

PRODUCT DISCLOSURE SHEET



Life Insurance

Date: 27/04/2026

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 NextGen?

This is an insurance product. **Smart NextGen** is a combination of insurance protection and investment plan. It is a regular premium investment-linked plan that covers death and Total & Permanent Disability (TPD). There are 7 currency options available under this plan, i.e. Malaysian Ringgit (MYR), Singapore Dollar (SGD), United States Dollar (USD), Chinese Yuan (CNY), Great British Pound (GBP), Australian Dollar (AUD) and Euro (EUR). However, all benefits shall be payable in Malaysian Ringgit.

2 Know Your Coverages/Benefits

As an illustration, for RM8,268.00 yearly, you will receive the following investment-linked insurance coverages/benefits until age of 100. Chosen currency MYR, with currency cover amount of 500,000.00, equivalent to floor amount of RM500,000.00.

1	Death Benefit	a) Floor amount plus any legacy booster, less any partial withdrawal amount within 12 months from the account 1 prior to the death; or b) Sum insured plus any legacy booster, less any partial withdrawal amount within 12 months from the account 1 prior to the death; or c) Account value of account 1, whichever is the highest, PLUS account value of account 2, if any.																							
2	Total and Permanent Disability (TPD) Benefit	a) Floor amount plus any legacy booster, less any partial withdrawal amount within 12 months from the account 1 prior to the TPD approval date; or b) Sum insured plus any legacy booster, less any partial withdrawal amount within 12 months from the account 1 prior to the TPD approval date; or c) Account value of account 1, whichever is the highest, PLUS account value of account 2, if any. TPD benefit is payable for TPD occurs prior to the 69 th birthday of the life insured, subject to RM10mil per life.																							
3	Accidental Death Benefit	<table border="1"> <thead> <tr> <th>No</th> <th>Accidental Death</th> <th>Payout Percentage (%)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Occurs within Malaysia</td> <td>Additional 200% of floor amount.</td> </tr> <tr> <td>2</td> <td>Occurs outside of Malaysia</td> <td>Additional 300% of floor amount for accidental death occurs within 6 consecutive months (per trip). Only additional 200% if after 6 consecutive months (per trip).</td> </tr> <tr> <td>3</td> <td>Due to natural disaster causes</td> <td>Additional 500% of floor amount.</td> </tr> </tbody> </table> <p>Note: This coverage expires at the 69th birthday of the life insured, subject to RM15mil per life.</p>	No	Accidental Death	Payout Percentage (%)	1	Occurs within Malaysia	Additional 200% of floor amount.	2	Occurs outside of Malaysia	Additional 300% of floor amount for accidental death occurs within 6 consecutive months (per trip). Only additional 200% if after 6 consecutive months (per trip).	3	Due to natural disaster causes	Additional 500% of floor amount.											
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4	Loyalty Bonus Unit	<p>Bonus units based on the premium payment term selected, will be credited and allocated into account value of account 1 at the end of 10th policy year, and subsequently every 10 policy year until maturity.</p> <table border="1"> <thead> <tr> <th rowspan="2">Policy Year</th> <th colspan="3">Premium Paying Term (Years)</th> </tr> <tr> <th colspan="3">% of Annual Premium (Basic Component + Enricher)</th> </tr> <tr> <td></td> <th>3</th> <th>5</th> <th>10</th> </tr> </thead> <tbody> <tr> <td>10</td> <td>10%</td> <td>20%</td> <td>40%</td> </tr> <tr> <td>20 and 30</td> <td>20%</td> <td>40%</td> <td>80%</td> </tr> <tr> <td>40 and above</td> <td>40%</td> <td>80%</td> <td>160%</td> </tr> </tbody> </table>	Policy Year	Premium Paying Term (Years)			% of Annual Premium (Basic Component + Enricher)				3	5	10	10	10%	20%	40%	20 and 30	20%	40%	80%	40 and above	40%	80%	160%
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5	Legacy Booster	An additional amount equivalent to 10% of floor amount is payable for death or TPD occurs after 5 th policy year. There are no additional insurance charges for this benefit.																							
6	Maturity Bonus	<p>Upon policy matures, maturity bonus is payable according to the premium payment term chosen.</p> <table border="1"> <thead> <tr> <th>Premium Payment Term (Years)</th> <th>% of Annual Premium (Basic Component + Enricher)</th> </tr> </thead> <tbody> <tr> <td>3</td> <td>40%</td> </tr> <tr> <td>5</td> <td>80%</td> </tr> <tr> <td>10</td> <td>160%</td> </tr> </tbody> </table>	Premium Payment Term (Years)	% of Annual Premium (Basic Component + Enricher)	3	40%	5	80%	10	160%															
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7	Maturity Benefit	Account value of account 1 PLUS account value of account 2, if any.																							
8	Surrender Benefit	Account value of account 1 minus any surrender charge PLUS account value of account 2, if any.																							

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).

Your investment-linked insurance **excludes:**





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

* TPD or accidental death that occurs directly or indirectly due to any of the following:

- Intentional self-inflicted injuries 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 investment-linked policy, 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/smart-nextgen.page>

3 Know Your Obligations

For your investment-linked life insurance, you must pay a premium of:										
Premium	RM8,268.00 yearly									
Duration: Until the age of 40 years.										
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).										
Premium allocated to purchase units	60% of 1 st policy year total premium or RM4,961.00 <i>Please refer to the sales illustration for more details.</i>									
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 paid by us.									
Total Commission	5.75% of total premium payable or RM4,754.00									
Other Applicable Charges	RM7 per month.									
a) Administration Charge										
b) Annual Fund Management Fee	<table border="1"> <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>Premier Global Sustainable Equity Fund</td> <td>100%</td> <td>1.0%</td> </tr> </tbody> </table>		Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)	Premier Global Sustainable Equity Fund	100%	1.0%		
Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)								
Premier Global Sustainable Equity Fund	100%	1.0%								
c) Fund Switching Fee	Unlimited and free.									
d) Surrender Charge	Surrender charge below is applicable, if you choose to terminate the policy before the policy maturity date:									
	<table border="1"> <thead> <tr> <th>Policy Year</th> <th>Surrender Charge (% of Account Value of Account 1)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>20%</td> </tr> <tr> <td>2</td> <td>10%</td> </tr> <tr> <td>3</td> <td>5%</td> </tr> </tbody> </table>		Policy Year	Surrender Charge (% of Account Value of Account 1)	1	20%	2	10%	3	5%
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3	5%									

4 Other Key Terms

<p>* 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.</p> <p>* Floor amount is the minimum guaranteed coverage amount of the policy.</p> <p>* Death/TPD benefit settlement option – You may opt for lump sum, or up to 10 years of annual payment for death/TPD benefit payout. Combination of both payout options is available for death benefit. Please refer to the policy for more details.</p> <p>* You should satisfy yourself that the plan serves your needs and that you can afford the premium.</p> <p>* Grace period is an additional period of time provided for you to pay the premium due. The grace period is 31 days from the date the premium is due.</p> <p>* The account value of account 1 and 2 of your investment-linked policy depends on the performance of the investment-linked fund selected and are not guaranteed. Deduction of account units for policy charges and fees will be throughout the policy term, even after the premium paying term.</p> <p>* To avoid policy lapse, you may be required to top-up premium in the future, if the account 1 and account 2 are insufficient to sustain the policy charges and fees throughout the policy term.</p> <p>* If the account value is sufficient, you can take a break from premium payments. In the event the premium is not paid, the insurance charges and fees will continue to deduct through cancellation of units from account 1, followed by account 2, if account 1 is insufficient. 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.</p> <p>* Any premium payment beyond grace period or partial withdrawal may result in policy lapse.</p>
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 by you. The total amount (sum of unallocated premium, account value of account 1 and 2 (if any) 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 NextGen.

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

* 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: _____