





Smart Wealth

enhances your retirement plan, and at the same time set aside some wealth to be distributed to your children should you no longer be around.

Here's how you can leave a legacy to your children.

Smart Wealth
Insurance Plan

You have RM3,000,000 in total assets			
		Without Smart Wealth	WITH SMART WEALTH
You wish to leave inheritance of RM500,000 to each of your 4 children		Total RM2,000,000 (4 children x RM500,000)	Total RM2,000,000 (Death benefit amount, total premium of RM484,370⁵ paid in 5 years) No change to your children inheritance
You set aside savings for your retirement		RM1,000,000	Your savings for retirement increases to RM2,515,630⁶ (RM3,000,000 - RM484,370) An increase of RM1,515,630⁷
Your total wealth		Your wealth remains at RM3,000,000	Your wealth increases to RM4,515,630⁸ Your total wealth has grown by 51%, RM1,515,630⁷
Duration of wealth distribution to beneficiaries		3 months to several years, depending on nature of assets.	14 days from submission of claims document (for death benefit)

Note:

⁵ The premium amount is based on a 40 years old non-smoking male, with coverage until age 100.

⁶ Remainder of accumulated assets after deducting RM484,370 for premium.

⁷ Total wealth increase is based on allocation of premiums in 100% Premier Global Equity Fund. It will differ if other funds are selected (Ask your sales representative for more details on the available funds).

⁸ Smart Wealth death benefit + savings for retirement.

Contributing **RM484,370** of your total assets into Smart Wealth ensures you a guaranteed death benefit of **RM2,000,000**. This will grow your total wealth by **51%** from RM3,000,000 to more than RM4,000,000. Creating your legacy with Smart Wealth lets you live a more-than comfortable lifestyle when you retire, whilst ensuring an inheritance for your children.

Scan the QR code to view your story.



Every family has a story

Welcome to yours

Underwritten by:

eTiqa

Life Insurance

Humanising Financial Services.



Maybank

You've worked hard

to be where you are to build a comfortable lifestyle for you and your family. Maintaining this for your loved ones is challenging, especially when you are no longer around. Smart Wealth will ensure the lifestyle that your family have become accustomed to, continues.



Did You Know

- It can take 2-5 years to distribute assets if you pass on without a will.
- If you do not write a will or are not prepared, you will have no say over how your assets are distributed when you pass.

Source:
<http://dollarsandsense.my> (2016)

Key Benefits



Guaranteed cash payout to your loved ones, should death occur. And, an **ADDITIONAL 200%** of the sum insured will be paid if it is caused by an accident.

Guaranteed ADDITIONAL 25% cash payout¹ of the sum insured, on top of a disability claim.



Guaranteed cash payout if diagnosed with a critical illness².

Guaranteed no medical examination³ if your sum insured is RM2,000,000 or below.



Guaranteed to waive premiums⁴ in the event of a critical illness, disability or death.

Note:

¹ Subject to disability prior to age 70 and 5% of the sum insured per year up to 5 years and maximum of RM2,000,000 per life.

² With optional critical illness cover.

³ Subject to your health condition and age.

⁴ With optional waiver of premium cover.

This plan covers up to age 70, 80, 90 or 100, with minimum policy term of 20 years, and you can choose your payment tenure from 5, 10, 15, 20, or full term.

This is an investment-linked insurance plan that is tied to the performance of underlying assets, and it is not a pure investment product such as unit trust or fixed deposit.

Talk to our Sales Representative now!

Call **1300 88 6688**, visit any **Maybank branch** or log on to **www.maybank2u.com.my** for more details, terms and conditions.

This plan is underwritten by Etiqa Life Insurance Berhad (201701025113), a subsidiary of Malayan Banking Berhad (196001000142). Etiqa Life Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Etiqa Life Insurance Berhad is located at Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur. This plan is distributed by Malayan Banking Berhad and the headquarters is located at Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur.