

## Sun Life Malaysia Launches Sun Save Future, Offering High Guaranteed Cash Payout Benefits

*A simple, guaranteed-acceptance savings and protection plan designed to help Malaysian families build their financial future with early liquidity and flexible premiums starting from RM250 a month*



(From right) Ho Teck Seng, President & Country Head of Sun Life Malaysia (许达成 · 马来西亚永明总裁兼国家负责人) and Vincent Nga, Chief Agency Officer, Sun Life Malaysia (倪可成, 马来西亚永明首席代理业务官) unveiling Sun Save Future, a new savings and protection plan that helps Malaysia's sandwich generation build long term wealth while enjoying early liquidity to meet evolving financial needs.

**Kuala Lumpur, 13 February 2026** - Sun Life Malaysia Assurance Berhad (Sun Life Malaysia), a life insurance company today launches **Sun Save Future**, a new guaranteed-acceptance savings and protection plan designed to give policyholders earlier access to their savings without compromising long-term financial goals.

Unlike traditional savings plans that lock funds away until maturity, **Sun Save Future** caters to Malaysian families facing rising living costs and multi-generational responsibilities. The plan offers guaranteed yearly cash payouts of up to 50% of annual premiums, beginning from the end of the second policy year, providing early liquidity to help the sandwich generation manage current financial needs while continuing to build future wealth.

Recent insights from Sun Life's Retirement Reimagined study highlight the growing need for flexible financial solutions: 64% of Malaysians expect to work beyond retirement age, with 63% citing income needs as the main reason. These findings reflect increasing concern over cash flow resilience and the ability to stay financially prepared through different life stages.

**Sun Save Future** addresses these realities by combining early liquidity, protection, and potential long-term growth within a single plan. Policyholders can choose flexible premium payment terms, from as short as five years, or extended options of 20, 25 or 30 years, with coverage of up to 30 years allowing families to align their commitments with their financial capacity over time.

**Ho Teck Seng, President and Country Head of Sun Life Malaysia**, said, “Financial resilience today is about access and choice, not a fixed milestone. Many Malaysians need savings solutions that fit real-life cash flow while safeguarding long-term goals. **Sun Save Future** offers families that balance - providing early access to funds when needed, with flexible payments and predictable payouts - so Malaysians can stay financially resilient and see working longer as an option, not a necessity.”

**Sun Save Future** offers flexibility, accessibility, and potential for growth. Policyholders may access early payouts from reinvested guaranteed yearly cash payments or allow them to continue accumulating in their preferred investment-linked funds, subject to fund performance.

The plan also provides optional fund switches and withdrawals based on evolving needs, helping families respond to market changes or unexpected expenses. No medical checks or underwriting are required, and entry is open from 30 days to 65 years, making it easy for families to secure savings and protection across generations.

Key features of Sun Save Future\*\* at-a-glance:

- **Guaranteed acceptance** – no medical checks or underwriting required for entry ages from 30 days to 65 years.
- **Early Guaranteed cash payouts up to 50% of annual premium** – from the end of the second policy year to support ongoing financial needs.
- **Flexible premiums** – Payment terms from 5 to 30 years to suit different life stages and financial capacities.
- **Long-term growth potential** – automatic reinvestment of payouts into investment-linked funds, with the option to switch or withdraw (fund values are not guaranteed).
- **Comprehensive protection** – coverage for death and total and permanent disability.

\*\*Subject to the plan's terms and conditions.

For more information, please visit [www.sunlifemalaysia.com](http://www.sunlifemalaysia.com) or speak to a Sun Life Malaysia advisor.

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## **About Sun Life Malaysia**

Sun Life Malaysia (Sun Life Malaysia Assurance Berhad and Sun Life Malaysia Takaful Berhad) is a joint venture by Sun Life Assurance Company of Canada and Khazanah Nasional Berhad.

As a life insurance and family takaful provider, Sun Life Malaysia offers a comprehensive range of products and services to Malaysians nationwide and is committed to helping Clients achieve lifetime financial security and live healthier lives. Sun Life Malaysia distributes its products through a range of channels, including bancassurance and bancatakaful, agency force, direct marketing and telemarketing, corporate and government business and e-distribution.

Sun Life Assurance Company of Canada is a principal operating life insurance subsidiary of Sun Life Financial Inc., a leading international financial services organisation providing insurance, wealth and asset management solutions to individual and corporate Clients. Sun Life has operations in a number of markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda. As of September 30, 2025, Sun Life had total assets under management of \$1.62 trillion. For more information, please visit [www.sunlife.com](http://www.sunlife.com).

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

For more information, please visit [www.sunlifemalaysia.com](http://www.sunlifemalaysia.com).

### **Media Relations Contact:**

Angela Tham  
Senior Manager, Brand & Communications  
T. +603 2614 8846  
[angela.tham@sunlifemalaysia.com](mailto:angela.tham@sunlifemalaysia.com)

Priority Communications PR  
T. +03-7954 5336  
[sunlife@priority.net.my](mailto:sunlife@priority.net.my)