

**At Etiqa**, our passion is to humanise insurance. We place people above processes and policies, because your hopes and dreams are valuable to us. We will do everything possible to help you see them come true.

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Underwritten by:  
**eTiqa**  
 Insurance

**Important Notes:**

This policy is underwritten by Etiqa Insurance Pte. Ltd., a member of the Maybank Group.

This brochure is for reference only and not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract. A product summary is available and may be obtained from any of our product distributors. You should read the product summary before deciding whether to purchase the policy. You may wish to seek advice from a financial adviser before deciding whether to purchase the policy. In the event you choose not to seek advice from a financial adviser, you should consider whether the product is suitable for you.

Buying a life insurance policy can be a long-term commitment. Early termination of the policy usually involves high costs and the surrender value (if any) may be less than the total premium paid.

Information is correct as at 12 February 2015.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme, as well as the limits of coverage, where applicable, please visit the Life Insurance Association or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).


Individual personal data and privacy are important to Etiqa Insurance Pte. Ltd., especially yours. We would like to keep you informed of how Etiqa Insurance Pte Ltd manages your personal data as required under the Singapore Personal Data Protection Act (No. 26 of 2012) ("the Act"). As this is of utmost importance to you and Etiqa Insurance Pte Ltd, we would like to urge you to read the Statement available at [www.etiqa.com.sg](http://www.etiqa.com.sg) under PDPA so that you will know and understand the purpose for collecting, using and disclosing your personal data by Etiqa Insurance Pte. Ltd.

For more information, kindly visit the PDPC website at <http://www.pdpc.gov.sg>



Go green. If you opt to receive soft copies of your policy documents via email, we will donate \$5 to the Singapore Children's Society.

**eSAVE assure presto**

**A safe way to grow your money.** 



A Member of  **Maybank** Group

**eTiqa**  
 Insurance



## Double guarantee for your savings.

When it comes to your savings, it's better to be safe.



We know how important assurance is to you.

- Pay for only 7 years and be rewarded at the end of 12 years
- Enjoy Automatic Premium Benefit that funds your premium from year 8 to 12
- Receive your returns either in one lump sum or in 10 or 15 yearly payments
- Your capital is guaranteed at the end of 12 years
- In the event of the life insured's death, this plan pays
  - Before the end of year 12: 101% of the total premiums paid (excluding Automatic Premium Benefit) and any attaching bonuses
  - On and after the end of year 12: 101% of the returns at the end of year 12 minus all yearly payments disbursed plus any non-guaranteed interest of 3% per annum
- Application is easy as this is a guaranteed issuance policy with no health checks required

Enhance your coverage with this rider for greater protection.

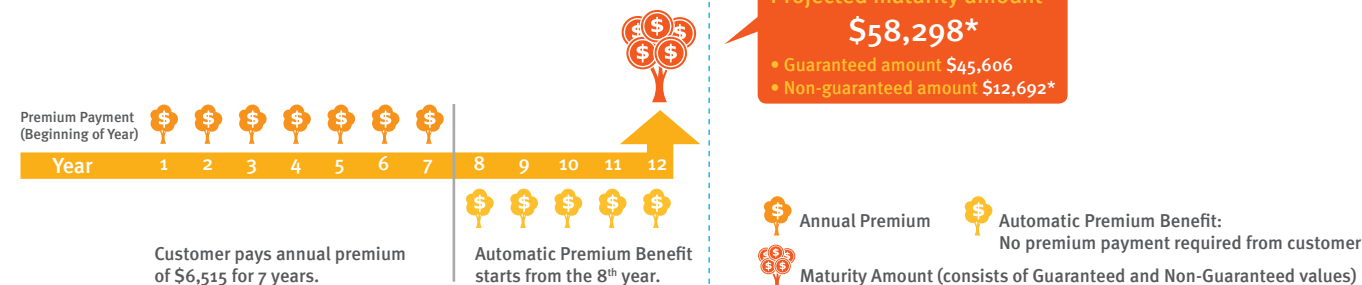
- eXTRA cancer waiver
  - Continue the policy without paying premiums until age next birthday 86 if the life insured is diagnosed with major cancers.

Here's how it works:

Mr Lee (age next birthday 40, non-smoker) is married with a 7-year-old daughter, Sarah. He plans to start saving for her university education. With eSAVE *assure presto*, Mr Lee sets aside \$6,515 each year for 7 years. At the end of 12 years, the projected returns for Sarah's education is \$58,298\*.

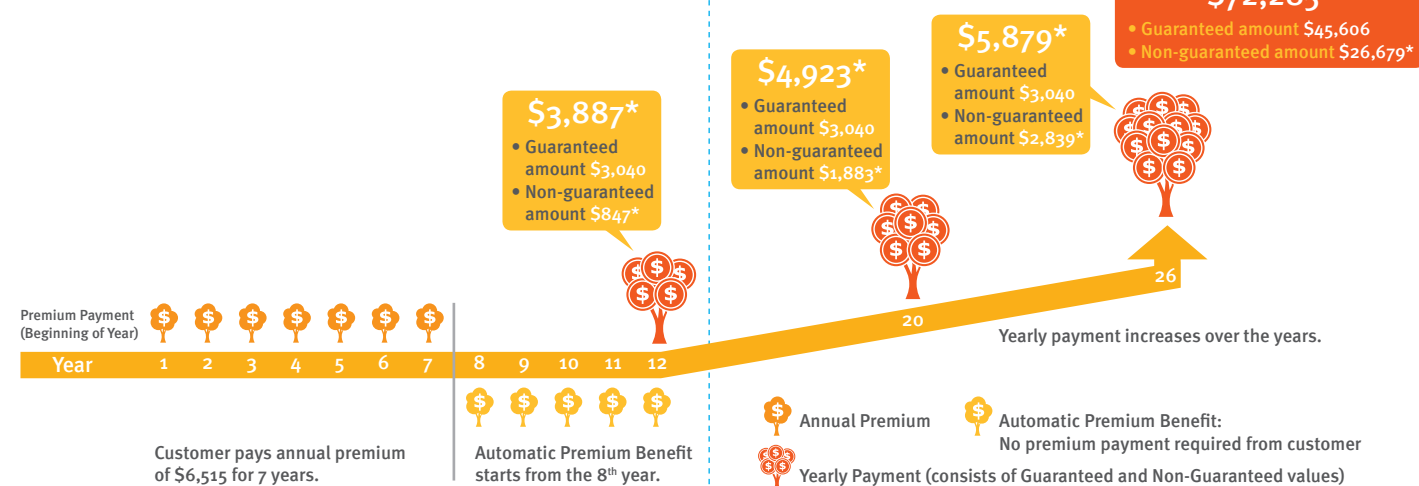
### Scenario 1

Mr Lee choose to receive the returns in a lump sum.



### Scenario 2

Mr Lee choose to receive the returns in 15 yearly payments.



\* The example is for illustration purposes only and assumes a projected investment return of 4.75% per annum. Bonus rates are not guaranteed and will vary according to the future performance of the participating fund. The illustration under projected investment return of 4.75% per annum assumes that the Yearly Payment accumulates at 3% per annum. This interest rate is not guaranteed and is subject to change.

Let's have a chat!  
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