



Understanding Your Plan

We are committed to delivering products with clarity and good conscience. So please spare a few moments to read the following:

Premium Payment	<ul style="list-style-type: none"> If you fail to pay your premium as scheduled and your policy has yet to acquire cash value, your policy shall lapse.
Plan Termination	<ul style="list-style-type: none"> If you terminate your plan early, you may get back less than what you have paid. Your policy may not have cash value on termination until after you have paid premium for three years.
Exclusions	<ul style="list-style-type: none"> Suicide, while sane or insane is not covered, within the first 12 months. Disability caused by war, breach of law by you or participation in dangerous sports is not covered. Please refer to your policy contract for detailed information as the exclusions highlighted are not exhaustive.

Making The Right Decision

We want you to be 100% sure that you've chosen the right insurance plan that fits your budget. Should you change your mind, just inform us and return the policy contract within 15 days from the date of delivery of the policy contract and we will refund all your payment minus any medical expenses incurred. The policy contract shall then be cancelled.

Call Etiqa Oonline at 1300 13 8888 or any Etiqa agent nationwide and find out how you can enjoy triple lifestyle protection today.

We Make It Easier For You

Insurance has always been perceived as complex and impersonal, with lots of small print and lengthy procedures. At Etiqa, we believe it shouldn't be this way. We strive to make insurance as simple and easy to understand as possible so you fully know what you're getting. We place people over policies, so you can be assured that:

- Your immediate needs are more important than red tape.**
 - In times of misfortune, we've minimized paperwork and will advance RM1,000 from your basic Sum Insured as funeral disbursement on-the-spot for all our ordinary life products.
 - We've done away with documentation for claims under RM2,000 for Home and Personal Accident plans.
 - We offer RM10,000 emergency advance to Small Medium Enterprises in the event of disaster i.e. fire, flood, burglary.
 - We provide full settlement and payment within 30 days for Car Theft claims with full documentation.
- You can always talk to us.** Over 11,000 agents spread over 400 Maybank branches and 40 specialized Etiqa branches nationwide, plus real-person answers at Etiqa Oonline (1300 13 8888) means we're always within reach. You can even purchase some of our plans with just a phone call!
- You are kept up-to-date.** For speed and convenience, we provide SMS updates on renewals, alterations and claim status. Certificate renewals such as motor insurance can also be made via the internet at myeg.com.my or www.motortakaful.com.my.

This brochure is for general information only. It is not a contract of insurance. The exact terms and conditions are governed by the wordings appearing in the policy contract issued. Please refer to the sales illustration pertaining to your policy provided to you by your Etiqa agent.

Bahasa Malaysia and Mandarin versions of this brochure are available upon request. In the event of a conflict between the English version of these terms and conditions and those translated into Bahasa Malaysia and Mandarin, the English version shall prevail.

INSURANCE

TRIPLE LIFESTYLE PROTECTOR

The Savings Plan That
Guarantees Protection & Cash
Payouts For You & Your Family

Etiqa Oonline 1300 13 8888
www.etiqa.com.my



underwritten by:



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Ahli Kumpulan Maybank



Maintain Your Lifestyle, Now And In The Future

Life is full of changes. One minute we're enjoying life as a successful income earner. The next minute, our lifestyles could change dramatically due to financial strains caused by economic conditions, illnesses or accidents. Having kids or retiring from work could change the way we live.

Statistics show that most Malaysians are not financially prepared to face sudden adverse challenges. In fact, most of us depend solely on our EPF savings to see us through our old age; with 70% using it all up within three years of withdrawal to pay for medical and education expenses (which continue to rise year after year), car and home loans, and general living expenses (Source: *The Star*, March 14 2009).

That's why it makes perfect sense to ensure that we'll always be financially able to protect and maintain our lifestyles. Now and in the future.

Triple Lifestyle Protector, The Easy Way To Protect Your Lifestyle

Triple Lifestyle Protector plan is designed to help you save for the future, provide lifetime financial protection against misfortune AND reward you with guaranteed regular cash payments.

From as low as RM3.60 a day (based on full pay, age 20 and Sum Insured of RM20,000), the Triple Lifestyle Protector offers:

- **Guaranteed** cash payout of **15% of Sum Insured every 3 years** beginning from the 5th policy anniversary year
- Payout of 100% of Sum Insured (plus accumulated cash if you leave the guaranteed payouts with us to accrue) in the event of total and permanent disability before age 65 or death at any time during the policy duration
- Payout of 100% of Sum Insured upon Maturity
- Lifetime Insurance Protection
- Guaranteed no increase in premium during entire tenure
- NO Investment Risk
- Superb flexibility. You can:
 - Leave the guaranteed cash payments with us for faster cash accumulation
 - Choose from two different premium payment terms
 - Choose to pay premiums annually, semi-annually, quarterly or monthly
 - Attach additional benefits for even greater protection



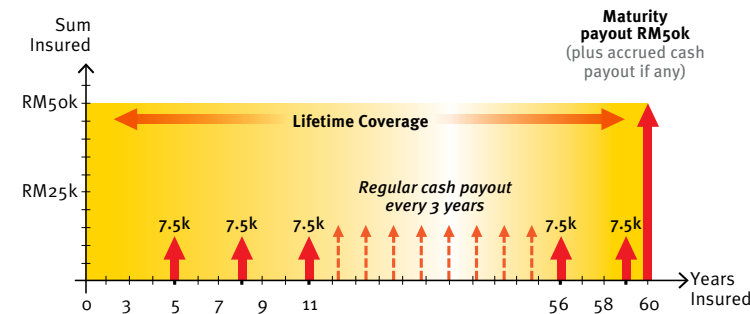
Plan Features

Triple Lifestyle Protector offers savings, insurance protection, regular cash rewards and exceptional flexibility, all in one easy plan!

What You'll Get

Guaranteed Benefit Coverage	Death	Sum Insured plus accumulated cash payments (if any) less any indebtedness
	TPD before age 65	Sum Insured plus accumulated cash payments (if any) less any indebtedness. The Sum Insured will be payable in 2 installments.
Guaranteed Regular Cash Payment	15% of Sum Insured paid every 3 years starting from 5th policy anniversary year, as long as you keep your policy in force	
Guaranteed Maturity Benefits	Sum Insured plus accumulated cash payments (if any) less any indebtedness	

Example of a Full Premium Term



For a male, age 25, Sum Insured of RM50,000 with monthly premium of RM269.10

How to Qualify

Eligible Entry Age*	Life Insured	Policy Owner
	Minimum Age: 14 Days Maximum Age: 55 Years	Minimum Age: 18 Years Maximum Age: No limit
Maturity Age*	85 Years Old	
Sum Insured	Minimum: RM20,000 Maximum: Subject to Underwriting	

*Age at next birthday

Select Your Options

Premium Term Available	Option 1	Full pay (up to maturity)	
	Option 2	20 Years	
Payment Mode	Monthly	Quarterly	Half-yearly Annually
Guaranteed Regular Cash Payment	Option 1	Regular Payout 15% of Sum Insured every 3 years from 5th policy year	
	Option 2	Accumulation Leave with Etiqa to accumulate with interest**	

**The interest rate is not guaranteed and may change from time to time

Enhancing Your Plan

Should you wish to enhance your Triple Lifestyle Protector with more features and flexibility, just choose from the following riders:

1. Accident Rider	4. Medical and Hospitalization
2. Critical Illness Rider	5. Waiver of Premium on Death/TPD/Critical Illness
3. Term Rider	