

PURPLE INVESTMENT

CUSTOMER BENEFITS DOCUMENT

What is Purple?

It's a Unit Linked Investment Product that enables the customer to accumulate wealth by investing into diverse range of Global Funds without any hassle through capital appreciation.

Why Sukoon's Purple?

- A Simple Investment Product with one of the lowest charges
- Zero hidden charges
- Access to wide range of Global Equity, Fixed Income, and Sharia Compliant Funds
- 24/7 online access to your portfolio to manage & transact
- Policy proceeds can be transferred globally

Premium Payment Options

Single & Regular Payment Options

Policy Benefits

Partial/Full Encashment

During the Policy term, Policy Owner can make a partial or full withdrawal at any point of time with absolutely no charges.

Maturity Benefit

As on the Policy maturity date 100% of the account value becomes payable to the Policy Owner.

Death Benefit

During the Policy term, in case of unfortunate death of Life Insured, 101% of the account value becomes payable to the beneficiaries.

Applicable Charges

Policy Management Charge

A percentage charge levied monthly at the rate of 0.2% per month of account value by redeeming the units of funds invested under this Policy.

Partial/Full Withdrawal Charge

No charges at any point of time

Fund Switch Charge

No charges at any point of time

Fund Unit Allocation

The allocation of units into any chosen fund will only be processed if the value attributable to that fund is at least 1.00 in the fund currency. Any amount below this threshold will not be processed, and units will not be created until the total value reaches the threshold.

Policyholders must therefore ensure that a minimum value of AED 1 or USD 1 is maintained for each selected fund in order for unit allocation to occur.

Product Features

Risk Factors

Customer may get back less than the amount shown in the illustration or less than premiums paid due to:

- Performance of the Funds selected (investments may fluctuate based on market conditions)
- Partial encashments made
- Missed premium payment(s)
- Charges

Free look Period

In the event that the Policy owner is not completely satisfied with this policy then it can be cancelled within 30 days from the date of Policy issuance by sending a written request to Sukoon. The Policy shall then be cancelled from the Policy issue date and the Policy owner shall be refunded with the account values of the applicable Funds as on settlement date plus any charges deducted by Sukoon. For avoidance of doubt, any upward and downward gains/losses in account value shall be borne by the Policy owner.

Feedback and Complaints

In case of any concerns or complaints please write to complaints@sukoon.com or call us at +971 4 282 4403.

Claims Notification

Claims can be notified by writing to life.claims@sukoon.com.

Maximum Possible Loss

Investor may get back less than the amount invested or lose the total premiums paid as investments are subject to market fluctuations in this Unit-Linked Policy. The value of units in this Policy are not guaranteed.

Disclaimer

Purple Investment is a non-participating, Unit-Linked Policy and is subject to various risks including, but not limited to, investment risks and market risks. Past performance is not indicative of future performance.

Please note that there is no guarantee of any kind in relation to any returns including premiums paid.

For More Information

call 800 SUKOON (785666) or visit www.sukoon.com

Sukoon Insurance PJSC
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