

PRODUCT DISCLOSURE SHEET



Life Insurance

Date: 19/11/2025

Dear Customer,

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

1 What is Smart Life Vantage?

This is an insurance product. **Smart Life Vantage** offer insurance protection for **40** years. It's a limited pay regular premium plan that pays a lump sum natural and accidental death benefit.

2 Know Your Coverages/Benefits

As an illustration, for RM474.23 monthly, you will receive the following life insurance coverages/benefits.		
1	Natural Death Benefit	1) Total premium paid is payable if natural death occurs within the first 2 policy year from the issue date or the reinstatement date; or 2) RM200,000.00 , or total premium paid, whichever higher is payable if natural death occurs from the 3rd policy year onwards.
2	Accidental Death Benefit (except whilst taking public transportation)	1) RM200,000.00 , or total premium paid, whichever higher is payable if accidental death occurs within the first 2 policy year from the issue date or the reinstatement date; or 2) RM400,000.00 , or total premium paid, whichever higher is payable if accidental death occurs from the 3rd policy year onwards. Note: The coverage expires at the 69th birthday of the life insured.
3	Accidental Death whilst taking Public Transportation Benefit	1) RM400,000.00 , or total premium paid, whichever higher is payable if accidental death occurs whilst taking public transportation within the first 2 policy year from the issue date or the reinstatement date; or 2) RM600,000.00 , or total premium paid, whichever higher is payable if accidental death occurs whilst taking public transportation from the 3rd policy year onwards. Note: The coverage expires at the 69th birthday of the person covered.
4	Maturity Benefit	The total premium paid will be refunded, provided that no claim has been made throughout the policy term. The annualised return of the guaranteed benefit (maturity benefit) is 0.00%. The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised return of this product with the effective returns of other investment alternatives.

Reminder: Please refer to the sales illustration for the details of this product. The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact us or PIDM (visit www.pidm.gov.my).

Your life insurance **excludes**:

- * Suicide - if death was due to suicide within 2 year from the issue date or latest reinstatement date.
- * Accidental death that occurs directly or indirectly due to any of the following:
 - a) Self-inflicted injuries or attempted suicide, while sane or insane;
 - 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 life 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/privilege/protection/smartlifevantage.page>

3 Know Your Obligations

For your life insurance, you must pay a premium of:	
Premium	RM 474.23 monthly
Duration: Until the age of 80 years.	
You also have to pay the following fees and charges:	
Stamp Duty	RM10 will be paid by us
Total Commission	4.50% of total premium or RM5,121.48
Other Applicable Charges	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.
- * 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 benefit on accidental death and accidental death whilst taking public transportation covers up to the 69th birthday of the life insured, and the payout thereafter will be based on the natural death benefit.

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 premiums that you have paid (less any medical examination 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. Surrender value (if any) will be payable to you.

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 Smart Life Vantage.
- I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for Smart Life Vantage.

* 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:

APPENDIX – COMMISSION ILLUSTRATION FOR SMART LIFE VANTAGE

A portion of the premium paid will be used to pay for the commissions as illustrated in the following table:

Policy Year	Proportion of Premium Deduction for Commission (%)	Amount (RM)
1	25.00	1,422.72
2	15.00	853.56
3	15.00	853.56
4	5.00	284.52
5	5.00	284.52
6	5.00	284.52
7	5.00	284.52
8	5.00	284.52
9	5.00	284.52
10	5.00	284.52

* Additional commission may be payable as performance bonus to distributor by achieving the qualifying criteria set by the insurer.