

A life well lived.

A future well planned.

ePREMIER legacy IV




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Leaving behind your wealth shouldn't be as difficult as acquiring it.

Loving someone means doing your very best to provide for them. Giving your time, presence and every luxury within your means. Even beyond, you hope to surround those dear to you with every comfort possible, so they may continue to live life to the fullest.

It's just as important to make sure your wealth is distributed among your loved ones as you intended – fairly and efficiently without any stress.

ePREMIER *legacy IV* is a tailor-made single premium whole life insurance plan designed to help you keep your promise. Enhancing your wealth so you can maintain the lifestyle you've become accustomed to, while preserving a lasting legacy for the ones you love.

Reap the benefits of expert legacy planning.



Protect what you've built for those you love.

Love cannot be measured in terms of wealth, but a generous inheritance can leave your loved ones in no doubt of how much you care for them. ePREMIER *legacy IV* can help grow and preserve your estate, to ensure those closest to you can continue with the lifestyle you aspire for them.

Convenience and peace of mind, for a long time to come.

A single premium entitles you to a lifetime of protection against death and terminal illnesses.

Coverage for the lifestyle you have grown accustomed to.

You will benefit from a Guaranteed Death Benefit (GDB) offering high protection of up to 285% of your sum insured before the policy anniversary at age 85. We go above and beyond the norm to give you the protection you need.

Actual GDB factor varies with entry age	
Age	GDB factors (% of sum insured)
17 - 30	285
31 - 50	Up to 260
51 - 60	Up to 220
61 - 70	Up to 160

Before the policy anniversary at age 85, death benefit is the higher of GDB or sum insured plus any attaching bonuses, less any amount owing to us. On or after the policy anniversary at age 85, death benefit is sum insured plus any attaching bonuses, less any amount owing to us.

Assurance with increasing guaranteed immediate liquidity.

You can never predict what can happen in the near future. That is why with ePREMIER *legacy IV*, you are assured immediate liquidity of 80% of your single premium after the policy is issued. Your liquidity will increase over time.

Flexibility for changing life insured









Enjoy the freedom to change the life insured. We allow unlimited changes if the policy owner is a corporation, and once if it is an individual.¹

¹Policy owner may request to change the life insured after the second policy year. Acceptance of the new life insured depends on the insurability of the new life insured and such other terms and conditions as we shall determine from time to time.



Staying true to your promise.

Imagine you are a male non-smoker turning 60 on your next birthday. You are planning for a comfortable retirement and have accumulated S\$2.2 million. With ePREMIER *legacy IV*, in addition to maintaining your current lifestyle, you are also able to leave each of your 3 children with a generous inheritance.

Without ePREMIER <i>legacy IV</i>	With ePREMIER <i>legacy IV</i>
 You have S\$2.2 million in total assets.	 You have S\$2.2 million in total assets.
 You set aside S\$1 million for retirement.	 You invest S\$518,148 in ePREMIER <i>legacy IV</i> . You leave an increased amount of S\$1,681,852 for retirement.
 You wish to leave an inheritance of S\$400,000 to each of your 3 children.	 Your 3 children will receive a Guaranteed Death Benefit payout of S\$1,200,000. You leave an inheritance of S\$400,000 to each of your 3 children.
 Your total assets remain at S\$2.2 million.	 Your total assets grow from S\$2.2 million to S\$2,881,852 – an additional S\$681,852.

Putting aside a single premium payment of S\$518,148 for ePREMIER *legacy IV* ensures you a Guaranteed Death Benefit of S\$1.2 million. This way, you can grow your total assets by 31% from S\$2.2 million to S\$2,881,852. You will have more money to spend on your retirement and live in greater comfort. At the same time, you can still make sure your children get the inheritance you had initially intended.

The scenario(s) above are for illustration purposes only.

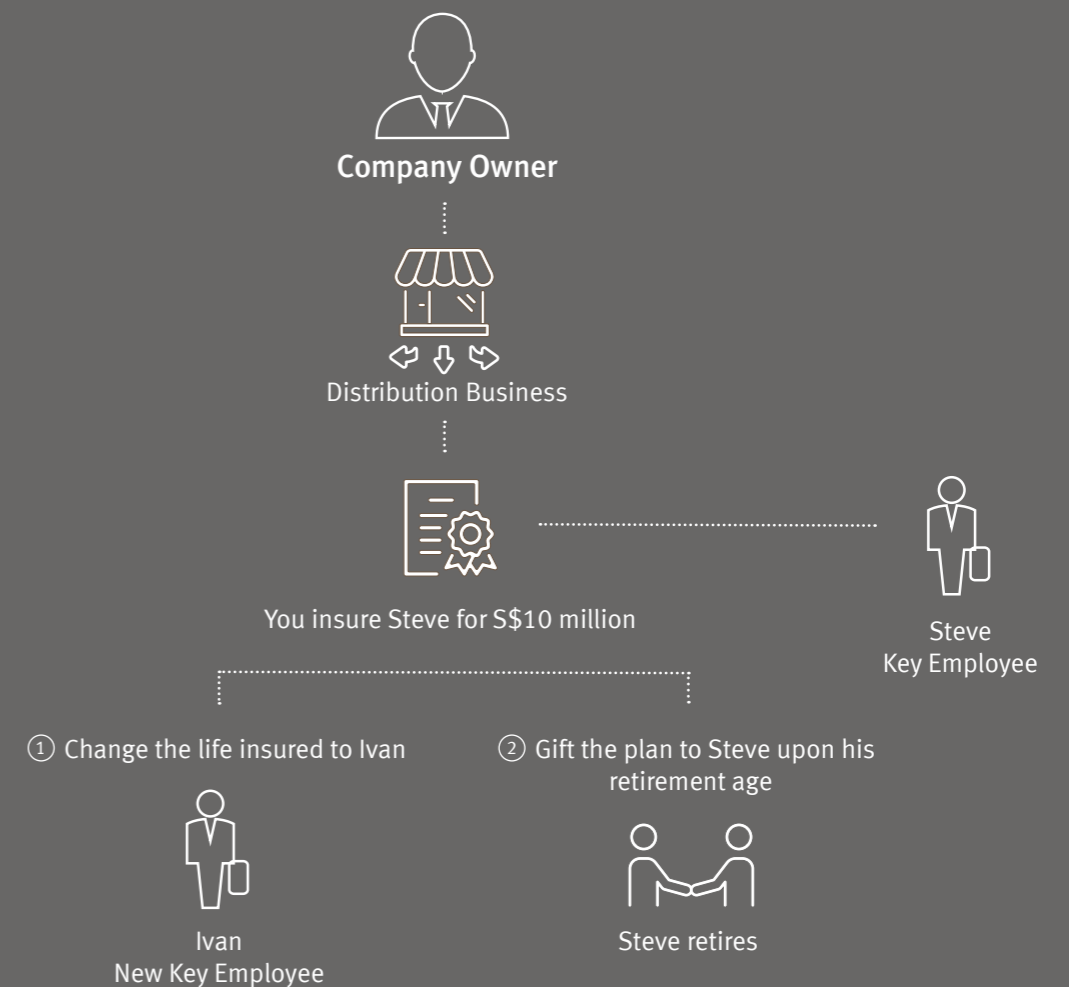
Ensure business continuity and flexibility.

You own a successful distribution business and wish to ensure it runs smoothly, regardless of uncertainties and unforeseen changes. You decide to invest in ePREMIER *legacy IV* and insure Steve, a key employee of your company.

Over the years, Steve has forged strong business relationships with your distributors, and if something unforeseen were to happen to him, your business may be affected as you will need time to employ someone with relevant experience. The payout from the insurance will be able to cover you for any potential loss of profits and also the cost of employing a suitable replacement for his position.

After serving in the company for years, Steve has decided to retire. With ePREMIER *legacy IV*, you have two options:

- ① Change the life insured to Ivan, the new key employee who will be replacing Steve, or
- ② Gift the policy to Steve, as a retirement benefit to thank him for the years of hard work with the company



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About Etiqa

Protecting customers since 1961, Etiqa is a licensed life and general insurance company registered in the Republic of Singapore. We are regulated by the Monetary Authority of Singapore (MAS) and governed by the Insurance Act.

With a comprehensive suite of protection, savings, retirement and legacy planning solutions, we are committed to helping our customers from mass to affluent segments plan for a better future. Rated 'A' by Fitch in April 2019 for our financial strength and stable outlook, we humanise insurance by placing people over policies.

Etiqa is owned by Maybank Ageas Holdings Berhad, a joint venture company that combines local market knowledge with international insurance expertise. The company is 69% owned by Maybank, the fourth largest banking group in Southeast Asia, and 31% by Ageas, an international insurance group with footprints across 16 countries and a heritage that spans over 190 years.

Important Notes:

Age means the age at next birthday.

The illustration is based on a standard life residing in region 1.

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

This brochure is published for general information only. It does not have any regard to the specific financial or investment objectives, financial situation and the particular needs of any specific person who may read this document and is not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. You are recommended to read the Product Summary, Policy Illustration and policy document for the exact terms and conditions, specific details and exclusions applicable to this insurance product that can be obtained from any of our product distributors; and seek advice from a financial adviser before deciding whether to purchase the policy. In the event that you choose not to seek advice from a financial adviser, you should consider whether the policy is suitable for you and meets your needs in light of your objectives, financial situation and particular needs.

In case of discrepancy between the English and Chinese versions of this brochure, the English version shall prevail.

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 websites (www.lia.org.sg or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as at 4 October 2019.

Underwritten by:

eTiqa
Insurance