

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 10 September 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



ePROTECT *mortgage*
Protect your family.
Secure your home.



Etiqa Insurance Pte. Ltd. (Company Registration Number 201331905K)
One Raffles Quay, #22-01 North Tower
Singapore 048583
T +65 6336 0477 F +65 6339 2109
E customer.service@etiqa.com.sg
www.etiqa.com.sg

Underwritten by:

eTiqa
Insurance

A Member of  Maybank Group

eTiqa
Insurance



Ensure your loved ones will always enjoy the comfort of home.

After all, home is where the heart is.

ePROTECT *mortgage* is an affordable way to safeguard the home you have worked hard to build. Our mortgage reducing term policy provides comprehensive cover and is designed to take care of your mortgage loan in the event that you no longer can.

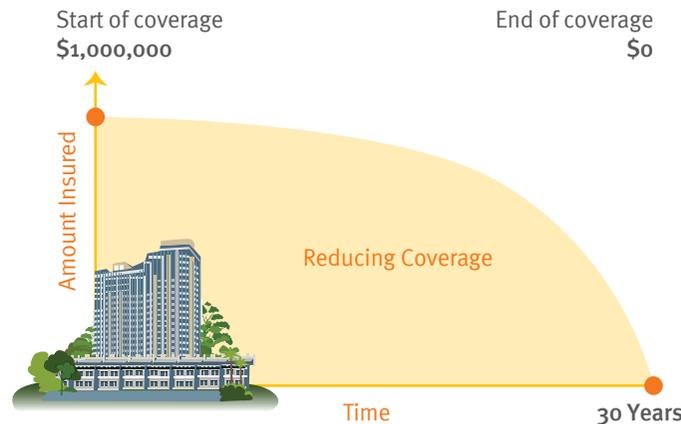
Simple solution to protect your responsibilities.

ePROTECT *mortgage* ensures that your family will always have the place they call home.

- **Comprehensive cover**
 - Receive a reducing lump sum benefit (based on your coverage and chosen interest rate) on death, total and permanent disability or terminal illness. When needed, we also provide cash advance for immediate funeral expense financial aid.
- **Tailored and affordable premiums to best suit your needs**
 - Choice of policy term between 6 to 40 years or up to age next birthday 75, whichever is earlier.
 - Choose your preferred interest rate from 1% to 4% depending on your mortgage loan interest.
- **Limited premium term**
 - Pay premiums for only 90% of your policy term, e.g. pay 27 years for 30 years of cover.

Enhance your coverage with this rider for greater protection.

- **eXTRA secure waiver**
 - Continue the policy without paying premiums if the life insured is diagnosed with a critical illness.



The example is for illustration purposes only.

Here's how it works:

Paul (age next birthday 35, non-smoker) recently bought his dream condominium with a \$1 million loan from the bank.

Paul insures this amount with a 30-year ePROTECT *mortgage* policy reducing at 3% interest rate.

By paying just \$1,060 yearly for 27 years, Paul is assured that his family can repay the bank loan in an unforeseen event.