

**Important Notes**

This Policy may qualify you for personal tax relief subject to the final decision of the Inland Revenue Board of Malaysia.

You should understand this Plan thoroughly to ensure that it best serves your needs and that the premium payable under the Policy is an amount that you can afford.

If the Life Insured, while sane or insane, commits suicide within one (1) year from the Policy issue date or reinstatement date, we shall refund the premium paid without interest.

The Policy Owner shall be given a grace period of thirty-one (31) days from the premium due date for the payment of premium.

This Policy does not have a minimum guaranteed cash value on termination until after you have paid full premium for three (3) completed Policy years.

Upon termination, maturity or expiry of the Policy, all the benefits under this Plan will cease. If you terminate the Policy in the early years, you may get back less than the amount that you have paid.

You have the right to return this Policy with written instruction to us within fifteen (15) days after the Policy has been received by you, for any reason. If returned, the Policy will be considered void from the beginning and any Premium paid will be refunded to you, unless any medical examination fee incurred.

Please note that for the purpose of determining the period of fifteen (15) days, this Policy will be deemed to be returned to us on the date we have received this Policy if personally delivered or on the date of posting this Policy is sent to us by registered post or on the date of transmission if this Policy is electronically transmitted.

All premium (if applicable) will be subjected to relevant charges or taxes including Goods and Services Tax as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of premium.

Please ensure that you refer to the Sales Illustration pertaining to your Policy provided to you by Etiqa.

This brochure is intended for reference only and shall not constitute a contract or invitation to participate.

Etiqa Life Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

01/18/EVE

**Etiqa Online 1300 13 8888**  
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## Triple Lifestyle Protector The Savings Plan That Guarantees Protection & Cash Payouts.



**Etiqa Life Insurance Berhad** (1239279-P)  
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and regulated by Bank Negara Malaysia)  
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Underwritten by:  
**eTiqa**  
Insurance

Ahli Kumpulan  **Maybank**

**eTiqa**  
Insurance

# Maintain Your Lifestyle, Now and in The Future

Life is full of changes. One minute we’re enjoying life as a successful income earner. The next minute, our lifestyles could change dramatically due to financial strains caused by economic conditions, illnesses or accidents. Having kids or retiring from work could change the way we live.

Statistics show that most Malaysians are not financially prepared to face sudden adverse challenges. In fact, only 37% of working Malaysians consider their future income to be sufficient\*. The average savings of active EPF members aged 51 to 55 (retirement age) is also considerably low at only RM125,158.78\*\*, with withdrawals made to pay for loans, as well as medical and general living expenses.

That’s why it makes perfect sense to ensure that we’ll always be financially able to protect and maintain our lifestyles. Now and in the future.

Sources: \* The Star, April 21 2011  
\*\* Kumpulan Wang Simpanan Pekerja:  
Active Members Savings Range for 2010

## Triple Lifestyle Protector, The Easy Way to Protect Your Lifestyle

Triple Lifestyle Protector Plan is designed to help you save for the future, provide lifetime financial protection against misfortune and reward you with guaranteed regular cash payments.

From as low as RM2.90 a day (based on full pay, age 20 and Basic Sum Insured of RM15,000.00), the Triple Lifestyle Protector offers:

- 1 Guaranteed cash payout of 15% of Basic Sum Insured every three (3) years beginning from the fifth (5<sup>th</sup>) Policy Anniversary year
- 2 Payout of 100% of Basic Sum Insured (plus accumulated cash if you leave the guaranteed payouts with us to accrue) in the event of Total and Permanent Disability (TPD) before age 65 or death at any time during the Policy duration
- 3 Payout of 100% of Basic Sum Insured upon maturity
- 4 Lifetime insurance protection
- 5 Guaranteed no increase in premium during entire tenure
- 6 No investment risk
- 7 Superb flexibility. You can:
  - Leave the guaranteed cash payments with us for faster cash accumulation
  - Choose from 2 different premium payment terms
  - Choose to pay premiums monthly, quarterly, half-yearly or annually
  - Attach additional benefits for even greater protection

## Plan Features

### Death Benefit

In the event of death, the Basic Sum Insured plus all accumulated cash payment (if any) less any indebtedness shall be payable in one lump sum.

### Total and Permanent Disability (TPD) Benefit

In the case of TPD, the Basic Sum Insured plus all accumulated cash payment shall be payable. If the aggregate Basic Sum Insured payable (per life basis) is up to RM1 million, it shall be paid in one lump sum. Should the Basic Sum Insured be more than RM1 million, then the balance of Basic Sum Insured shall be payable one (1) year later after the first payment was made, subject to terms and conditions stated in the Policy contract.

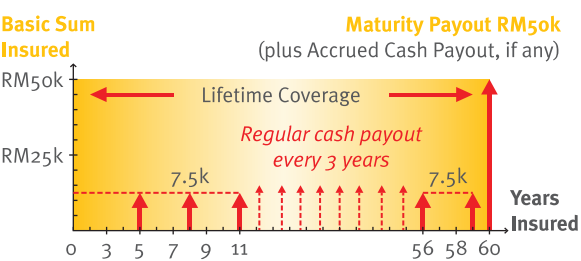
## Maturity Benefit

When your Policy matures and no claims of death and TPD has been made, the Basic Sum Insured plus accumulated cash payment (if any) shall be payable.

## Guaranteed Cash Payout

You will receive 15% of the Basic Sum Insured at the end of year five (5) from the Policy commencement date, and every three (3) year interval subsequently throughout the Policy duration. You may choose to receive the cash payments or to keep these amounts with Etiqa Life Insurance Berhad and accumulate them with interest.

## Example of a Full Premium Term



For a male, age 25, Basic Sum Insured of RM50,000.00 with monthly premium of RM269.10

## Key Features

<b>Eligible Entry Age*</b>	<ul style="list-style-type: none"><li>• Life Insured Minimum age: 14 days Maximum age: 55 years</li><li>• Policy Owner Minimum age: 18 years Maximum age: no limit</li></ul>
<b>Maturity Age*</b>	85 years old
<b>Basic Sum Insured</b>	<ul style="list-style-type: none"><li>• Minimum: RM15,000.00 (for full premium payment) RM10,000.00 (for 20 year premium payment term)</li><li>• Maximum: subject to underwriting</li></ul>

\*Age next birthday

## Select Your Options

<b>Premium Terms Available</b>	<ul style="list-style-type: none"><li>• Option 1: full payment (up to maturity)</li><li>• Option 2: 20 years</li></ul>
<b>Payment Mode</b>	Monthly, quarterly, half-yearly or annually
<b>Guaranteed Regular Cash Payment</b>	<ul style="list-style-type: none"><li>• Option 1 Regular payout: 15% of Basic Sum Insured every three (3) years from fifth (5<sup>th</sup>) Policy year</li><li>• Option 2 Accumulation: leave with Etiqa Life Insurance Berhad to accumulate with interest**</li></ul>

\*\*The interest rate is not guaranteed and may change from time to time

## Enhancing Your Plan

Should you wish to enhance your Triple Lifestyle Protector with more features and flexibility, just choose from the following riders:

1	Accident Rider
2	Critical Illness Rider
3	Level Term Rider
4	Medical and Hospitalization Rider
5	Waiver of Premium for Death/TPD/ Critical Illness Rider

