

PRODUCT DISCLOSURE SHEET



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.**

Life Insurance

Date: 11/Dec/2025

1 What is SecurePro?

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

2 Know Your Coverages/Benefits

As an illustration, for RM 1,530.00 monthly, you will receive the following investment-linked insurance coverages/benefits until age of 100 years.

1	Death Benefit	1) RM 500,000.00; and 2) Account Value at the next valuation immediately after the notification of claim.
2	Total and Permanent Disability (TPD) Benefit	1) RM 500,000.00; and 2) Account Value at the next valuation immediately after the TPD approval date. Note: This benefit covers TPD occurs prior to the 69 th birthday of the life insured, subject to RM8mil per life insured.
3	Loyalty Bonus Unit (LBU)	Bonus units equivalent to 0.1% of the sum insured will be credited and allocated to your account, every 3 years, starting from the beginning of 7th policy year until maturity.
4	Milestone Celebration Benefit	Basic sum insured will be increased by 20%, maximum of RM100,000 for each increment per policy. The applicable life events are: 1) Graduation of the life insured (tertiary and above or any equivalent); 2) Marriage of life insured; 3) Purchase of new house by the life insured; or 4) Birth of a new-born of the life insured. This benefit is only available from the 3rd policy year onwards, without underwriting. However, insurance charge will be charged accordingly. The policy owner can only request to exercise this benefit twice prior to 60th birthday of the life insured and submit within 90 days from the life event.
5	Maturity Benefit	Account value.
6	Surrender Benefit	Account value, less any surrender charge.

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).

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 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 insurance, you can:



Contact us at 1-300-13-8888
(Etiqa Oneline)



Visit us at this website¹



Email us at info@etiqa.com.my



Scan the QR code

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

3 Know Your Obligations

For this investment-linked life insurance, you must pay a premium of:

Premium	RM 1,530.00 monthly			
	Age next birthday at the beginning of the policy year	Premium (RM)	Stepped Enricher Premium (RM)	Estimated Total Monthly Premium (RM)
	Until age 69	1,530.00	0.00	1,530.00
	70 - 79	1,530.00	0.00	1,530.00
	80 - 99	1,530.00	0.00	1,530.00

Single Ad Hoc Top-up Premium RM 0.00

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 88.14% of 1st policy year total premium or RM 16,182.00
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	3.46% of total premium payable or RM 44,505.00

Other Applicable Charges	RM7 per month									
a) Administration charge										
b) Annual Fund Management Fee	<table border="1"> <thead> <tr> <th>Fund Chosen</th> <th>Investment Allocation (% of allocation amount)</th> <th>Annual Fund Management Fee (% of Net Asset Value)</th> </tr> </thead> <tbody> <tr> <td>Premier Global Equity Fund</td><td>50%</td><td>1.50%</td></tr> <tr> <td>Balanced Fund</td><td>50%</td><td>1.25%</td></tr> </tbody> </table>	Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)	Premier Global Equity Fund	50%	1.50%	Balanced Fund	50%	1.25%
Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)								
Premier Global Equity Fund	50%	1.50%								
Balanced Fund	50%	1.25%								
c) Fund switching fee	Switching is unlimited and free									
d) Surrender Charge	20% of the basic component annual premium for policy year 1 to 4.									

4 Other Key Terms

- * You must disclose all materials 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 the insurance charge will be throughout the 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.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

5 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 Etika Life Insurance Berhad has provided me with a copy of the Product Disclosure Sheet (PDS) for the SecurePro and its riders, if applicable.
- I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for the SecurePro 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.**

Date: 12/Dec/2025

1 What is IL Infinite Care?

IL Infinite Care 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 an impairment or undergoes surgery during the rider term, covering any of the following 10 specified body systems and organs function:

- 1) Bone Marrow Failure;
- 2) Cardiovascular System;
- 3) Respiratory System;
- 4) Neurological System;
- 5) Renal System and Kidney Function;
- 6) Hepatic System and Liver Function;
- 7) Digestive System;
- 8) Sensory System;
- 9) Disabilities; and
- 10) Human Immunodeficiency Virus (HIV).

2 Know Your Coverages/Benefits

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

Coverage	RM 100,000.00
1 Early or Moderate Impairment / Surgery	If the life insured is diagnosed with any early or moderate impairment / surgery of the 10 covered body systems and organ, for the 1st time during the rider term and survives at least 7 days from the date of diagnosis, 50% of the rider sum insured shall be payable. Note: This payment will reduce the rider sum insured by the same amount and it is payable once only.
2 Severe Impairment / Surgery	If the life insured is diagnosed with any severe impairment / surgery of the 10 covered body systems and organ, during the rider term and survives at least 7 days from the date of diagnosis, 100% of the rider sum insured shall be payable. Note: If early or moderate impairment/surgery and/or angioplasty and other invasive treatment for coronary artery disease have been claimed prior to it, then the balance of rider sum insured shall be payable.
3 Special Benefit - Angioplasty and Other Invasive Treatment for Coronary Artery Disease	If the life insured undergone angioplasty and other invasive treatment for coronary artery diseases for the 1st time during the rider term, 15% of the rider sum insured, up to a maximum of RM30,000 shall be payable. Note: This payment will reduce the rider sum insured by the same amount and it is payable once only.

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).

Your rider excludes:

- 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;
- e) Any congenital anomaly or defect;
- f) Donation of any of the life insured's organs.

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

			
Contact us at 1-300-13-8888 (Etqa Oneline)	Visit us at this website ¹	Email us at info@etqa.com.my	Scan the QR code

¹ <https://www.etqa.com.my/investment-linked/securepro-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 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.	
Total Commission	The commissions paid forms part of your premium for your policy.

4 Other Key Terms

* Your coverage for severe impairment / surgery (exclude bone marrow failure and cardiovascular system) and Angioplasty or Other Invasive Treatments For Coronary Artery Disease will only start 30 calendar days after the issue date, or latest reinstatement date, whichever is later.
* Your coverage on severe impairment/surgery for bone marrow failure and cardiovascular system will only start 60 calendar days after the issue date, or latest reinstatement date, whichever is later:
* Your coverage for early or moderate impairment / surgery will only start 90 calendar days after the issue date, or latest reinstatement date, whichever is later:
* Survival period: 7 days after diagnosis with any impairment / surgery.
* This rider will not accelerate the sum insured of your basic 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 rider?**

Yes, you may cancel your rider by giving a written notice to us.

PRODUCT DISCLOSURE SHEET

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.**

eTiqa
Life Insurance
Date: 12/Dec/2025

1 What is IL AcciGuard?

IL AcciGuard is a unit deducting rider that you can attach to an investment-linked plan. It pays the rider's benefit if the life insured dies or suffers permanent dismemberment due to an accident during the rider term.

2 Know Your Coverages/Benefits

As an illustration, you will receive the following rider coverages/benefits until age of 70 years.

Coverage	RM 100,000.00																					
1 Accidental Death or Permanent Dismemberment Benefit	<p>The payment will vary as a proportion of the rider sum insured, based on the outcome of an accident, as set out in the following table:</p> <table border="1"> <thead> <tr> <th>Accident Outcome</th> <th>Benefit Paid (% of Rider Sum Insured)</th> </tr> </thead> <tbody> <tr> <td>Death</td> <td>100%</td> </tr> <tr> <td>Dismemberment of two or more limbs, each at or above the wrist or ankle</td> <td>100%</td> </tr> <tr> <td>Total and irrecoverable loss of sight in both eyes</td> <td>100%</td> </tr> <tr> <td>Total and irrecoverable loss of sight in one eye and dismemberment of one limb at or above the wrist or ankle</td> <td>100%</td> </tr> <tr> <td>Dismemberment of one limb at or above the wrist or ankle</td> <td>60%</td> </tr> <tr> <td>Total and irrecoverable loss of sight in one eye</td> <td>60%</td> </tr> <tr> <td>Total and irrecoverable loss of hearing in both ears</td> <td>60%</td> </tr> <tr> <td>Total and irrecoverable loss of speech</td> <td>60%</td> </tr> <tr> <td>Dismemberment of thumb and index finger of either hand at or above the knuckles</td> <td>25%</td> </tr> </tbody> </table> <p>The highest percentage payable under this rider for all accident outcomes is 100%.</p>	Accident Outcome	Benefit Paid (% of Rider Sum Insured)	Death	100%	Dismemberment of two or more limbs, each at or above the wrist or ankle	100%	Total and irrecoverable loss of sight in both eyes	100%	Total and irrecoverable loss of sight in one eye and dismemberment of one limb at or above the wrist or ankle	100%	Dismemberment of one limb at or above the wrist or ankle	60%	Total and irrecoverable loss of sight in one eye	60%	Total and irrecoverable loss of hearing in both ears	60%	Total and irrecoverable loss of speech	60%	Dismemberment of thumb and index finger of either hand at or above the knuckles	25%	
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Dismemberment of thumb and index finger of either hand at or above the knuckles	25%																					
2 Double Indemnity Benefit	<p>Additional 100% of rider sum insured is payable should the accident occur due to any of the following circumstances:</p> <ul style="list-style-type: none"> An accident involving public transport, a cable car, or an elevator (other than an elevator used at a mine or construction site), whilst you are a passenger, or A fire within a public building (a hotel, theatre or cinema), whilst the life insured is in the building. 																					
3 Compassionate Cash Benefit	<p>Additional 5% of rider sum insured, subject to a maximum of RM5,000, will be payable, on death due to all causes.</p>																					
4 Medical Appliances or Mobility Allowance	<p>Additional RM150 per accident.</p>																					

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Your rider **excludes**:

- 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 rider, you can:



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Visit us at this website¹



Email us at info@etiqua.com.my



Scan the QR code

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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 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 70 years.	
Total Commission	The commissions paid forms part of your premium for your policy.

4 Other Key Terms

- * The accident outcome under Accidental Death or Permanent Dismemberment Benefit must occurs within 90 days from the date of accident.
- * This rider will not accelerate the sum insured of basic 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 rider?

Yes, you may cancel your rider by giving a written notice to us.

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.**

1 What is IL Accelerated CI?

IL Accelerated CI 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) during the rider term.

2 Know Your Coverages/Benefits

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

Coverage	RM 100,000.00
Critical Illness Benefit	<p>The critical illnesses covered under this rider include</p> <ol style="list-style-type: none">1. Cancer2. Stroke3. Heart attack <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 will accelerate the sum insured of your basic policy.</p>

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Your rider **excludes**:

- c) Medical condition that you had before buying this rider (i.e. pre-existing condition);
- d) Intentional self-inflicted injury, while sane or insane;
- e) Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
- f) 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:

			
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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 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.	
Total Commission	The commissions paid forms part of your premium for your policy.

4 Other Key Terms

- * Your coverage will only start 30 calendar days after the issue date, or latest reinstatement date, whichever is later.
- * Your coverage for the following critical illnesses 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;
 - d) Other Serious Coronary Artery Disease.
- * Critical illness survival period: 7 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.

5 Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.

List of Covered 39 Critical Illness

No.	Critical Illness	No.	Critical Illness
1	Alzheimer's Disease/ Severe Dementia	21	Kidney Failure – Requiring Dialysis or Kidney Transplant
2	Angioplasty and Other Invasive Treatments for Coronary Artery Disease*	22	Loss of Independent Existence
3	Bacterial Meningitis – Resulting in Permanent Inability to Perform Activities of Daily Living	23	Loss of Speech
4	Benign Brain Tumour – of Specified Severity	24	Major Head Trauma – Resulting in Permanent Inability to Perform Activities of Daily Living
5	Blindness – Permanent and Irreversible	25	Major Organ/ Bone Marrow Transplant
6	Brain Surgery	26	Medullary Cystic Disease
7	Cancer – of Specified Severity and Does Not Cover Very Early Cancers	27	Motor Neuron Disease – Permanent Neurological Deficit with Persisting Clinical Symptoms
8	Cardiomyopathy – of Specified Severity	28	Multiple Sclerosis
9	Chronic Aplastic Anemia – Resulting in Permanent Bone Marrow Failure	29	Muscular Dystrophy
10	Coma – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	30	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
11	Coronary Artery By-pass Surgery	31	Paralysis of Limbs
12	Deafness – Permanent and Irreversible	32	Parkinson's Disease – Resulting in Permanent Inability to Perform Activities of Daily Living
13	Encephalitis – Resulting in Permanent Inability to Perform Activities of Daily Living	33	Primary Pulmonary Arterial Hypertension – of Specified Severity
14	End-stage Liver Failure	34	Serious Coronary Artery Disease
15	End-stage Lung Disease	35	Stroke – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
16	Full-blown AIDS	36	Surgery to Aorta
17	Fulminant Viral Hepatitis	37	Systemic Lupus Erythematosus with Severe Kidney Complications
18	Heart Attack – of Specified Severity	38	Terminal Illness
19	Heart Valve Surgery	39	Third Degree Burns – of Specified Severity
20	HIV Infection due to Blood Transfusion		

*Not applicable to waiver Supplementary Contracts or Riders.

PRODUCT DISCLOSURE SHEET

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1 What is IL Accidental Indemnity?

IL Accidental Indemnity is a unit deducting rider that you can attach to an investment-linked plan. It pays the rider's benefit in the event the life insured is hospitalized or becomes partially disabled due to an accident during the rider term.

2 Know Your Coverages/Benefits

As an illustration, you will receive the following investment-linked insurance rider coverages/benefits until age of 70 years.

Coverage	RM 100,000.00
1 Accidental Hospital Indemnity Benefit	Daily benefit of RM10 per RM10,000 of the rider sum insured. Notes: <ul style="list-style-type: none">Each hospitalisation must exceed 6 consecutive hours and must commence within 36 hours of the accident.The total payment are limited to 25 weeks throughout the rider term,
2 Accidental Indemnity Benefit for Accidental Partial Disablement	Daily benefit of RM5.00 per RM10,000 of the rider sum insured. Notes: <ul style="list-style-type: none">This benefit is payable when the life insured is on certified medical leave which arises due to accident, for at least 3 consecutive days.This payment is limited to RM1,000 per week. The total payments are limited to 52 weeks throughout the rider term.

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Your rider excludes:

- g) Intentional self-inflicted death or injury, suicide, or attempted suicide;
- h) 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:

			
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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 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 70 years.	

Total Commission The commissions paid forms part of your premium for your policy.

4 Other Key Terms

* Hospitalization and disablement due to an accident must occur within 90 days from date of accident.

* In the event where the IL HospiCash co-exists with IL Accidental Indemnity rider, the benefit payment is either from IL HospiCash or IL Accidental Indemnity rider, whichever is higher.

* This rider will not accelerate the sum insured of basic policy.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

5 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: 12/Dec/2025

1 What is IL Cancer Care?

IL Cancer Care 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 cancer during the rider term.

2 Know Your Coverages/Benefits

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

Coverage	RM 100,000.00
1 Early Stage Cancer Benefit	<p>30% of the rider sum insured is payable if the life insured is diagnosed with any one of the following early stage cancer listed below:</p> <ol style="list-style-type: none"> 1) Carcinoma in Situ (CIS); 2) Early Bladder Cancer; 3) Early Chronic Lymphocytic Leukemia; 4) Early Prostate Cancer; 5) Early Thyroid Cancer. <p>Payment will reduce the rider sum insured by the same amount and it is payable once only.</p> <p>In the event of no subsequent diagnosis of the major cancer or advanced stage cancer within 1 year from the diagnosis date of early stage cancer, the rider sum insured shall be restored to 100%.</p>
2 Major Cancer Benefit	<ol style="list-style-type: none"> a) 100% of the rider sum insured, if the life insured is diagnosed with any one of the major cancers and survives at least 7 days from the date of diagnosis; or b) 70% of the rider sum insured, if early stage cancer benefit has been claimed, and the diagnosis date of both event is within 1 year. <p>In the event the diagnosed major cancer is classified as gender specific cancer, as listed below, additional 50% rider sum insured is payable:</p> <p>Female:</p> <ol style="list-style-type: none"> 1) Breast Cancer; 2) Fallopian Tubes Cancer; 3) Ovarian Cancer; 4) Cervical Cancer; 5) Uterus Cancer; and 6) Vagina / Vulva Cancer. <p>Male:</p> <ol style="list-style-type: none"> 1) Testicular Cancer; 2) Penile Cancer; and 3) Prostate Cancer
3 Advanced Stage Cancer Benefit	<ol style="list-style-type: none"> a) 150% of the rider sum insured, if the life insured is diagnosed with any one of the advanced stage cancers and survives at least 7 days from the date of diagnosis; or b) 120% of the rider sum insured, if early stage cancer benefit has been claimed, and the diagnosis date of both event is within 1 year. <p>In the event the diagnosed advanced stage cancer is classified as gender specific cancer, as listed in item 2, additional 50% rider sum insured is payable</p>

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Your rider excludes:

- i) Cancer which is not listed in the definition of cancer;
- j) Cancer in the presence of Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions;
- k) Cancer occurring prior to, or within 60 days after the issue date or latest reinstatement date of the rider, whichever is later;
- l) Cancer occurring as a direct or indirect result of a pre-existing condition as defined in definitions for supplementary contracts or riders;
- m) Cancer resulting directly or indirectly from alcohol or drug abuse;
- n) Cancer resulting directly or indirectly from radioactive contamination arising from fuel, weapons, waste or processing;
- o) Cancer resulting from self-inflicted injury whether sane or insane;
- p) Cancer resulting from illegal activities;
- q) Cancer arising from or related to unreasonable failure to seek or follow medical advice and/or prescribed treatment, or unreasonable delay in seeking or following such medical advice and/or prescribed treatment;
- r) Cancer discovered or diagnosed after the death of the life insured.

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



Contact us at 1-300-13-8888
(Etqa Oneline)



Visit us at this website¹



Email us at info@etqa.com.my



Scan the QR code

¹ <https://www.etqa.com.my/investment-linked/securepro-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 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.	
Total Commission	The commissions paid forms part of your premium for your policy.

4 Other Key Terms

- * Your coverage will only start 60 calendar days after the issue date, or latest reinstatement date, whichever is later.
- * Survival period: 7 days after diagnosis of cancer.
- * Diagnosis or events of the covered cancer meets the definition of cancer.
- * There's no waiting period between claims.
- * The rider shall be terminated after major cancer benefit or advanced stage cancer benefit has been paid.
- * This rider will not accelerate the sum insured of your basic 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 rider?

Yes, you may cancel your rider by giving a written notice to us.

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.**

1 What is IL CI Care?

IL CI Care 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 68 critical illnesses (CI) during the rider term.

2 Know Your Coverages/Benefits

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

Coverage	RM 100,000.00
Critical Illness Benefit	<p>The critical illnesses covered under this rider include</p> <ul style="list-style-type: none">4. Cancer5. Stroke6. Heart attack <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 15% of your rider's sum insured, subject to a maximum of RM30,000.</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).

Your rider excludes:

- s) Medical condition that you had before buying this rider (i.e. pre-existing condition);
- t) Intentional self-inflicted injury, while sane or insane;
- u) Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
- v) 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
(Etiqua Oneline)



Visit us at this website¹



Email us at info@etiqua.com.my



Scan the QR code

¹ <https://www.etiqua.com.my/investment-linked/securepro-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 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.	

Total Commission The commissions paid forms part of your premium for your policy.

4 Other Key Terms

* Your coverage will only start 30 calendar days after the issue date, or latest reinstatement date, whichever is later.

* Your coverage for the following critical illnesses will only start 60 calendar days after the issue date, or latest reinstatement date, whichever is later:

- e) Cancer;
- f) Coronary Heart Disease Requiring Surgery;
- g) Heart Attack;
- h) Other Serious Coronary Artery Disease.

* Critical illness survival period: 7 days after diagnosis of critical illness.

* This rider will not accelerate the sum insured of your basic policy.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

5 Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.

List of 68 Covered Critical Illness

No.	Critical Illness	No.	Critical Illness
1	Acute Necrohaemorrhagic Pancreatitis	35	Loss of Independent Existence
2	Alzheimer's Disease/ Severe Dementia	36	Loss of Speech
3	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	37	Major Head Trauma – Resulting in Permanent Inability to Perform Activities of Daily Living
4	Apallic Syndrome / Persistent Vegetative state	38	Major Organ/ Bone Marrow Transplant
5	Bacterial Meningitis – Resulting in Permanent Inability to Perform Activities of Daily Living	39	Medullary Cystic Disease
6	Benign Brain Tumour – of Specified Severity	40	Meningeal Tuberculosis
7	Blindness – Permanent and Irreversible	41	Motor Neuron Disease – Permanent Neurological Deficit with Persisting Clinical Symptoms
8	Brain Surgery	42	Multiple Root Avulsions of Brachial Plexus
9	Cancer – of Specified Severity and Does Not Cover Very Early Cancers	43	Multiple Sclerosis
10	Cardiomyopathy – of specified severity	44	Muscular Dystrophy
11	Chronic Adrenal Insufficiency	45	Myasthenia Gravis
12	Chronic Aplastic Anaemia – Resulting in Permanent Bone Marrow Failure	46	Necrotising Fasciitis
13	Chronic Autoimmune Hepatitis	47	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
14	Chronic Primary Sclerosing Cholangitis	48	Paralysis of Limbs
15	Chronic Relapsing Pancreatitis	49	Parkinson's Disease – Resulting in Permanent Inability to Perform Activities of Daily Living
16	Coma – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	50	Poliomyelitis
17	Coronary Artery By-pass Surgery	51	Primary Pulmonary Arterial Hypertension – of Specified Severity
18	Creutzfeldt – Jakob Disease (Mad Cow Disease)	52	Progressive Scleroderma
19	Crohn's Disease with Fistula	53	Respiratory Diphtheria
20	Deafness – Permanent and Irreversible	54	Reye's Syndrome
21	Diabetes Mellitus Complications	55	Secondary Pulmonary Hypertension
22	Ebola Haemorrhagic Fever	56	Serious Coronary Artery Disease
23	Elephantiasis	57	Severe Mental Illness
24	Encephalitis – Resulting in Permanent Inability to Perform Activities of Daily Living	58	Severe Relapsing Nephrotic Syndrome
25	End-stage Liver Failure	59	Severe Rheumatoid Arthritis
26	End-stage Lung Disease	60	Spinal Cord Disease or Injury resulting in Bladder Dysfunction
27	Full-blown AIDS	61	Stroke – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
28	Fulminant Viral Hepatitis	62	Surgery for Idiopathic Scoliosis
29	Heart Attack – of Specified Severity	63	Surgery to Aorta
30	Heart Valve Surgery	64	Systemic Lupus Erythematosus with Severe Kidney Complications
31	Haemolytic Uremic Syndrome	65	Terminal Illness
32	HIV Infection due to Blood Transfusion	66	Third Degree Burns – of Specified Severity
33	Infective Endocarditis requiring Heart Surgery	67	Ulcerative Colitis with Total Colectomy
34	Kidney Failure – Requiring Dialysis or Kidney Transplant	68	Wilson's Disease

PRODUCT DISCLOSURE SHEET



Life Insurance

Date: 12/Dec/2025

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.**

1 What is IL HospiCash?

IL HospiCash is a unit deducting rider that you can attach to an investment-linked plan. It pays the cash benefit upon hospitalization of the life insured during the rider term.

2 Know Your Coverages/Benefits

As an illustration, you will receive the following medical & health rider coverages/benefits until age of 70 years.

Coverage	RM 50.00 per day
1 Normal Ward Benefit	Daily Cash Benefit amount for each day hospitalised in a regular hospital ward within Malaysia and not due to a pregnancy related illness. Note: Hospitalisation must be at least 6 consecutive hours, up to a maximum of 180 days per condition.
2 Intensive Care Unit (ICU) / Coronary Care Unit (CCU) / Neonatal Intensive Care Unit (NICU) Benefit	Double of the Daily Cash Benefit amount for each day hospitalised in an ICU, CCU or NICU, within Malaysia and not due to a pregnancy related illness. Note: Hospitalisation must be at least 6 consecutive hours, up to a maximum of 20 days per condition.
3 Overseas Hospitalisation Benefit	Daily Cash Benefit amount for each day hospitalised outside Malaysia and due to an emergency. Note: Hospitalisation must be at least 6 consecutive hours, up to a maximum of 30 days per condition.
4 Hospitalisation due to Pregnancy-Related Illnesses Benefit	Daily Cash Benefit amount for each day hospitalised within Malaysia and due to a pregnancy related illness. Note: Hospitalisation must be at least 6 consecutive hours, up to a maximum of 3 consecutive days per condition. Abortion is not covered unless due to a medical doctor's advice.

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).

This rider **excludes**:

- a) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion;
- b) War (whether declared or not), revolution, attack by a foreign country, or invasion;
- c) Participation in dangerous or hazardous sport or activities such as (but not limited to) horse riding, water sports (except non-motorized sailing craft and swimming), hunting, racing (except foot racing), mountaineering, potholing or caving, and winter sports;
- d) Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline), or aerial sports such as (but not limited to) skydiving, parachuting, bungee jumping, hang gliding and ballooning;
- e) Intentional self-inflicted injury or attempted suicide;
- f) Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
- g) Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS);
- h) Physical and violent provocation by the life insured, leading to a similar response that leads to injury;
- i) Hospital confinements within 30 days from the issue date or any reinstatement of the supplementary contract or rider, unless due to an accident;
- j) Plastic / cosmetic, investigative, diagnostic, preventative, non-medically necessary or elective treatments or procedures;
- k) Eye treatments, procedure, or tests including but not limited to refraction or surgical correction of near-sightedness (Radial Keratotomy);
- l) Treatment of mental illness and psychiatric disorders, self-inflicted injury, attempted suicide, abuse of alcohol, and drug addiction and routine medical examinations or consultations;
- m) Dental treatment, procedures, or tests, except as necessitated by accident to sound natural teeth occurring wholly during the policy term;
- n) Organ and tissue donation, and treatments or procedures for snoring, sleep disorders, obesity and weight gain;
- o) Procedures, treatments or tests related to pregnancy, childbirth (including surgical delivery), miscarriage, abortion, prenatal or postnatal care, infertility, hormone replacement therapy, contraception, sterilization, birth defects, congenital or hereditary illness or conditions, erectile dysfunction and circumcision;
- p) Medical condition that you had before buying this rider (i.e. pre-existing condition).

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 website¹



Email us at info@etiqua.com.my



Scan the QR code

¹ <https://www.etiqua.com.my/investment-linked/securepro-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 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 70 years.	
Total Commission	The commissions paid forms part of your premium for your policy.

4 Other Key Terms

- * Per condition - one or more in-patient stays at a hospital for a specific diagnosis, treatment or care, where each stay occurred within 14 days of the previous stay and resulted from the same underlying accident or illness. A hospitalisation within 14 days of a prior hospitalisation for the same condition, will be treated as the same hospitalisation for the purpose of the per condition limits.
- * The total payment of benefits under this rider is limited to 365 days throughout the rider term.

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

Dear Customer,

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

1 What is IL WoPCI?

IL WoPCI 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.

2 Know Your Coverages/Benefits

As an illustration, the following investment-linked rider coverages/benefits until age of 100 years.

WoPCI Benefit	In the event the life insured is diagnosed with one of the 38 covered critical illnesses, the future premiums including Enricher (excludes Stepped Enricher and regular top-up) of the policy will be waived until the expiry of rider term.
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Note: Please refer to your policy for details on the critical illnesses covered.

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).

Your rider excludes:

- w) Medical condition that you had before buying this rider (i.e. pre-existing condition);
- x) Intentional self-inflicted injury, while sane or insane;
- y) Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
- z) 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.

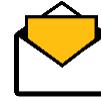
If you have any questions or require assistance on your rider, you can:



Contact us at 1-300-13-8888
(Etiqa Oneline)



Visit us at this website¹



Email us at info@etiqa.com.my



Scan the QR code

¹ <https://www.etiqa.com.my/investment-linked/securepro-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.
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Duration: Until the age of **100 years**.

Total Commission The commissions paid forms part of your premium for your policy.

4 Other Key Terms

* Your 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:

- i) Cancer;
- j) Coronary Heart Disease Requiring Surgery;
- k) Heart Attack; and
- l) Other Serious Coronary Artery Disease.

* Critical illness survival period: 7 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.

5 Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.

List of Covered 39 Critical Illness

No.	Critical Illness	No.	Critical Illness
1	Alzheimer's Disease/ Severe Dementia	21	Kidney Failure – Requiring Dialysis or Kidney Transplant
2	Angioplasty and Other Invasive Treatments for Coronary Artery Disease*	22	Loss of Independent Existence
3	Bacterial Meningitis – Resulting in Permanent Inability to Perform Activities of Daily Living	23	Loss of Speech
4	Benign Brain Tumour – of Specified Severity	24	Major Head Trauma – Resulting in Permanent Inability to Perform Activities of Daily Living
5	Blindness – Permanent and Irreversible	25	Major Organ/ Bone Marrow Transplant
6	Brain Surgery	26	Medullary Cystic Disease
7	Cancer – of Specified Severity and Does Not Cover Very Early Cancers	27	Motor Neuron Disease – Permanent Neurological Deficit with Persisting Clinical Symptoms
8	Cardiomyopathy – of Specified Severity	28	Multiple Sclerosis
9	Chronic Aplastic Anemia – Resulting in Permanent Bone Marrow Failure	29	Muscular Dystrophy
10	Coma – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	30	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
11	Coronary Artery By-pass Surgery	31	Paralysis of Limbs
12	Deafness – Permanent and Irreversible	32	Parkinson's Disease – Resulting in Permanent Inability to Perform Activities of Daily Living
13	Encephalitis – Resulting in Permanent Inability to Perform Activities of Daily Living	33	Primary Pulmonary Arterial Hypertension – of Specified Severity
14	End-stage Liver Failure	34	Serious Coronary Artery Disease
15	End-stage Lung Disease	35	Stroke – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
16	Full-blown AIDS	36	Surgery to Aorta
17	Fulminant Viral Hepatitis	37	Systemic Lupus Erythematosus with Severe Kidney Complications
18	Heart Attack – of Specified Severity	38	Terminal Illness
19	Heart Valve Surgery	39	Third Degree Burns – of Specified Severity
20	HIV Infection due to Blood Transfusion		

*Not applicable to waiver Supplementary Contracts or Riders.

PRODUCT DISCLOSURE SHEET



Dear Customer,

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

1 What is IL WoPTPD?

IL WoPTPD is a unit deducting rider that you can attach to an investment-linked plan. In the event life insured becomes totally and permanently disabled, the future premiums of the policy will be waived.

2 Know Your Coverages/Benefits

As an illustration, you will receive the following rider coverages/benefits until age of 70 years.

WoPTPD Benefit	In the event the life insured becomes totally and permanently disabled, the future premiums including Enricher (excludes Stepped Enricher and regular top-up) of the policy will be waived until the expiry of rider term.
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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).

Your rider **excludes**:

- 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).

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 ¹	Email us at info@etiqua.com.my	Scan the QR code

¹ <https://www.etiqua.com.my/investment-linked/securepro-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 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 70 years.	
Total Commission	The commissions paid forms part of your premium for your policy.

4 Other Key Terms

* 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.

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.