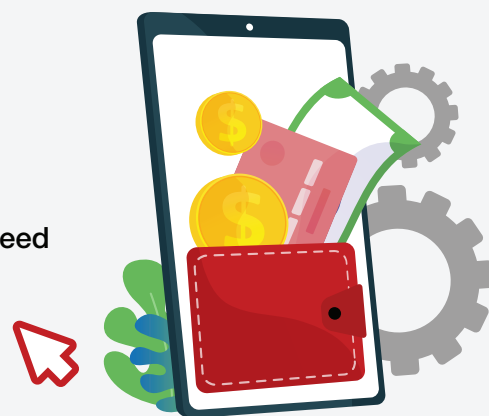


Saving can be as easy as a few clicks!

eSaver is an online insurance savings plan that provides guaranteed returns and protection. eSaver is a 5-year non-participating endowment plan with 4 years of premium payment term.



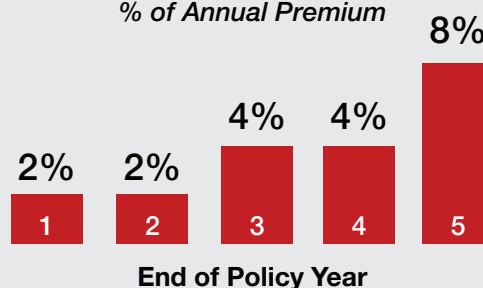
## Reasons You Must Save with eSaver

### 1 Guaranteed Cash Endowment

Enjoy annual cash payment that increases every 2 years, up to a total of **20%** of annual premium!



Guaranteed Cash Endowment  
% of Annual Premium



### 2 Guaranteed Maturity Benefit

Enjoy **105%** of total premium paid at the end of 5th policy year, in addition to the Guaranteed Cash Endowment.

### 3 Death Benefit

Enjoy death coverage up to **108%** of total premium paid



Policy Year	1 and 2	3 and 4	5
Death Benefit	<b>100%</b> of total premium paid	<b>105%</b> of total premium paid	<b>108%</b> of total premium paid



### 4 Guaranteed Acceptance

Start saving with eSaver without going through any medical check-ups or medical questionnaires.

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

## Grow your savings with eSaver!

**Guaranteed Maturity Benefits**  
105% of Total Premium Paid  
RM 42,000

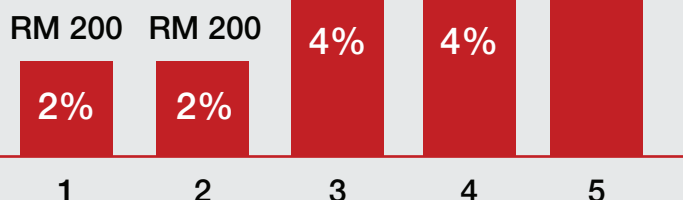
You save **RM 10,000** per year for 4 years

Total guaranteed benefits payment that you will receive over the 5 years term is **RM 44,000**



**Guaranteed Cash Endowment**  
% of Annual Premium

End of Policy Year



## Frequently Asked Questions

### 1. What is eSaver?

eSaver is a 5-year non-participating endowment plan with 4 years of premium payment term. This plan provides Death Benefit, Guaranteed Cash Endowment and Guaranteed Maturity Benefit.

### 2. Who can be insured under eSaver?

Malaysians aged between 15 days to 70 years old.

### 3. How can I sign up eSaver?

You can purchase this product via our corporate website.

### 4. How much premium do I have to pay?

This is a flexible plan in which you can determine the premium amount based on your affordability, subject to the limit that we allow. You can opt for any annual premium amount between RM500 and RM24,000, in multiple of RM100.

### 5. Can I have more than one policy?

Yes, you can sign up for more than one policy. However, the aggregated annual premium for all policies is subject to a maximum of RM24,000.

### 6. Is there any exclusion applicable to the plan?

This plan does not cover death due to suicide while sane or insane within 12 months from the Issue Date or any date of reinstatement, whichever is later.

#### Note:

This leaflet contains only general information about the products and does not in any way represent a policy. For a detailed description of the terms and conditions and exclusions of the product please refer to the policy contract.

This insurance plan is underwritten by Generali Life Insurance Malaysia Berhad 200601003992 (723739-W), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

