

PRODUCT DISCLOSURE SHEET



Life Insurance

Date: 19/11/2025

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 Saver Xtra?

This is an insurance product. **Smart Saver Xtra** offers a combination of insurance protection and investment. It is a regular premium investment-linked plan with various premium payment term options that covers death and Total & Permanent Disability (TPD).

2 Know Your Coverages/Benefits

As an illustration, for RM631.00 monthly, you will receive the following investment-linked insurance coverages/benefits until age of 50 years.		
1	Death Benefit	1) RM500,000.00 less any partial withdrawal within 12 months prior to the death; or 2) Account value at the next valuation immediately after the notification of claim, and RM5,000; whichever is higher.
2	Total and Permanent Disability (TPD) Benefit	1) RM500,000.00 less any partial withdrawal within 12 months prior to the TPD approval date; or 2) Account value at the next valuation immediately after the TPD approval date, and RM5,000; whichever is higher is payable for TPD occurs prior to the 69 th birthday of the life insured, subject to RM8mil per life insured.
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).

Your investment-linked insurance **excludes**:

- * Suicide - if death was due to suicide within 1 year from the issue date or the latest reinstatement date.
- * Non-accidental death or TPD within 2 years from the issue date. This is only applicable to the guaranteed acceptance policy.
- * TPD that occurs directly or indirectly due to any of the following:
 - a) Intentional self-inflicted death or injury, suicide, or attempted suicide;
 - 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 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

¹ https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/insurance/savings_protection/smartsaverextra.page

3 Know Your Obligations

For your investment-linked life insurance, you must pay a premium of:											
Premium	RM 631.00 monthly										
Duration: Until the age of 38 years.											
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).											
Premium Allocated To Purchase Units	60.00% of 1st policy year total premium or RM4,543.20 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	RM10 paid by us										
Total Commission	6.88% of total premium payable or RM4,164.60										
Other Applicable Charges	<table border="1" style="width: 100%;"> <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>STABLE FUND</td> <td>50%</td> <td>1.00%</td> </tr> <tr> <td>BALANCED FUND</td> <td>50%</td> <td>1.25%</td> </tr> </tbody> </table>		Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)	STABLE FUND	50%	1.00%	BALANCED FUND	50%	1.25%
Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)									
STABLE FUND	50%	1.00%									
BALANCED FUND	50%	1.25%									
a) Administration Charge	RM15 for the first 12 months, and RM6 per month thereafter.										
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.
- * 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 by 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 PDS for the Smart Saver Xtra and its rider, if applicable.
- I have read and understood the key information contained in this PDS for the Smart Saver Xtra and its rider, 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: 19/11/2025

Dear Customer,

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

1 What is Savings?

Savings offer insurance protection for **20** years. It is a premium paying rider that is not unitized into the account value.

2 Know Your Coverages/Benefits

As an illustration, for RM2,524.00 monthly, you will receive the following life insurance coverages/benefits.																
1	Death Benefit	1) Total premium paid for Savings, less total Guaranteed Cash Payment (GCP) paid; or 2) Savings surrender value, whichever is higher.														
2	TPD Benefit	1) Total premium paid for Savings, less total Guaranteed Cash Payment (GCP) paid; or 2) Savings surrender value, whichever is higher, is payable for the TPD that occurs prior to the 69 th birthday of the life insured, subject to RM2mil per life insured.														
3	Guaranteed Cash Payment (GCP) Benefit	GCP is payable annually starting from the end of 1 st policy year up to policy maturity. Your yearly payment schedule is as below: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>End of Policy Year</th> <th>GCP (% of annual premium)</th> </tr> </thead> <tbody> <tr> <td>1-5</td> <td>RM3,028.80</td> </tr> <tr> <td>6-10</td> <td>RM6,057.60</td> </tr> <tr> <td>11-15</td> <td>RM12,115.20</td> </tr> <tr> <td>16-20</td> <td>RM18,172.80</td> </tr> <tr> <td>21-25</td> <td>RM0.00</td> </tr> <tr> <td>26-30</td> <td>RM0.00</td> </tr> </tbody> </table>	End of Policy Year	GCP (% of annual premium)	1-5	RM3,028.80	6-10	RM6,057.60	11-15	RM12,115.20	16-20	RM18,172.80	21-25	RM0.00	26-30	RM0.00
End of Policy Year	GCP (% of annual premium)															
1-5	RM3,028.80															
6-10	RM6,057.60															
11-15	RM12,115.20															
16-20	RM18,172.80															
21-25	RM0.00															
26-30	RM0.00															
4	Maturity Benefit	RM127,209.60 will be payable. The annualised return of the guaranteed benefit (Guaranteed Cash Payment for Savings and maturity benefit) is 2.36%. 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 rider with the effective returns of other investment alternatives.														
5	Surrender Benefit	Savings surrender value less any indebtedness will be payable. Note: Savings auto surrender will be triggered upon policy lapse due to insufficient account value to sustain the policy charges and fees, and premium (net of commission) of Savings. The policy may lapse within or after the premium paying term, but after the no lapse guaranteed period. Upon auto surrender, Savings surrender value less any indebtedness, will be payable.														

Reminder: Please refer to the sales illustration for 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 rider **excludes**:

- * Suicide - if death was due to suicide within 1 year from the issue date or the latest reinstatement date.
- * TPD that occurs directly or indirectly due to any of the following:
 - c) Self-inflicted injuries or attempted suicide;
 - d) 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:

 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
---	--	--	---

¹ https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/insurance/savings_protection/smartsaverextra.page

3 Know Your Obligations

For your rider attached, you must pay a premium of:	
Premium	RM2,524.00 monthly
Duration: Until the age of 38 years.	
You also have to pay the following fees and charges:	
Other Applicable Charges	Not applicable

Other Key Terms

* For guaranteed acceptance cases, non-accidental death & TPD that happen within the first 2 policy years, we shall refund the total premium paid for Savings, less any GCP paid.

* The TPD cover will only take effect provided the TPD has lasted continuously for at least 6 months from the date TPD commences, except for presumptive TPD.

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.