

# PRODUCT DISCLOSURE SHEET



Life Insurance

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.**

Date: 06/08/2025

## 1 What is Triple Growth?

**Triple Growth** offer insurance protection for **20** years. It pays a lump sum death benefit and Total and Permanent Disability (TPD) during the term of policy. In addition, this plan also provides guaranteed interim cash payments every year until maturity.

## 2 Know Your Coverages/Benefits

**As an illustration, for RM194,900.00 yearly, you will receive the following life insurance coverages/benefits.**

| 1                  | Death Benefit                                    | 1) <b>RM500,000</b> , PLUS any outstanding Guaranteed Interim Cash Payments; or<br>2) Total annual premium paid to date,<br>whichever is higher.                                                                                                                                                                         |                    |                                               |        |    |         |    |          |    |
|--------------------|--------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-----------------------------------------------|--------|----|---------|----|----------|----|
| 2                  | TPD Benefit                                      | 1) <b>RM500,000</b> , PLUS any outstanding Guaranteed Interim Cash Payments; or<br>2) Total annual premium paid to date,<br>whichever is higher is payable if the life insured suffers TPD prior to the 65th birthday.                                                                                                   |                    |                                               |        |    |         |    |          |    |
| 3                  | Accidental Death/TPD Benefit                     | Upon death or TPD occurs due to accident, an additional 100% of the sum insured is payable.<br><b>Note:</b><br>a) Accidental death coverage expires at the 69 <sup>th</sup> birthday of the life insured.<br>b) Accidental TPD coverage expires at the 65 <sup>th</sup> birthday of the life insured.                    |                    |                                               |        |    |         |    |          |    |
| 4                  | Guaranteed Interim Cash Payment (Guaranteed ICP) | Payable yearly starting from the end of 1 <sup>st</sup> policy year until the end of policy term: <table><tr><th>End of Policy Year</th><th>Guaranteed ICP<br/>(as % of Basic Sum Insured)</th></tr><tr><td>1 to 6</td><td>3%</td></tr><tr><td>7 to 12</td><td>6%</td></tr><tr><td>13 to 20</td><td>9%</td></tr></table> | End of Policy Year | Guaranteed ICP<br>(as % of Basic Sum Insured) | 1 to 6 | 3% | 7 to 12 | 6% | 13 to 20 | 9% |
| End of Policy Year | Guaranteed ICP<br>(as % of Basic Sum Insured)    |                                                                                                                                                                                                                                                                                                                          |                    |                                               |        |    |         |    |          |    |
| 1 to 6             | 3%                                               |                                                                                                                                                                                                                                                                                                                          |                    |                                               |        |    |         |    |          |    |
| 7 to 12            | 6%                                               |                                                                                                                                                                                                                                                                                                                          |                    |                                               |        |    |         |    |          |    |
| 13 to 20           | 9%                                               |                                                                                                                                                                                                                                                                                                                          |                    |                                               |        |    |         |    |          |    |
| 5                  | Bonus                                            | This plan participated in the profits of the company's participating fund in the form of simple reversionary bonus and terminal bonus.<br>These bonuses are payable upon death/TPD of life insured, surrender or upon policy maturity.                                                                                   |                    |                                               |        |    |         |    |          |    |
| 6                  | Maturity Benefit                                 | Upon maturity, the followings are payable:<br>1) <b>RM500,000</b> , PLUS all attaching bonuses; and<br>2) Accumulated Guaranteed ICP (if any);<br>LESS any indebtedness.<br>The annualised return of the guaranteed benefit (Guaranteed ICP and maturity benefit) is -0.25%.                                             |                    |                                               |        |    |         |    |          |    |





**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](http://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, accidental death, accidental TPD or any injury due to accident occurs directly or indirectly due to any of the following:
  - a) Intentional self-inflicted death or injury, suicide, or attempted suicide, while sane;
  - 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:

|                                                                                                                                      |                                                                                                                              |                                                                                                                                                              |                                                                                                           |
|--------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| <br>Contact us at 1-300-13-8888<br>(Etiqa Online) | <br>Visit us at this website <sup>1</sup> | <br>Email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a> | <br>Scan the QR code |
|--------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|

<sup>1</sup><https://www.etiqa.com.my/savings/triple-growth-insurance>

## 3 Know Your Obligations

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

|         |                      |
|---------|----------------------|
| Premium | RM 194,900.00 yearly |
|---------|----------------------|

Duration: Until the age of 46 years

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

|                          |                                                 |
|--------------------------|-------------------------------------------------|
| Stamp Duty               | RM10 will be paid by us                         |
| Total Commission         | 10.88% of total premium or <b>RM 127,269.70</b> |
| 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 Triple Growth.
- ☐ I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for Triple Growth.

\* 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: