.

### **5. What are the option(s) to increase the sustainability of my policy/contract?**

You may opt for single/regular top-up premium/contribution or consider reducing your coverage.



Single/regular  
top-up premium/  
contribution



Consider reducing  
your coverage

### **6. How long does it take for me to receive the policy/contract alteration sustainability statement after my policy/contract alteration application has been submitted?**

We will send the sustainability statement on policy/contract alteration to you within 5 working days.

### **7. How can I get help if I need clarification on the sustainability statement?**

If we could be of further assistance to you or if any clarification is required, please do not hesitate to contact our Client Careline at 1300-88-5055 or email us at [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com).