

We hear your concerns.

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.

Important Notes:

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

This brochure is for reference only and is 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 is 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 25 May 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 contact us or visit the Life Insurance Association (LIA) or SDIC web-sites (www.lia.org.sg or 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 urge you to read the Statement available at 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.

Etiqa Hotline +65 6887 8777



eSAVE *flexi*

One of life's certainties.



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Underwritten by:

eTiqa
Insurance

A Member of  **Maybank** Group

eTiqa
Insurance



Get guaranteed yearly cash benefits while you save.

Now you can have your cake and eat it too!

Investments are tricky and the rising cost of living makes saving even harder. We want to make life easier for you. eSAVE *flexi* is our alternative to volatile markets and traditional methods of saving. With guaranteed yearly cash benefits from end of year 2, you can reward yourself and your family yearly while still saving. On top of that, this plan also protects you from life's unforeseen turns.

We know how important assurance is for you.

eSAVE *flexi* is a 15-year policy that rewards you for saving.

- **13 Guaranteed Yearly Cash Benefits**
 - Reward yourself with guaranteed cash benefits (equivalent to 5% of the sum insured) from the end of year 2. You may also choose to accumulate the cash benefits with us at a non-guaranteed interest of 3% per annum.

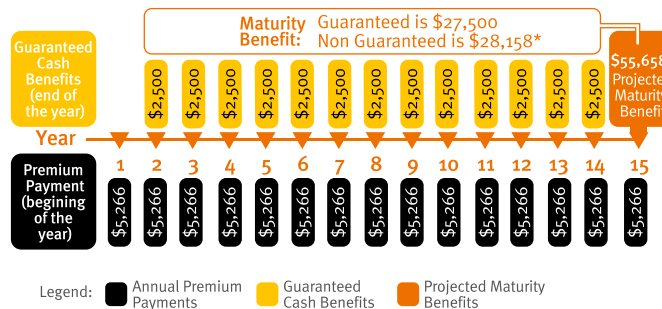
- **Guaranteed Maturity Benefit**
 - Look forward to receiving a total guaranteed maturity benefits (including all Guaranteed Yearly Cash Benefits) that amount to 120% of sum insured.
- **Extra Protection against life's major twists**
 - Receive a lump sum guaranteed death benefit and any added bonuses upon death or in the event of total and permanent disability or terminal illness before age next birthday 71. When needed, we also provide a cash advance for immediate funeral expense financial aid.
- **Enjoy greater protection with Guaranteed Insurability Benefit (GIB)**
 - We guarantee the approval of a new term or endowment policy regardless of health status, on up to any 2 of these key life events:
 - Getting married
 - Having a child / Legally adopting a child
 - Graduating from tertiary education

Here's how it works:

Clara (age next birthday 35, non-smoker) has a 5-year old son Jaden. Wisely planning to set aside money for Jaden's university education, Clara takes up an eSAVE *flexi* policy with a sum insured of \$50,000. When Jaden reaches age 20, a lump sum will be ready for his university fees.

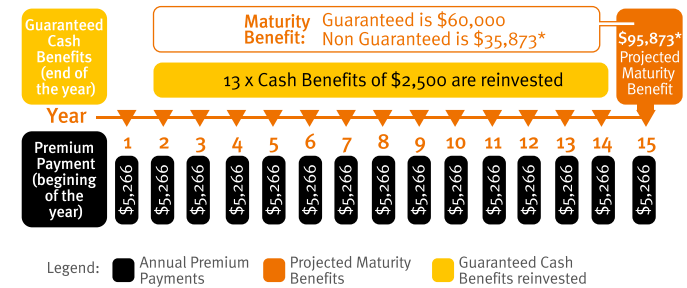
Scenario 1:

Clara receives her Guaranteed Cash Benefit from end of year 2.



Scenario 2:

Clara reinvests her 13 annual Guaranteed Cash Benefits with us at a non-guaranteed interest of 3% per annum.



* The examples are for illustration purposes only and assume 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.

Enhance your coverage with these riders for greater protection.

- **eXTRA secure waiver**
 - Continue the policy without paying premiums if the life insured is diagnosed with a critical illness.
- **eXTRA payer waiver**
 - Continue the policy without paying premiums until the life insured reaches age next birthday 25 upon the payer's death, diagnosis of total and permanent disability or a critical illness.
- **eXTRA accident cover**
 - Receive an extra cash payment if life insured suffer injury or death due to an accident. Additional option is available to cover medical expenses and weekly income due to accident.
- **eXTRA essential**
 - Receive an extra lump sum cash payment upon death or in the event of terminal illness before age next birthday 71 of the life insured.

Let's have a chat!
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