

# PRODUCT DISCLOSURE SHEET



Life Insurance

Date: 20/08/2025

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 LegacyPro?

**LegacyPro** offers a combination of insurance protection and investment. It is a regular premium investment-linked plan with full and limited premium paying term options and policy term options. It covers death and Total & Permanent Disability (TPD).

## 2 Know Your Coverages/Benefits

As an illustration, for RM2,712.00 yearly, you will receive the following life insurance coverages/benefits until age of 100.			
1	Death Benefit	1) <b>RM500,000</b> plus any legacy booster, less any partial withdrawal amount within 12 months prior to the death; or 2) Account Value plus RM5,000, whichever is higher is payable.	
2	Total and Permanent Disability (TPD) Benefit	1) <b>RM500,000</b> plus any legacy booster, less any partial withdrawal amount within 12 months prior to the TPD approval date; or 2) Account Value plus RM5,000, whichever is higher is payable for TPD occurs prior to the 69 <sup>th</sup> birthday of the life insured, subject to RM10mil per life insured.	
3	Accidental Death Benefit (on top of death benefit)	No	Event
		1	Accidental death occurs in Malaysia
		2	Accidental death occurs outside Malaysia
		3	Accidental death occurs due to natural disaster causes
		Payout Percentage (%)	
		Additional 200% of sum insured.	
		a) Additional 300% of sum insured for accidental death occurs within 6 consecutive months (per trip). b) Additional 200% of sum insured for accidental death occurs after 6 consecutive months (per trip).	
		Additional 500% of sum insured.	
<b>Note:</b> This coverage expires at the 69 <sup>th</sup> birthday of the life insured, subject to RM15mil per life. Please refer policy for more details.			
4	Loyalty Bonus Unit (LBU)	Bonus units equivalent to 0.1% of the sum insured will be credited and allocated to your account, every 2 years, starting from the beginning of 7th policy year until maturity.	
5	Booster Bonus Unit (BBU)	<b><u>For sum insured less than RM500,000</u></b> Bonus units equivalent to 5% of the sum insured will be credited and allocated to your account, at the end of 30 <sup>th</sup> policy year or end of policy year age 60 of the life insured, whichever later.	
		<b><u>For sum insured RM500,000 and above</u></b> Bonus units equivalent to 10% of the sum insured will be credited and allocated to your account, at the end of 30 <sup>th</sup> policy year or end of policy year age 60 of the life insured, whichever later.	
6	Legacy Booster	An additional sum insured amount equivalent to 5% sum insured for every 10 policy years, up to a maximum of 30%, which will be payable in the event of death or TPD occurs. There are no additional insurance charges for this benefit.	
7	Maturity Booster	For policy matures at age 80, 90 or 100, in addition to the maturity benefit, we shall also pay the maturity booster. 1) Amount equivalent to 5% of sum insured, for policy with sum insured less than RM500,000 or 2) Amount equivalent to 10% of sum insured, for policy with sum insured RM500,000 and above.	
8	Maturity Benefit	Account value	
9	Surrender Benefit	Account value, less any surrender charge	

**Note:** Loyalty bonus unit, booster bonus unit and maturity booster sum insured does not include the legacy booster.

**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](http://www.pidm.gov.my)).

Your investment-linked insurance excludes:

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

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

- Intentional self-inflicted death or injury, suicide, or attempted suicide;
- 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 Online)	Visit us at this website <sup>1</sup>	Email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a>	Scan the QR code

<sup>1</sup> <https://www.etiqa.com.my/investment-linked/legacypro-insurance>

## 3 Know Your Obligations

For this investment-linked life insurance, you must pay a premium of:	
Premium	RM2,712.00 yearly
Duration: Until the age of 100 years	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	60% of 1 <sup>st</sup> policy year total premium or RM1,627.00 <i>Please refer to the sales illustration for more details.</i>
You also have to pay the following fees and charges:	
Stamp Duty	RM10 will be paid by us

Commission	2.29% of total premium payable or RM4,339.00																		
Other applicable charges																			
a) Administration charge	RM7 per month																		
b) Annual fund management fee	<table><tr><th>Fund Chosen</th><th>Investment Allocation (% of allocation amount)</th><th>Annual Fund Management Fee (% of Net Asset Value)</th></tr><tr><td>Premier Global Sustainable Equity Fund</td><td>100%</td><td>1.0%</td></tr></table>			Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)	Premier Global Sustainable Equity Fund	100%	1.0%										
Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)																	
Premier Global Sustainable Equity Fund	100%	1.0%																	
c) Fund switching fee	Unlimited and free																		
d) Insurance charge	The insurance charge will be deducted monthly from your policy account.																		
e) Surrender charge	Surrender charge below is applicable, if you choose to terminate the policy before the policy maturity date: <table><tr><th>Policy Year</th><th>Surrender Charge (% of Basic Component Annual Premium)</th></tr><tr><td>1</td><td>40%</td></tr><tr><td>2</td><td>40%</td></tr><tr><td>3</td><td>40%</td></tr><tr><td>4</td><td>10%</td></tr><tr><td>5</td><td>10%</td></tr><tr><td>6 – 10</td><td>10%</td></tr><tr><td>11 onwards</td><td>0%</td></tr></table>			Policy Year	Surrender Charge (% of Basic Component Annual Premium)	1	40%	2	40%	3	40%	4	10%	5	10%	6 – 10	10%	11 onwards	0%
Policy Year	Surrender Charge (% of Basic Component Annual Premium)																		
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11 onwards	0%																		

#### 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.
- \* 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 the insurance charge will be throughout the policy term, even after the premium policy term.
- \* If the account value is sufficient, you can take a break from premium payments. In the event the premium is not paid, the insurance charges and fees, will still continue to be deducted through cancellation of units from the account value. This will reduce the account value and eventually will lapse the policy. You have to ensure that the account value is sufficient to pay for the fees and charges in order to enjoy uninterrupted insurance coverage.
- \* Any premium payment beyond grace period or partial withdrawal may result in policy lapse. Any partial withdrawal within 12 months prior to death or TPD approval date will reduce the benefits payable by the same amount.
- \* Grace period is an 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.

**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 Product Disclosure Sheet (PDS) for the LegacyPro and its riders, if applicable.
- ☐ I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for the LegacyPro 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:

## PRODUCT DISCLOSURE SHEET

Dear Customer,

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



Life Insurance

Date: 20/08/2025

### 1 What is Critical Illness Cover?

Critical Illness Cover is a unit deducting rider that you can attach to an investment-linked plan. It pays the rider sum insured in the event that the life insured is diagnosed with one of the 39 critical illnesses (CI), up to life insured's age 100.

### 2 Know Your Coverages/Benefits

As an illustration, you will receive the following medical and health rider coverages/benefits until age of 100.





1	Coverage	RM100,000
2	Critical Illness Benefit	<p>The critical illnesses covered under this rider include</p> <ol style="list-style-type: none"><li>1. Cancer</li><li>2. Stroke</li><li>3. Heart attack</li></ol> <p>Note: This is not a complete list. Please refer to your policy for details on the critical illnesses covered.</p> <p>The sum payable for Angioplasty and Other Invasive Treatment for Coronary Artery Disease is limited to 10% of your rider's sum insured, subject to a maximum of RM25,000. This rider sum insured will not accelerate the sum insured of your basic policy.</p>

**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](http://www.pidm.gov.my)).

This rider excludes:

- 1) Diagnosis of CI due to the following direct or indirect events or conditions:
  - a) Medical condition that you had before buying this plan (i.e. pre-existing condition);
  - b) Intentional self-inflicted injury, while sane or insane;
  - c) Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
  - d) AIDS, AIDS related complex or infection by the HIV except those being covered.

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

 Contact us at 1-300-13-8888 (Etiga Online)	 Visit us at this website <sup>1</sup>	 Email us at <a href="mailto:info@etiga.com.my">info@etiga.com.my</a>	 Scan the QR code
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<sup>1</sup> <https://www.etiga.com.my/investment-linked/legacypro-insurance>

### 3 Know Your Obligations

For your rider attached, you must pay the following:

Insurance Charge	The rider's insurance charge will be deducted from the policy account at the beginning of each month, through cancellation of units throughout the rider term. You may refer to the sales illustration for more details of the rider's insurance charge.
Duration: until the age of 100 years.	
Commission	The commissions paid forms part of your premium for your policy. Please refer to the sales illustration for more details.

### 4 Other Key Terms

- 1) Your coverage will only start 30 calendar days after the issue date, or latest reinstatement date, whichever is later.
- 2) Your coverage for the following CI 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.
- 3) CI survival period: 7 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.

# PRODUCT DISCLOSURE SHEET



Life Insurance

Date: 20/08/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your unit deducting rider.

Other customers have read this PDS and found it helpful; **you should read it too.**

## 1 What is Waiver of Premium for Critical Illness?

Waiver of Premium for Critical Illness is a unit deducting rider that you can attach to an investment-linked plan. In the event that the life insured is diagnosed with one of the 38 covered critical illnesses, the future premium of the policy will be waived until the expiry of rider term.

## 2 Know Your Coverages/Benefits

As an illustration, the following rider coverages/benefits until age of 100.

1	<b>Waiver of Premium Benefit</b>	In the event the life insured is diagnosed with one of the 38 covered critical illnesses, exclude Angioplasty and Other Invasive Treatments for Coronary Artery Disease, the future premiums of the policy will be waived until the expiry of rider term. <b>Note:</b> Please refer to your policy for details on the critical illnesses covered.
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This rider excludes:

- 1) Premium will not be waived on critical illness occurring due to the following direct or indirect events or conditions:
  - a) Medical condition that you had before buying this rider (i.e. pre-existing condition);
  - b) Intentional self-inflicted injury, while sane or insane;
  - c) Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
  - d) AIDS, AIDS related complex or infection by the HIV except those being covered.

**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 Oneline)	 Visit us at this website <sup>1</sup>	 Email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a>	 Scan the QR code
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<sup>1</sup> <https://www.etiqa.com.my/investment-linked/legacypro-insurance>

## 3 Know Your Obligations

For your rider attached, you must pay the following:

Insurance Charge	The rider's insurance charge will be deducted from your policy account at the beginning of each month, through cancellation of units throughout the rider term. You may refer to the sales illustration for more details of the rider's insurance charge.
Duration until the age of 100 years.	
Commission	The commissions paid forms part of your premium for your policy. Please refer to the sales illustration for more details.

## 4 Other Key Terms

- 1) Your CI coverage will only start 30 calendar days after the issue date, or latest reinstatement date, whichever is later.
- 2) 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.
- 3) CI survival period: 7 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.

## PRODUCT DISCLOSURE SHEET

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Date: 20/08/2025

### 1 What is Payor Waiver of Premium (Spouse)?

Payor Waiver of Premium (Spouse) is a unit-deducting rider that you can attach to an investment-linked plan. In the event the policy owner dies, becomes totally and permanently disabled, or is diagnosed with one of the 38 covered critical illnesses, the future premiums of the policy will be waived until the expiry of rider term.

### 2 Know Your Coverages/Benefits

As an illustration, the following rider coverages/benefits until age of 100.

1	<b>Payor Waiver of Premium (Spouse)</b>	In the event the policy owner dies, becomes totally and permanently disabled, or is diagnosed with one of the 38 covered critical illnesses, exclude Angioplasty and Other Invasive Treatments for Coronary Artery Disease, the future premiums of the policy will be waived until the expiry of rider term. <b>Note:</b> Please refer to your policy for details on the critical illnesses covered.
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This rider excludes:

- 1) Suicide – if policy owner commits suicide while sane or insane, within 1 year from the issue date or latest reinstatement date, whichever is later.
- 2) Premium will not be waived on TPD occurring due to the following direct or indirect events or conditions:
  - a) Intentional self-inflicted injury or attempted suicide;
  - b) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion;
  - c) Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS).
- 3) Premium will not be waived on critical illness occurring due to the following direct or indirect events or conditions:
  - a) Medical condition that you had before buying this plan (i.e. pre-existing condition);
  - b) Intentional self-inflicted injury, while sane or insane;
  - c) Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
  - d) AIDS, AIDS related complex or infection by the HIV except those being covered.

**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:

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<sup>1</sup> <https://www.etiqa.com.my/investment-linked/legacypro-insurance>

### 3 Know Your Obligations

For your rider attached, you must pay the following:

Insurance Charge	The rider's insurance charge will be deducted from the policy account at the beginning of each month, through cancellation of units throughout the rider term. You may refer to the sales illustration on details of the rider's insurance charge.
Duration: until the age of 100 years.	
Commission	The commissions paid forms part of your premium for your policy. Please refer to the sales illustration for more details.

### 4 Other Key Terms

- 1) 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.
- 2) Your CI coverage will only start 30 calendar days after the issue date, or latest reinstatement date, whichever is later.
- 3) 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.
- 4) CI survival period: 7 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.