

PRODUCT DISCLOSURE SHEET	Etiqa Life Insurance Berhad ("Company"/"We"/"Us"/"Our")
Please read this Product Disclosure Sheet before you decide to participate in the DECREASING TERM ASSURANCE . Please be sure to also read the general terms and conditions.	DECREASING TERM ASSURANCE PLAN
	(PERSONAL CARE)

1. What is this product about?

The Decreasing Term Assurance plan (DTA) is a protection plan. The DTA will pay the policy owner, the outstanding personal loan based on the table of reducing sum insured of the life insured, should that life insured die or become totally and permanently disabled (TPD) during the period of loan.

2. What are the covers / benefits provided?

The DTA will pay the policy owner the reducing sum insured on death or TPD of the life insured during the cover period.

Should the reducing sum insured exceed the actual loan outstanding of the life insured, then any excess will be paid to the life insured or their next of kin. If the reducing sum insured is less than the outstanding loan amount, we will not be liable for the difference. The reducing sum insured is calculated monthly over the cover period.

In order for us to assess TPD, the disability must be uninterrupted for at least 6 months from the TPD date, except in cases of Presumptive TPD* for which we will immediately assess TPD.

For TPD benefits, the maximum payable on TPD on all policies is limited to RM2million. The payment on TPD will be a single amount, except for non-Presumptive TPD* and if the aggregate sum insured on TPD for that life insured exceeds RM1million, in which case the TPD benefit will be paid by two instalments:

- (a) The first instalment under the certificate of insurance will be determine such that the total first payment on all policies is RM1million; and
- (b) The second instalment will be the balance of the admitted liability and will be made 12 months after the first instalment. Should the life insured dies or the certificate expire before the second installment is payable, the remaining balance would be paid immediately and the certificate will be terminated.

*Presumptive TPD is the amputation of two limbs, permanent loss of sight in both eyes, or the amputation of one limb and permanent loss of sight in one eye.

3. How much premium do I have to pay?

Single Premium Table

Financing Amount (RM) / Month	Premium Amount (RM)					
	12	24	36	48	60	72
5,000	11.50	17.33	23.10	28.93	34.71	40.48
10,000	22.99	34.65	46.20	57.86	69.41	80.96
15,000	34.49	51.98	69.30	86.79	104.12	121.44
20,000	45.98	69.30	92.40	115.72	138.82	161.92
25,000	57.48	86.63	115.50	144.65	173.53	202.40
30,000	68.97	103.95	138.60	173.58	208.23	242.88
35,000	80.47	121.28	161.70	202.51	242.94	283.36
40,000	91.96	138.60	184.80	231.44	277.64	323.84
45,000	103.46	155.93	207.90	260.37	312.35	364.32
50,000	109.73	165.38	220.50	276.15	331.28	386.40
55,000	120.70	181.91	242.55	303.77	364.40	425.04
60,000	131.67	198.45	264.60	331.38	397.53	463.68
65,000	142.64	214.99	286.65	359.00	430.66	502.32
70,000	153.62	231.53	308.70	386.61	463.79	540.96
75,000	164.59	248.06	330.75	414.23	496.91	579.60
80,000	175.56	264.60	352.80	441.84	530.04	618.24
85,000	186.53	281.14	374.85	469.46	563.17	656.88
90,000	197.51	297.68	396.90	497.07	596.30	695.52
95,000	208.48	314.21	418.95	524.69	629.42	734.16
100,000	209.00	315.00	420.00	526.00	631.00	736.00

- (a) The premium amount illustrated above is for reference purpose. In actual, the Single Premium that you have to pay varies depending on your age, gender, loan amount, interest rate and coverage term. Other than the above factors, the total premium may also vary based on underwriting decision on your health and financial condition.
- (b) The premium amount illustrated is the premium at age next birthday 30 years old.

4. What are the fees and charges that I have to pay?

Policy related expenses such as our distribution and management cost, and include commissions of 10% of single premium payable to distributor have been incorporated in your total premium.

Should you as Life Insured decide to terminate your Certificate of Assurance earlier within the coverage term, your surrender value may be lower than your total Premium to cover the above expenses.

5. What are some of the key terms and conditions that I should be aware of?

Failure to answer the questions or declarations in the application in full, or incorrectly providing information or making declarations, may result in termination of the certificate of insurance, a claim not being paid, or the terms and conditions of the certificate of insurance being changed.

You or each of you should satisfy yourself that the plan serves your needs and that you can afford the premium

Note: This list is non-exhaustive. Please refer to the certificate of insurance for the detailed terms and conditions.

6. What are the major exclusions under this policy?

Suicide

If the person covered commits suicide within twelve (12) months prior to the Commencement Date of the Certificate of takaful, we shall refund the single premium paid.

Pre-existing condition

Any condition or ailment which existed during the twelve (12) months prior to the Commencement Date unless the person covered affected by this conditions have been covered under the Certificate of Insurance for more than one (1) year from the Commencement Date.

Note: This list is non-exhaustive. Please refer to the certificate of insurance for the detailed exclusions.

7. Can I cancel my policy?

You have the right to cancel the certificate of insurance with written instruction to us within 15 days after the certificate of insurance has been received by you. We will then refund the single premiums received less medical examination expenses incurred. The certificate of insurance will be deemed to be received by us on the date it is personally delivered, the date of posting if sent to us by registered post, or on the date of transmission if electronically transmitted.

If we receive any written termination notice from you after 15 days from when the certificate of insurance was received by you, we will refund the surrender value.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondence reaches you in a timely manner. Please write to our postal address at Etiqa Life Insurance Berhad (1239279-P), Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur, or by facsimile to 03-2297 3800, or e-mail at info@etiqa.com.my, or by calling 03-2297 3888, or Etiqa Online at 1-300-13-8888, or visit www.etiqa.com.my.

9. Where can I get further information?

Should you require additional information about Life Insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance'. The booklet is available at all our branches, or you can obtain a copy from the distributor, or visit www.insuranceinfo.com.my.

If You have an enquiry or require further information, please contact Maybank Group Customer Care by calling 1-300-88-6688, or write to Etiqa Life Insurance Berhad, Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur; or by facsimile to 03-2297 3800, or e-mail at info@etiqa.com.my, or by calling 03-2297 3888, or Etiqa Online at 1-300-13-8888, or visit www.etiqa.com.my. Etiqa Life Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

10. Other similar types of cover available

Please refer to our distributor for similar types of cover available.

IMPORTANT NOTE:

PARTICIPATING IN A LIFE INSURANCE PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.