

Elitelink

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



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 four 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 TPD 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 account value less any indebtedness shall be payable in one lump sum.

In the event of TPD (before age of 65 years at next birthday), the account value will be paid out in one lump sum, regardless of account 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 TPD before age 5 at the next birthday, we shall pay in full the aggregate sum insured if it does not exceed RM200,000. If the aggregate sum 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 account value that determined on the next valuation.

Loyalty Bonus

Upon completion of the 5th, 10th and 15th policy year you will be rewarded 6% of account value or 3% of your original annual premium which exclude Elite Saving Top-up Rider's 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 account value is zero; with the condition that the target premiums are paid on a timely basis without premiums holiday, and no withdrawal from the account value is made during the period.

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

Flexibility and Control of Your Plan

Withdrawal Option

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

Top-up Option

Maximize your investment potential by making additional deposits of premiums through the investment top-up facility. You have the flexibility to top-up premiums in a lump sum amount at anytime, or request for regular instalments. With Elite Saving Top-up Rider, 95% of the rider's premium will be invested into the funds of your choice to boost your savings.

Flexibility to Change Sum Assured and Premium Amount

You can opt to vary your sum insured or regular premium 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 next birthday 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 account 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 after you written surrender request are received and approved by us, 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)

ANB = Age Next Birthday

Etiqa Funds

You can choose from the following 3 managed funds and 1 individual fund with proven record:

Funds	Fund Details
Premier Global Equity Fund	The fund will invest at least 95% in an approved global equity fund and the remainder in cash and fixed deposits. The target fund is selected by the fund manager from a panel of approved global equity funds. The fund is selected based on the best performing fund over four consecutive quarters. Only one target fund will be invested at any point of time.

Stable Fund	The fund will invest at least 40% in fixed income securities and at least 15% in cash and fixed deposits, and any remaining funds will be invested in equities listed on Bursa Malaysia. The individual equities are selected based on the fund manager's view as to those equities which will outperform the index, and is based on an analysis of the underlying company's management quality, income growth potential and market position. The fixed income securities, with an overall average credit rating of single A or better, are selected based on the duration outstanding for the individual securities, and view on movement in interest rates. This investment approach is active.
Balanced Fund	The fund will invest at least 15% in equities listed on Bursa Malaysia and at least 25% in fixed income securities, and any remaining funds will be invested in cash and fixed deposits. The mixture of equities, fixed income securities, cash and fixed deposits are determined based on the fund manager's expectation of returns for each asset class. This expectation is based on an analysis of the economy, interest rates, and fluctuations in the equity market. The individual equities are selected based on the fund manager's view as to those equities which will outperform the index, and is based on an analysis of the underlying company's management quality, income growth potential and market position. The fixed income securities, with an overall average credit rating of single A or better, are selected based on the duration outstanding for the individual securities, and view on movement in interest rates. This investment approach is active.
Growth Fund	The fund will invest at least 40% in equities listed on Bursa Malaysia and any remaining funds will be invested in fixed income securities, cash, and fixed deposits. The individual equities are selected based on the fund manager's view as to those equities which will outperform the index, and is based on an analysis of the underlying company's management quality, income growth potential and market position. The fixed income securities, with an overall average credit rating of single A or better, are selected based on the duration outstanding for the individual securities, and view on movement in interest rates. This investment approach is active.

You can opt for 100% of allocation to be either in managed funds or individual fund.

You also have the flexibility to switch between the funds to suit your changing needs at a later stage in life. With 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's operating 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 Fees (% of NAV) are as below:

Premier Global Equity Fund	1.50%
Stable Fund	1.00%
Balanced Fund	1.25%
Growth Fund	1.50%

The fund management fees 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 account.
- 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 account.

Major Exclusions

To keep the benefits affordable, no benefit amount will be paid, due to the following causes:

Cause	Death benefit	Total and Permanent Disability benefit
Suicide within one year of plan commencement	x	
Attempted suicide		x
Participation in criminal act, illegal act, strike, riot or civil commotion		x
Participation in a dangerous or hazardous, activity or non-commercial aviation		x
Consumption of alcohol or drugs		x
Provoking physical violence		x
Inhalation of poison, gas or fumes		x
Intentional self-inflicted injury, failure to follow medical advice or to unreasonably delay obtaining medical treatment		x

Note: If the life insured, commits suicide within 1 year from the issue date or the date of the last reinstatement of the policy, we shall pay the account value at the valuation immediately after the notification of claim.

Risk Disclosure

All investments carry some form of risk and investment-linked funds are exposed to various types of risks. Policy owner 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 owner 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).

For Your Attention

- 1. This plan is an investment-linked plan that is tied to the performance of the underlying assets, and it is not a pure investment product such as unit trust or fixed deposit.**
2. The contents of this brochure may be changed without prior notice.
3. This brochure is a summary of the terms and conditions of the plan. This brochure is not a legally binding contract or commitment.
4. Please request a sales illustration from your Etiqa insurance agent, prior to submitting an application for the plan. The sales illustration contains additional details on the terms and conditions of the plan. Please review the sales illustration to satisfy yourself that the benefits fulfil your needs and that the premiums are affordable. Note that the optional benefits (riders) charges, are charged via deduction of units, which will deplete the account value. You should also consider the fees and charges involved.
5. Should your application for the plan be accepted by us, a policy contract will be sent to you to confirm commencement of the plan. Please refer to the policy contract for the full, legally binding terms and conditions of the plan. Should you choose to cancel this plan, for whatever reason, please notify us in writing within 15 days after the receipt of the policy contract. Upon such cancellation we will refund the value of units in respect of any premiums invested plus any charges deducted, less medical fees if any, which were incurred in making this plan application.
6. Please pay any premiums due within 31 days of the premium due date. Premiums will be due regularly at intervals over the duration of the plan, as set out in the policy contract. Failing to pay premiums when due will discontinue all your benefits under the plan. The duration of the insurance coverage is also subject to the sufficiency of the account value to sustain the policy contract.

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. If you cancel the plan in the early years, you may receive an amount that is less than the amount you have paid.
8. The returns from your investment will be based on the actual performance of the investment fund and is NOT GUARANTEED. Investment risks under the policy will be borne solely by the policy owner and the account value may be less than the total premiums paid.
9. We have the right to revise the rates, fees, charges, benefits, terms and conditions under this policy. Three months prior notice will be given of the effective date of such change, except for the Medical benefit where the prior notice period is 30 days. Such changes will be applicable from the policy anniversary following the effective date of such change. Revisions may arise due to changes in legislation or regulations, including taxation, or other factors which are unexpected and permanent. These factors can include claims trends, for example due to medical cost inflation.
10. All premiums, other charges, and fees (if applicable), paid by you under the plan will be subjected to charges or taxes, including Goods and Services Tax, and you may qualify for personal tax relief on this plan subject to the decision of the relevant tax authorities in Malaysia.
11. Should you require additional information on investment-linked insurance or life insurance, and medical and health insurance, please refer to the *insuranceinfo* booklets on 'investment-linked insurance' or 'medical and health insurance'. These booklets are available at all our branches, or can be obtained from your Etiqa insurance agent, or by visiting www.insuranceinfo.com.my.

Etiqua Online 1300 13 8888
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