

Elitelink

**Choose the protection that
best suits your lifestyle,
and the wealth to continue
living it.**



eTiQA
Insurance

Enjoy your lifestyle and protection flexibility.

Living the lifestyle and enjoying the interests you love, are moments you cherish. Indulging and reliving these moments over and over again is a dream come true.

With Elitelink, you not only get to choose the riders that best suit your lifestyle, you also get to accumulate wealth to continue doing those activities you love so much. Basically, the plan provides you flexible protection, with the opportunity to invest for potentially higher returns. With its Investment-linked feature, you have the flexibility to invest in any one of three funds to accommodate your investment objectives and risk level.

Additionally, you are not only covered on basic protection needs like Death and Total & Permanent Disability (TPD), but also with comprehensive choices of riders.

So in short, you have the flexibility to choose the level of protection according to your lifestyle, while being guided in making proven investments.



Elitelink is a Regular Premium Investment-linked plan which not only offers you Death and Total & Permanent Disability protection, it also offers an element of investment. For more comprehensive protection, you may choose to add the optional riders that suit your lifestyle.

Key Benefits

Basic Protection Coverage: Death and Total & Permanent Disability

In the event of death of the Life Insured, the basic sum insured plus the Fund Value (FV) less any indebtedness shall be payable in one lump sum.

In the event of TPD (before age of 65 years at next birthday), the Fund Value will be paid out in one lump sum, regardless of Fund Value amount. Should the Basic Sum Insured payable (per life basis) be equal or less than RM1 million, it shall be paid in one lump sum. Should the Sum Insured be more than RM1 million, then the balance of Basic Sum Insured shall be payable one (1) year later after the first payment was made subject to the company's maximum per life limit.

If the Life Insured dies or is affected by Total & Permanent Disability before age five (5) at the next birthday, we shall pay in full the Aggregate Sum Insured if it does not exceed RM200,000. If the Aggregate Sums Insured exceeds RM200,000. We shall pay the balance according to the following table:

Age Next Birthday	Percentage of Aggregate Sums Insured
1	20%
2	40%
3	60%
4	80%
5 and above	100%

The limit is only applicable to payment of the Sum Insured and does not affect any payment of Fund Value.

Loyalty Bonus

Upon completion of the 5th, 10th and 15th policy year you will be rewarded 6% of Fund Value or 3% of your original annual premium (whichever is lower), for maintaining the plan and paying your premium on time.

No Lapse Guarantee

We're offering Guaranteed Coverage in the first 3 policy years to ensure the policy status remains in-force even though the Fund Value is zero; with the condition that the target premiums are paid on a timely basis, and no withdrawal from the Fund Value is made during the period.

During the No Lapse Guarantee Period, the policy charges will continue to be deducted from the Fund Value. If there is insufficient Fund Value, any shortage will need to be paid by future premium.

Flexibility and Control of Your Plan

Withdrawal Option

You can withdraw from your fund at anytime, subject to a minimum one-time withdrawal of RM500 with a minimum fund balance of RM1,000 at no extra charges.

Top-up Option

In order to maximise your investment potential, additional deposits can be made through the investment top-up facility at anytime. You may increase the level of investment with a minimum top-up premium of RM500. 95% of the top-up premium will be invested into the funds.

Flexibility to Change Sum Assured and Premium Amount

You can opt to vary your Sum Insured or Regular Premiums that suit your needs at different life stages. This option can be exercised on your policy anniversary. You may choose to increase the Sum Insured on your policy anniversary up to the maximum allowable limit before policy anniversary nearest to age 65 and subject to underwriting. You may also reduce your Sum Insured on the condition the Sum Insured should not be lesser than the minimum Sum Insured allowable for the premium amount selected. The minimum amount allowed for increase or reduction in Sum Insured is RM5,000, in multiple of RM1,000 and subject to minimum Sum Insured of RM5,000.

You can also have flexibility to increase or reduce the Regular Premium on your policy anniversary. If you opt to increase your Regular Premium, the minimum amount allowed is RM50, for all modes of payment. And if you opt for reducing your premiums, the reduced annualised premiums must not be less than the minimum premium i.e. RM1,200.

Note: **Withdrawal Option** and **Reduce Premium** are allowed as long as there are sufficient units in the policy to cover the deduction of charges. Under these options, there is possibility that the policy may terminate early due to exhaustion of units.

Maturity Benefit

Upon completion of the Policy tenure by the surviving Life Insured, the Fund Value less any indebtedness shall be payable.

Surrender Benefit

You may surrender your policy at any point of time. Upon surrender of the policy, the value of the cancelled units which is the Net Asset Value (NAV) determined on the next valuation date at the point of surrender, shall be payable.

Eligibility

Life Insured	Min entry age: 14 days Max entry age: 65 years old (ANB) Policy matures on Life Insured's age 88 years old (ANB)
Payor / Policy Owner	Min entry age: 18 years old (ANB)

Etiqa Funds

You can choose from the following three (3) managed funds with proven record:

Managed Funds	Fund Details
Stable Fund	This Fund aims to provide capital preservation and attractive returns which is higher than fixed deposits. The Fund invests in money market instruments, high quality fixed income instruments and minimal amount of equity.
Balanced Fund	The Fund aims to achieve a moderate return which is higher than fixed income. This Fund invests in a combination of fixed income and equity related instruments. It provides a balanced mix between income, capital appreciation and risks. The expected return from the Balanced Fund is higher than Stable Fund and bears a higher risk exposure than the Stable Fund.
Growth Fund	The Fund aims to provide capital appreciation over time and invests primarily in equities with high growth potential. It invests in a combination of equity and fixed income instruments with a higher allocation to equity. The Growth Fund has the potential to provide the highest expected returns and bears the highest risk exposure among the three Managed Funds (Stable, Balanced and Growth).

Important Notice:

This is an insurance product that is tied to the performance of the underlying assets described in the fund details. The funds described herein are not in any way a pure investment product such as fixed deposits.

You also have the flexibility to switch between the Funds to suit your changing needs at a later stage in life. With four (4) free switches allowed every policy year, subject to terms and conditions, you have an opportunity to attain higher returns by investing in a wide range of funds based on your risk appetite and investment ambition.

You also have the flexibility to switch funds at anytime to take advantage of the opportunities in the investment market.

Premium Allocation

You can sign up for the Elitelink plan with just a minimum premium of RM100 per month. You will receive life coverage and investment allocation that increases over time.

Premium allocation will be used to purchase the units of your preferred investment linked fund(s) to investment units (at NAV) is as per below:

Policy Year	Allocated Premium Rates (% of Premium)
1	40%
2	50%
3	70%
4	70%
5	85%
6	85%
7 onwards	100%

Fees and Expenses

- The Unallocated Premium Rates is One (1) minus Allocated Premium Rates. The unallocated premium is used for Etiqa expenses including commission to the agents. The portion of premiums that will be used as commission is as shown in the table below. However, for top-up premiums, commission of 3.75% of the top-up premiums will be payable.

Policy Year	Commission (% of Premium)
1	40%*
2	40%**
3	25%
4	25%
5	15%
6	15%
7 onwards	0%

*Inclusive of 5% Production Bonus

**Inclusive of 5% Persistency Bonus

- The Investment Fund Management charges (% of NAV) are as below:

Stable Fund	1.00%
Balanced Fund	1.25%
Growth Fund	1.50%

The fund management charge will be deducted at each valuation date in the unit pricing.

- An Administration Charge of RM6.36 will be deducted monthly via cancellation of units from your Investment Funds.
- 4 free Fund Switches are available every Policy year. Any subsequent switches will be charged a fee of RM26.50 each in that same Policy year.
- An Insurance Charge, which will vary according to your age, gender, occupation and health condition, will be levied every month for this plan and the riders (if any). This would be deducted via cancellation of units from your Investment Funds.

Exclusions

Suicide

If the Life Insured commits suicide within 1 year from the Issue Date or from the date of the last Reinstatement of the Policy, we shall pay the Fund Value at the valuation date immediately after the notification of claim.

This Policy shall not cover for Disability resulting from:

1. Participation in any dangerous or hazardous sport or hobby such as (but not limited to) steeple chasing, polo, horse racing, underwater diving, hunting, motor vehicular racing, mountaineering or potholing.
2. Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline), or aerial sports such as (but not limited to) skydiving, parachuting, bungee jumping, hang gliding, and ballooning.
3. Self-inflicted injuries or attempted suicide, while sane or insane.
4. Injuries or hospitalisation as a result of drug addiction, or while under the influence of alcohol.

The above list is non-exhaustive, please refer to the Policy Contract for a full list of exclusions. Should you require further details on the information above, or wish to purchase this plan, please request a Product Disclosure Sheet and Sales Illustration from your Etiqa Insurance agent, or contact Etiqa Online at 1300 13 8888.

Risk Disclosure

All investments carry some form of risk and Investment-linked funds are exposed to various types of risks. Policy Owners should be prepared to accept a certain degree of risk when investing their money and should consider the following potential risks when investing in Investment-linked funds:

1. Market Risk

The value of Investment-linked funds may decline over a given time period due to economic changes or other events that impact a large portion of the market, including political events. However, efficient asset allocation and diversification can provide protection against market risk because different parts of the market tend to perform differently at any time in relation to the economic cycles.

2. Inflation Risk (Purchasing Power Risk)

The possibility that the value of assets or income will decrease as inflation shrinks the purchasing power of a currency. Inflation causes money to decrease in value at some rate, whether the money is invested or not. This is also true when the rate of inflation outpaces the rate of return arising from these investments.

3. Liquidity Risk

The risk stemming from the lack of marketability of an investment that cannot be bought or sold quickly enough to evade or reduce loss, which results in the Policy Owners not being able to access their money quickly or without cost when needed.

4. Interest Rate / Income Risk

The possibility that the fluctuations in market profit rates may affect the value of Investment-linked funds, and the ongoing income on those funds. A fall in interest rates will increase the value of the funds linked to interest rates, but will result in a lower ongoing income.

5. Credit Risk

The risk of loss of principal or loss of a financial reward stemming from a borrower's failure to repay a loan or otherwise meet a contractual obligation.

6. Price Risk

The risk that the value of a security or portfolio of securities may decline in the future. In this case, price risk is applicable to all equities listed in the FBM Top 100 (excluding Maybank and its subsidiaries).

Important Notes

- 1. This is an Insurance product that is tied to the performance of the underlying assets and is not a pure investment product such as unit trusts.**
2. The brochure should not be construed as a contract or commitment. The information contained in this brochure may be changed without prior notice.
3. You should understand this plan thoroughly to ensure that it best serves your needs and that the premium payable under this plan is an amount that you can afford.
4. This plan may qualify you for personal tax relief subject to the final decision of the Inland Revenue Board of Malaysia.
5. Fund Value may fluctuate based on the underlying performance of the Investment-linked fund.
6. The past performance of the fund may not be a reliable guide for future performance. For further information on the fund and fund manager, please refer to the Fund Fact Sheet.
7. Purchasing an Investment-linked plan requires a long-term commitment, as it is not advisable to hold the Policy for a short period of time in view of the high initial costs.
8. If the Policy Owner purchases many riders, all the charges will be deducted from the Fund Value. While this may give the Policy Owner a higher level of protection, it will also reduce the Policy Owner's investment portion. This may deplete the Investment-linked fund.
9. Single pricing is used where there is only one price at which units are purchased and sold.
10. The creation and cancellation of units are based on the unit price.
11. The unit prices of the Etiqa Managed Funds will be published daily in major local newspapers.
12. The Company reserves the right to suspend the issuance or redemption of units in any exceptional circumstances such as possible adverse effect of a general sale of investment in a short period or temporary closure of any relevant Registered Exchanges.
13. The Policy Owner shall be given a grace period of 31 days from the premium due date for the payment of premium.

14. During No Lapse Guaranteed period, the Insurance Charges and Policy Fee will continue to be deducted from the Fund Value, the shortage will be considered as debt. This debt will be repaid from future premiums, upon reinstatement or deducted from the moneys payable for any claim / benefit payout. After No Lapse Guaranteed period, you may be required to pay additional premiums if the Fund Value is insufficient to pay back the debt in order to avoid immediate Policy lapse.
15. If you surrender the Policy in the early years, you may get back less than the amount you have paid.
16. Upon termination, maturity or expiry of the Policy, all the benefits under this plan will cease.
17. We reserve the right to amend the premium, fees and charges of this Policy by giving a 3 months (except medical riders 30 days) prior notice and such amendments will be applicable from the next anniversary date of this Policy.
18. Unless otherwise stated, all Administration Charges and Fund Switching Fees disclosed in this brochure are inclusive of Goods and Services Tax.
19. All applications are subjected to underwriting.
20. You have the right to cancel this plan by sending written instruction to us within 15 days after you have received the Policy. We will return the sum of unallocated premiums, value of units based on the unit price at the next valuation date and any Policy charges that have been deducted, less any medical examination fee incurred.
21. You should ensure that important information regarding this plan is disclosed to you and that you understand the information disclosed. Where there is ambiguity, you should seek clarification from the Etiqa Insurance Berhad.
22. Should you require additional information about Investment-linked Insurance, please refer to the *Insuranceinfo* booklet on 'Investment-linked Insurance', available at all our branches or you can obtain a copy from any Etiqa Insurance agent or visit www.insuranceinfo.com.my.
23. Etiqa Insurance Berhad is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

Etiqa Online 1300 13 8888
www.etiqa.com.my



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Etiqa Insurance Berhad (9557T)
(Licensed under Financial Services Act 2013
and regulated by Bank Negara Malaysia)
Level 19, Tower C, Dataran Maybank
No 1, Jalan Maarof, 59000 Kuala Lumpur, Malaysia
T +603 2297 3888 F +603 2297 3800

Underwritten by:
eTiqa
Insurance