

Ezy-Life Secure

Some things are best started when young

Things I aim to achieve by 30 :

✓ Ezy-Life Secure



- Car

- Roadtrip with the usual bunch

- 54 inch 4K TV

- That big promotion at work

- Travel package for mom and dad



What is Ezy-Life Secure?

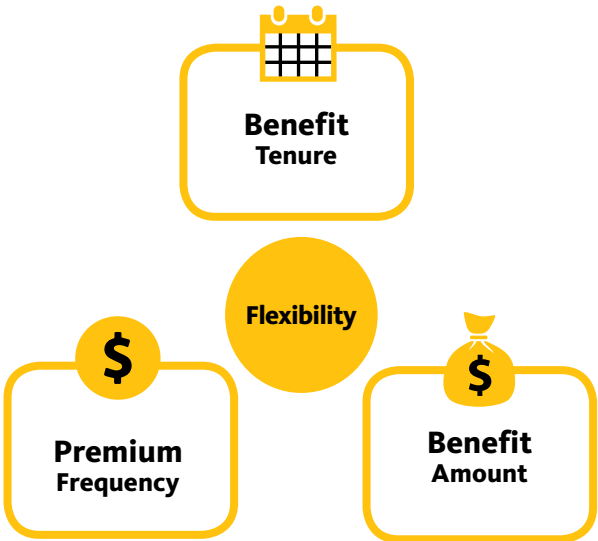
Ezy-Life Secure is a term life insurance plan that will pay you the benefit amount when you die or become disabled due to accident or sickness. The benefit amount is applicable for the duration of a specific tenure, provided that you pay a fixed premium, regularly when due.

Why buy Ezy-Life Secure?

Because of its affordability and flexibility.

- Term life insurance is more affordable, the younger you are at commencement.
- Ezy-Life Secure provides you with the flexibility at commencement to choose the benefit amount, the tenure of benefits, and the frequency of fixed regular premiums which remains unchanged throughout the tenure.

And the peace of mind that your loved ones will be supported financially when you are no longer around.



Entry Age	From 16 years old or before your 60th birthday
Benefit Tenure	From a minimum of 5 years to the policy anniversary prior to the 80th birthday
Benefit Amount	From a minimum of RM50,000
Premium Frequency	Monthly or yearly frequency of premium payments

Major exclusions

To keep the benefits affordable, no benefit amount will be paid, due to the following causes:

Cause	Death benefit	Total and Permanent Disability benefit
Suicide within one year of plan commencement	X	
Attempted suicide		X
Participation in criminal act, illegal act, strike, riot or civil commotion		X
Participation in a dangerous or hazardous activity, or non-commercial aviation		X
Consumption of alcohol or drugs		X
Provoking physical violence		X
Inhalation of poison, gas or fumes		X
Intentional self-inflicted injury, failure to follow medical advice, or to unreasonably delay obtaining medical treatment		X

For your attention

1. The contents of this brochure may be changed without prior notice.
2. This brochure is a summary of the terms and conditions of the plan. This brochure is not a legally binding contract or commitment.
3. Please download the sales illustration which is available after you have requested for an online quotation prior to purchasing the plan. The sales illustration contains additional details on the terms and conditions of the plan. Please review the sales illustration to satisfy yourself that the benefits fulfil your needs and that the premiums are affordable.
4. Should your application for the plan be accepted by us, a policy contract will be sent to you to confirm commencement of the plan. Please refer to the policy contract for the full, legally binding terms and conditions of the plan. Should you choose to cancel this plan, for whatever reason, please notify us in writing within 15 days of receiving of the policy contract. Upon such cancellation we will refund any premiums you have paid which were incurred in making this plan application.
5. Please pay any premiums due within 31 days of the premium due date. Premiums will be due regularly at intervals over the duration of the plan, as set out in the policy contract. Failing to pay premiums when due will discontinue all your benefits under the plan.

If you cancel the plan within the first two years from commencement, you may not receive any payment. Upon such cancellation in subsequent years, the payment amount received may be less than the premiums you have paid.

6. All premiums (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities.
7. It is important to keep any receipt that you receive as proof of payment of premium.
8. Should you require additional information on Life Insurance, please refer to the *Insuranceinfo* booklet on 'Life Insurance'. The booklet is available at all our branches, or by visiting www.insuranceinfo.com.my.

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Etika Online 1300 13 8888
www.etika.com.my



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Etika Life Insurance Berhad (201701025113)

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and regulated by Bank Negara Malaysia)

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eTiQa
Life Insurance