

PRODUCT DISCLOSURE SHEET



Life Insurance
Date: 18/08/2025

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 MaxiW3alth?

MaxiW3alth offer insurance protection for **79 years**. It pays a lump sum death and Total & Permanent Disability (TPD) benefit during the term of policy.

2 Know Your Coverages/Benefits

As an illustration, for **RM119,400.00** yearly, you will receive the following life insurance coverages/benefits.

1	Death Benefit	1) RM500,000 ; or 2) Total premium received by us (excluding loaded premium, if any; and rider's premium, if any) less any GCP benefit and retirement celebration benefit paid; or 3) Surrender value; whichever is the highest.						
2	TPD Benefit	1) RM500,000 ; or 2) Total premium received by us (excluding loaded premium, if any; and supplementary contract or rider's premium, if any) less any GCP benefit and retirement celebration benefit paid; or 3) Surrender value; whichever is the highest, is payable for TPD prior to the 69 th birthday of the life insured. Note: The total sum payable for TPD is subject to RM8million per life insured.						
3	Guaranteed Cash Payment (GCP) Benefit	Payable yearly starting from the end of 1 st policy year until the policy maturity age of 80 years old: <table><tr><th>Yearly GCP Schedule</th><th>% of Sum Insured</th></tr><tr><td>From end of 1st policy year</td><td>5%</td></tr><tr><td>From end of policy year of age 61 (age next birthday)</td><td>10%</td></tr></table> <p>You may choose to receive the GCP 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.</p>	Yearly GCP Schedule	% of Sum Insured	From end of 1 st policy year	5%	From end of policy year of age 61 (age next birthday)	10%
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4	Retirement Celebration Benefit	RM250,000 will be payable in one lump sum at the end of the policy year of age 60 of the life insured.						
5	Maturity Benefit	RM500,000 will be payable in one lump sum. The annualised return of the guaranteed benefit (GCP and maturity benefit) is 2.50%.						
6	Surrender Benefit	Surrender value, if any, will be payable.						





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/maxiw3alth>

3 Know Your Obligations

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

Premium	RM119,400.00 yearly
Duration: Until the age of 11 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 RM102,087.00
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. 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 MaxiW3alth and its riders, if applicable.
- ☐ I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for MaxiW3alth 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: