

PRODUCT DISCLOSURE SHEET



Life Insurance

Date: 26/09/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance. Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Aspire?

Aspire offers insurance protection for **30** years. It pays a lump sum death and Total and Permanent Disability (TPD) benefit during the term of policy. In addition to the maturity benefit, this plan also provides guaranteed interim cash payments at the end of the last 3 policy years prior to maturity.

2 Know Your Coverages/Benefits

As an illustration, for RM46,456.00 yearly, you will receive the following life insurance coverages/benefits.

1	Death Benefit	i) RM400,000 ; ii) All attaching bonuses; and iii) Any accumulated guaranteed interim cash payment, if applicable,
2	TPD Benefit	i) RM400,000 ; ii) All attaching bonuses; and iii) Any accumulated guaranteed interim cash payment, if applicable Note: The TPD benefit amount payable is subject to RM2mil from all policies with us.
3	Academic Excellence Award	SPM (8As and above) - RM 1,500 STPM (5 Principals As) - RM 2,000
4	Guaranteed Interim Cash Payment (Guaranteed ICP)	30%, 30% and 40% of the basic sum insured is payable at the end of the last 3 policy years prior to maturity. You may choose to receive the cash payments OR deposit these amounts with us and accumulate them with interest. The interest is not guaranteed and subject to the prevailing interest rate as determined by us.
5	Bonus	This plan participated in the profits of the company's participating fund in the form of simple reversionary bonus and terminal bonus. These bonuses are payable upon death/TPD of life insured, surrender or upon policy maturity.
6	Maturity Benefit	i) RM200,000 ; ii) All attaching bonuses; and iii) Any accumulated guaranteed ICP The annualised return of the guaranteed benefit (Guaranteed ICP and maturity benefit) is -5.07%.

Reminder: Please refer to the sales illustration for the details of this product. The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Us or PIDM (visit www.pidm.gov.my).

Your life insurance **excludes**:





* Suicide - if death was due to suicide within 1 year from the issue date or latest reinstatement date.

* TPD that occurs directly or indirectly due to any of the following:

- a) Self-inflicted injuries or attempted suicide, while sane or insane;
- b) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.

Note: This list is **non-exhaustive**. You must refer to the policy for the full list of exclusions.

If you have any questions or require assistance on your life insurance, you can:

 Contact us at 1-300-13-8888 (Etiqa Online)	 Visit us at this website ¹	 Email us at info@etiqa.com.my	 Scan the QR code
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¹<https://www.etiqa.com.my/savings/aspire-insurance>

3 Know Your Obligations

For this life insurance, you must pay a premium of:

Premium	RM46,456.00 yearly
Duration: Until the age of 21 years	
You also have to pay the following fees and charges:	
Stamp Duty	RM10 will be paid by us
Total Commission	8.55% of total premium or RM79,439.76
Other applicable charges	Not applicable

4 Other Key Terms

- * You must disclose all material facts such as medical condition and state your age correctly to help us make the right decision in accepting the risk and determining the rates and terms of your policy. Otherwise, you may risk having your contract voided, your claim rejected or terms and conditions of the policy being changed.
- * You should satisfy yourself that the plan serves your needs and that you can afford the premium.
- * **Grace Period** – The additional period of time that is provided for you to pay the premium due. The grace period under this policy is 31 days from the date the premium is due.
- * Automatic premium loan will be activated automatically when the overdue premium remains unpaid at the end of the grace period, provided the policy has acquired a surrender value to deduct the unpaid premium. The policy will remain in force as long as the balance of the surrender value is sufficient to make such advances.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

? Can I cancel my policy?

Yes, you may cancel your policy by giving written notice to us.

- **Free Look Period** - You have the right to cancel the policy by giving a written instruction to Us within 15 days after the policy has been received by you, regardless of any reason. The premiums that you have paid (less any medical examination fee incurred) will be refunded to you.
- **After free look period:** You may cancel your policy by returning the policy to us with a written surrender request. Cash surrender value (if any) will be payable to you.

Customer's Acknowledgement*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- ☐ I acknowledge that Etiqa Life Insurance Berhad has provided me with a copy of the Product Disclosure Sheet (PDS) for Aspire and its riders, if applicable.
- ☐ I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for Aspire and its riders, if applicable.

* A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.

Name:

Date:

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Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance rider. Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Payor Waiver Premium on Death, TPD & CI?

Payor Waiver Premium on Death, TPD & CI is a premium paying rider that is attachable to a life insurance plan for **20** years. In the event that the policy owner dies, becomes totally and permanently disabled (TPD), or is diagnosed with one of the 35 covered critical illnesses (CI), the future premium of the policy will be waived until the expiry of the rider term.

2 Know Your Coverages/Benefits

As an illustration, for RM2,754.84 yearly, you will receive the following life insurance rider coverages/benefits.

1	Payor Waiver of Premium on Death, TPD & CI	In the event the policy owner dies, becomes totally and permanently disabled (TPD), or is diagnosed with one of the 35 covered critical illnesses, the future premiums of the policy will be waived until the expiry of the rider term. Note: Please refer to your policy for details on the critical illnesses covered.
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Reminder: Please refer to the sales illustration for details of this product. The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact us or PIDM (visit www.pidm.gov.my).

This rider **excludes**:

- * Suicide - if death was due to suicide within 1 year from the issue date or latest reinstatement date.
- * TPD that occurs directly or indirectly due to any of the following:
 - a) Self-inflicted injuries or attempted suicide, while sane or insane;
 - b) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.
- * Critical illness occurring due to any of the following direct or indirect events or conditions:
 - a) Participation in any criminal act, riot, civil commotion, insurrection, war (whether declared or not), revolution or any warlike operations, acts of foreign enemies, any act of terrorism and chemical warfare;
 - b) Participating in any dangerous or hazardous sport or hobby such as (but not limited to) steeple chasing, polo, horse racing, underwater diving, hunting, motor vehicular racing, mountaineering or potholing;
 - c) Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline), or aerial sports such as (but not limited to) skydiving, parachuting, bungee jumping, hang gliding and ballooning;
 - d) Self-inflicted injuries or suicide or attempted suicide, while sane or insane;
 - e) Injuries or hospitalization as a result of drug addiction, or while under the influence of alcohol;
 - f) The critical illness is not listed in the Definition of Critical Illness;
 - g) The critical illness occurs prior to the issue date or date of reinstatement of the rider.

Note: This list is **non-exhaustive**. You must refer to the policy for the full list of exclusions.

If you have any questions or require assistance on your rider, you can:

 Contact us at 1-300-13-8888 (Etiqa Online)	 Visit us at this website ¹	 Email us at info@etiqa.com.my	 Scan the QR code
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¹<https://www.etiqa.com.my/savings/aspire-insurance>

3 Know Your Obligations

For your rider attached, you must pay a premium of:

Premium	RM2,754.84 yearly
Duration: until the age of 50 years.	

You also have to pay the following fees and charges:

Total Commission	8.55% of total rider premium or RM4,710.78
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4 Other Key Terms

- * The TPD cover will only take effect provided the TPD has lasted continuously for at least 6 months from the date TPD commences, except presumptive TPD.
- * Your CI coverage will only start 30 calendar days after the issue date, or latest reinstatement date, whichever is later.
- * For the following CI, your coverage will only start 60 calendar days after the issue date, or latest reinstatement date, whichever is later:
 - a) Cancer;
 - b) Coronary Heart Disease Requiring Surgery;
 - c) Heart Attack; and
 - d) Other Serious Coronary Artery Disease.
- * CI survival period: 30 days after diagnosis of CI.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.