

PRESS RELEASE

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First of its kind investment-linked plan on luxury market from Maybank

To tap into potential of the luxury goods market, Maybank has launched *Luxury Edition*, a single premium closed-ended investment-linked insurance plan in Malaysia. Maybank Luxury Edition offers a combination of insurance protection and investment for potentially higher returns, all within one single plan. It is the first such investment-linked plan in Malaysia which is tied to the luxury market.

Maybank targets to achieve its cap of RM275 million in sales by the time the fund closes on 7 May 2013.

Luxury Edition is a 3-year single premium closed-ended investment-linked insurance plan that invests part of the collected premium in an option linked to a basket of six stocks within the luxury theme listed at various stock exchanges. The plan is tailored with potentially higher returns riding on the constant rise of the luxury goods market.

Maybank Deputy President & Head of Community Financial Services, Datuk Lim Hong Tat said this new plan was designed to meet the increasing demand for attractive investment products that will fit the varying risk profiles of customer segments. “Luxury Edition is capital guaranteed and has a number of other attractive features that will interest customers who believe in the growth potential of the luxury market,” he said.

Datuk Lim added that based on research, the luxury market has outgrown global GDP by more than two-fold over the last 10 years and this trend is expected to continue. “In fact, growth statistics from emerging markets has clearly shown the increasing prominence of luxury spending in these markets,” he explained. “This positive growth has given us the opportunity to tap into the affluent market providing our customers with an insurance plan which offers exclusive advantages.”

Datuk Lim also said that emerging markets are expected to make up over 70% of the global luxury goods market size by the year 2020, with growth expected to be driven by countries such as Macau, China and Russia.

“All these factors highlight Luxury Edition’s unique features which we believe will drive demand for this new investment plan. It is risk-free as customers

could enjoy potentially higher investment gains apart from the capital guarantee, while being protected at the same time,” Datuk Lim added.

The Luxury Edition plan, underwritten by Etiqa, requires a minimum investment of RM15,000, with additional investments in multiples of RM1,000.

With a short tenure of three years, the plan offers a potential gross cash payout of 8% at the end of the second and third policy year. Apart from the cash payout, the plan offers 100% capital back, 10% of the Single Premium at the end of the first policy year and the remaining 90% at maturity while giving customers life coverage of up to 130% of the capital during investment period. The plan also offers a unique memory payout feature, where in the event the potential cash payout conditions are not met in the second year, there is an opportunity to receive the ‘missed’ second year potential cash payout if the conditions are met in the third year.

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