**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.

# eSAVE assure 5 presto A smart and fast way to grow your wealth

### Etiqa Hotline +65 6887 8777



### Important Notes:

Age means the age at next birthday.

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.

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 8 June 2020.



A Member of **Maybank** Group



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# Grow your money safely with short premium commitment period.

When it comes to your savings, it is better to be safe. **eSAVE** *assure 5 presto* is a guaranteed issuance endowment plan with a short premium commitment period. Grow your money safely and be rewarded with attractive returns upon maturity.



# • We know how important assurance is to you.

- Pay for only 5 years and be rewarded at the end of 10 years
- Enjoy Automatic Premium Benefit (APB) that funds your premiums from year 6 to 10
- · Capital guaranteed at the end of 10 years
- Death protection throughout the policy term
- Easy application with no health checks required

### Enhance your coverage with this compulsory supplementary benefit for greater protection.

### · Cancer Waiver<sup>1</sup>

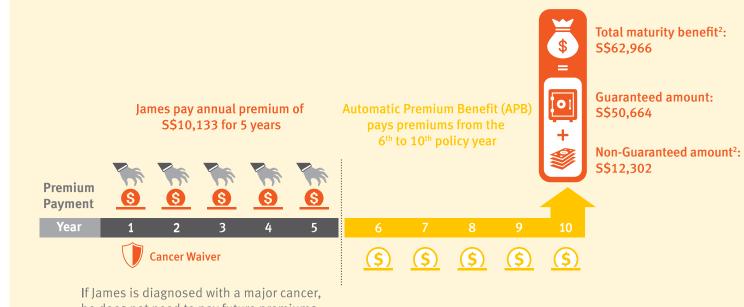
Continue the policy without paying future premiums if the life insured is diagnosed with major cancer.

<sup>1</sup>Cancer Waiver is offered to life insured with entry age from 17 to 60

## Here's how it works:

James (age 50, non-smoker), plans to accumulate savings regularly to fund his financial goals in 10 years' time. As he has other financial commitments, he prefers a policy with a short premium term.

With **eSAVE** *assure 5 presto*, James sets aside S\$10,133 annually for the first 5 years. Upon maturity of the policy, he will receive a lump sum<sup>2</sup> of S\$62,966 with an illustrated total maturity<sup>2</sup> yield of 2.75% per annum.



If James is diagnosed with a major cancer, he does not need to pay future premiums and the policy will be continue to be in force.

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

<sup>2</sup>The above illustrated values use bonus rates assuming an illustrated investment rate of return of 4.75% per annum. Assuming an illustrated investment rate of return of 3.25% per annum, the total maturity benefit for eSAVE assure 5 presto is S\$54,187 and the total maturity yield is 0.84% per annum. The two rates, 4.75% per annum and 3.25% per annum, are used purely for illustrative purposes and do not represent the upper and lower limits on the investment performance of the participating fund. As the bonus rates are not guaranteed, the actual benefits payable will vary according to the future performance of the participating fund. Past performance or any forecasts are not necessarily indicative of the future or likely performance of your participating policy. The scenario above includes the premium of the compulsory supplementary benefit.

