

The affordable path
to your assured life

Start
insuring
it now



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Maybank

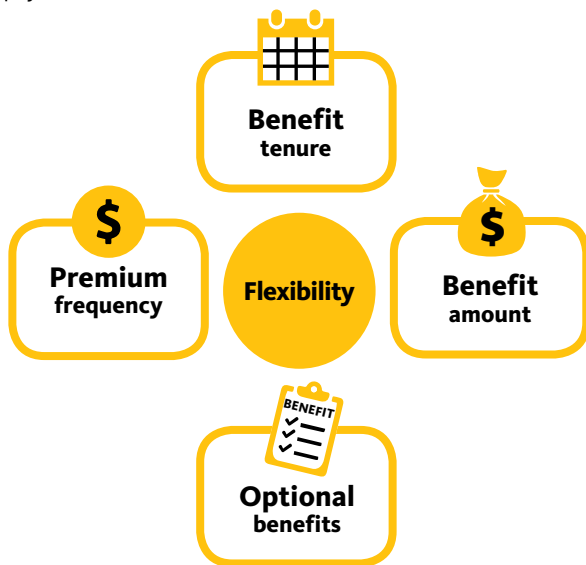
You are never too young...

Life insurance is at its most affordable, when you are young.

Simplicity yet the flexibility you need

Smart Secure is a term life insurance plan that pays the benefit amount when death or disability is caused by accident or sickness.

Smart Secure comes with the flexibility of choosing the tenure of benefits, the benefit amount paid on death or disability, optional benefits, and the frequency of premium payments.



| | |
|--------------------------|--|
| Benefit Tenure | From a minimum of 5 years to the policy anniversary prior to the 80th birthday |
| Benefit Amount | From a minimum of RM100,000 |
| Premium Frequency | Monthly, quarterly, half yearly, or yearly frequency of premium payments |

Four optional benefits

| | |
|--|---|
| Accidental Death and Dismemberment | An additional benefit amount will be paid when death or dismemberment is caused by an accident |
| Medical | Medical treatment or service charges will be paid, up to specific limits |
| Critical Illness | An additional benefit amount will be paid on the diagnosis of one of 36 critical illnesses |
| Waiver of Premium on Critical Illness | Future premiums for Smart Secure will be waived on the diagnosis of a critical illness except for angioplasty and other invasive treatments for coronary artery disease |

If you are younger than 60 years old, you are eligible to apply for the plan and eligibility is subject to our approval.

The regular premium you pay, excluding any premium paid for the optional benefit, will be unchanged over the tenure.

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 | Accidental Death & Dismemberment benefit | Medical benefits | Critical Illness benefit | Waiver of Premium on Critical Illness benefit |
|--|---------------|--|--|------------------|--------------------------|---|
| Suicide within one year of plan commencement | X | | | | | |
| Attempted suicide | | X | X | X | X | X |
| Participation in criminal act, illegal act, strike, riot or civil commotion | | X | X | X | X | X |
| Participation in a dangerous or hazardous activity, or non-commercial aviation | | X | X | X | X | X |
| Consumption of alcohol or drugs | | X | X | X | X | X |
| Provoking physical violence | | X | X | | | |
| Inhalation of poison, gas or fumes | | X | X | | | |
| Intentional self-inflicted injury, failure to follow medical advice, or to unreasonably delay obtaining medical treatment | | X | X | X | X | X |
| Critical illness or medical costs arising due to: <ul style="list-style-type: none"> • conditions which existed prior to issuing or reinstating the policy, or • HIV infection except when due to blood transfusion, or • sexually transmitted diseases | | X | | X | X | X |
| Medical conditions which existed prior to issuing the policy, including those inherited or congenital | | | | X | | |
| Medical conditions which occur within the first 30 days of issuing the policy | | | | X | | |
| Specific medical conditions which occur within the first 120 days of issuing the policy | | | | X | | |
| Treatment which is not medically necessary or not reasonable, or which is cosmetic, diagnostic (unless leading to hospitalization or surgery), experimental, or preventative | | | | X | | |
| Treatment which is related to sleep, eyes, teeth (except where related to an accident requiring hospital treatment), pregnancy, infertility, gender reassignment, contraception, sterilization, circumcision, organ & tissue donation, or rest cures | | | | X | | |
| Charges for over-the-counter medication, prosthetics, and sanitarium | | | | X | | |
| Medical conditions which are psychotic, mental or nervous system related | | | | X | | |

Note: Benefits in respect of medical costs will not be paid under the medical benefits, when reimbursed by another source.

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 request a sales illustration from your Maybank Sales Representative, prior to submitting an application for 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, less medical fees if any, 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.
6. We have the right to change the premiums in respect of optional benefits under this plan. Three months prior notice will be given of the effective date of such change, except for the Medical benefit where the prior notice period is 30 days. Such changes will be applicable from the policy anniversary following the effective date of such change. Revisions may arise due to changes in legislation or regulations, including taxation, or other factors which are unexpected and permanent. These factors can include claims trends, for example due to medical cost inflation.
7. All premiums paid by you under the plan will be subject to charges or taxes, including Goods and Services Tax, and you may qualify for personal tax relief on this plan subject to the decision of the relevant tax authorities in Malaysia.
8. Should you require additional information on Life Insurance, or Medical and Health Insurance, please refer to the *Insuranceinfo* booklets on 'Life Insurance' or 'Medical and Health Insurance'. These booklets are available at all our branches, or can be obtained from our Maybank Sales Representatives, or by visiting www.insuranceinfo.com.my.

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.

Call **1300 88 6688**, visit any Maybank branch or log on to **www.maybank.com.my** for more details, terms and conditions.

Connect with us on:  Maybank  @MyMaybank

This plan is underwritten by Etiqa Insurance Berhad (9557-T), a subsidiary of Malayan Banking Berhad (3813-K). Etiqa Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Etiqa Insurance Berhad is located at Level 19, Tower C, Dataran Maybank, No. 1 Jalan Maarof, 59000 Kuala Lumpur.

This plan is distributed by Malayan Banking Berhad (3813-K) and is located at Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur.

