

MaxiPro

**A plan that yields  
more savings**



**eTiqa**

Life Insurance

# Savings That Journey With You

Save for a rainy day and also for things that truly matter to you and your family, such as vacations, children's education & retirement. With MaxiPro, an investment-linked plan and IL Savings Growth, a savings benefit add-on (premium paying), you are rewarded with guaranteed incremental cash payout. You'll be able to grow your savings every step of the way to ensure you can enjoy every special moment in your life.



## Guaranteed Approval

Approval of all eligible applications are guaranteed for insured amounts of up to RM500,000.\*



## Guaranteed Annual Cash Payout

Guaranteed annual cash payout from the end of the 2nd policy year until your policy matures.\*



## Guaranteed Maturity Payout

Guaranteed maturity payout of up to 171% of total premiums paid (excluding any top-up of premiums).\*



## Guaranteed Insurance Charge Rates

The insurance charge rates are guaranteed throughout the policy term and not subject to revisions.



## Flexible Premium Payment and Policy Terms

Choice of 6 plans with minimum payment term of 8 years and long-term coverage of up to 30 years.

\*Benefits applicable with IL Savings Growth.

**Note:** The key benefits above are subject to terms and conditions.

## Eligibility

You are eligible to apply for the plan for yourself, or your spouse before the age of 65, or your children before the age of 17.

## Savings with Short-Term Premium Payment, Annual Guaranteed Cash Payout and Guaranteed Maturity Payout

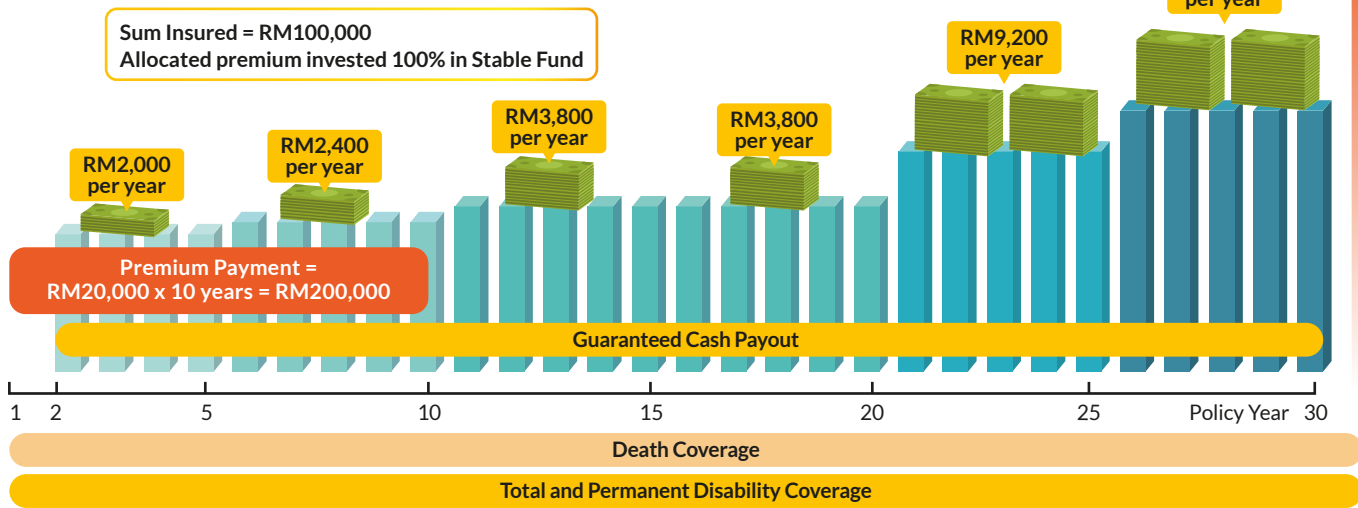


Adam, age 35

Bought MaxiPro with IL Savings Growth to plan for his family's growing needs like education fund and family vacation. He chose a plan that pays 10 years of premium for 30-year coverage with 29 years of annual cash payout and a maturity payout at the end of policy term.



Guaranteed Maturity Payout + Potential Investment Payout



| Details                       | Guaranteed Payout | Potential Investment Payout At Maturity (Non-Guaranteed) |                              |
|-------------------------------|-------------------|--|------------------------------|
|                               |                   | Low Scenario (2% per annum)                              | High Scenario (5% per annum) |
| Total Annual Cash Payout      | RM165,000         | RM1,310  | RM18,504                     |
| Maturity Payout               | RM114,000         |  |                              |
| <b>Total Potential Payout</b> |                   | <b>RM280,310</b>   | <b>RM297,504</b>             |

## Savings with Long-Term Premium Payment, Annual Guaranteed Cash Payout and Guaranteed Maturity Payout

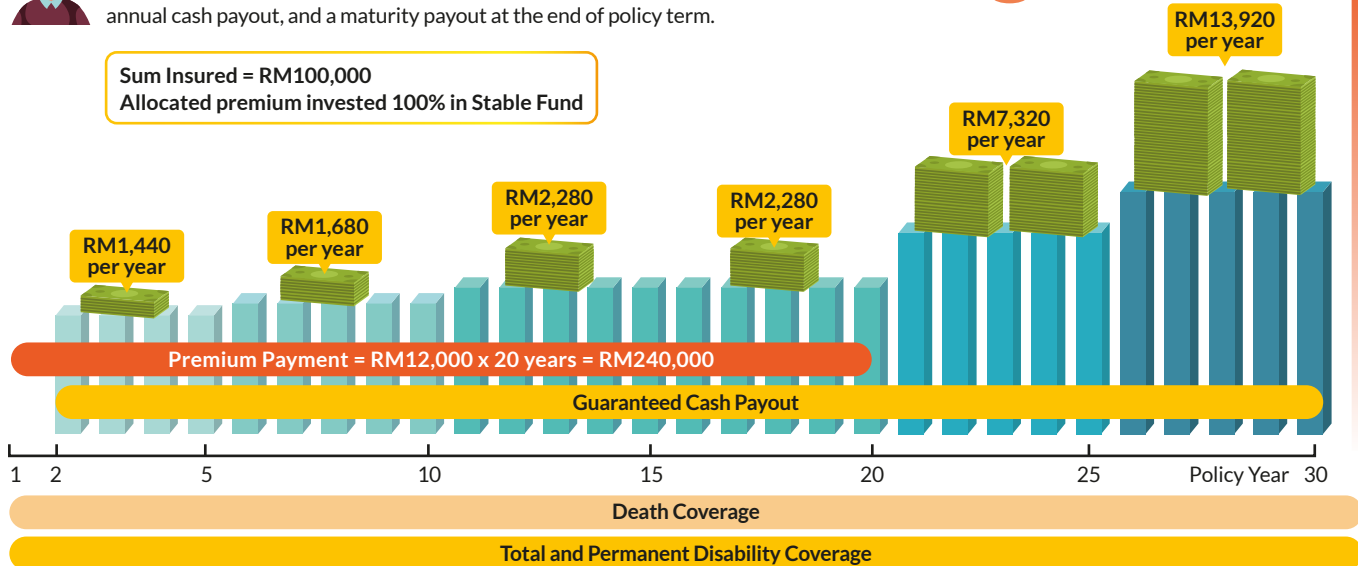


Dave, age 35

Bought MaxiPro with IL Savings Growth to save for a bigger home to meet his family's growing needs. He chose a plan that pays 20 years of premium for 30-year coverage with 29 years of annual cash payout, and a maturity payout at the end of policy term.



Guaranteed Maturity Payout + Potential Investment Payout



| Details                       | Guaranteed Payout | Potential Investment Payout At Maturity (Non-Guaranteed) |                              |
|-------------------------------|-------------------|--|------------------------------|
|                               |                   | Low Scenario (2% per annum)                              | High Scenario (5% per annum) |
| Total Annual Cash Payout      | RM143,160         | RM4,795  | RM17,986                     |
| Maturity Payout               | RM136,800         |  |                              |
| <b>Total Potential Payout</b> |                   | <b>RM284,755</b>   | <b>RM297,946</b>             |

Note: Potential investment payout is non-guaranteed and subject to the performance of selected fund.

## Savings with Guaranteed Lump Sum Maturity Payout



Sue, age 30

Bought MaxiPro with IL Savings Growth to prepare for her future retirement plans. She chose to invest in a plan with 20-year payment term, 30-year coverage, and pays a lump sum at maturity.

Sum Insured = RM100,000

Allocated premium invested 100% in Stable Fund



Guaranteed Lump Sum Maturity Payout + Potential Investment Payout

Premium Payment =  
RM10,000 x 20 years = RM200,000

1 20 Policy Year 30

Death Coverage

Total and Permanent Disability Coverage

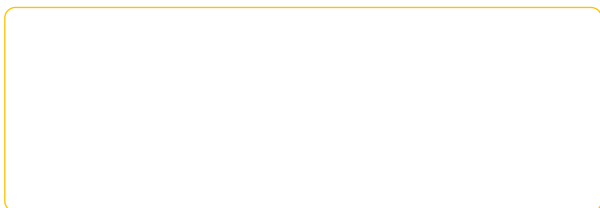
| Details                  | Guaranteed Payout | Potential Investment Payout At Maturity (Non-Guaranteed) |                              |
|--------------------------|-------------------|--|------------------------------|
|                          |                   | Low Scenario (2% per annum)                              | High Scenario (5% per annum) |
| Lump Sum Maturity Payout | RM283,000         | RM10,431   | RM21,715                     |
| Total Potential Payout   |                   | RM293,431  | RM304,715                    |

**Note:** Potential investment payout is non-guaranteed and subject to the performance of selected fund.

All scenarios mentioned are to show the impact of different investment return rate during high and low investment return environment. The actual return rates may be higher or lower than the chosen rates.

This is an insurance product that is tied to the performance of underlying assets and is not a pure investment product such as unit trust.

For more details, terms and conditions, please refer to your Etiga Life Planner below:



**Etiqua Online 1300 13 8888**  
**[www.etiqua.com.my](http://www.etiqua.com.my)**



**Etiqua Life Insurance Berhad** (201701025113)  
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