

Smart NextGen  
Insurance Plan

# DESIGN THE BLUEPRINT FOR YOUR NEXT GENERATION

Resilient Protection for Enhanced Wealth

Underwritten by Etiqa Life Insurance Berhad (Co. Reg. No.: 2017010254113)

Underwritten by:

**etiqa**

Life Insurance

*Humanising*  
Financial Services



Terms and Conditions apply.  
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 Etiqa Life Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

# Be the Architect that Shapes and Protects Their Future

A legacy is not left to chance; it is designed with intent – take **control** of tomorrow and draw the foundational lines for your next generation with a protection plan built on **certainty**.

## YOUR BUILDING BLOCKS



### SIMPLIFIES COMPLEX WEALTH DISTRIBUTION

Enjoy sophisticated wealth distribution benefits, such as specific payouts for different beneficiaries, without the high legal setup costs or delays.



### CUSTOMISED WEALTH DISTRIBUTION

Structure a steady annual income or a lump sum payout to your family or beneficiaries for up to ten years.



### SECURE YOUR BENEFIT IN FOREIGN CURRENCY

Protect your family's wealth by securing benefits indexed in foreign currencies such as USD or SGD, even though payout and payment remains in MYR.



### LOCK IN EXCHANGE RATE

Lock in a guaranteed rate today to ensure your family's future value is protected against any shifts.



### TRIPLE BONUS AND GROW YOUR WEALTH

Stay committed to see your wealth grow even faster with Triple Booster Bonus that will boost your final payout.

# Elevated Wealth with Triple Booster Bonus



### LEGACY BOOSTER

An additional amount equivalent to 10% of Floor Amount\* after the 5<sup>th</sup> policy year, which will be payable in the event of death or Total and Permanent Disability (TPD). There is no cost of insurance charged to the additional amount under the Legacy Booster.

*\*Floor Amount is the minimum guaranteed coverage amount denominated in Malaysian Ringgit. It is derived by multiplying the chosen Currency Cover Amount with the floor exchange rate of the chosen currency upon issuance of the policy.*



### MATURITY BONUS

Upon policy matures, maturity bonus is payable according to the premium payment term chosen, as below:

Premium Payment Term	3 Years	5 Years	10 Years
% of Annual Premium (Basic + Enricher)	40%	80%	160%

**You will be able to receive this bonus with the following criteria:**

1. All due premium is paid up-to-date within the grace period; and
2. No premium holiday throughout the policy term.



### LOYALTY BONUS

A bonus paid in one lump sum into Account Value 1 at the end of every 10<sup>th</sup> policy year, until the policy matures, based on the premium payment term chosen.

Policy Year	Premium Payment Term % of Annual Premium (Basic + Enricher)		
	3	5	10
Every 10-policy year from the end of 10 <sup>th</sup> policy year until maturity	Min 10% up to 40%	Min 20% up to 80%	Min 40% up to 160%

**Provided that:**

1. All due premium is paid up-to-date within the grace period.
2. No premium holiday throughout the policy term.
3. No partial withdrawal from Account Value 1.



# Secured for Generations. Structured Staggered Payments.



**AZRIEL, age 45**, is married with four children. He wants to ensure that his loved ones receive financial support in carefully planned stages to safeguard their future year after year.

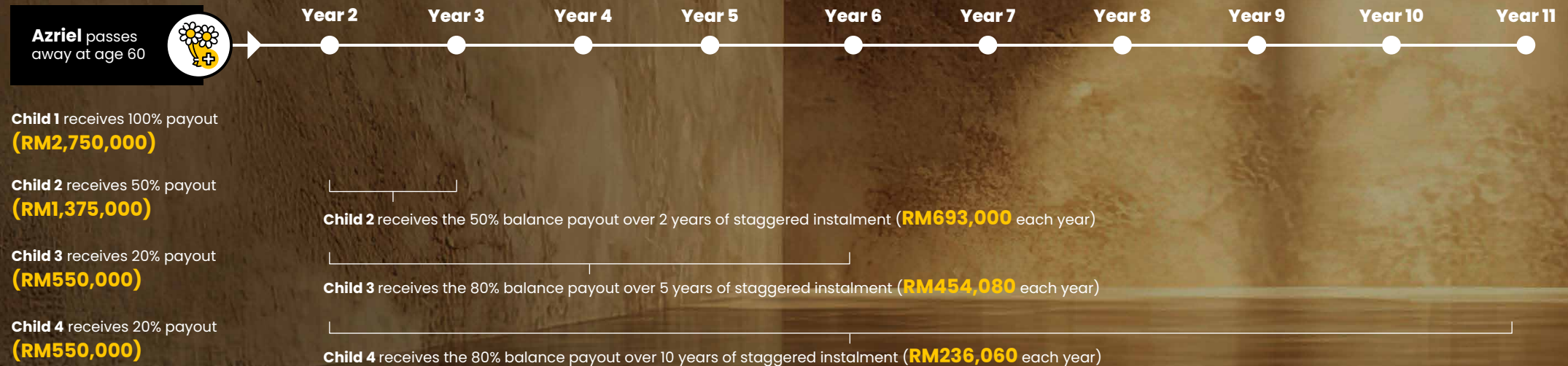
He signs up for **Smart NextGen Insurance Plan** with a premium payment term of **5 years**, coverage up to **age 100** and the Sum Insured of **RM10 million**. He nominates his **4 children** as the beneficiaries – each child receives 25% of Total Death Benefit Payout in staggered payments over the years with the following payout arrangement:

## Azriel's Plans For His Beneficiaries

	Death Benefit Allocation	Payment Settlement Options Selected	First Lump Sum Payout	Subsequent Payment	Staggered Instalment Payout
<b>Child 1</b>	25%	Lump sum	100%	-	-
<b>Child 2</b>	25%	Lump sum + 2 annual payment	50%	Balance 50%	To be paid in 2 years
<b>Child 3</b>	25%	Lump sum + 5 annual payment	20%	Balance 80%	To be paid in 5 years
<b>Child 4</b>	25%	Lump sum + 10 annual payment	20%	Balance 80%	To be paid in 10 years

**Upon death, the benefit payout is RM11 million**  
(Sum Insured + Legacy Booster)

### Death Benefit Payout



**Note:**

1. With estimated Total Sum Insured + Legacy Booster is higher than Account Value 1.

2. Annual payment options are available for up to a maximum of 10 years for Death or Total and Permanent Disability (TPD) benefits. Each annual payment will be calculated as the benefit payable multiplied by the factor based on the number of annual payments selected.

# **Lock Your Coverage To Guarantee Tomorrow**



## SET YOUR LEGACY

Fix how much Currency Cover Amount you would like your legacy to be and pick your preferred currency:

1. USD (United States Dollar)
2. SGD (Singapore Dollar)
3. CNY (Chinese Yuan Renminbi)
4. GBP (British Pound Sterling)
5. AUD (Australian Dollar)
6. EUR (Euro)
7. MYR (Malaysian Ringgit)



## LOCK IN THE AMOUNT

If you select a foreign currency for the currency cover amount, it will be converted to MYR as Floor Amount\*.

The Floor Amount of Smart NextGen Insurance Plan is derived by multiplying the coverage amount with the Floor Currency Exchange Rate of the selected currency.



## LEGACY FULFILLED

Upon death/TPD, your beneficiaries will receive payout in the RM equivalent amount of your selected currency. The death/TPD benefit will be payable in RM, by multiplying the chosen coverage amount with the selected country's Prevailing Currency Exchange Rate at the time of claim or the Floor Currency Exchange Rate whichever is higher.

## EXAMPLE:

You want to leave to your family a Currency Cover Amount worth **USD2 million**.



The Floor Currency Exchange Rate of USD is **1 USD = 4.50 MYR**. Hence, Smart NextGen insurance will incept at the Floor Amount of **RM9 million**.

**Scenario 1:** The Prevailing Currency Exchange Rate of USD at the time of claim is **6.5 MYR**. Hence, the Death Benefit payable will be **RM13 million** or the TPD benefit payable is **RM10 million**<sup>1</sup> respectively.

**Scenario 2:** The Prevailing Currency Exchange Rate of USD at the time of claim is **3.0 MYR**. Hence, the death/TPD benefit<sup>2</sup> payable will be at **RM9 million**.

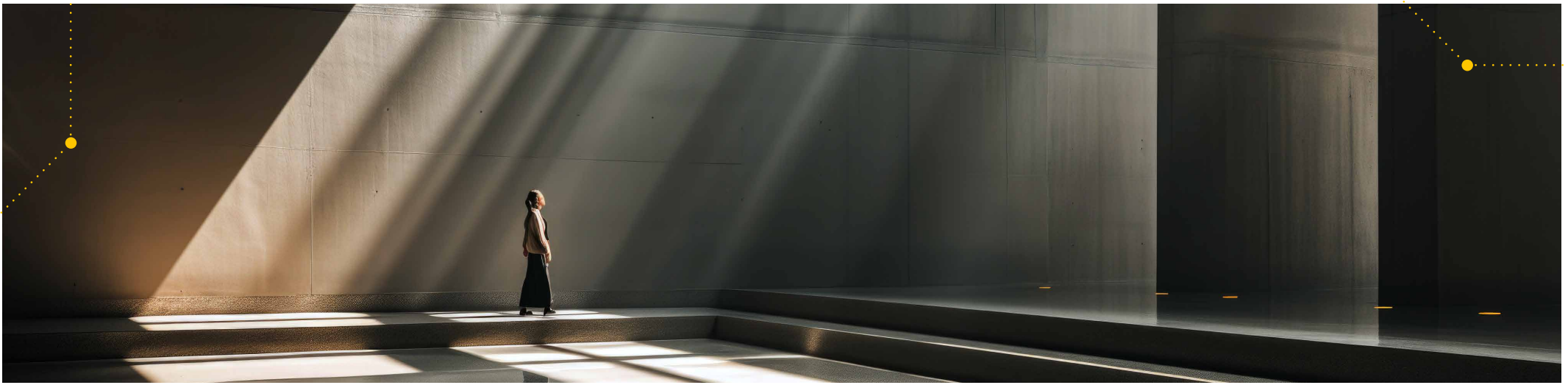
### Note:

The Sum Insured of the policy will fluctuate with the Prevailing Currency Exchange Rate (PCER), which is determined by the middle rate available at the 5.00pm session as published by Bank Negara Malaysia on the last business day of the previous month.

\*Floor Amount is derived by multiplying the chosen Currency Cover Amount with the selected country's Floor Currency Exchange Rate at the time of proposal, denominated in RM. Once a policy is issued, the Floor Amount will be the minimum guaranteed sum insured amount of the policy, regardless of the monthly fluctuation of the Prevailing Currency Exchange Rate (PCER).

1. The Total and Permanent Disability (TPD) Benefit accelerates the payment of the Death Benefit of your policy, subject to per life limit of RM10 million.

2. Assuming the Sum Insured and Account Value 1 of your policy is lower than the Floor Amount.



## Benefits that Flex for Your Wealth



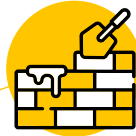
### BESPOKE WEALTH DISTRIBUTION

Ensure that your beneficiaries are cared for long term with flexible settlement options from the Death Benefit/TPD which include lump sum, staggered payments or a combination of both for up to 10 years.



### INTERNATIONAL ACCIDENT SHIELD

Travel with elite protection; receive an additional 300% of your Floor Amount for accidental death overseas, or up to 500% during a natural disaster, providing up to RM15 million in additional coverage in life.



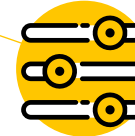
### TRIPLE BONUS REWARDS

Maximise your protection with a 10% of Floor Amount Legacy Booster after Year 5, recurring Loyalty Bonus for every 10-policy year and a Maturity Bonus up to 160% of Annual Premium (Basic + Enricher).



### 7-CURRENCY LEGACY SHIELD

Secure a coverage indexed to major currencies such as USD/SGD/CNY/GBP/AUD/EUR while maintaining the Floor Amount in MYR. At inception, the Floor Currency Exchange Rate will be locked to act as the Floor Amount of your policy.



### SHORT-TERM COMMITMENT, LIFELONG COVER

Build your wealth and protection with a premium payment term of 3, 5 or 10 years while getting protection until age 80 or 100.



### HIGH NON-MEDICAL LIMITS

Hassle-free application with Sum Insured of up to RM10 million, putting you in the fast lane to complete protection.

## **Talk to our Sales Representative now!**

Call **1300 88 6688**, log on to **[www.maybank2u.com.my](http://www.maybank2u.com.my)** or visit any Maybank branch 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 Service Act 2013 and regulated by Bank Negara Malaysia.

Etiqa Life Insurance Berhad is located at Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur.