

PRODUCT DISCLOSURE SHEET



Life Insurance

Date: 04/Dec/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked insurance. Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Premier Education Savers?

This is an insurance product. **Premier Education Savers** offers a combination of insurance protection and investment. It is a regular premium investment-linked plan that covers death and Total & Permanent Disability (TPD).

2 Know Your Coverages/Benefits

As an illustration, for RM 3,000.00 yearly, you will receive the following investment-linked insurance coverages/benefits until age of 100 years.		
1	Death Benefit	a) RM 300,000.00 ; or b) Account value at the next valuation immediately after the notification of claim, whichever is higher.
2	TPD Benefit	a) RM 300,000.00 ; or b) Account value at the next valuation immediately after the TPD approval date, whichever is higher is payable for TPD occurs prior to the 60 th birthday of the life insured, subject to RM2mil per life insured.
3	Maturity Benefit	Account value.
4	Surrender Benefit	Account value.





Reminder: Please refer to the sales illustration for details of this product. 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 us or PIDM (visit www.pidm.gov.my).

Your investment-linked insurance **excludes**:

- * Suicide - if death was due to suicide within 1 year from the issue date.
- * TPD that occurs directly or indirectly due to any of the following:
 - a) Intentional self-inflicted injury, suicide, or attempted suicide;
 - b) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.

Note: This list is **non-exhaustive**. You must refer to the policy for the full list of exclusions.

If you have any questions or require assistance on your investment-linked insurance, you can:

 Contact us at 1-300-88-6688 (Maybank Group Customer Care)	 Visit us at this website ¹	 Email us at info@etiqa.com.my	 Scan the QR code
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¹ https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/insurance/education/premier_education_savers.page

3 Know Your Obligations

For your investment-linked life insurance, you must pay a premium of:											
Premium	RM 3,000.00 yearly										
Duration: Until the age of 100 years.											
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).											
Premium Allocated To Purchase Units	70.00% of 1 st policy year total premium or RM 2,100.00 Please refer to the sales illustration for more details.										
You also have to pay the following fees and charges:											
Insurance Charge	The insurance charge will be deducted monthly from your account value.										
Stamp Duty	RM10.00 paid by us.										
Total Commission	0.67% of total premium payable or RM 1,680.00										
Other Applicable Charges	RM6 per month.										
a) Administration Charge											
b) Annual Fund Management Fee	<table><tr><th>Fund Chosen</th><th>Investment Allocation (% of allocation amount)</th><th>Annual Fund Management Fee (% of Net Asset Value)</th></tr><tr><td>Dana Pendapatan Prima</td><td>50%</td><td>1.00%</td></tr><tr><td>Balanced Fund</td><td>50%</td><td>1.25%</td></tr></table>		Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)	Dana Pendapatan Prima	50%	1.00%	Balanced Fund	50%	1.25%
Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)									
Dana Pendapatan Prima	50%	1.00%									
Balanced Fund	50%	1.25%									
c) Fund Switching Fee	Switching is free for the first 2 switches per policy year. Subsequent switches within the same policy year are charged at RM25 for each switch.										
d) Surrender Charge	1% of surrender values for the first 5 policy years. No surrender charges after 5th policy year.										
e) Partial Withdrawal Charge	1% of withdrawal value per withdrawal for withdrawal made in the first 5 policy years. No partial withdrawal charges after 5th policy year.										

4 Other Key Terms

- * You must disclose all material facts such as medical condition and state your age correctly to help us make the right decision in accepting the risk and determining the rates and terms of your policy. Otherwise, you may risk having your contract voided, your claim rejected or terms and conditions of the policy being changed.
- * You should satisfy yourself that the plan serves your needs and that you can afford the premium.
- * 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.
- * The account value of your investment-linked policy depends on the performance of the investment-linked fund selected and is not guaranteed. Deduction of account units for policy charges will be throughout the policy term, even after the premium paying term.
- * Upon reaching age 25, if the account value is equal to or less than one modal premium, the entire account value will be payable as the education fund. Subsequently, the policy will be terminated.
- * To avoid policy lapse, you may be required to top-up premium in the future, if the account value is insufficient to sustain the policy charges and fees throughout the policy term.
- * Auto-withdrawal and partial withdrawal limits – The withdrawal is subject to a minimum of RM500 for each fund and the minimum account value of the policy owner's total investment remaining of 1,000 units.

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

? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Free look period:** You may cancel your policy by returning the policy to us within 15 days after your policy has been received by you. The total sum of unallocated premium, account value of investment funds based on the unit price at the next valuation, and any policy fees and charges that have been deducted, less any medical fee incurred, will be refunded to you.
- **After free look period:** You may cancel your policy by returning the policy to us with a written surrender request. The surrender value (if any) is not guaranteed and depends on the performance of the investment-linked funds that you have selected. Please consider carefully before you surrender as the surrender value may be less than the premiums paid and subject to surrender charge, if applicable.

Customer's Acknowledgement*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- ☐ I acknowledge that Etiqa Life Insurance Berhad has provided me with a copy of the Product Disclosure Sheet (PDS) for the Premier Education Savers and its riders, if applicable.
- ☐ I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for the Premier Education Savers and its riders, if applicable.

* A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.

Name:

Date:

PRODUCT DISCLOSURE SHEET



Life Insurance

Date: 04/Dec/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked insurance rider. Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Accidental Death & Dismemberment (Payor Benefit)?

Accidental Death & Dismemberment (Payor Benefit) is a unit deducting rider that you can attach to an investment-linked plan. It pays the accidental benefit in the event that the policy owner sustaining injury resulting to death or dismemberment.

2 Know Your Coverages/Benefits

As an illustration, you will receive the following investment-linked insurance rider coverages/benefits until age of 38 years.

Accidental Death and Dismemberment Benefit	Up to RM 100,000.00 , based on the outcome of an accident, as set out in the following table:	
	Covered Event	Percentage of Sum Insured payable
	Death	100%
	Total and irrecoverable loss of the sight of both eyes	100%
	Loss of use of two or more limbs	100%
	Total and irrecoverable loss of the sight of one eye AND loss of use of one limb	100%
	Total and irrecoverable loss of the sight of one eye OR loss of use of one limb	50%
	Loss of thumb and index finger of either hand by amputation at or above the metacarpophalangeal joints	25%





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Your rider **excludes**:

- * Suicide – if policy owner commits suicide while sane or insane, within 1 year from the issue date.
- * Disability that occurs directly or indirectly due to any of the following:
 - a) Intentional self-inflicted injury or attempted suicide;
 - b) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.

Note: This list is **non-exhaustive**. You must refer to the policy for the full list of exclusions.

If you have any questions or require assistance on your rider, you can:

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3 Know Your Obligations

For your rider attached, you must pay the following:

Insurance Charge	The rider's insurance charge will be deducted from the account value at the beginning of each month, through cancellation of units throughout the rider term, until the rider expiry age. You may refer to the sales illustration for more details of the rider's insurance charge.
Duration: Until the age of 38 years.	
Total Commission	The commissions paid forms part of your premium for your policy.

4 Other Key Terms

- * If the policy owner suffers from more than one of the injuries mentioned in the above from any one accident, we shall only pay for the injury for which the biggest percentage of the sum insured is payable.
- * Benefit shall only be payable if as a result of accident, the covered event occurs within 90 days from the date of accident.

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

? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.

PRODUCT DISCLOSURE SHEET



Life Insurance

Date: 04/Dec/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health rider. Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Critical Illness (Payor Benefit)?

Critical Illness (Payor Benefit) is a unit deducting rider that you can attach to an investment-linked plan. It pays the rider sum insured in the event that the policy owner is diagnosed with one of the 36 covered critical illnesses.

2 Know Your Coverages/Benefits





As an illustration, you will receive the following medical and health rider coverages/benefits until age of 38 years.	
Coverage	RM 100,000.00
Critical Illness Benefit	<p>The critical illnesses covered under this rider include</p> <ol style="list-style-type: none">1. Cancer2. Stroke3. Heart attack <p>Note: This is not a complete list. Please refer to your policy for details on the critical illnesses covered.</p> <p>The sum payable for angioplasty and other invasive treatment for coronary artery disease is limited to 10% of your rider's sum insured, subject to a maximum of RM25,000. This rider sum insured will not accelerate the sum insured of your basic policy.</p>

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Your rider **excludes**:

- * Diagnosis of critical illness due to the following direct or indirect events or conditions:
 - a) Medical condition that you had before buying this plan (i.e. pre-existing condition);
 - b) Intentional self-inflicted injury, while sane or insane;
 - c) Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
 - d) AIDS, AIDS related complex or infection by the HIV except those being covered.

If you have any questions or require assistance on your rider, you can:

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3 Know Your Obligations

For your rider attached, you must pay the following:	
Insurance Charge	The rider's insurance charge will be deducted from the account value at the beginning of each month, through cancellation of units throughout the rider term, until the rider expiry age. You may refer to the sales illustration for more details of the rider's insurance charge.
Duration: Until the age of 38 years.	
Total Commission	The commissions paid forms part of your premium for your policy.

4 Other Key Terms

- * Your coverage will only start 30 calendar days after the issue date.
- * Your coverage for the following critical illnesses will only start 60 calendar days after the issue date:
 - a) Cancer;
 - b) Coronary heart disease requiring surgery;
 - c) Heart attack; and
 - d) Other serious coronary artery disease.
- * Critical illnesses survival period: 30 days after diagnosis of critical illness.

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

? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.

PRODUCT DISCLOSURE SHEET

Date: 04/Dec/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked insurance rider. Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Waiver of Premium (Payor Benefit)?

Waiver of Premium (Payor Benefit) is a unit-deducting rider that you can attach to an investment-linked plan. In the event the policy owner dies or becomes totally and permanently disabled (TPD), the future premiums of the policy will be waived until the expiry of the rider term.

2 Know Your Coverages/Benefits

As an illustration, you will receive the following investment-linked insurance rider coverages/benefits until age of 38 years.

Waiver of Premium Benefit	In the event the policy owner dies or becomes TPD, the future premiums of the policy will be waived until the expiry of the rider term.
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Your rider **excludes**:

- * Suicide – if policy owner commits suicide while sane or insane, within 1 year from the issue date.
- * TPD that occurs directly or indirectly due to any of the following:
 - a) Intentional self-inflicted injury or attempted suicide;
 - b) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.

Note: This list is **non-exhaustive**. You must refer to the policy for the full list of exclusions.

If you have any questions or require assistance on your investment-linked insurance rider, you can:

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3 Know Your Obligations

For your rider attached, you must pay the following:

Insurance Charge	The rider's insurance charge will be deducted from your account value at the beginning of each month, through cancellation of units throughout the rider term, until rider expiry age. You may refer to the sales illustration for more details of the rider's insurance charge.
Duration: Until the age of 38 years.	
Total Commission	The commissions paid forms part of your premium for your policy.

4 Other Key Terms

* The TPD cover will only take effect provided the TPD has lasted continuously for at least 6 months from the date TPD commences, except presumptive TPD.

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

? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.