

# PRODUCT DISCLOSURE SHEET



Life Insurance

Date: 26/09/2025

## 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 MaxiPro?

**MaxiPro** offers a combination of insurance protection and investment. It is a regular premium investment-linked plan with limited premium paying term that covers death and total & permanent disability (TPD).

### 2 Know Your Coverages/Benefits

As an illustration, for RM2,940.00 yearly, you will receive the following investment-linked insurance coverages/benefits until age of 55.		
1	Death	a) <b>RM500,000</b> ; or b) Account value at the next valuation immediately after the notification of claim, whichever is higher.
2	Total and Permanent Disability (TPD)	a) <b>RM500,000</b> ; or b) Account value at the next valuation immediately after the TPD approval date, whichever is higher is payable for TPD occurs prior to the 69 <sup>th</sup> birthday of the life insured, subject to RM8mil per life insured.
3	Maturity Benefit	Account value.
4	Surrender Benefit	Account value, less any surrender charges.

**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 1 year from the issue date or the latest reinstatement date.

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

- a) Intentional self-inflicted death or injury, suicide, 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 policy, 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
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<sup>1</sup> <https://www.etiqa.com.my/investment-linked/maxipro-insurance>

### 3 Know Your Obligations

For your investment-linked life insurance, you must pay a premium of:																				
Premium	RM2,940.00 yearly																			
Duration: Until the age of 38 years																				
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).																				
Premium allocated to purchase units	89% of 1 <sup>st</sup> policy year total premium or RM2,628 Please refer to the sales illustration for more details.																			
You also have to pay the following fees and charges:																				
Insurance Charge	The insurance charge will be deducted monthly from your account value.																			
Stamp Duty	RM10 will be paid by us.																			
Total Commission	5.92% of total premium payable or RM1,392.00																			
Other Applicable Charges	RM18 for the first 12 months, and RM7 per month thereafter.																			
a) Administration Charge																				
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>Stable Fund</td><td>20%</td><td>20%</td></tr><tr><td>Growth Fund</td><td>20%</td><td>20%</td></tr><tr><td>Premier Equity Fund</td><td>20%</td><td>20%</td></tr><tr><td>Premier Income Fund</td><td>20%</td><td>20%</td></tr><tr><td>Dana Ekuiti Prima</td><td>20%</td><td>20%</td></tr></table>		Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)	Stable Fund	20%	20%	Growth Fund	20%	20%	Premier Equity Fund	20%	20%	Premier Income Fund	20%	20%	Dana Ekuiti Prima	20%	20%
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Premier Equity Fund	20%	20%																		
Premier Income Fund	20%	20%																		
Dana Ekuiti Prima	20%	20%																		
c) Fund Switching Fee	Switching is unlimited and free.																			
d) Surrender Charge	20% of basic annual premium for policy year 1 and 2.																			

#### 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.
- \* 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, even after the premium paying term.
- \* If the account value is sufficient, you can take a break from premium payments. In the event the premium is not paid, the policy charges and fees, including the premium (net of commission) of IL Savings Growth, if applicable, 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.
- \* 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 partial withdrawal will reduce the sum insured by the same amount, subject to a minimum sum insured of RM5,000.
- \* On death or TPD due to non-accidental causes within 2 years from the policy issue date, our liability shall be limited to paying any unallocated premiums, account value at the next valuation immediately after the notification of claim or TPD approval date, and if any, the total premium paid for IL Savings Growth less any GCP paid. This is only applicable to the guaranteed acceptance policy.

**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 received by 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 MaxiPro and its riders, if applicable.
- ☐ I have read and understood the key information contained in this PDS for the MaxiPro 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



Life Insurance  
Date: 26/09/2025

### 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 IL Savings Growth?

**IL Savings Growth** offer insurance protection for **25** years. It is a premium paying rider that is not unitized into the account value.

### 2 Know Your Coverages/Benefits

**As an illustration, for RM6,000 yearly, you will receive the following life insurance coverages/benefits.**

1	Death Benefit	1) Total premium paid for IL Savings Growth, less total Guaranteed Cash Payment (GCP) paid; or 2) IL Savings Growth surrender value, whichever is higher.												
2	TPD Benefit	1) Total premium paid for IL Savings Growth, less total Guaranteed Cash Payment (GCP) paid; or 2) IL Savings Growth surrender value, whichever is higher, is payable for the TPD that occurs prior to the 69 <sup>th</sup> birthday of the life insured, subject to RM2mil per life insured.												
3	Accidental Death Benefit	1) 300% of (total premium paid for IL Savings Growth less total GCP paid); or 2) 300% of the IL Savings Growth surrender value, whichever is higher.												
4	Guaranteed Cash Payment (GCP) Benefit	GCP is payable annually starting from the end of 2nd policy year up to policy maturity. Your yearly payment schedule is as below: <table><tr><th>End of Policy Year</th><th>GCP (% of annual premium)</th></tr><tr><td>2-5</td><td>6%</td></tr><tr><td>6-10</td><td>10%</td></tr><tr><td>11-15</td><td>14%</td></tr><tr><td>16-20</td><td>36%</td></tr><tr><td>21-25</td><td>46%</td></tr></table> <p><b>Note:</b> The policy annual premium is referring to the basic policy and IL Savings Growth premium, excluding the regular top-up premium, if any.</p>	End of Policy Year	GCP (% of annual premium)	2-5	6%	6-10	10%	11-15	14%	16-20	36%	21-25	46%
End of Policy Year	GCP (% of annual premium)													
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5	Maturity Benefit	<p><b>RM 6,900</b> will be payable.</p> <p>The annualised return of the guaranteed benefit (Guaranteed Cash Payment for IL Savings Growth and maturity benefit) is 1.60%.</p> <p><b>Note:</b> The policy annual premium is referring to the basic policy and IL Savings Growth premium, excluding the regular top-up premium, if any.</p>												
6	Surrender Benefit	<p>IL Savings Growth surrender value less any indebtedness will be payable.</p> <p><b>Note:</b></p> <p>a) IL Savings Growth auto surrender will be triggered upon policy lapse due to insufficient account value to sustain the policy charges and fees, and premium (net of commission) of IL Savings Growth. The policy may lapse within or after the premium paying term, but after the No Lapse Guaranteed period. Upon auto surrender, IL Savings Growth surrender value less any indebtedness, will be payable.</p> <p>b) The IL Savings Growth surrender value will only be available from the 2nd policy year onwards.</p>												





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

#### Your rider **excludes**:

- \* Suicide - if death was due to suicide within 1 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:
  - a) Self-inflicted injuries 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 rider, you can:

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

### 3 Know Your Obligations

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

Premium **RM6,000** yearly

Duration: until the age of 55 years.

**You also have to pay the following fees and charges:**

Other Applicable Charges Not applicable

#### 4 Other Key Terms

- \* For guaranteed acceptance cases, non-accidental death & TPD that happen within the first 2 policy years, we shall refund the total premium paid for IL Savings Growth, less any GCP paid.
- \* The TPD cover will only take effect provided the TPD has lasted continuously for at least 6 months from the date TPD commences, except for presumptive TPD.

**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: 26/09/2025

### Dear Customer,

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

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

**IL 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 the rider term.

### 2 Know Your Coverages/Benefits

**As an illustration, you will the following investment-linked insurance rider coverages/benefits until age of 38.**





Waiver of Premium Benefit	In the event the life insured is diagnosed with one of the 38 covered critical illnesses, the future premiums of the policy will be waived until the expiry of the rider term.  <b>Note:</b> Please refer to your policy for details on the critical illnesses covered.
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#### Your rider **excludes**:

- \* Critical illness that occurs directly or indirectly due to any of the following:
  - 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.

**If you have any questions or require assistance on your investment-linked insurance rider, you can:**

 Contact us at 1-300-13-8888 (Etiqa Online)	 Visit us at the 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/maxipro-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 account value at the beginning of each month, through cancellation of units throughout the rider term, until expiry age. You may refer to the sales illustration for more details of the rider's insurance charge.
Duration: until the age of 55 years.	
Total Commission	The commissions paid forms part of your premium for your policy.

### 4 Other Key Terms

- \* Your Critical Illness coverage will only start 30 calendar days after the issue date, or latest reinstatement date, whichever is later.
- \* For the following Critical Illnesses, 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.
- \* Critical Illnesses survival period: 30 days after diagnosis of Critical Illness.

**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.