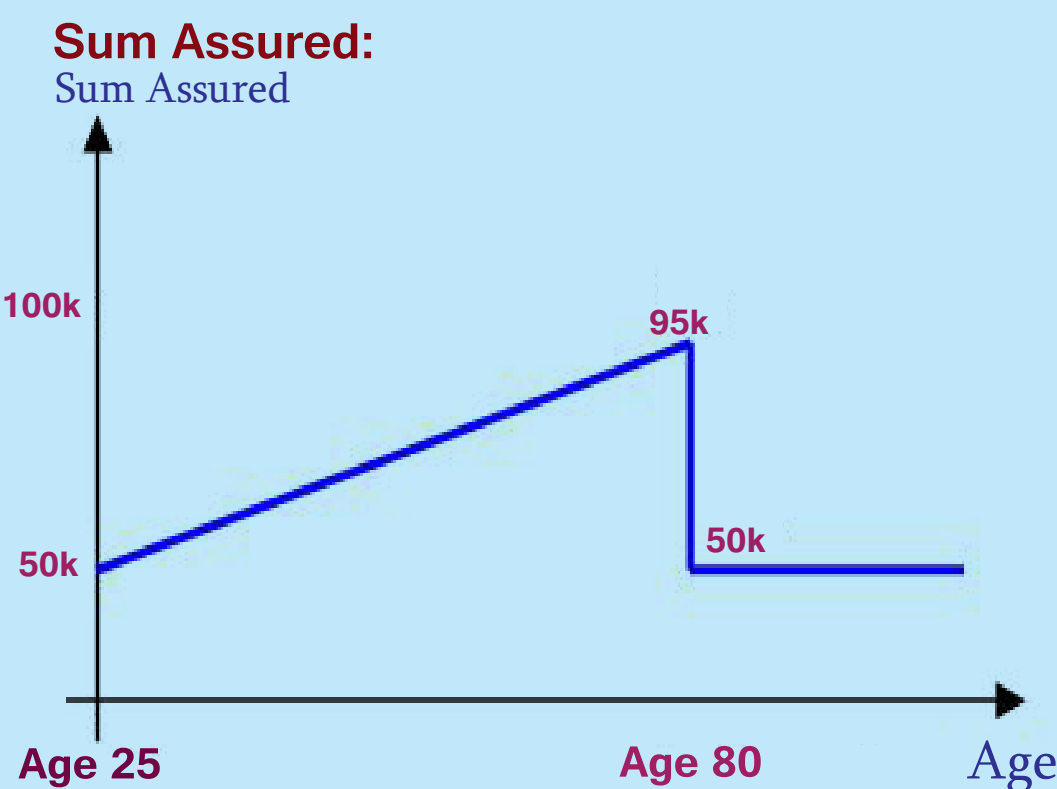
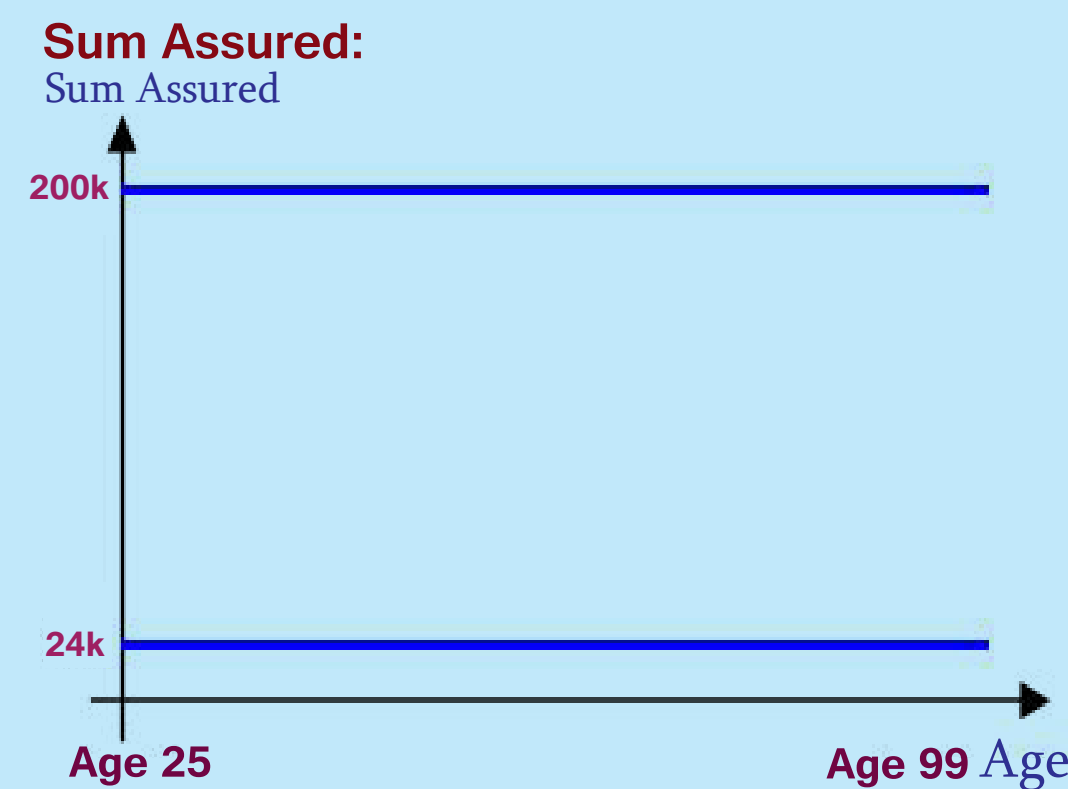


Investment-linked vs. Traditional Insurance

RM1200, Age 25 female

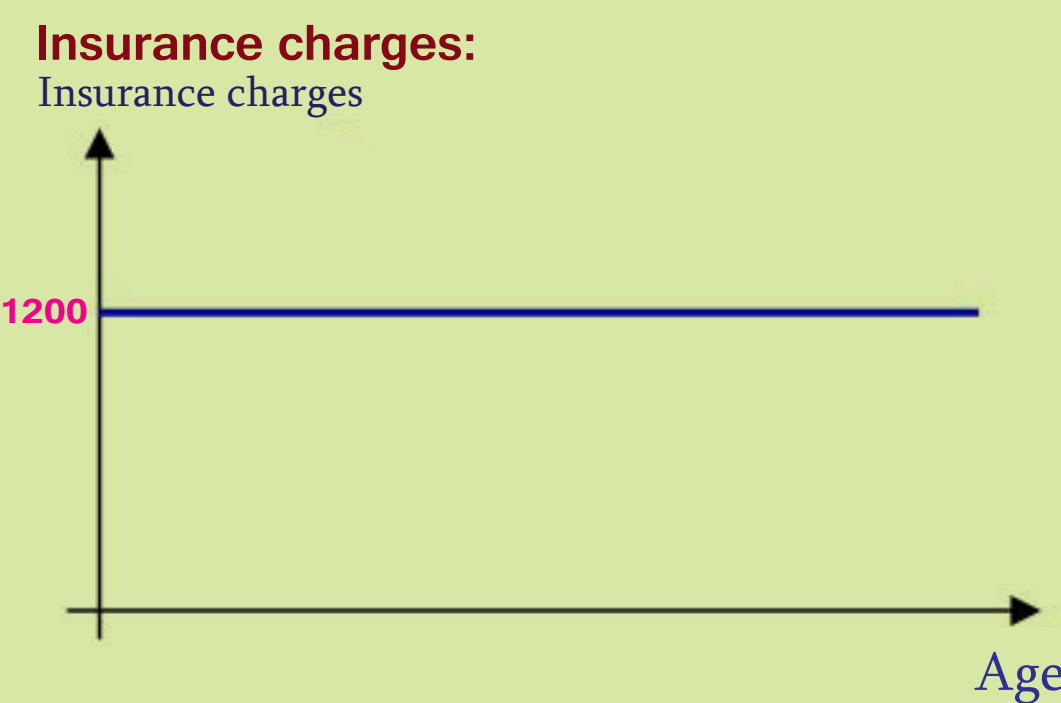


RM1200, Age 25 female



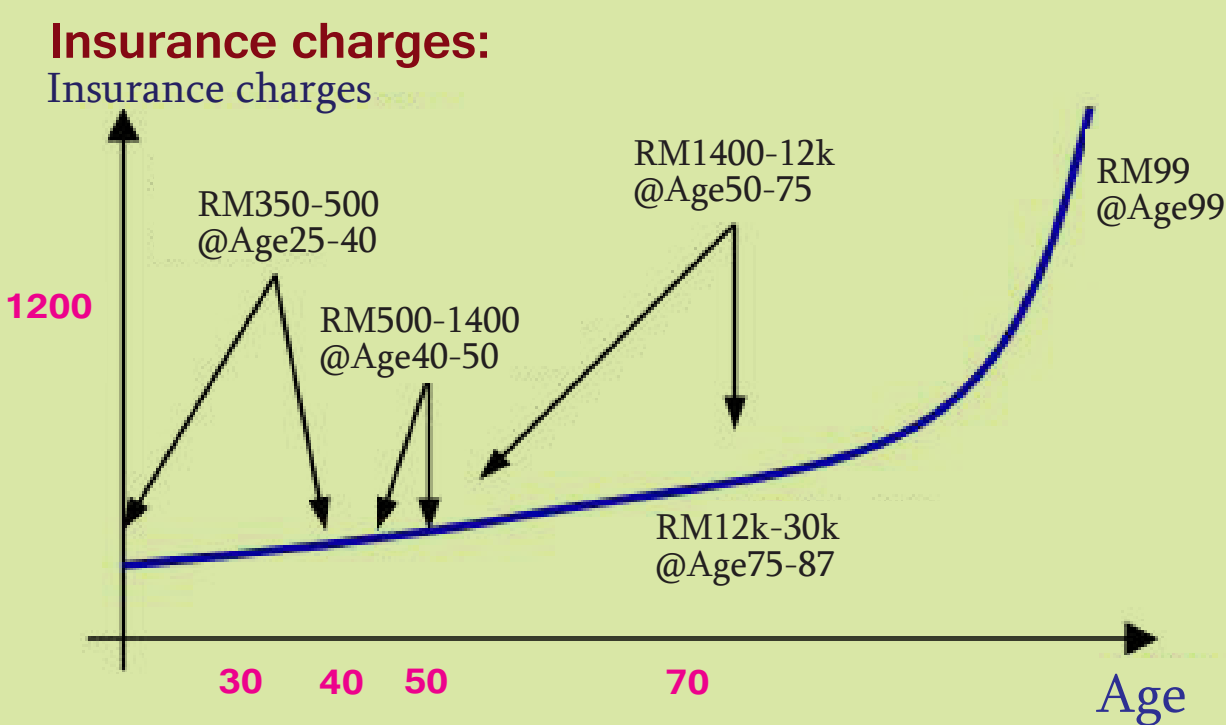
1. Protection or Sum Assured

RM1200, Age 25 female



Insurance charges is fixed = X all years

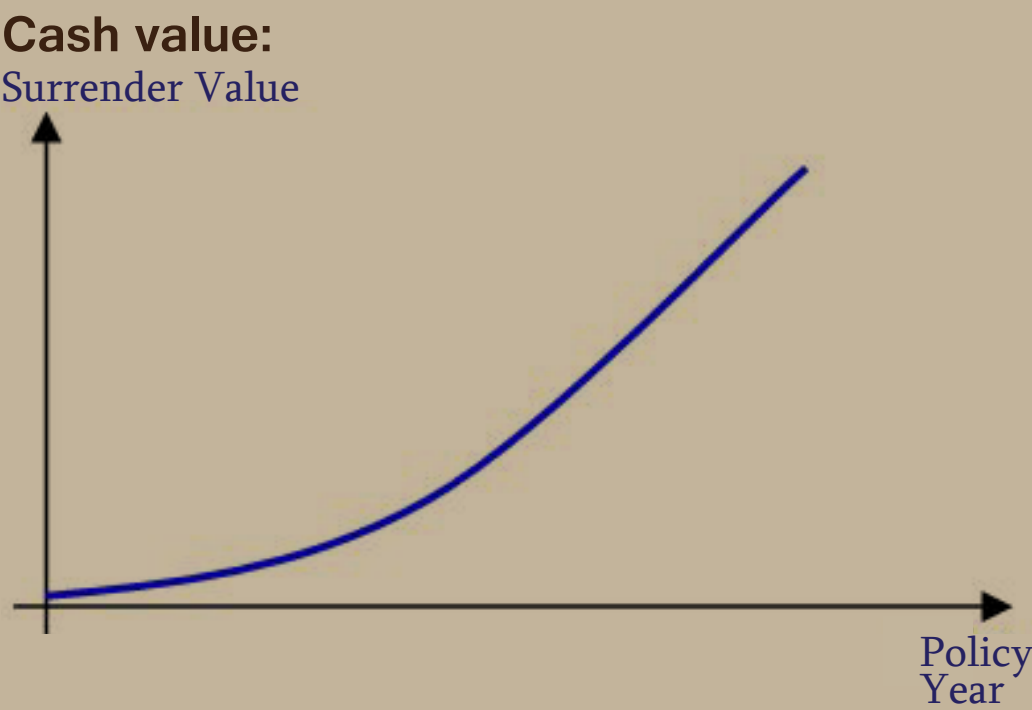
RM1200, Age 25 female



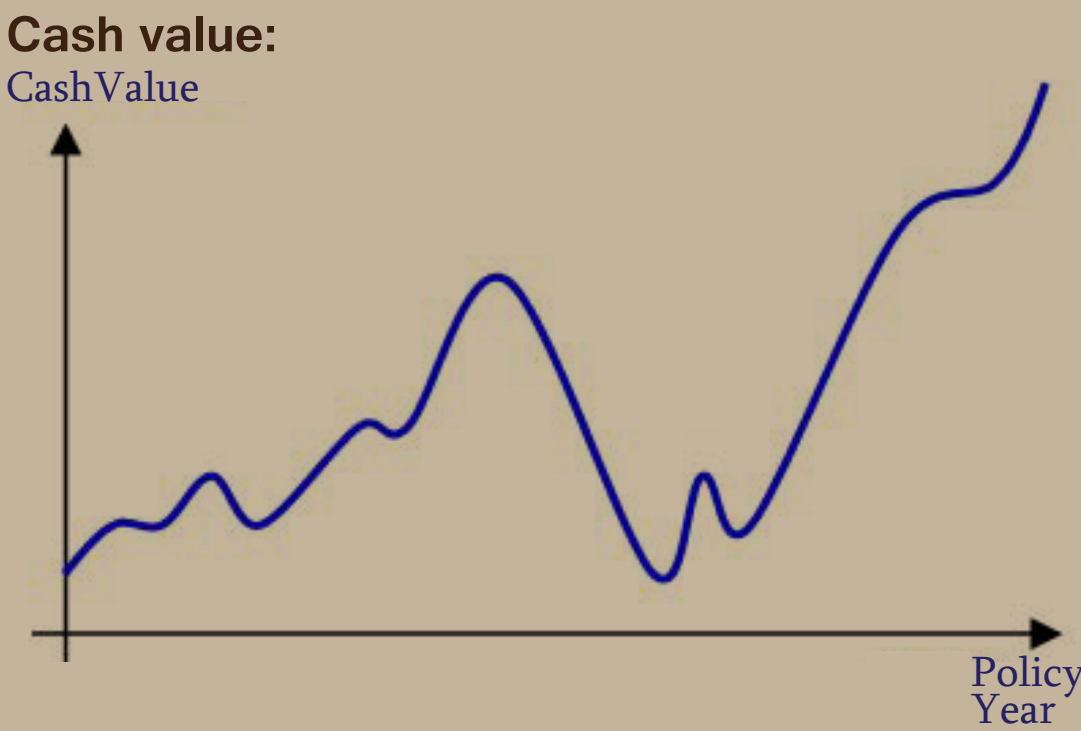
2. Insurance Charges

Level premium - Traditional policy charge the premium on an average level premium
Natural premium - The insurance charges of investment-linked policy will increase over time, according to your age

RM1200, Age 25 female



RM1200, Age 25 female



3. Cash Value or Return

Investment-linked

Policy owner invest the remaining premium in the fund they choose. It can be a low risk fund such as fixed income fund, or other equity funds which are higher risk comparatively. Even though policy owner may get higher return or cash value when the market is bullish, but all the return might be wiped away when market turn bearish.

Traditional Insurance

The bonus is declared in yearly basis. Once it is declared, it is said to be vested. It means when insurance company declared a certain amount of bonus to you, it is kept with your policy and won't be taken away disregarding the market performance.