

MaxiLink

**We will keep you smiling with savings
that keep growing for your needs**



Savings That Journey With You

Save for more than just a rainy day - but also for the things that truly matter to you and your family. With MaxiLink, an investment-linked plan and IL Savings Growth, a savings benefit add-on (premium paying), you are rewarded with guaranteed incremental cash payout. You'll be growing your savings every step of the way, from education and retirement to never missing a special family moment.

Key Benefits



Guaranteed Approval

Approval of all applications are guaranteed for insured amounts of up to RM200,000.*



Guaranteed Annual Cash Payout

Guaranteed annual cash payout from the end of the 2nd policy year until policy matures.*



Guaranteed Maturity Payout

Guaranteed maturity payout of up to 150% of total premiums paid (excluding any top-up of premiums).*



Guaranteed Death and TPD Cover

Guaranteed payout for death or total and permanent disability.



Flexible Premium Payment and Policy Terms

Choice of 6 plans with minimum payment term of 8 years and long-term coverage of up to 30 years.

*Benefits applicable with IL Savings Growth.

Note: The key benefits above subject to terms and conditions.

Eligibility

You are eligible to apply for the plan for yourself, or your spouse before age 55, or children before age 17.

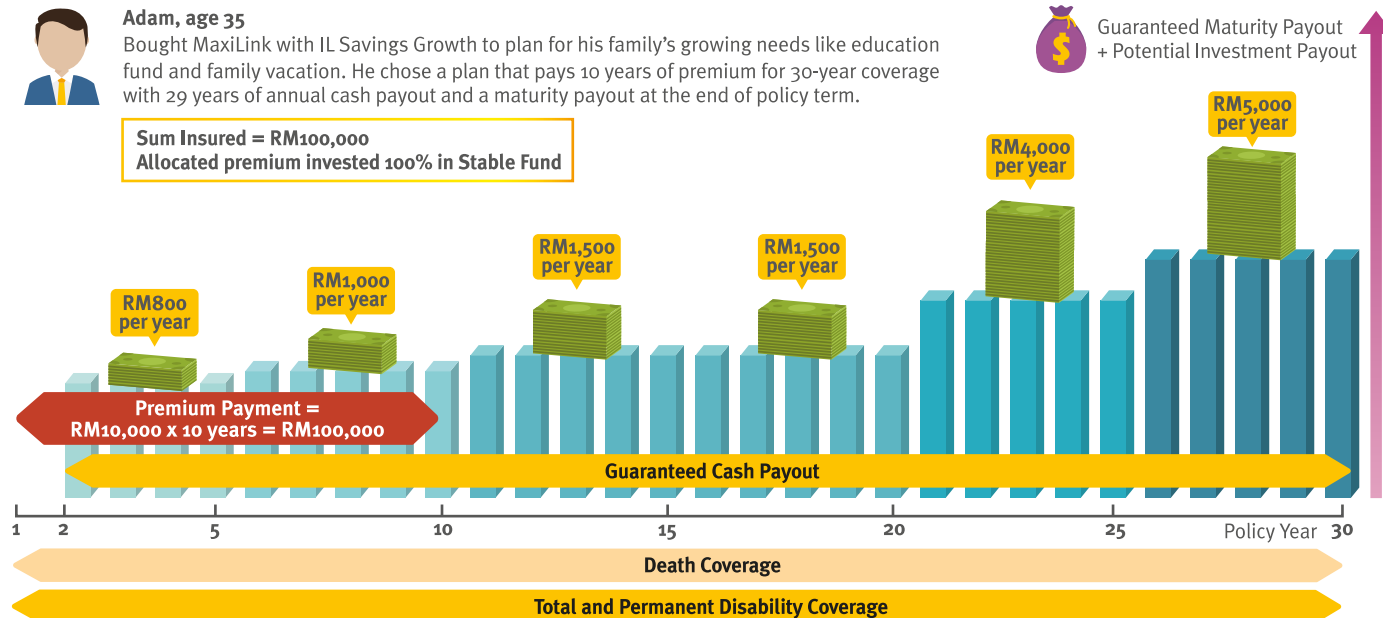
Savings with Short-Term Premium Payment, Annual Guaranteed Cash Payout and Guaranteed Maturity Payout



Adam, age 35

Bought MaxiLink with IL Savings Growth to plan for his family's growing needs like education fund and family vacation. He chose a plan that pays 10 years of premium for 30-year coverage with 29 years of annual cash payout and a maturity payout at the end of policy term.

Sum Insured = RM100,000
Allocated premium invested 100% in Stable Fund



Details	Guaranteed Payout	Potential Investment Payout At Maturity (Non-Guaranteed)	
		Low Scenario (2% per annum)	High Scenario (5% per annum)
Total Annual Cash Payout	RM68,200	RM1,310	RM18,504
Maturity Payout	RM50,000		
Total Potential Payout		RM119,510	RM136,704

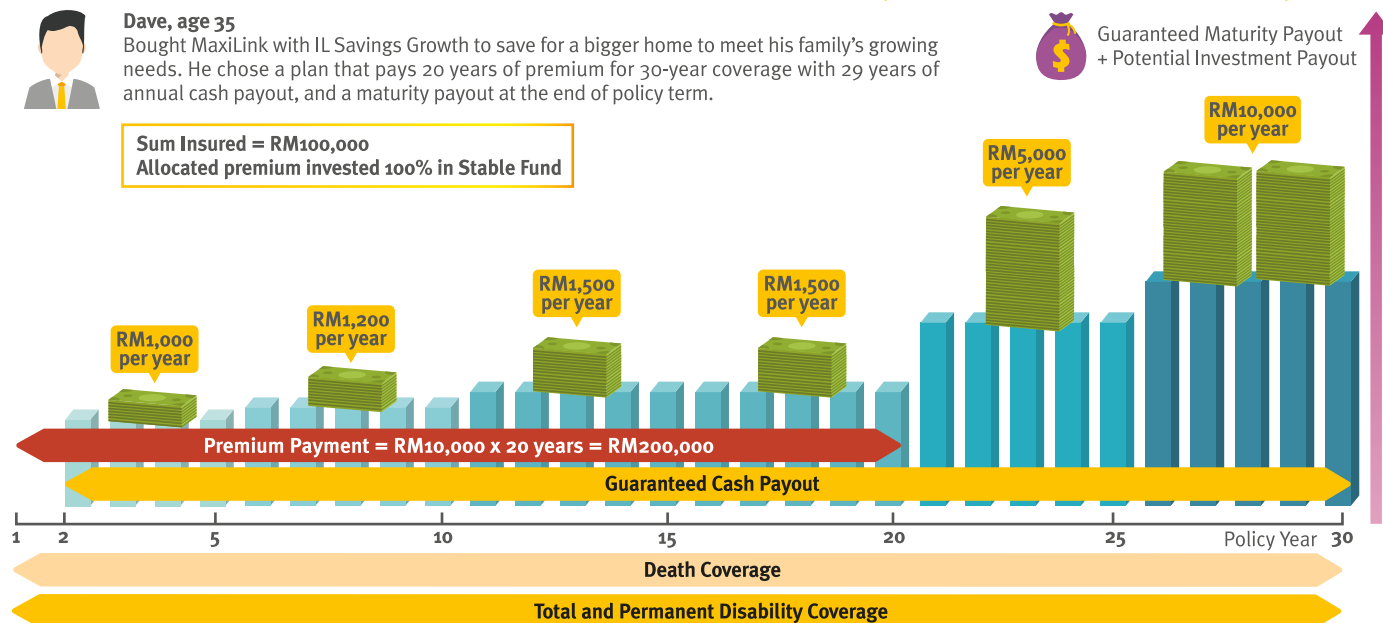
Savings with Long-Term Premium Payment, Annual Guaranteed Cash Payout and Guaranteed Maturity Payout



Dave, age 35

Bought MaxiLink with IL Savings Growth to save for a bigger home to meet his family's growing needs. He chose a plan that pays 20 years of premium for 30-year coverage with 29 years of annual cash payout, and a maturity payout at the end of policy term.

Sum Insured = RM100,000
Allocated premium invested 100% in Stable Fund



Details	Guaranteed Payout	Potential Investment Payout At Maturity (Non-Guaranteed)	
		Low Scenario (2% per annum)	High Scenario (5% per annum)
Total Annual Cash Payout	RM100,000	RM24,796	RM52,516
Maturity Payout	RM100,000		
Total Potential Payout		RM224,796	RM252,516

Note: Potential investment payout is non-guaranteed and subject to the performance of selected fund.

Savings with Guaranteed Lump Sum Maturity Payout



Sue, age 30

Bought MaxiLink with IL Savings Growth to prepare for her future retirement plans. She chose to invest in a plan with 20-year payment term, 30-year coverage, and pays a lump sum at maturity.

Sum Insured = RM100,000

Allocated premium invested 100% in Stable Fund



Guaranteed Lump Sum
Maturity Payout + Potential
Investment Payout

**Premium Payment =
RM10,000 x 20 years = RM200,000**



Details	Guaranteed Payout	Potential Investment Payout At Maturity (Non-Guaranteed)	
		Low Scenario (2% per annum)	High Scenario (5% per annum)
Lump Sum Maturity Payout	RM250,000	RM33,106	RM60,822
Total Potential Payout		RM283,106	RM310,822

Note: Potential investment payout is non-guaranteed and subject to the performance of selected fund.

For more details, terms and conditions, please refer to your Etiqa Life Insurance Agent below:

Etika Online 1300 13 8888
www.etika.com.my



Underwritten by:

Etika Life Insurance Berhad (201701025113)

(Licensed under Financial Services Act 2013
and regulated by Bank Negara Malaysia)

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