

Guide to Investment-linked Policy Owners on Insurance Coverage

- ✓ You have purchased an investment-linked policy which is an insurance product that is tied to the performance of the investment fund(s) which you selected.
- ✓ This Guide gives you general information on factors that may reduce your account value and steps that you can take to enjoy insurance coverage for the full term of your policy.
- ✓ Please contact your life insurance agent or contact us via Etiqa Online at 1300 13 8888 or email us at info@etiqa.com.my if you have any questions.

Let's recap how your investment-linked policy works...

- ✓ A portion of your premiums (i.e. allocated premium) are used to purchase units in the investment fund(s).
- ✓ **Charges will be deducted** from your account value, including charges to pay for your insurance cover.
- ✓ **Your account value needs to be sufficient to ensure continued insurance coverage for the full policy term.** If your account value is insufficient and reduces to zero, you can take steps to maintain your insurance cover.

Please refer to the diagram in Appendix A for an illustration of how an investment-linked policy works.

What could reduce your account value*?



- ✓ **Not paying premiums** when it is due¹



- ✓ **Choosing not to increase premiums when increasing protection cover** (e.g. buying riders)¹



- ✓ **Poor investment return**



- ✓ **Choosing not to increase premiums or perform top up** when the insurer increases Insurance/other charges



- ✓ **Making partial withdrawals** from the fund

What do you need to do*?

Step 1: Review your insurance coverage regularly

- ✓ **For the year 2019**, we will inform you if your policy is expected to be at risk of insufficient balance to pay for charges due.
- ✓ **From 1 January 2020 onwards**, your annual statement will contain information on the expected duration of your insurance cover based on your account value.

Step 2: Take necessary actions* if there is a risk that your account value may become insufficient, to ensure continued insurance coverage for the full policy term



- ✓ **Increase premium payment or perform top up**



- ✓ **Reduce your insurance coverage**¹

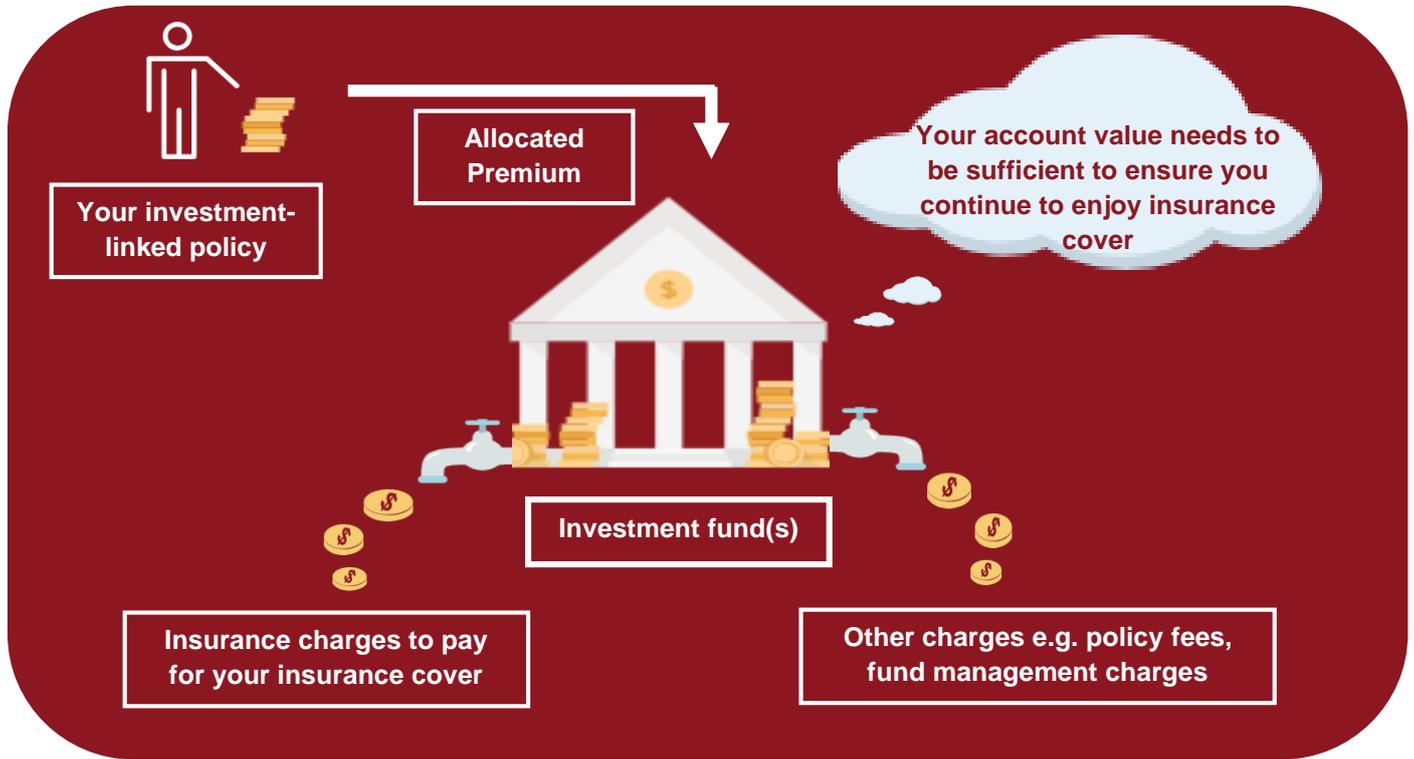
OR

After reviewing your needs and financial circumstances, you may choose not to perform any of the actions above. However, your policy may not be able to remain in-force until full policy term.

* Disclaimer: Some of these information and options may not apply to you. For information and options specific to your policy, please contact us for further details.

¹ Not applicable to single premium policy

Appendix A: How an investment-linked policy works



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Published by the Life Insurance Association of Malaysia (LIAM)