

SecurePro

Live It Up. Your Life,
Your Terms, Your Plan.

eTiqa
Life Insurance



PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Etika Life Insurance Berhad or PIDM (visit www.pidm.gov.my). | Member of PIDM

Underwritten by Etika Life Insurance Berhad (Co. Reg. No.: 201701025113)

We understand the dynamic nature of living life at full throttle, where change is constant. Introducing SecurePro, an investment-linked plan with 15 unique riders offering you the flexibility to support your lifestyle and evolving needs while staying protected at all times. You deserve a plan that's uniquely yours, perfectly tailored to fit your lifestyle and goals.

Get it now from as low as RM100 per month*.

**Terms and conditions apply.*



Comprehensive Rider Add-ons

Choose from 15 optional riders covering hospitalisation and surgeries, accidents, critical illnesses, and more. Tailor your coverage, just take your pick.



Milestone Celebration Benefit

Enjoy the flexibility to increase the insured amount by 20% of the initial basic insured amount, capped at a maximum of RM100,000 without underwriting when you celebrate life milestones, starting from the 3rd policy year onwards:

- a. Graduation (tertiary and above or any equivalent);
- b. Marriage;
- c. Purchase of a new house; or
- d. Birth of a newborn.

Note: Benefit to increase insured amount allowable for a maximum of two different milestones and is applicable only if milestones occur before the life insured's 60th birthday.



Multiple Coverage Term Options

Choose what suits you best with multiple coverage term options of 20 years or up to the age of 70, 80, 90, or 100 next birthday (ANB).



Funds Switching Options

Switch your investment fund anytime at no extra cost.



No Lapse Guarantee

Your policy will remain in force and will not lapse for the first 6 policy years provided that you make no partial withdrawals and provide timely payments with no premium holidays.



Loyalty Bonus

Receive a loyalty bonus credited to your account automatically every 3 years from the 7th policy year onwards to maximise your investment value.



Death and TPD Coverage

Payouts upon death or total & permanent disability (TPD).

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

Elevate Your Protection

Speak to our Life Planner to secure peace of mind.

Eligibility

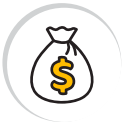
The plan is available for you or your spouse aged between 17 to 70 years old, and your children aged between 14 days to 16 years old.

15 Optional Riders to choose from to boost your coverage:



IL Infinite Care

First-of-its-kind critical illness rider that covers 10 key body systems and organs, safeguarding your well-being against both known and unknown diseases that may arise, effectively future-proofing your protection.



IL Infinite Care Plus

Gain greater financial security with multiple payouts, reaching up to 300% of the insured amount upon diagnosis of any Impairment/Surgery for the 10 covered body systems and organs.



IL Cancer Care

Get protection for cancer at different stages, including Carcinoma-in-Situ (CIS). Plus, it also features a bounce-back benefit where the insured amount will be restored 12 months after an early stage cancer claim.



IL CI Care

Get coverage upon the diagnosis of any of the 68 covered critical illnesses, including coverage for mental illness.



IL Accelerated CI

An add-on benefit that pays the rider sum insured if the life insured is diagnosed with any of the 39 covered critical illnesses during the rider term.



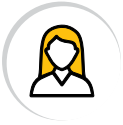
IL Junior CI

Get coverage for your child in the event your child is diagnosed with any of the 15 covered juvenile critical illnesses.



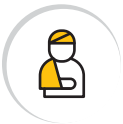
IL Ultimate Health

A medical rider that provides comprehensive hospital and surgical benefits including advanced medical treatments with a high coverage limit of up to RM10 million with 3 deductible options, saving your premiums today for enhanced medical coverage when you retire.



IL Lady Care

Crafted specially for ladies as their needs evolve with every step of their life journey. From family planning, navigating the joys of pregnancy and baby care, to embracing the changes of menopause, IL Lady Care offers wide coverage for specific female illnesses, including Carcinoma-in-Situ (CIS) and other cancers such as breast, cervix, uterus, fallopian tube, ovary, vagina, and vulva. It also includes add-on maternity and baby care benefits, ensuring that they are always protected wherever life leads them.



IL AcciGuard

An accidental add-on benefit that provides coverage for accidental death, permanent dismemberment, double indemnity, compassionate cash of up to RM5,000, and more.



IL Accidental Indemnity

Get financial protection for accidents with a daily cash benefit upon hospitalisation or partial disablement.



IL HospiCash

Get daily hospital cash benefits for ICU, CCU, and NICU stays, as well as for local and overseas hospitalisations, including hospitalisation due to pregnancy-related illnesses.



IL Waiver of Premium of Critical Illnesses

A waiver of premium that ensures that if you are diagnosed with any of the 38 covered critical illnesses, you won't be required to pay future premiums (exclude stepped enricher and regular top-up premium).



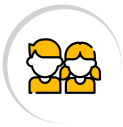
IL Waiver of Premium of Total and Permanent Disability (TPD)

A waiver of premium that ensures that if you experience total and permanent disability, you won't be required to pay future premiums (exclude stepped enricher and regular top-up premium).



IL Payor Waiver of Premium (Spouse)

A waiver of premium benefit add-on ensures that if something happens to you—whether it's your passing, total and permanent disability, or a diagnosis of any of the 38 covered critical illnesses—your spouse will not have to pay future premiums (exclude stepped enricher and regular top-up premium).



IL Payor Waiver of Premium (Juvenile)

A waiver of premium add-on ensures that if something happens to you—whether it's your passing, total and permanent disability, or a diagnosis of any of the 38 covered critical illnesses—your child will not have to pay future premiums until the rider expiry term.

Type of Funds Available

Fund Name	Fund Management Fee (% NAV p.a.)
Balanced Fund	1.25
Growth Fund	1.50
Stable Fund	1.00
Premier Equity Fund	1.50
Premier Income Fund	1.00
Premier Index Fund	1.25
Dana Ekuiti Prima	1.50
Dana Pendapatan Prima	1.00
Premier Global Equity Fund	1.50
Premier Asia Pacific Equity Fund	1.50
Premier Global Sustainable Equity Fund	1.00

Note: Terms and conditions apply.

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.

Etiqua Online 1300 13 8888
www.etiqua.com.my



Etiqua Life Insurance Berhad (201701025113)

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

Dataran Maybank, No. 1, Jalan Maarof,
59000 Kuala Lumpur, Malaysia.

T +603 2297 3888

F +603 2297 3800

E info@etiqua.com.my

Connect with us at

