

LegacyPro

eTiqa
Life Insurance

Everyone **Deserves A Legacy** **Let's Start Building Yours**



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Underwritten by Etiqa Life Insurance Berhad (Co. Reg. No.: 201701025113)



LegacyPro

Whether you're just starting out, in the prime of your career, or nearing retirement, LegacyPro is for anyone who wants to secure their family's future and build lasting wealth.

With LegacyPro, every premium payment helps build steady growth over time. It's an easy, accessible way to start building your legacy without the hassle. With flexible, affordable premiums, along with added bonuses and boosters, your coverage—and your wealth—will grow as your life progresses.

No matter how much you have, how old you are, or what financial goals you're aiming for, LegacyPro offers a simple, effective way to create a meaningful legacy.

It's time to start building the future you want today.





Boost Your Legacy

Watch your legacy grow. LegacyPro is designed to reward your commitment over time.

1

Loyalty Bonus Unit**

Your consistent investment in the legacy plan is acknowledged through periodic rewards. Starting from the 7th Policy Year until maturity, 0.1% of the sum insured will be credited and allocated to your account value every two years, helping your fund grow while reinforcing your commitment to providing a lasting legacy for your loved ones.

2

Booster Bonus Unit**

Grow your legacy effortlessly over time to secure a better future, with the added benefit of extra funds to enhance your account value.

5%

of the sum insured will be credited and allocated to your account value at the end of the 30th Policy Year or age 60 of the life insured; whichever is later. (Policies with a sum insured below RM500,000).

10%

of the sum insured will be credited and allocated to your account value at the end of the 30th Policy Year or age 60 of the life insured; whichever is later. (Policies with a sum insured of RM500,000 and above).

3

Maturity Booster**

Enjoy rewards for your commitment, earning extra benefits below as your policy matures:

5%

of the sum insured
(Policies with a sum insured below RM500,000).

10%

of the sum insured
(Policies with a sum insured of RM500,000 and above).

** The Loyalty Bonus Unit, Booster Bonus Unit & Maturity Booster are calculated based on the latest sum assured without adding the Legacy Booster amount.

4

Legacy Booster

Give your loved ones even greater financial support as your legacy grows. Your sum insured increases by 5% every 10th Policy Year, up to a maximum of 30%, with no additional cost. Legacy Booster is payable upon death or Total and Permanent Disability (TPD); giving your family extra financial support should the unexpected happen to you.

Note:

1. This Maturity Booster is available for policies expiring at age 80, 90 or 100, ensuring you enjoy the financial benefits of your long-term planning.
2. If death occurs on or after Policy Year of age 80, the Maturity Booster shall also be payable together with the death benefit for policies expiring at age 90 or 100.
3. To qualify for the Loyalty Bonus Unit, Booster Bonus Unit and Maturity Booster benefits, your policy must be in-force with all premiums due paid up to date and no premium holidays throughout your policy term.



No Medical Check-up Required

Build a lasting financial plan for your loved ones without the hassle, with our comprehensive coverage of up to RM5 million.



Up to 500% Additional Sum Insured for Accidental Death***

The following benefit(s) will be payable in the event of death due to an accident before the life insured's 69th birthday:

In Malaysia

An additional 200% of the sum insured** on top of the death benefit is payable.

In Countries other than Malaysia*

An additional 300% of the sum insured** on top of the death benefit is payable.

Natural Disasters

An additional 500% of the sum insured** on top of the death benefit is payable.

Note:

* Accidental death occurring outside of Malaysia will be payable should the life insured reside or travel outside of Malaysia for up to 6 consecutive months. If accidental death occurs after the 6 consecutive month period, only an additional 200% of the sum insured is payable.

** The Loyalty Bonus Unit, Booster Bonus Unit and Maturity Booster are calculated based on the latest sum assured without adding the Legacy Booster amount.

***This is applicable for only ONE event.



Death Benefit

In the unfortunate event of your passing, this benefit ensures your family is financially secure.



TPD Benefit

In the event of Total & Permanent Disability (TPD) prior to the 69th birthday of the life insured, this benefit provides crucial financial assistance to help you adjust to your changed circumstances.



Enhance Your Coverage With Optional Riders

Waiver of Premium for Critical Illness

A waiver of premium that ensures that if you are diagnosed with any of the 38 covered critical illnesses, you won't be required to pay future premiums.

Payor Waiver of Premium (Spouse)

A waiver of premium that ensures if something happens to your spouse—whether it's his/her passing, Total and Permanent Disability (TPD), or a diagnosis of any of the 38 covered critical illnesses—your policy will not have to pay future premiums.

Critical Illness Cover

Get coverage upon the diagnosis of any of the 39 covered critical illnesses, including coverage for cancer, stroke and more.

The key benefits outlined above are subject to terms and conditions.

This is an insurance product linked to the performance of underlying assets and is not a pure investment product such as unit trusts.

Eligibility

The plan is available for you or your spouse aged between 17 to 70 years old.

Speak To Our Etiqa Life Planner Today!



Etiqua Online 1300 13 8888
www.etiqua.com.my



Etiqua Life Insurance Berhad (201701025113)

(Licensed under Financial Services Act 2013 and
regulated by Bank Negara Malaysia)

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