

Aspire

An Education Plan That Supports Your Child's Aspirations.



eTiQa
Life Insurance

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). I Member of PIDM

Give Your Child a Future That's Well-planned

The kind of education that you've planned for your child today may not be the plan that works out in the future. Simply because, as with everything else, education expenses are on the rise. Aspire helps you prepare and start saving early for your child's education. So that you can rest easy and focus on what's important - your child's future, just as you've planned.

Plan Out Your Child's Education With Aspire

Aspire is a plan that helps you save for your child's future tertiary education while protecting them with Death or Total Permanent Disability (TPD) benefits.

This plan is suitable for children who are signed up between the age of 14 days and 10 years of age on their next birthday. This enables the child to reap maximum possible benefits from the plan.

The Assurance of Certainty, In Uncertain Times

Aspire provides you with the support you need to handle the escalating costs of your child's future education. Conventional savings may or may not be sufficient at the time your child pursues a tertiary education. That's why Aspire is designed to ensure that you have sufficient funds when you want to support your child's ambitions and aspirations.



Key Features

Guaranteed Interim Cash Payout

Payable at the end of the last three (3) policy years prior to maturity, you are entitled to receive cash payout of 30%, 30% and 40% of the basic Sum Insured.

If you opt to accumulate any Guaranteed Interim Cash Payout, Aspire will also pay the accumulated amount together with any accrued interest upon maturity.

Upon maturity of the plan, you will receive:

50% of basic Sum Insured

+ Accumulated Reversionary Bonuses

+ Terminal bonus (if any, based on Etiqa's investment performance)

+ Accumulated Interim Cash Payout (if any)

Academic Excellence Award

To motivate your child to keep getting good grades in major exams.

Result	Cash rewards (RM)
SPM (8As and above)	RM1,500
STPM (5 Principal As)	RM2,000

Notes:

1. Policies must be in force at least one (1) year before the child sits for the exams.
2. The above benefit is on per life basis.
3. Number of A grades are counted based on core subjects only (grades A and A+ only).
4. The above benefit is subject to change according to the Malaysian Syllabus Structure.
5. Etiqa Life Insurance Berhad reserves the right to amend the terms and conditions of the benefit in the future.

Supplementary Benefits and Riders

To complete your child's protection needs.

For the Life Insured:

Supplementary benefits	Description
Personal Accident Rider	Provides an additional Sum Insured if death or dismemberment occurs as a result of an accident.
Premier Critical Illness Rider	Provides the payment of Sum Insured if diagnosed with one of the 36 covered critical illnesses.
Hospital Cash Benefit Rider	Provides daily income benefit upon hospitalisation.

For the Policy Owner:

Supplementary benefits	Description
Payor Waiver of Premium on Death, Total & Permanent Disability, and Critical Illness	Provides for the payment of future premiums due under the basic policy if the payor dies or becomes TPD or is diagnosed with one of the 35 covered critical illnesses.
Payor Term Rider	Provides the payment of Sum Insured if the payor dies or becomes TPD.

Eligibility

The Value You Put In, for An Invaluable Education

Aspire gives you flexibility based on your financial standing and your child's future education needs.

Minimum Sum Insured	RM12,500 You can increase in multiples of RM500, subject to underwriting approvals.
Maximum Sum Insured	RM400'000
Minimum tenure	11 years
Maximum tenure	20 years
Minimum entry age	14 days old
Maximum entry age (ANB*)	10 years old
Maturity age (ANB*)	21 years old

*Age Next Birthday

Important Notes

This Policy may qualify you for personal tax relief subject to the final decision of the Inland Revenue Board of Malaysia.

You should understand this Plan thoroughly to ensure that it best serves your needs and that the premium payable under the Policy is an amount that you can afford.

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.

The Policy Owner shall be given a grace period of thirty-one (31) days from the premium due date for the payment of premium.

This Policy does not have a minimum guaranteed cash value on termination until after you have paid full premium for three (3) completed Policy years.

Upon termination, maturity or expiry of the Policy, all the benefits under this Plan will cease. If you terminate the Policy in the early years, you may get back less than the amount you have paid.

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.

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.

All premiums (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities.

It is important to keep any receipt that you receive as proof of payment of premium.

Please ensure that you refer to the Sales Illustration pertaining to your Policy provided to you by Etiqa.

This brochure is intended for reference only and shall not constitute as a contract.

Etiqa Life Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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