

Introducing **Smart Saver Xtra**, the all-in-one plan that gives you a head start in financial planning, with solutions for protection and savings.

Choose Smart Saver Xtra

Our goal is to help you create greater wealth so you can secure your future while receiving guaranteed payouts along the way. And to keep things simple, here is what is in store for you:

A Steady Income*

Allowing you to celebrate key milestones, such as buying a new house, starting a business, funding your children's education or traveling the world.

Flexible Options

You can choose a plan that meets your specific needs with multiple premium payment terms and coverage tenures.

Leaving a Legacy

Your loved ones will be taken care of with a lump sum cash payout to help them maintain the lifestyle they are used to, in the event of your demise.

Key Benefits



Guaranteed Acceptance* With No Medical Examination

For plans with up to RM500,000 sum insured.



Savings Rider

Guarantees the annual cash payouts and maturity benefits.



Annual Guaranteed Cash Payouts (GCP)*

Payable for up to 60% of the Savings Rider's annual premium¹.



Guaranteed Maturity Benefits*

Payable at the end of the policy term².



Potential Upside

Opportunity to invest in 11 funds based on your risk profile³.



Death & Total and Permanent Disability Coverage

Sum insured is payable to you or your loved ones in the event of the unexpected.

*With Savings Rider

How do Guaranteed Cash Payouts (GCP) work?

Savings Rider⁴ generates Guaranteed Cash Payouts (GCP) annually throughout the policy term. This GCP amount is up to 60% of the Savings Rider's annual premium¹, and is payable at the end of each policy year for the option of 8 years premium payment term with a 20 year coverage term.

With the option of adding Savings Rider with premium of up to 12 times your Basic Premium, the higher the multiplier you choose, the more GCP you can look forward to receiving, as shown in the table below.

Premium Payment Term	Coverage Term			
	20 years		30 years	
	5 years	8 years	5 years	8 years
Policy Year	Annual GCP payable at the end of each Policy Year based on Savings Rider's Annual Premium			
1	8%	10%	5%	10%
2	8%	10%	5%	10%
3	8%	10%	5%	10%
4	8%	10%	5%	10%
5	8%	10%	5%	10%
6	15%	20%	10%	20%
7	15%	20%	10%	20%
8	15%	20%	10%	20%
9	15%	20%	10%	20%
10	15%	20%	10%	20%
11	25%	40%	15%	25%
12	25%	40%	15%	25%
13	25%	40%	15%	25%
14	25%	40%	15%	25%
15	25%	40%	15%	25%
16	40%	60%	20%	30%
17	40%	60%	20%	30%
18	40%	60%	20%	30%
19	40%	60%	20%	30%
20	40%	60%	20%	30%
21	-	-	25%	35%
22	-	-	25%	35%
23	-	-	25%	35%
24	-	-	25%	35%
25	-	-	25%	35%
26	-	-	30%	40%
27	-	-	30%	40%
28	-	-	30%	40%
29	-	-	30%	40%
30	-	-	30%	40%
Maturity Benefit	240%	420%	280%	470%
Annualised Return of Savings Rider	2.30%	2.36%	2.35%	2.53%

¹Annual GCP paid at the end of the respective policy year from Year 16 to Year 20, for a plan with premium payment term of 8 years and coverage tenure of 20 years. Also subject to premium being fully paid on time and policy still in force.

²Subject to premiums being fully paid on time and policy still in force.

³This is an investment-linked insurance 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 deposits.

⁴The 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 a savings element, you may wish to compare annualised returns of this product with the effective returns of other investment alternatives.

Talk to our Sales Representative now!

Call 1300 88 6688, log on to 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.

Savings & Protection Plan with No Medical Examination

Guaranteed Cash Payouts #ForYou



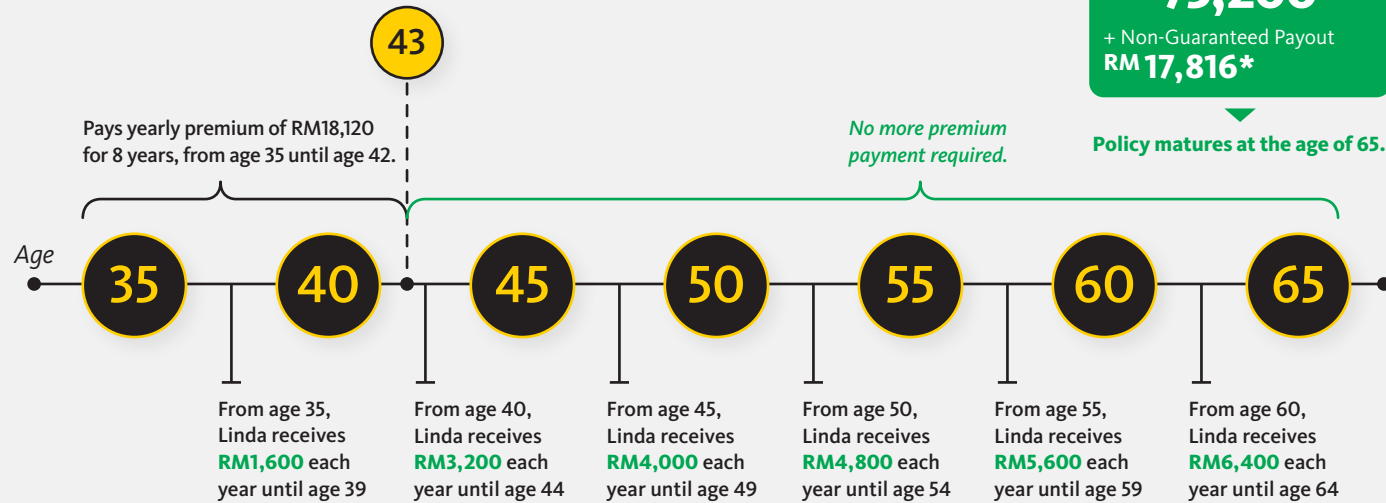
Linda's Life Journey



Linda is 35 years old and is looking for a plan that provides protection and cash payouts. She takes up Smart Saver Xtra insurance plan with **8 years premium term and coverage for 30 years**. Her annual basic premium is RM2,000 and she adds on the **Savings Rider of 8 times the basic premium**, which is RM16,000, for higher Guaranteed Cash Payouts. In addition, she adds RM120 per year to increase non-guaranteed account value payout at maturity.

Linda pays **RM18,120** per year for 8 years
 Basic Premium + Savings Rider + Regular Top Up
 (RM2,000) (RM16,000) (RM120)

COVERAGE OF RM100,000
 for 30 years



In the unfortunate event of Total and Permanent Disability or Death, Linda or her loved ones will receive:

- a) Basic Plan**
Total Payout of Sum Insured minus any partial withdrawal 12 months prior to the event OR Account Value and RM5,000, whichever is higher.
- b) Savings Rider**
Total Premium Paid for this Rider minus Total Guaranteed Cash Payment paid OR Surrender Value of this rider, whichever is higher.

Summary of total payout:
 (RM1,600 x 5 years) + (RM3,200 x 5 years) + (RM4,000 x 5 years) + (RM4,800 x 5 years) + (RM5,600 x 5 years) + (RM6,400 x 5 years) + Maturity Payout (RM75,200) + Non-Guaranteed Payout (RM17,816*)

Note:
 The scenario is subject to the age next birthday of the policy owner.
 *Amount is calculated based on the projected rate of return of 5% (high scenario) for Premier Global Sustainable Equity Fund and is for illustration purposes only. The amount shown may not be the actual amount paid. Savings Rider's guaranteed annualised return is 2.53%.
 Terms and conditions apply.

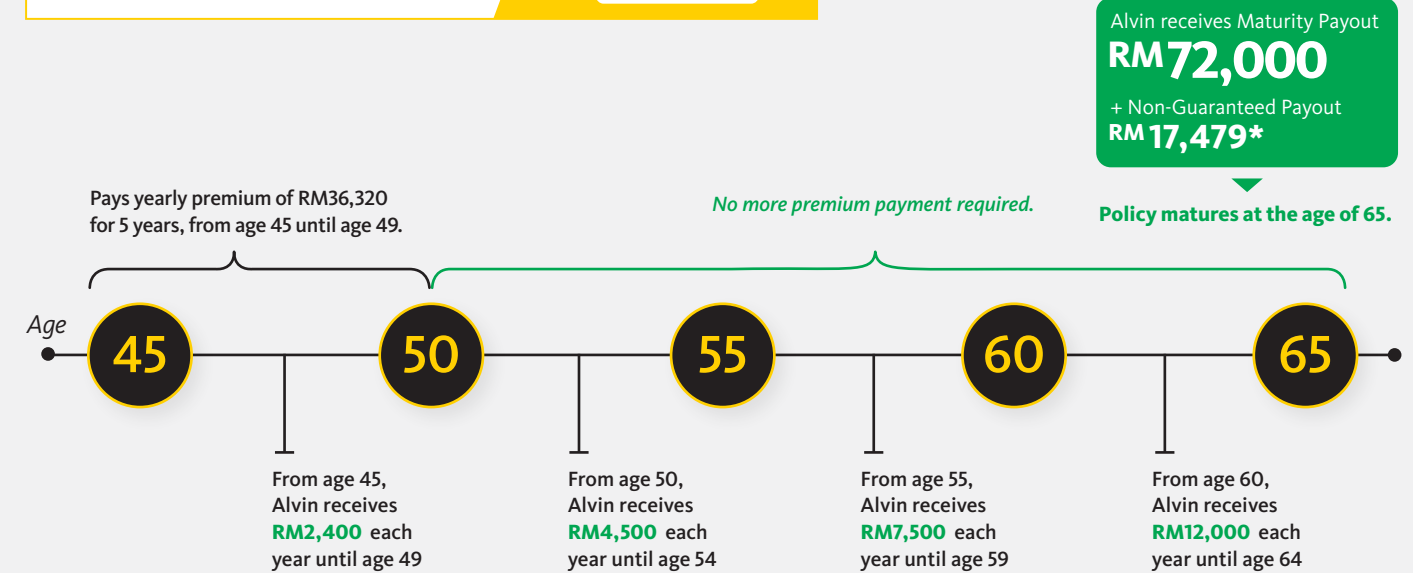
Alvin's Life Journey



Alvin is 45 years old and wants protection and savings for his retirement. He takes up a Smart Saver Xtra insurance plan with **5 years premium term and coverage for 20 years**, which matures when he is 65 years old. His annual basic premium is RM5,000 and he adds on the **Savings Rider of 6 times the basic premium**, which is RM30,000, for Guaranteed Cash Payouts. In addition, he adds RM1,320 per year to increase non-guaranteed account value payout at maturity.

Alvin pays **RM36,320** per year for 5 years
 Basic Premium + Savings Rider + Regular Top Up
 (RM5,000) (RM30,000) (RM1,320)

COVERAGE RM175,000
 for 20 years



In the unfortunate event of Total and Permanent Disability or Death, Alvin or his loved ones will receive:

- a) Basic Plan**
Total Payout of Sum Insured minus any partial withdrawal 12 months prior to the event OR Account Value and RM5,000, whichever is higher.
- b) Savings Rider**
Total Premium Paid for this Rider minus Total Guaranteed Cash Payment paid OR Surrender Value of this rider, whichever is higher.

Summary of total payout:
 (RM2,400 x 5 years) + (RM4,500 x 5 years) + (RM7,500 x 5 years) + (RM12,000 x 5 years) + Maturity Payout (RM72,000) + Non-Guaranteed Payout (RM17,479*)

Note:
 The scenario is subject to the age next birthday of the policy owner.
 *Amount is calculated based on the projected rate of return of 5% (high scenario) for Premier Global Sustainable Equity Fund and is for illustration purposes only. The amount shown may not be the actual amount paid. Savings Rider's guaranteed annualised return is 2.30%.
 Terms and conditions apply.