

PRODUCT DISCLOSURE SHEET	ETIQA LIFE INSURANCE BERHAD (“We/Us/Our”)
Please read this Product Disclosure Sheet before you decide to take up e-Fortune 5. Be sure to also read the general terms and conditions.	e-Fortune 5
	<Date>

**1. What is this product about?**

e-Fortune 5 is a 5-year non-participating endowment plan with 2 years of premium paying term. This plan provides death benefit and Guaranteed Cash Payment (GCP). The GCP is payable yearly starting from the end of the 1<sup>st</sup> policy year up to policy maturity.

**2. What are the covers / benefits provided?**

No.	Coverage / Benefit	Benefit Description																
1	Death	On death of the life insured, sum insured of the policy is payable. Note: Sum insured is 105% of the total premium paid.																
2	GCP	<p>GCP is payable yearly starting from the end of the 1<sup>st</sup> policy year up to policy maturity according to below schedule, provided that all total premium due is paid within the grace period.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="background-color: #FFD700;">End of Policy Year</th> <th style="background-color: #FFD700;">GCP (% of Total Premium Paid)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">3.25% of 1<sup>st</sup> Policy Year Premium</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">3.75%</td> </tr> <tr> <td style="text-align: center;">3</td> <td style="text-align: center;">4.25%</td> </tr> <tr> <td style="text-align: center;">4</td> <td style="text-align: center;">4.75%</td> </tr> <tr> <td style="text-align: center;">5</td> <td style="text-align: center;">5.00%</td> </tr> </tbody> </table> <p>If the 2<sup>nd</sup> year premium is not received by Us within the Grace Period, the GCP is payable according to the below schedule.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="background-color: #FFD700;">End of Policy Year</th> <th style="background-color: #FFD700;">GCP (% of 1<sup>st</sup> Policy Year Premium)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1 – 5</td> <td style="text-align: center;">3.25%</td> </tr> </tbody> </table>	End of Policy Year	GCP (% of Total Premium Paid)	1	3.25% of 1 <sup>st</sup> Policy Year Premium	2	3.75%	3	4.25%	4	4.75%	5	5.00%	End of Policy Year	GCP (% of 1 <sup>st</sup> Policy Year Premium)	1 – 5	3.25%
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3	Maturity	Total premium paid is payable.																
4	Surrender	Surrender value is payable.																

**3. How much premium do I have to pay?**

The annual premium that you have to pay is RM <premium> for 2 years.

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

**4. What are the fees and charges that I have to pay?**

Policy related expenses such as management expenses including RM10 stamp duty, have been incorporated in your total premium.

**5. What are some of the key terms and conditions that I should be aware of?**

a) Importance of Disclosure – To help Us making the right decision in accepting the risk and determining the rates and terms of your policy, you are required to disclose all relevant information, including medical condition (if applicable) and age, correctly. If this information is withheld or found to be inaccurate, this will result in voidance of the contract, a claim not being

paid, or terms and conditions of the policy being changed.

- b) Grace Period – The additional period of time that is provided for you to pay the premium due. The grace period under this policy is 31 days from the date the premium is due.
- c) Free Look Period – You have the right to cancel the policy by giving a written instruction to Us within 15 days after the policy has been received by you, regardless of any reason. We will cancel this policy and refund the total premiums paid. Please note that for the purpose of determining the period of 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 if this policy is sent to Us by registered post, or on the date of transmission if this policy is electronically transmitted.
- d) If the 2<sup>nd</sup> year premium is not received by Us within the Grace Period, the GCP payable remains at 3.25% of the 1<sup>st</sup> policy year premium throughout the policy term.

*Note: This list is non-exhaustive. Please refer to the policy for the full terms and conditions.*

**6. What are the major exclusions under this policy?**

On death directly or indirectly due to suicide within 1 year from the policy issue date, Our liability shall be limited to remitting the premiums made, without interest.

*Note: Please refer to the policy for the full list of exclusions.*

**7. Can I cancel my policy?**

You may cancel your policy by returning the policy with a written instruction to Us. If the written cancellation is received after the Free Look Period, the surrender value will be payable. Please consider carefully before you surrender as the surrender value may be less than the premiums paid.

**8. What do I need to do if there are changes to my contact details?**

It is important that you inform Us of any change in your contact details (including the nominee and/or trustee) to ensure that all correspondences reach you in a timely manner. Please e-mail at [info@etiqa.com.my](mailto:info@etiqa.com.my), or by calling Etiqa Online at 1-300-13-8888.

**9. Where can I get further information?**

Should you require additional information about life insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance' that is available at all Our branches or you can visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have an enquiry or require further information, please contact Etiqa Life Insurance Berhad (1239279-P) by calling Etiqa Online at 1-300-13-8888, or e-mail to Etiqa Life Insurance Berhad at [info@etiqa.com.my](mailto:info@etiqa.com.my). Etiqa Life Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

**10. Other similar types of cover available.**

Please refer to Our website for other similar types of cover available.

**IMPORTANT NOTE:**

**BUYING A LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this product disclosure sheet is valid as at <issue date>.