

PRODUCT DISCLOSURE SHEET



Life Insurance
Date: 07/10/2025

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 Dynamic Invest?

This is an insurance product. **Dynamic Invest** offers a combination of insurance protection and investment. It is a single premium open-ended investment-linked insurance plan that covers death and Total and Permanent Disability (TPD).

2 Know Your Coverages/Benefits

As an illustration, for RM500,000.00, you will receive the following investment-linked insurance coverages/benefits until age of 100 years.		
1	Death Benefit	i) Account value; or ii) RM625,000.00 plus any top-up premium less any partial withdrawal; or iii) RM5,000 whichever is the highest.
2	TPD Benefit	i) Account value; or ii) RM625,000.00 plus any top-up premium less any partial withdrawal; or iii) RM5,000 whichever is the highest, payable if the life insured suffers TPD prior to the 65 th birthday.
3	Maturity Benefit	Account Value.





Reminder: Please refer to the sales illustration for the 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 or latest reinstatement 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, 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/legacy/dynamic_invest.page

3 Know Your Obligations

For your investment-linked, you must pay a premium of:											
Premium	RM500,000.00										
Duration: You only need to make one time premium payment.											
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).											
Premium Allocated To Purchase Units	95.00% of premium or RM475,000.00 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 will be paid by us.										
Total Commission	3.75% of total premium or RM18,750.00										
Other Applicable Charges											
a) Initial Charge	5% of the single premium/top-up premium										
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>Premier Income Fund</td><td>50</td><td>1.00%</td></tr><tr><td>Premier Equity Fund</td><td>50</td><td>1.50%</td></tr></table>		Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)	Premier Income Fund	50	1.00%	Premier Equity Fund	50	1.50%
Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)									
Premier Income Fund	50	1.00%									
Premier Equity Fund	50	1.50%									
c) Fund Switching Fee	Switching is unlimited and free.										
d) Surrender Charge	Not applicable										

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.
- * Top-up premium – You can opt to maximize your account value by having top-up premium. The top-up premium is available after the first policy anniversary.
- * Policy lapse – The investment-linked plan will lapse when the account value is insufficient to pay for the insurance and other charges.
- * 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 written notice to us.

- **Free look period:** You have the right to cancel the policy by giving a written instruction to us within 15 days after the policy has been received by you. The total amount (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 Dynamic Invest.
- ☐ I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for Dynamic Invest.

* 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: