

Smart Golden Life  
Insurance Plan



RETIRE  
YOUR WAY  
WHEN YOU  
PLAN TODAY

Underwritten by:  
**etiqa**  
Life Insurance



*Humanising*  
Financial Services



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)).

Introducing

## SMART GOLDEN LIFE INSURANCE PLAN

Build income streams and a financial plan for your retirement. Whatever your life goals, it's never too late to get started - for your wealth today, and for your future generations too.

### CHOOSE THIS PLAN



#### For Your Golden Years

Give yourself strong stability in the retirement chapter of your life.



#### For Your Future

Have greater peace of mind with guaranteed income each year to navigate life.



#### For Your Loved Ones

Freely substitute Life Insured<sup>1</sup> to another family member during your policy term.



#### For Their Tomorrow

Plan ahead and gift financial security to the people you care about, for up to two generations after you.

### KEY BENEFITS



#### Hassle Free Enrolment

With Guaranteed Acceptance<sup>2</sup> for up to RM500,000 Sum Insured.



#### Annual Guaranteed Cash Payment (GCP)<sup>3</sup>

Receive GCP from first year until policy maturity year:  
> Entry age 1 to 55: Annual GCP up to 10% of Sum Insured  
> Entry age 56 and above: Annual GCP of 12% of Sum Insured



#### Retirement Celebration Benefit<sup>4</sup>

Get 50% of the Sum Insured payable at age 60 in one lump sum.



#### Continuity of Guaranteed Cash Payment after Total and Permanent Disability (TPD)<sup>5</sup>

Premium will be waived in the event of TPD and you will continue to receive Annual GCP.



#### Death Benefit<sup>5</sup>

Sum Insured or Surrender Value or up to 110%<sup>6</sup> of the total premium paid minus any Guaranteed Cash Payment and Retirement Celebration Benefit, whichever is higher.

Note:

<sup>1</sup> Allowable from the 6th policy year onwards or after premium payment term, whichever is later.

<sup>2</sup> For Malaysians, Singaporeans and Bruneians.

<sup>3</sup> There are two options for GCP, either accumulation or payout option.

<sup>4</sup> Eligible for entry age 1 to 55.

<sup>5</sup> In the event of death or TPD due to non-accidental causes within two years from the issue date, Etiqa shall refund the total premiums paid minus any GCP and Retirement Celebration Benefit paid (if any). No other benefits/allowances will be payable.

<sup>6</sup> For entry age 56 and above, 105% of the total premiums paid minus any GCP received, or Sum Insured or Surrender Value, whichever is the highest.

## DANIEL'S STORY

Daniel signs up for Smart Golden Life Insurance Plan:

Sum Insured:  
**RM100,000**

Premium Paying Term:  
**8 years**

Age at Sign Up:  
**40 years old**

Maturity Age:  
**100**

Policy Term:  
**60 years**

Daniel is 40 years old. He wants to have a steady stream of income and to enjoy his retirement leisurely.

AGE  
**40**

Daniel receives  
**Annual GCP,  
5% of Sum Insured.**  
He gets RM5,000  
per year for 20 years.

AGE  
**60<sup>1</sup>**

Daniel receives  
**Annual GCP,  
10% of Sum Insured.**  
He gets RM10,000  
per year for 38 years.

AGE  
**100**

#### Summary of Total Guaranteed Payout:

Total Annual GCP + Retirement Celebration Benefit + Maturity Benefit = [(RM5,000 x 21 years) + (RM10,000 x 39 years)] + RM50,000 + RM110,000

**Annualised Return:  
3.10%<sup>2</sup>**

Daniel pays  
**RM33,129**  
per year for  
**8 years**

Daniel pays  
**NOTHING**  
for 52 years

Daniel receives Annual GCP until the policy matures

At age 60, Daniel receives: Annual GCP of **RM5,000 +** One lump sum of Retirement Celebration Benefit of **RM50,000**

When the policy matures, Daniel receives: Annual GCP of **RM10,000 +** Maturity Benefit of **RM110,000**



**IF Total and Permanent Disability occurs during the premium paying term, all future premium is waived.**



**IF Daniel dies at age 85, his loved ones will receive Death Benefit: RM128,874<sup>3</sup>**

**The total benefit received prior to Daniel's death:**  
Total Annual GCP + Retirement Celebration Benefit = [(RM5,000 x 21 years) + (RM10,000 x 24 years)] + RM50,000

Note:

The scenario is subject to the age at next birthday of the life insured from age 1 to 55. The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of this policy with the effective returns of other investment alternatives.

<sup>1</sup> The retirement age in Malaysia is formally defined as age 60 at time of print.

<sup>2</sup> Annualised Return is estimated based on the survival benefits opt for the payout option that is received over the period until the maturity age with respect to their premium paid.

<sup>3</sup> The Death Benefit is for illustration purposes only.

Terms and conditions apply.



## ALIA'S STORY

Alia signs up for **Smart Golden Life Insurance Plan:**

Sum Insured: <b>RM100,000</b>	Premium Paying Term: <b>5 years</b>
Age at Sign Up: <b>56 years old</b>	Maturity Age: <b>100</b>
Policy Term: <b>44 years</b>	

Alia is 56 years old. Alia wants a secure and steady income stream for her retirement and to leave something behind after she is gone.

**AGE 56**



Alia pays **RM68,000** per year for 5 years

Alia pays **NOTHING** for 39 years

Alia receives Annual GCP until the policy matures

Alia receives **Annual GCP, 12% of Sum Insured.** She gets RM12,000 per year for 43 years.



**IF Total and Permanent Disability** occurs during the premium paying term, **all future premium is waived.**



**IF Alia dies at age 90, her loved ones will receive Death Benefit: RM133,182<sup>1</sup>**

The total benefit received prior to Alia's death:  
Total Annual GCP = (RM12,000 x 34 years)

**AGE 100**



### Summary of Total Guaranteed Payout:

Total Annual GCP + Maturity Benefit = (RM12,000 x 44 years) + RM110,000

**Annualised Return: 3.00%<sup>2</sup>**

When the policy matures, Alia receives: Annual GCP of **RM12,000 + Maturity Benefit of RM110,000**

**Note:**

The scenario is subject to the age at next birthday of the life insured from age 56 to 70.

The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of this policy with the effective returns of other investment alternatives.

<sup>1</sup>The Death Benefit is for illustration purposes only.

<sup>2</sup>Annualised Return is estimated based on the survival benefits opt for the payout option that is received over the period until the maturity age with respect to their premium paid. Terms and conditions apply.

### Talk to our Sales Representative now!

Call **1300 88 6688**, log on to [www.maybank2u.com.my](http://www.maybank2u.com.my) or visit any Maybank branch for more details, terms and conditions.

This plan is underwritten by Etiqa Life Insurance Berhad (201701025113), a subsidiary of Malayan Banking Berhad (196001000142). Etiqa Life Insurance Berhad is licensed under Financial Service Act 2013 and regulated by Bank Negara Malaysia.

Etiqa Life Insurance Berhad is located at Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur.



## AMY'S STORY

Amy signs up for **Smart Golden Life Insurance Plan:**

Sum Insured: <b>RM100,000</b>	Premium Paying Term: <b>8 years</b>
Age at Sign Up: <b>40 years old</b>	Maturity Age: <b>100</b>
Policy Term: <b>95 years</b>	Life Insured: <b>Jenna</b> (Her 5-year-old daughter)

Amy is 40 years old. Amy wants to pass down financial stability with a steady income flow to her child, Jenna.

**AGE 40**



Amy receives **Annual GCP, 5% of Sum Insured.** She gets RM5,000 per year for 16 years.

Amy pays **RM27,920** per year for 8 years

Amy pays **NOTHING** for 87 years



**Jenna**  
Life insured

**Note:**

The scenario is subject to the age at next birthday of the life insured from age 1 to 55. The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of this policy with the effective returns of other investment alternatives.

**AGE 21**



Jenna receives **Annual GCP, 5% of Sum Insured.** She gets RM5,000 per year for 39 years.

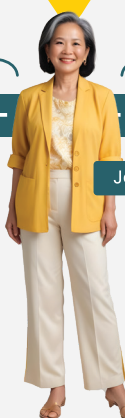
When Jenna is 21, her mother, Amy, transfers the **policy ownership** to her. Jenna now receives the **Annual GCP.**

**AGE 44**



Jenna changes the **life insured** to her son, Danish (age 2).

**AGE 60<sup>1</sup>**



Jenna receives **Annual GCP, 10% of Sum Insured.** She gets RM10,000 per year for 3 years.

At age 60, Jenna receives: Annual GCP of **RM5,000 + One lump sum of Retirement Celebration Benefit of RM50,000**

**AGE 22**



Danish receives **Annual GCP, 10% of Sum Insured.** He gets RM10,000 per year for 35 years.

When Danish is 22, his mother, Jenna, transfers the **policy ownership** to him. Danish now receives the **Annual GCP.**

**AGE 57**



When the policy matures, (Policy year 95), Danish receives: Annual GCP of **RM10,000 + Maturity Benefit of RM110,000**

### Summary of Total Guaranteed Payout:

Total Annual GCP + Retirement Celebration Benefit + Maturity Benefit = [(RM5,000 x 56 years) + (RM10,000 x 39 years)] + RM50,000 + RM110,000

**Annualised Return: 2.89%<sup>2</sup>**

<sup>1</sup>The retirement age in Malaysia is formally defined as age 60 at time of print.

<sup>2</sup>Annualised Return is estimated based on the survival benefits opt for the payout option that is received over the period until the maturity age with respect to their premium paid.

Terms and conditions apply.