PRODUCT DISCLOSURE SHEET

Life Insurance

Date: 20/11/2025

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

1 What is FlexiPro?

FlexiPro offers a combination of insurance protection and investment. It is a single premium investment-linked plan that covers death and total & permanent disability (TPD).

2 Know Your Coverages/Benefits

As an illustration, for RM 400,000.00, you will receive the following investment-linked insurance coverages/benefits until age of 100.		
1	Death Benefit	1) **RM 500,000.00** and top-up premiums, less the partial withdrawal amount multiplied by the initial sum insured multiplier; 2) Account value at the next valuation immediately after the notification of claim; or 3) RM5,000.00, whichever is the highest. Note: The initial sum insured multiplier is equivalent to the initial sum insured divided by the single premium paid.
2	Total and Permanent Disability (TPD) Benefit	1) **RM 500,000.00** and top-up premiums, less the partial withdrawal amount multiplied by the initial sum insured multiplier; 2) Account value at the next valuation immediately after the TPD approval date; or 3) RM5,000.00, whichever is the highest is payable for TPD occurs prior to the 69th birthday of the life insured. Note: The TPD benefit amount payable (in excess of any account value payable), is subject to RM2mil from all policies with us.
3	Maturity Benefit	Account value
4	Surrender Benefit	Account value

Reminder: Please refer to the sales illustration for details of this product. PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact us or PIDM (visit www.pidm.gov.my).

Your investment linked insurance **excludes**:
* Suicide - if death was due to suicide within a year from the issue date, or AIDS or AIDS related complex or infection by HIV except due to blood transfusion.
* TPD that occurs directly or indirectly due to any of the following:
  a) Intentional self-inflicted injury, or attempted suicide;
  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 investment-linked insurance, you can:

Contact us at 1-300-13-8888 (Etiqa Oneline)	Visit us at this website[1]	Email us at info@etiqa.com.my	Scan the QR code

[1] https://www.etiqa.com.my/investment-linked/flexipro-insurance

3 Know Your Obligations

For your investment-linked life insurance, you must pay a premium of:	
Premium	**RM 400,000.00**
Duration: You only need to make one time premium payment.	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium Allocated to Purchase Units	95.00% of premium or **RM 380,000.00** Please refer to the sales illustration for more details.
You also have to pay the following fees and charges:	
Stamp Duty	**RM10.00** will be paid by us.
Total Commission	3.75% of premium or **RM 15,000.00**
Other Applicable Charges a) Annual fund management fee	(see table below)
b) Fund Switching Fee	Switching is unlimited and free.

Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)
Premier Asia Pacific Equity Fund	25%	1.50%
Premier Global Equity Fund	25%	1.50%
Premier Index Fund	25%	1.25%
Balanced Fund	25%	1.25%

4 Other Key Terms

* You must disclose all materials 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.
* The account value of your investment-linked policy depends on the performance of the investment-linked fund selected and is not guaranteed. Deduction of account units for policy charges will be throughout the policy term.
* To avoid policy lapse, you may be required to top-up premium in the future, if the account value is insufficient to sustain the policy charges and fees throughout the policy term.
* Any top-up premium will increase the sum insured by the same amount, while partial withdrawal will reduce the sum insured by the partial withdrawal amount multiplied by the initial sum insured multiplier, subject to a minimum sum insured of RM5,000.

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 a written notice to us.

- **Free look period:** You may cancel your policy by returning the policy to us within 15 days after your policy has been delivered to you. The total amount (sum of unallocated premium, account value of investment funds based on the unit price at the next valuation, and any policy fees and charges that have been deducted, less any medical 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. The surrender value (if any) is not guaranteed and depends on the performance of the investment-linked funds that you have selected. Please consider carefully before you surrender as the surrender value may be less than the premiums paid and subject to surrender charge, if applicable.

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 PDS for the FlexiPro.
- ☐ I have read and understood the key information contained in this PDS for the FlexiPro.

* 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: