

PRODUCT DISCLOSURE SHEET

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you purchase a medical rider that best meet your needs. You should read your rider contract carefully for full details on your coverage.

FIND OUT MORE:



Step 1 Is this rider right for you?

- This rider covers hospitalisation and surgical expenses until age 100.
- Units will be deducted from your investment-linked account value into the insurance risk fund to pay for insurance charge. Your insurance charge will be pooled with other policy owners' insurance charge to pay claims. If the total claims paid out from the pool of insurance charge is high, the insurance charge for all policy owners in the same pool may increase, including your insurance charge **even if you did not make a claim**.

Step 2 Does it meet your needs?

What is covered?

- Hospital Room & Board: [RM<amount>](#)
- Surgical Fees: [As charged. Subject to overall annual limit.](#)

Benefits payable are on cashless basis and subject to:

- Overall Annual Limit: [RM<amount>](#)
- Overall Lifetime Limit: [No limit](#)

What is not covered?

- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition).
- Specified illnesses (e.g. hypertension, diabetes) during the first 120 days from the issue date or latest reinstatement date of the rider.
- Participation in any criminal or illegal act, strike, riot, terrorism, or civil commotion.

This is not a complete list. Please read your rider contract carefully for full details on what is and is not covered.

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).

Step 3 Can you afford the increase in insurance charges over time?

Insurance Charge Projection Table

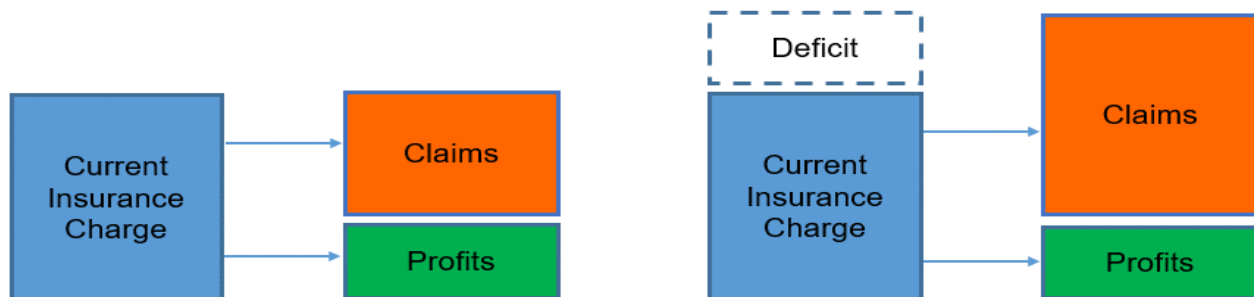
Age	Current insurance charge upon attained age (RM)	Estimated Insurance Charge		Over the long term, you can reduce insurance charge payable by choosing plans with:
		Based on medical inflation of [7]% ¹ per annum (RM)	Based on medical inflation of [10]% per annum (RM)	
<Entry age (N)>	<XX>			(a) A higher deductible. (b) A lower overall annual limit/hospital room & board limit.
<N+5 years>	<XX>	<YY>	<ZZ>	
<N+10 years>	<XX>	<YY>	<ZZ>	
<N+15 years>	<XX>	<YY>	<ZZ>	
<N+20 years>	<XX>	<YY>	<ZZ>	

• The projection above is solely for **illustration purposes only**.

• The insurance charge rates are affected by both the increase in treatment costs and the increased use of healthcare services by policy owners. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage insurance charge increases over time.

• The actual insurance charge you will have to pay depends on the actual medical inflation of the plan you purchased. **Arising from medical inflation, current insurance charge level may not be enough to cover future claims.**

¹ This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.



Now: Insurance charge sufficiently covers Claims and Profits

Future: Arising from medical inflation, insurance charge may not be enough to cover Claims and Profits

Note: This chart is not drawn to scale

Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your policy.
- Your coverage will only start 30 calendar days after the issue date or latest reinstatement date of the rider, except for accidental injuries.
- The commissions paid to the insurance agent forms part of your premium for your policy. Please refer to the sales illustration for more information.

This is not a complete list. Please read your rider contract carefully for full details on the key terms and conditions.

Step 5 Have you considered other products that might suit your needs?

Product Options Table			
	Recommended Product	Alternative Product Options	
Name	IL Ultimate Health <Plan 1/2/3/4/VIP>	IL Ultimate Health <Plan 1>	IL Ultimate Health <Plan 1>
Annual Premium	RM<Premium amount> <i>This includes the annual premium for a basic policy</i>	RM<Premium amount> <i>The annual premium is [lower/higher] by RM<amount></i>	RM<Premium amount> <i>The annual premium is [higher/lower] by RM<amount></i>
Type	Cashless facility <i>"We pay direct to hospitals"</i>	Cashless facility <i>"We pay direct to hospitals"</i>	Cashless facility <i>"We pay direct to hospitals"</i>
Coverage Term	Until age <70/80/90/100/basic plan policy term> <i>"Renewal is guaranteed but premium rates are not guaranteed"</i>	Until age <70/80/90/100/basic plan policy term> <i>"Renewal is guaranteed but premium rates are not guaranteed"</i>	Until age <70/80/90/100/basic plan policy term> <i>"Renewal is guaranteed but premium rates are not guaranteed"</i>
Deductible	RM<500/20,000/40,000> deductible	RM<500/20,000/40,000> deductible	RM<500/20,000/40,000> deductible
Hospital Room & Board	RM<150/200/300/400/As Charged> per day	RM150 per day	RM150 per day
Surgical Fees	As charged	As charged	As charged
Overall Annual Limit	RM<1,000,000/1,500,000/1,800,000/2,000,000/10,000,000>	RM1,000,000	RM1,000,000
Overall Lifetime Limit	No Limit	No Limit	No Limit
• Deductible: Fixed amount you have to pay before your actual coverage begins. E.g. RM500 deductible means you have to pay RM500 out of your own pocket and we will pay the balance (up to the relevant limits). • Overall Annual Limit: Maximum amount you can claim in a policy year. • Overall Lifetime Limit: Maximum amount you can claim throughout your lifetime.			

This table does not capture all of the features of products compared. Please contact your insurance agent, Etiqa Online at 1-300-13-8888, or e-mail to info@etiqa.com.my for more information on the differences in features of these products.

Customer's Acknowledgement*

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

* A customer's acknowledgement of this PDS shall not prejudice his/her right to seek redress in the event of subsequent disputes over the product terms and conditions.

Name: _____

Date: _____