

# PRODUCT DISCLOSURE SHEET



Life Insurance

Date: 07/11/2025

## 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 Smart Flexi Plus?

This is an insurance product. **Smart Flexi Plus** offers a combination of insurance protection and investment. It is a regular premium investment-linked plan that covers death and terminal illness.

### 2 Know Your Coverages/Benefits

As an illustration, for RM 10,000.00 yearly, you will receive the following investment-linked insurance coverages/benefits until age of 40 years.		
1	Death Benefit	1) <b>RM500,000.00</b> ; or 2) Account value at the next valuation immediately after the notification of claim, and RM5,000; whichever is higher.
2	Terminal Illness Benefit	1) <b>RM500,000.00</b> ; or 2) Account value at the next valuation immediately after the notification of claim, and RM5,000; whichever is higher.
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](http://www.pidm.gov.my)).

Your investment-linked insurance **excludes:**

\* Suicide - if death was due to suicide; or terminal illness was due to attempted suicide within 1 year from the issue date or the latest reinstatement date.

**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 <sup>1</sup>	 Email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a>	 Scan the QR code
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### 3 Know Your Obligations

For your investment-linked life insurance, you must pay a premium of:										
Premium	<b>RM10,000.00</b> yearly									
Single Ad Hoc Top-up Premium	<b>RM1,000.00</b>									
Duration: Until the age of 35 years.										
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).										
Premium Allocated To Purchase Units	68% of 1 <sup>st</sup> policy year total premium or <b>RM7,450.00</b> 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	<b>RM10</b> paid by us.									
Total Commission	4.98% of total premium payable or <b>RM2,538.00</b>									
Other Applicable Charges	<b>RM15</b> for the first 12 months, <b>and RM6</b> per month thereafter. <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th>Fund Chosen</th> <th>Investment Allocation (% of allocation amount)</th> <th>Annual Fund Management Fee (% of Net Asset Value)</th> </tr> </thead> <tbody> <tr> <td>Dana Pendapatan Prima</td> <td>50</td> <td>1.00%</td> </tr> <tr> <td>Stable Fund</td> <td>50</td> <td>1.00%</td> </tr> </tbody> </table>	Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)	Dana Pendapatan Prima	50	1.00%	Stable Fund	50	1.00%
Fund Chosen		Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)							
Dana Pendapatan Prima	50	1.00%								
Stable Fund	50	1.00%								
a) Administration Charge										
b) Annual Fund Management Fee										
c) Fund Switching Fee	Switching is unlimited and free.									

#### 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.
- \* If the account value is sufficient, you can take a break from premium payments. In the event the premium is not paid, the policy charges and fees, if applicable, will still continue to be deducted through cancellation of units from the account value. This will reduce the account value and eventually will lapse the policy. You have to ensure that the account value is sufficient to pay for the fees and charges in order to enjoy uninterrupted insurance coverage.
- \* 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.
- \* On terminal illness of the life insured, the total sum at risk is RM2 million. If the total sum at risk is more than RM2 million from all policies with us, then RM 2 million will be payable. The sum insured of the policy shall be reduced by RM2 million.
- \* Any partial withdrawal will reduce the sum insured by the same amount, subject to a minimum sum insured of RM5,000.

**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 to 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 the Smart Flexi Plus and its riders, if applicable.
- I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for the Smart Flexi Plus 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: 07/11/2025

## 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 Early Cancer Rider?

**Early Cancer Rider** is a unit deducting rider that you can attach to an investment-linked plan. It pays the sum insured in the event that the life insured is diagnosed with cancer during the rider term.

### 2 Know Your Coverages/Benefits

As an illustration, you will receive the following medical and health rider coverages/benefits until age of 40.

Coverage	RM100,000.00
1 Early Stage Cancer Benefit	30% of the rider sum insured is payable for diagnosis of any of the following list of cancer: 1) Carcinoma In Situ (CIS); 2) Early Bladder Cancer; 3) Early Chronic Lymphocytic Leukemia; 4) Early Prostate Cancer; 5) Early Thyroid Cancer. Early stage cancer benefit payment will reduce the rider sum insured by the same amount and it is payable once only.
2 Major Cancer Benefit	1) 100% of the sum insured; or 2) 70% of the sum insured, if early stage cancer benefit has been claimed.





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#### Your rider **excludes**:

\* Diagnosis of cancer due to any of the following direct or indirect events or conditions:

- Cancer which is not listed in the definition of cancer;
- Cancer in the presence of Human Deficiency Syndrome (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions;
- Cancer occurring prior to, or within 60 days after the issue date or latest reinstatement date of the rider, whichever is later;
- Cancer occurring as a direct or indirect result of a pre-existing condition as defined in definitions for supplementary contracts or riders;
- Cancer resulting directly or indirectly from alcohol or drug abuse;
- Cancer resulting directly or indirectly from radioactive contamination arising from fuel, weapons, waste or processing;
- Cancer resulting from self-inflicted injury whether sane or insane;
- Cancer resulting from illegal activities;
- Cancer arising from or related to unreasonable failure to seek or follow medical advice and/or prescribed treatment, or unreasonable delay in seeking or following such medical advice and/or prescribed treatment;
- Cancer discovered or diagnosed after the death of the life insured.

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

 Contact us at 1-300-88-6688 (Maybank Group Customer Care)	 Visit us at this website <sup>1</sup>	 Email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a>	 Scan the QR code
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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 expiry age. You may refer to the sales illustration on details of the rider's insurance charge.
Duration: until the age of 40 years.	
Total Commission	The commissions paid forms part of your premium for your policy.

### 4 Other Key Terms

- \* Your coverage will only start 60 calendar days after the issue date, or latest reinstatement date, whichever is later.
- \* Survival period: 30 days after diagnosis of cancer.
- \* Diagnosis or events of the covered cancer meets the definition of cancer.
- \* There is no waiting period between claims.
- \* The rider shall be terminated upon payment of the full sum insured of the rider.
- \* This rider will not accelerate the sum insured of basic policy.

**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: 07/11/2025

## 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 TPD Shield Rider?

**TPD Shield Rider** is a unit deducting rider that you can attach to an investment-linked plan. It pays a lump sum benefit upon Total and Permanent Disability (TPD) of the life insured during the term of the rider.

### 2 Know Your Coverages/Benefits

**As an illustration, you will receive the following investment-linked insurance rider coverages/benefits until age of 40.**

TPD Benefit	<b>RM100,000</b>
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#### Your rider **excludes**:

\* TPD occurring due to the following direct or indirect events or conditions:

- Intentional self-inflicted injury or attempted suicide;
- 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 your account value at the beginning of each month, through cancellation of units throughout the rider term, until expiry age. You may refer to the sales illustration on details of the rider's insurance charge.
Duration: until the age of 40 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.

**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: 07/11/2025

## 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 for Critical Illness?

**Waiver of Premium for Critical Illness** is a unit deducting rider that you can attach to an investment-linked plan. In the event that the life insured is diagnosed with one of the 38 covered critical illnesses, the future premium 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 35.**





Waiver of Premium Benefit	In the event the life insured is diagnosed with one of the 38 covered critical illnesses, the future premiums of the policy will be waived until the expiry of the rider term.  <b>Note:</b> Please refer to your policy for details on the critical illnesses covered.
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#### Your rider **excludes**:

- \* Critical illness that occurs directly or indirectly due to any of the following:
  - k) Medical condition that you had before buying this rider (i.e. pre-existing condition);
  - l) Intentional self-inflicted injury, while sane or insane;
  - m) Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
  - n) 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 your account value at the beginning of each month, through cancellation of units throughout the rider term, until expiry age. You may refer to the sales illustration for more details of the rider's insurance charge.
Duration: until the age of 35 years.	
Total Commission	The commissions paid forms part of your premium for your policy.

### 4 Other Key Terms

- \* Your critical illness coverage will only start 30 calendar days after the issue date, or latest reinstatement date, whichever is later.
- \* For the following critical illnesses, your coverage will only start 60 calendar days after the issue date, or latest reinstatement date, whichever is later:
  - 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



Life Insurance  
Date: 07/11/2025

## 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 Payor Waiver of Premium (Juvenile)?

**Payor Waiver of Premium (Juvenile)** is a unit deducting rider that you can attach to an investment-linked plan. In the event the policy owner dies, becomes totally and permanently disabled, or is diagnosed with one of the 38 covered critical illnesses, 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 40.**

Payor Waiver of Premium (Juvenile)	In the event the policy owner dies, becomes totally and permanently disabled, or is diagnosed with one of the 38 covered critical illnesses, the future premiums of the policy will be waived until the expiry of the rider term. <b>Note:</b> Please refer to your policy for details on the critical illnesses covered.
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#### Your rider **excludes**:

- \* Suicide – if policy owner commits 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 injuries or attempted suicide;
  - b) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.
- \* Critical illness that occurs directly or indirectly due to any of the following:
  - o) Medical condition that you had before buying this plan (i.e. pre-existing condition);
  - p) Intentional self-inflicted injury, while sane or insane;
  - q) Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
  - r) AIDS, AIDS related complex or infection by the HIV except those being covered.

**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 your account value at the beginning of each month, through cancellation of units throughout the rider term, until expiry age. You may refer to the sales illustration on details of the rider's insurance charge.
Duration: until the age of 40 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.
- \* Your critical illness coverage will only start 30 calendar days after the issue date, or latest reinstatement date, whichever is later.
- \* For the following critical illnesses, your coverage will only start 60 calendar days after the issue date, or latest reinstatement date, whichever is later:
  - e) Cancer;
  - f) Coronary Heart Disease Requiring Surgery;
  - g) Heart Attack; and
  - h) 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.

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Life Insurance  
Date: 07/11/2025

## 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 Payor Waiver of Premium (Spouse)?

**Payor Waiver of Premium (Spouse)** is a unit-deducting rider that you can attach to an investment-linked plan. In the event the policy owner dies, becomes totally and permanently disabled, or is diagnosed with one of the 38 covered critical illnesses, 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 35.**

Payor Waiver of Premium (Spouse)	In the event the policy owner dies, becomes totally and permanently disabled, or is diagnosed with one of the 38 covered critical illnesses, the future premiums of the policy will be waived until the expiry of the rider term. <b>Note:</b> Please refer to your policy for details on the critical illnesses covered.
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#### Your rider **excludes**:

- \* Suicide – if policy owner commits suicide, within 1 year from the issue date or latest reinstatement date.
- \* TPD that occurs directly or indirectly due to any of the following:
  - c) Intentional self-inflicted injuries or attempted suicide;
  - d) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.
- \* Critical illness that occurs directly or indirectly due to any of the following:
  - s) Medical condition that you had before buying this plan (i.e. pre-existing condition);
  - t) Intentional self-inflicted injury, while sane or insane;
  - u) Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
  - v) AIDS, AIDS related complex or infection by the HIV except those being covered.

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

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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 expiry age. You may refer to the sales illustration on details of the rider's insurance charge.
Duration: until the age of 35 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.
- \* Your critical illness coverage will only start 30 calendar days after the issue date, or latest reinstatement date, whichever is later.
- \* For the following critical illnesses, your coverage will only start 60 calendar days after the issue date, or latest reinstatement date, whichever is later:
  - i) Cancer;
  - j) Coronary Heart Disease Requiring Surgery;
  - k) Heart Attack; and
  - l) 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.