



Etiqua Term **Plus**

Now +
Family

One term plan for your entire family



Life is unpredictable, but you can be ready for any twists and turns with Etiqa Term Plus – an affordable term plan that offers coverage for you and your family. Enjoy peace of mind knowing that you're protected, no matter what comes your way.

Key Benefits



No Cash Payments

Enjoy the convenience of automatic premium payments directly from your EPF Account 2 for yourself and your family.



Coverage for Death and Disability

A lump sum amount of up to RM200,000 will be paid in the event of death or total and permanent disability (TPD).



Accidental Death Benefit

- i. An additional 100% of the sum insured will be paid in the event of death due to an accident;
- ii. An additional 200% of the sum insured will be paid in the event of death due to an accident while travelling overseas.



Accidental Total and Permanent Disability (TPD) Benefit

An additional 100% of the sum insured will be paid in the event of total and permanent disability (TPD) due to an accident.



Guaranteed Approval

Get immediate coverage without the hassle of a medical examination.



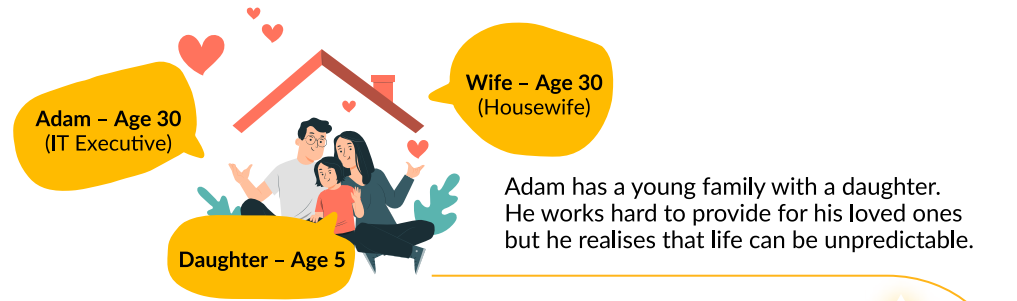
Flexible Coverage

Choose your preferred coverage amount, from as little as RM10,000 up to RM200,000.

Notes:

1. This product is sold in the form of units.
2. The minimum sum insured is RM10,000 and may be increased at RM5,000 per unit increments up to a maximum of RM200,000.
3. Terms and conditions apply.

How It Works



Adam signs up for Etiqa Term Plus with a coverage of RM100,000 for himself, RM100,000 for his spouse, and RM50,000 for his daughter. The sign-up process is Fast & Easy.

With Etiqa Term Plus, NO cash payment is required. The total premium deducted from his EPF Account 2 is RM400 in the first year.



5 years later, Adam takes his family for an overseas vacation.

Unfortunately, the family meets with an accident. Adam ends up passing away while his daughter is left with a broken leg, unable to ever walk again. With Etiqa Term Plus, a lump sum amount of RM400,000 will be paid in cash to Adam's wife to help with her expenses, as he has named her as the beneficiary of his policy.



Calculation of the First-Year Annual Premium

Adam (30 years old)	RM220
Wife (30 years old)	RM120
Daughter (5 years old)	RM60
Total	RM400

Calculation of the Payout

Adam's payout: Death benefit	RM100,000
Overseas accidental death benefit	RM200,000
Daughter's payout: Accidental TPD benefit	RM100,000
Total Payout	RM400,000

Disclaimer: The scenario depicted above is for illustrative purposes only. Terms and conditions apply.

Eligibility

	Entry Age	Expiry Age
EPF Member	17 – 65 years old (ANB)	70 years old (ANB)
Spouse	17 – 65 years old (ANB)	70 years old (ANB) or when EPF Member reaches expiry age, whichever earlier
Children	14 days – 16 years old (ANB)	25 years old (ANB) or when EPF Member reaches expiry age, whichever earlier

ANB – Age next birthday

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Etiqua Life Insurance Bhd (201701025113)

(Licensed under Financial Services Act 2013
and regulated by Bank Negara Malaysia)

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