

Smart Flexi Care

You know your family best

Stay in control with a bespoke plan

Underwritten by:

eTiQa
Insurance

Humanising
Financial Services.



Maybank

Smart Flexi Care

Taking care of your family is your top most priority. Because of that, you look for only the best. Fulfil family responsibilities and celebrate special moments, all with the control of a bespoke insurance plan.

Smart Flexi Care gives you guaranteed benefits and potential high returns at maturity, as the funds are managed by our award-winning fund managers. This plan gives you control to tailor-make your own insurance plan.

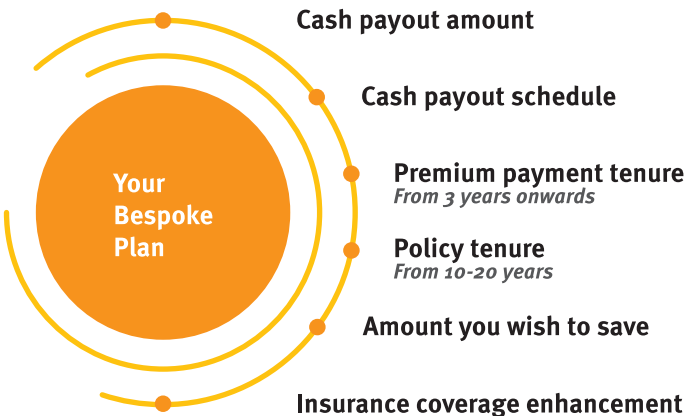
Guaranteed benefits

- ✔ Guaranteed Cash Payout in a single or multiple fixed years ¹
- ✔ Guaranteed Cash Payout when diagnosed with cancer ²
- ✔ Guaranteed Cash Payout if total and permanently disabled, as a result of sickness or injury ³
- ✔ Guaranteed to waive premiums in the event of critical illness ⁴
- ✔ Guaranteed to waive premiums in the event of critical illness, disability or death ⁵

Optional Riders:

1. Smart Guaranteed Rider
2. Early Cancer Rider
3. TPD Shield Rider
4. Waiver of Premium for Critical Illness Rider
5. Payor Waiver of Premium (Spouse) Rider or Payor Waiver of Premium (Juvenile) Rider

Tailor your plan



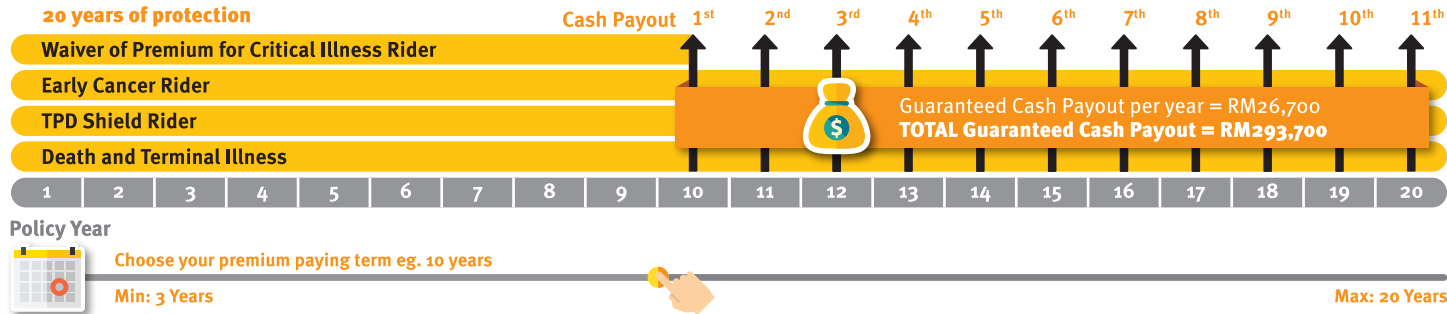
Control Your Plan

1 Savings with Guaranteed Cash Payout and Enhanced Insurance Coverage

Mr. Arshad
age 40



Looking for a balanced option that offers both savings with cash payout and a life insurance coverage, Mr. Arshad tailor-made his Smart Flexi Care to fit his plans. On top of being guaranteed with cash payout for important and special occasions, he can also enhance his insurance coverage with cancer and disability, whilst planning ahead for when his policy matures.



Benefits	Premium Amount (RM)	Potential Payout (RM)	
		Low Scenario (3%)	High Scenario (8%)
Pay for 10 years X RM50,000	500,000		
PREMIUM PER YEAR	50,000		
Basic Plan Death & Terminal Illness	Sum Insured RM500,000	3,157	239,242
+ Early Cancer Rider	Sum Insured RM300,000		
+ TPD Shield Rider	Sum Insured RM300,000		
+ Waiver of Premium for Critical Illness Rider			
Regular Top Up	22,920		
Smart Guaranteed Rider	23,923	293,700	
Total Potential Payout (RM)		532,942	817,645

2 Savings with Guaranteed Cash Payout

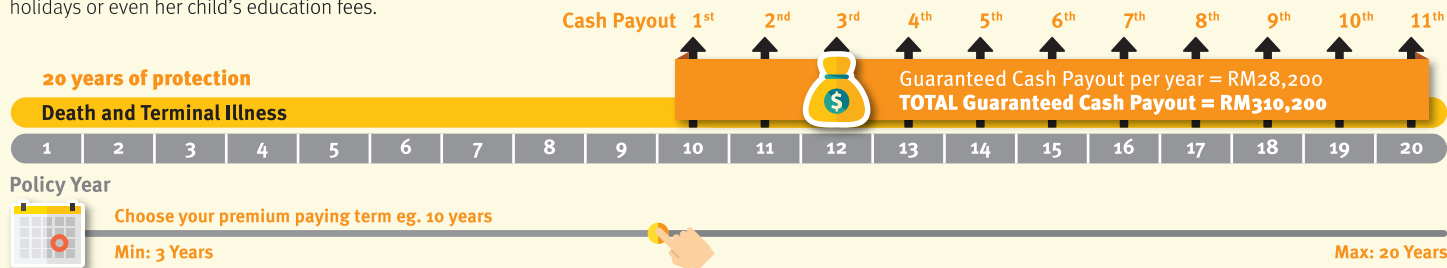
Ms. Sue
age 40



Ms. Sue customised the amount and schedule for her guaranteed cash payout. As her Smart Flexi Care plan matures, she looks forward to receiving a potentially great payout so she can spend on a well-deserved trip around the world with her loved ones and even retire comfortably.

Option 1: Guaranteed Cash Payout - Yearly

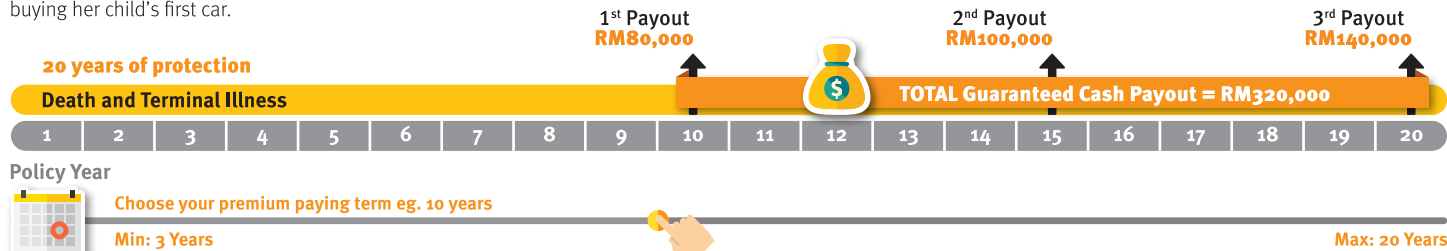
Ms. Sue plans for Guaranteed Cash Payout every year for her family's year-end holidays or even her child's education fees.



Benefits	Premium Amount (RM)	Potential Payout (RM)	
		Low Scenario (2%)	High Scenario (9%)
Pay for 10 years X RM50,000	500,000		
PREMIUM PER YEAR	50,000		
Basic Plan Death & Terminal Illness	Sum Insured RM100,000	2,653	244,267
Regular Top Up	22,080		
Smart Guaranteed Rider	25,267		
Total Potential Payout (RM)		554,467	950,173

Option 2: Guaranteed Cash Payout - Single or Multiple

Great for planned celebrations such as her child's graduation or buying her child's first car.



Benefits	Premium Amount (RM)	Potential Payout (RM)	
		Low Scenario (2%)	High Scenario (9%)
Pay for 10 years X RM50,000	500,000		
PREMIUM PER YEAR	50,000		
Basic Plan Death & Terminal Illness	Sum Insured RM100,000	2,620	243,951
Regular Top Up	22,080		
Smart Guaranteed Rider	25,300		
Total Potential Payout (RM)		563,951	959,161

Note: The guaranteed cash payout is only payable provided the basic plan is in force.

3 Enhanced Insurance Coverage



Mr. Gurdev worries for his family's future due to life's uncertainties. For that, he enhances his insurance coverage with additional benefits in the event of misfortunes.

Early Cancer

He knows that a fight against cancer can be long and painful, especially when the medical costs are high. Early Cancer Rider provides a cash payout from the earlier stages of cancer. It supports cancer treatment costs and relieves him from financial burden so he can fully focus on recovering.

TPD Shield Rider

If he is totally or permanently disabled, as a result of sickness or injury, he has the assurance of a lump sum payment to cover future living costs, and to help minimise financial impact.

Waiver of Premiums

By adding Waiver of Premium for Critical Illness Rider, he will not be required to pay for future premiums in the event of critical illness.

Benefits	Premium Amount (RM)	Potential Payout (RM)	
		Low Scenario (3%)	High Scenario (8%)
Pay for 10 years X RM10,000	100,000		
PREMIUM PER YEAR	10,000		
Basic Plan Death & Terminal Illness	Sum Insured RM1,000,000	10,000	
+ Early Cancer Rider	Sum Insured RM300,000		
+ TPD Shield Rider	Sum Insured RM300,000		
+ Waiver of Premium for Critical Illness Rider			
Total Potential Payout (RM)		31,176	107,700



1 in 4 Malaysians will suffer from cancer by the age of 75

The Star Online, 2016

About **100,000** Malaysians suffer from cancer each year

The Star Online, 2016



Medical costs to increase by 15% every year

The Star Online, 2016



Cost of cancer treatment will **increase to RM2 million in 20 years time**

The Star Online, 2016



Waiver of Premium for Critical Illness Rider

Early Cancer Rider

TPD Shield Rider

Death and Terminal Illness

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20

Policy Year



Choose your premium paying term eg. 10 years

Min: 3 Years



Max: 20 Years

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www.maybank2u.com.my



Smart Flexi Care

**Tentukan pelan
pilihan anda**

**Anda lebih mengenali
keluarga anda**



Diunderait oleh:

eTiQa
Insurans

**Menginsankan
Perkhidmatan Kewangan.**



Maybank

Smart Flexi Care

Keluarga anda adalah keutamaan anda. Oleh sebab itu, anda mahu berikan yang terbaik untuk mereka. Tunaikan tanggungjawab anda dan meraikan detik indah bersama, semuanya dengan pelan insurans pilihan anda.

Smart Flexi Care memberikan anda jaminan manfaat dan potensi pulangan yang tinggi pada tempoh matang, di mana dana-dana diuruskan oleh pemenang anugerah pengurus dana terbaik.

Pelan ini juga memberikan anda fleksibiliti untuk menentukan perlindungan insurans dengan jaminan manfaat yang lain.

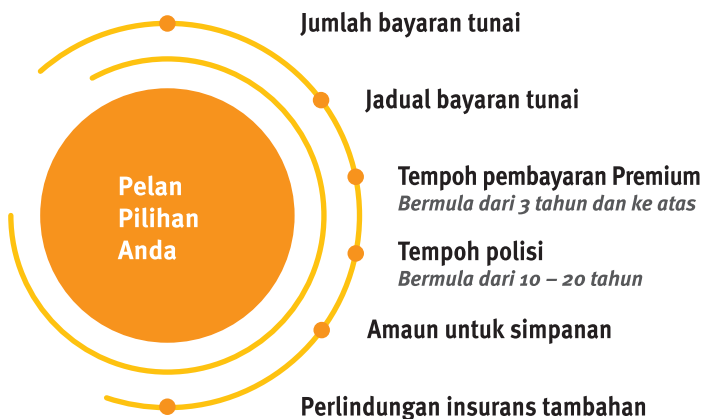
Manfaat- manfaat terjamin

- ✔ Jaminan bayaran tunai pada tahun tunggal atau berganda ¹
- ✔ Jaminan bayaran tunai apabila didiagnos kanser ²
- ✔ Jaminan bayaran tunai apabila mengalami hilang upaya kekal akibat penyakit atau kecederaan ³
- ✔ Jaminan pengecualian premium akibat penyakit kritikal ⁴
- ✔ Jaminan pengecualian premium akibat penyakit kritikal, hilang upaya atau kematian ⁵

Pilihan Rider:

1. Smart Guaranteed Rider
2. Early Cancer Rider
3. TPD Shield Rider
4. Waiver of Premium for Critical Illness Rider
5. Payor Waiver of Premium (Spouse)
atau Payor Waiver of Premium (Juvenile) Rider

Pilih pelan anda



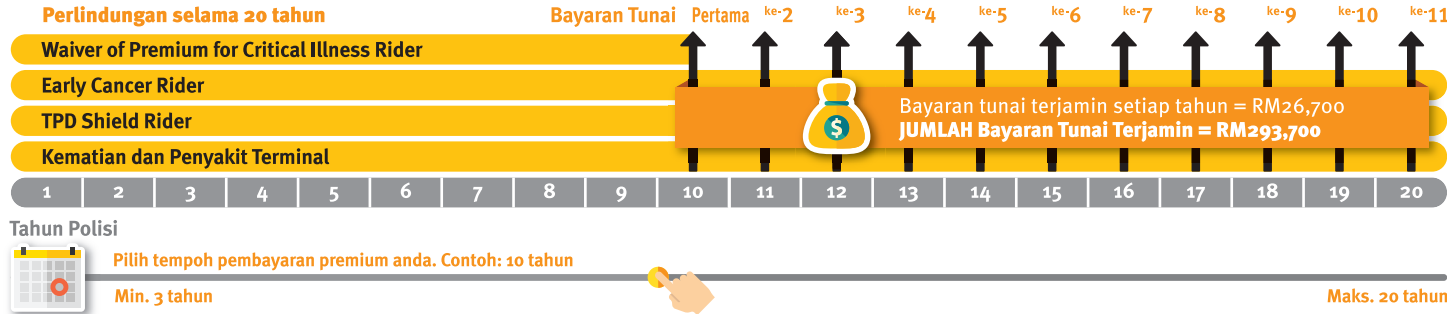
Rancang Pelan Anda

1 Simpanan dengan bayaran tunai terjamin dan perlindungan insurans tambahan

En. Arshad
40 tahun



En. Arshad telah memilih pelan Smart Flexi Care untuk mendapatkan satu pelan seimbang yang menawarkan manfaat simpanan berserta bayaran tunai dan perlindungan insurans hayat. Beliau bukan sahaja dapat menikmati manfaat bayaran tunai terjamin untuk majlis penting dan istimewa, malah beliau juga boleh menambah perlindungan insurans dengan manfaat kanser dan hilang upaya, sementara merancang masa depan apabila polisi beliau matang.



Manfaat	Jumlah Premium (RM)	Potensi Bayaran (RM)	
		Senario Rendah (3%)	Senario Tinggi (8%)
Bayaran Premium untuk 10 tahun X RM50,000	500,000		
BAYARAN PREMIUM SETIAP TAHUN	50,000		
Pelan Asas Kematian & Penyakit Terminal	Jumlah Diinsuranskan RM500,000	3,157	239,242
+ Early Cancer Rider	Jumlah Diinsuranskan RM300,000		
+ TPD Shield Rider	Jumlah Diinsuranskan RM300,000		
+ Waiver of Premium for Critical Illness Rider			
Tambah Nilai Berkala	22,920		
Smart Guaranteed Rider	23,923		293,700
Jumlah Potensi Bayaran (RM)		532,942	817,645

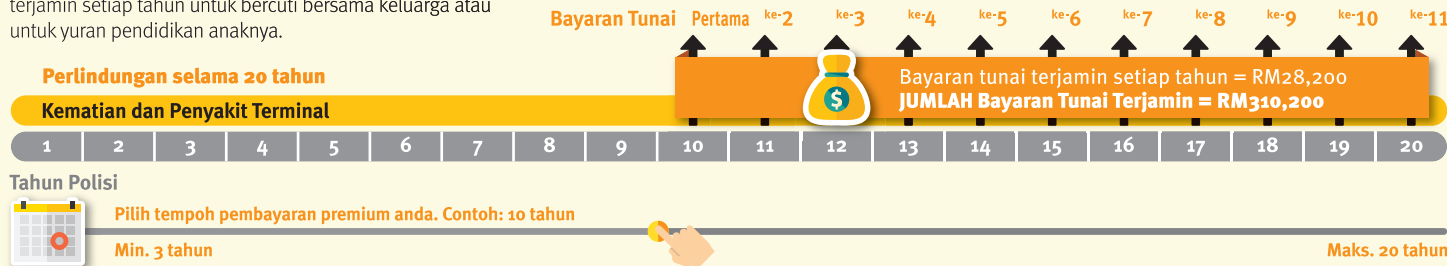
2 Simpanan dengan bayaran tunai terjamin

Pn. Sue
40 tahun



Pn. Sue telah menentukan amaun dan jadual untuk bayaran tunai terjamin. Beliau sangat teruja untuk menerima bayaran tunai berserta pulangan untuk melancong ke serata dunia bersama keluarga tersayang dan juga bersara dengan tenang apabila pelan Smart Flexi Care beliau matang.

Pilihan 1: Bayaran tunai terjamin - Tahunan
Pn. Sue merancang untuk mendapatkan bayaran tunai terjamin setiap tahun untuk bercuti bersama keluarga atau untuk yuran pendidikan anaknya.



Manfaat	Jumlah Premium (RM)	Potensi Bayaran (RM)	
		Senario Rendah (2%)	Senario Tinggi (9%)
Bayaran Premium untuk 10 tahun X RM50,000	500,000		
BAYARAN PREMIUM SETIAP TAHUN	50,000		
Pelan Asas Kematian & Penyakit Terminal	Jumlah Diinsuranskan RM100,000	2,653	244,267
Tambah Nilai Berkala	22,080		
Smart Guaranteed Rider	25,267		
Jumlah Potensi Bayaran (RM)		554,467	950,473

Pilihan 2: Bayaran tunai terjamin - Tunggal atau Berganda
Pelan yang sesuai untuk meraikan majlis graduasi anaknya atau menghadihkan kereta pertama untuk anaknya.



Manfaat	Jumlah Premium (RM)	Potensi Bayaran (RM)	
		Senario Rendah (2%)	Senario Tinggi (9%)
Bayaran Premium untuk 10 tahun X RM50,000	500,000		
BAYARAN PREMIUM SETIAP TAHUN	50,000		
Pelan Asas Kematian & Penyakit Terminal	Jumlah Diinsuranskan RM100,000	2,620	243,951
Tambah Nilai Berkala	22,080		
Smart Guaranteed Rider	25,300		
Jumlah Potensi Bayaran (RM)		563,951	959,161

Nota: Bayaran tunai hanya akan dibayar sekiranya Polisi Asas masih lagi berkuat kuasa.

3 Perlindungan Insurans Tambahan



En. Gurdev bimbang akan masa hadapan keluarganya memandangkan keadaan hidup semasa yang tidak menentu. Oleh itu, beliau telah meningkatkan perlindungan insurans beliau dengan manfaat tambahan sekiranya berlaku kejadian yang tidak diingini.

Kanser Tahap Awal

Beliau tahu melawan penyakit kanser adalah sukar dan perit terutama dengan kos perubatan yang tinggi. Dengan Early Cancer Rider, beliau akan mendapat bayaran tunai sekiranya didiagnos kanser. Bayaran tunai tersebut mampu mengurangkan beban kewangan agar beliau dapat menjalani proses rawatan dengan tenang.

Hilang Upaya Menyeluruh dan Kekal (HUMK)

Jika kemalangan yang berlaku menyebabkan HUMK, beliau akan diberi jaminan pembayaran sekali gus bertujuan untuk menampung kos hidup dan mengurangkan beban kewangan beliau.

Pengecualian Bayaran Premium

Dengan tambahan Waiver of Premium for Critical Illness Rider, beliau tidak perlu untuk membayar premium di masa akan datang jika menghidap penyakit kritikal.

Manfaat	Jumlah Premium (RM)	Potensi Bayaran (RM)	
		Senario Rendah (3%)	Senario Tinggi (8%)
Bayaran Premium untuk 10 tahun X RM50,000	100,000		
BAYARAN PREMIUM SETIAP TAHUN	10,000		
Pelan Asas Kematian & Penyakit Terminal	Jumlah Diinsuranskan RM1,000,000	10,000	
+ Early Cancer Rider	Jumlah Diinsuranskan RM300,000		
+ TPD Shield Rider	Jumlah Diinsuranskan RM300,000		
+ Waiver of Premium for Critical Illness Rider			
Jumlah Potensi Bayaran (RM)		31,176	107,700



1 daripada 4 rakyat Malaysia menghidap kanser pada usia 75 tahun

(The Star Online, 2016)

Kira-kira

100,000

rakyat Malaysia menghidap kanser setiap tahun

(The Star Malaysia, 2016)



Kos perubatan meningkat 15% setiap tahun

(The Star Online, 2016)



Kos rawatan kanser akan meningkat kepada RM 2 juta dalam masa 20 tahun

(The Star Online, 2016)

Perlindungan selama 20 tahun

Waiver of Premium for Critical Illness Rider

Early Cancer Rider

TPD Shield Rider

Kematian dan Penyakit Terminal

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20

Tahun Polisi



Pilih tempoh pembayaran premium anda. Contoh: 10 tahun

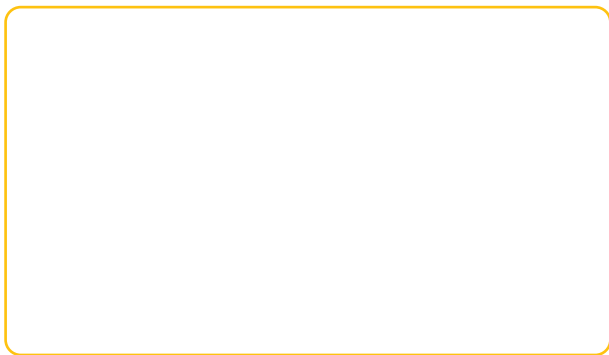
Min. 3 tahun



Maks. 20 tahun

Berhubung dengan wakil jualan kami sekarang!

Untuk maklumat lanjut kunjungi cawangan Maybank terdekat
atau layari **www.maybank2u.com.my**



Smart Flexi Care

最了解您家人的
就是您

为您自己
定制计划

Underwritten by:

eTiQa
Insurance

Humanising
Financial Services.



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Smart Flexi Care

照顾您的家人是您首要的责任。正因如此，您只寻找对您最佳的计划。无论是履行照料家人的责任或欢庆特别时刻，一切都掌控在我们为您定制的保险计划。

基于我们屡获奖项的基金经理管理您的基金，Smart Flexi Care 可提供您利益保证和在满期时提供潜在的高回报。您有权力制定符合个人需求的保险计划。

保证利益

- ☑ 单一或定期的保证现金支付¹
- ☑ 被诊断患癌时的保证现金支付²
- ☑ 因疾病或受伤而导致的完全及永久性残疾的保证现金支付³
- ☑ 在面临危疾时，保证保费豁免⁴
- ☑ 在面临危疾，残疾或死亡的情况下，保证保费豁免⁵

可添加的附加保险保单：

1. Smart Guaranteed Rider
2. Early Cancer Rider
3. TPD Shield Rider
4. Waiver of Premium for Critical Illness Rider
5. Payor Waiver of Premium (Spouse) Rider
或 Payor Waiver of Premium (Juvenile) Rider

量身定制您的计划

现金支付金额

现金支付期

保费支付的期限
从第3年开始

保单计划的期限
从10-20年


您希望储蓄的金额

提升人寿保险保障

您的
定制计划

掌控您的计划


1 保证现金支付和提升人寿保险保障的储蓄计划

Arshad 先生 40岁  Arshad先生欲寻找一项较均衡的选择，为他提供现金储蓄支付和人寿保险保障。他根据自己的需求定制属于自己的计划 (Smart Flexi Care)。他除了可在自己最重要及特殊的时刻领取保证现金支付以外，还能为自己附加癌症和意外的保障。同时，当保单满期时，还可以提前作好未来的计划。



利益	保费金额 (RM)	潜在回报 (RM)	
		低的预算 (3%)	高的预算 (8%)
保费缴交10年总数 X RM50,000	500,000		
每年保费	50,000		
基本保单 - 死亡及终期疾病	保额 RM500,000	3,157	239,242
+ Early Cancer Rider	保额 RM300,000		
+ TPD Shield Rider	保额 RM300,000		
+ Waiver of Premium for Critical Illness Rider			
按期加额	22,920		
Smart Guaranteed Rider	23,923	293,700	
潜在回报总额 (RM)		532,942	817,645

2 提供储蓄的保证现金支付

Sue 小姐 40岁  Sue小姐定制了保证现金支付的金额和支付期。她希望当 Smart Flexi Care 满期时，她可以领取潜在的高数额现金支付。以便能够和她的挚爱环游世界及拥有舒适及悠闲的退休生活。

选择1: 每年保证现金支付

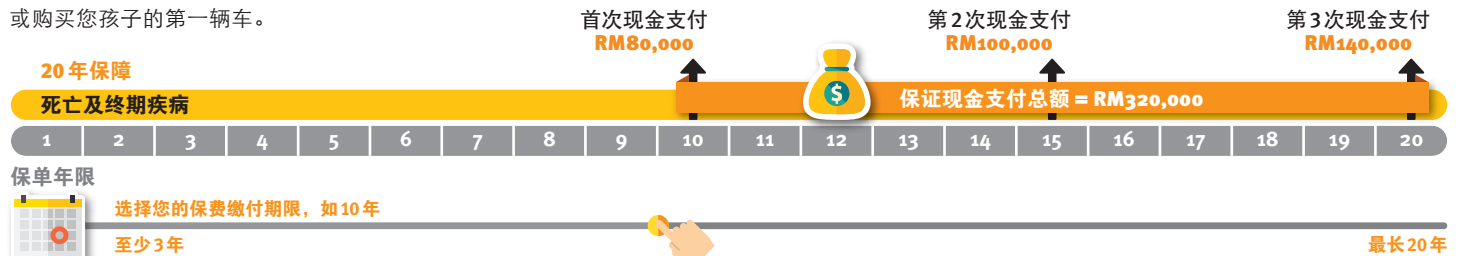
Sue小姐打算为她的家庭年终假期或儿童的教育计划选择每年保证现金支付。



利益	保费金额 (RM)	潜在回报 (RM)	
		低的预算 (2%)	高的预算 (9%)
保费缴交10年总数 X RM50,000	500,000		
每年保费	50,000		
基本保单 - 死亡及终期疾病	保额 RM100,000	2,653	244,267
按期加额	22,080		
Smart Guaranteed Rider	25,267	310,200	
潜在回报总额 (RM)		554,467	950,173

选择2: 保证现金支付 - 单一或多个

完成您计划的任务是伟大的庆祝，如孩子的毕业费用或购买您孩子的第一辆车。



利益	保费金额 (RM)	潜在回报 (RM)	
		低的预算 (2%)	高的预算 (9%)
保费缴交10年总数 X RM50,000	500,000		
每年保费	50,000		
基本保单 - 死亡及终期疾病	保额 RM100,000	2,620	243,951
按期加额	22,080		
Smart Guaranteed Rider	25,300	320,000	
潜在回报总额 (RM)		563,951	959,161

备注: 保证现金支付需在基本保单仍然有效的情况下，才会获得支付。

3 提升人寿保险保障



Gurdev先生因对未来感到迷茫而担心他的至亲。为此，他增加了保险额度，确保在面临意外情况时，可获得额外收益。

早期癌症

他明白到与癌症搏斗是段很漫长且痛苦的路，特别是在医疗费用高昂的时候。Early Cancer Rider在癌症初期阶段提供现金支付，在经济上减轻他缴付癌症治疗费的负担，让他安心专注于康复的疗程。

完全或永久性残疾 (TPD)

如果因患病或受伤而导致完全或永久性残疾，他可以确保自己能获得一次性支付的保险金以应对未来的生活费，有助于将财务冲击减得最低。

保费豁免

若在危疾保单内添加 Waiver of Premium for Critical Illness Rider后，一旦患上严重疾病，他将无需支付以后的保费。

利益	保费金额 (RM)	潜在回报 (RM)	
		低的预算 (3%)	高的预算 (8%)
保费缴交 10 年总数 X RM10,000	100,000		
每年保费	10,000		
基本保单 – 死亡及终期疾病	保额 RM1,000,000	10,000	
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+ TPD Shield Rider	保额 RM300,000		
+ Waiver of Premium for Critical Illness Rider			
潜在回报总额 (RM)		31,176	107,700



马来西亚公民在 75 岁时，
每 4 人中会有 1 人患癌。

The Star Online, 2016

每年约有

100,000 名

马来西亚公民患癌

The Star Online, 2016



医疗费用每年通胀率
将增加 15%

The Star Online, 2016



癌症治疗费用将在
20 年内增加到 200 万令吉

The Star Online, 2016

20 年保障

Waiver of Premium for Critical Illness Rider

Early Cancer Rider

TPD Shield Rider

死亡及终期疾病

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20

保单年限



选择您的保费缴付期限，如 10 年

至少 3 年



最长 20 年

马上与我们的销售代表接洽!
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