

# eTiqa

Life Insurance

Triple Growth

**Smart Investment.  
Huge Rewards.**



The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa Life Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)). | Member of PIDM

## Passions To Fulfill

We all have passions in life and dreams we live to fulfill. That's why our lifestyles are dynamic, changing as we walk this earth, looking forward to indulge in our passions and realising our dreams. We can start planning for a more exciting route and ensure we wake up each day with satisfied expectations. You may desire a more exciting future, perhaps even discover hidden treasures of the world, dine at the most exotic locations, go on a road journey around the globe, fulfill a loved one's life-long wish or build a home at the most beautiful high-rise locations. You may even own a business with expansion plans in the near future. Whatever it may be, here's a chance for you to enjoy life the way you want it and reap the fruits of your investment.

That is why a well-planned savings is highly important. It means making the smarter choice that will ensure you guaranteed yearly returns, a short-term commitment and protection coverage for your life. Let us help your savings work harder for your future rewards.

## Supersize Your Rewards

Triple Growth is a dynamic six (6) years premium paying participating endowment plan that guarantees you Annual Interim Cash Payments of up to 9% of your basic Sum Insured, with long-term protection coverage.



## Key Benefits



### Short Premium Payment Term

Venture into only a short premium payment term of six (6) years to boost your savings and maximise your returns while you reap the benefits straight up to twenty (20) years tenure.



### Guaranteed Interim Cash Payment (ICP)

Enjoy guaranteed Annual ICP of up to 9% of basic Sum Insured starting from end of 1st policy year. At the end of the policy term, you could receive a total Guaranteed Annual ICP of 126% of basic Sum Insured. You have the flexibility to receive annual cash payments or even accumulate cash payment with the company and enjoy potential higher returns.

End of Policy Year	Guaranteed Interim Annual Cash Payments (% of basic Sum Insured)
1 to 6	3%
7 to 12	6%
13 to 20	9%



### Protection Coverage

Upon Death or Total and Permanent Disability (TPD) before age sixty five (65), you will receive:

**Basic Sum Insured together with any outstanding Guaranteed ICP, OR total basic annual premiums paid (whichever is higher)**

+ Accumulated Simple Reversionary Bonus (if any)

+ Terminal Bonus (if any)

+ Accumulated Guaranteed ICP (if any)

In the event of accidental death (before age 70) or accidental TPD (before age 65), you will receive an additional 100% of the basic Sum Insured.

In the event of TPD, if the aggregate Sum Insured\* payable (per life basis) is up to RM1 million, it shall be paid in one lump sum. Should the Sum Insured\* be more than RM1 million, then the balance of Sum Insured\* shall be payable one (1) year later after the first payment was made, subject to terms and conditions stated in the policy contract.

\*Including outstanding ICP  
The full value of the Simple Reversionary Bonus is not payable on early surrender or conversion of the policy.



## Maturity Benefit

Upon maturity of the policy, you will receive:

### Basic Sum Insured

- + Accumulated Simple Reversionary Bonus (if any)
- + Terminal Bonus (if any)
- + Accumulated Guaranteed ICP (if any)

This plan participates in the performance of the Life Fund of the Company in the form of Simple Reversionary Bonus and Terminal Bonus which will be declared based on the participating fund's performance. The bonuses are not guaranteed and they are depending on the participating fund's performance.

## Eligibility

Minimum entry age	14 days (1 year old ANB*)
Maximum entry age	60 years old (ANB*)
Premium Term	6 years
Minimum Sum Insured	RM20,000
Maximum Sum Insured	RM1 million per life basis
Policy Term	20 years

\* ANB - Age Next Birthday

## Important Notes

1. This plan may qualify you for personal tax relief subject to the final decision of the Inland Revenue Board of Malaysia.
2. 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.
3. If the Life Insured, while sane or insane, commits suicide within one (1) year from the policy issue date or reinstatement date, we shall refund the premium paid without interest.
4. The policy owner shall be given a grace period of thirty one (31) days from the premium due date for the payment of premium.
5. If you terminate the policy in the early years, you may get back less than the amount you have paid.
6. The policy does not have a minimum guaranteed cash value on termination until after you have paid full premium of three (3) completed policy years.
7. You have the right to return this policy with written instruction to us within fifteen (15) days after the policy has been received by you, for any reason. If returned, the policy will be considered void from the beginning and any premium paid will be refunded to you, less any medical examination fee incurred.
8. Please note that for the purpose of determining the period of fifteen (15) days, this policy will be deemed to be returned to us on the date we have received this policy if personally delivered or on the date of posting this policy is sent to us by registered post or on the date of transmission if this policy is electronically transmitted.
9. Please ensure that you refer to the Sales Illustration pertaining to your policy provided to you by Etiqa Life Insurance Berhad.
10. This brochure provides a brief description only and is not exhaustive. For complete details on exclusions, term and conditions, please refer to policy contract.
11. This brochure is intended for reference only and shall not constitute as a contract.
12. Etiqa Life Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

**Etiqua Online 1300 13 8888**  
**www.etiqua.com.my**



**Etiqua Life Insurance Berhad** (201701025113)  
(Licensed under Financial Services Act 2013 and  
regulated by Bank Negara Malaysia)

Dataran Maybank, No. 1, Jalan Maarof,  
59000 Kuala Lumpur, Malaysia.

**T** +603 2297 3888

**F** +603 2297 3800

**E** info@etiqua.com.my

Connect with us at

