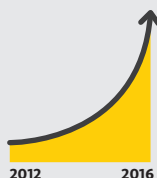


Important Notes:

1. 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 deposits.
2. In the event of death or terminal illness, Etiqa Life Insurance Berhad will pay the Sum Insured or Account Value plus RM5,000, whichever is higher.
3. At the end of policy term, if the life insured survives, maturity benefit will be payable based on the Account Value.
4. This flyer provides a brief description and is not exhaustive. For a detailed illustration of the product, please refer to the Product Disclosure Sheet and request a Sales Illustration from our sales representative.

DID YOU KNOW?



The number of new cancer cases recorded in Malaysia over a period of five years from 2012 to 2016 has **increased to 115,238 from 103,507 cases.**

Source: Malay Mail, May 2019

"18,267"



18,267 deaths reported in 2018 due to ischaemic heart disease, a leading cause of death in Malaysia.

Source: The Star, October 2019

Talk to our Sales Representatives 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.

V1/23/SFP/BNMG

Freedom
To Choose

Flexible
Premium
Payment Term
& Policy Term



Underwritten by:

eTiqa
Life Insurance

Humanising
Financial Services.



Maybank

You have the flexibility to choose the premium payment term and policy term with guaranteed coverage plus maturity benefit.

Smart Flexi Plus is an investment-linked insurance plan which offers protection and pays out a sum of money in the event of death or terminal illness, total and permanent disability (TPD)¹, and if diagnosed with cancer¹.



Premium Payment Term

Choose premium payment term from 5 to 20 years.



Policy Term

Choose your coverage term from 10 to 30 years.



Additional Coverage¹

- Early Cancer Rider provides cash payout if the life insured is diagnosed with cancer.
- TPD Shield Rider provides cash payout on TPD due to sickness or injury.



Waiver of Premiums¹

- Waiver of Premium for Critical Illness Rider waives premium payments if the life insured is diagnosed with critical illness.
- Payor Waiver of Premium Rider (Spouse) or (Juvenile) waives premium payments in the event of critical illness, disability or death of the policy owner.



Cash Payout Upon Maturity

- Potential high returns upon maturity.
- Funds are managed by our top winning fund managers.
- Top up at anytime to boost Account Value.

CASE SCENARIO



Adam is 35 years old and does not smoke. He signs up for Smart Flexi Plus with additional benefits and chooses to pay premiums in 10 years for a 20-year cover.

AGE
35

Premium Payment:

RM10,000 per annum for 10 years

Policy Term: **20 years**

Sum Insured for Death: **RM1,000,000**

Sum Insured for Early Cancer Rider¹:

RM300,000

Sum Insured for TPD Shield Rider¹:

RM300,000

Waiver of Premium for Critical Illness Rider:

10 years

AGE
50

He is diagnosed with major cancer at age 50. Early Cancer Rider benefit pays out a lump sum of **RM300,000**. He can use it to pay for living expenses and cancer treatments.

SURVIVE

DEATH

AGE
53

Death occurs at the age of 53. **RM1,000,000** is paid to his beneficiaries.

AGE
55

End of Policy Term

Adam survives from cancer until the policy matures at age 55 and receives a lump sum amount from Account Value:

Low Scenario² (2% p.a.): **RM28,786**

High Scenario² (5% p.a.): **RM64,113**

¹ Optional Riders

² Rates of return of 2% p.a. (Low Scenario) and 5% p.a. (High Scenario) are chosen to show the impact of different investment returns on the Account Value. Projection is based on a male, non-smoker, age 35, yearly payment mode and choice of 100% Balanced Fund.