

► Fund the longest holiday of your life.

The best days of your life have yet to arrive. Like any major life transition, retirement is a time of shifting priorities. Plan for the day you stop working with **ePREMIER retirement**, so you can achieve financial independence and maintain your desired lifestyle.

Enjoy monthly retirement income

Receive monthly retirement income consisting of guaranteed and non-guaranteed payout for 10 or 20 years starting from your selected retirement age.

Freedom to choose your preferred plan

Choose your preferred retirement age of 60 or 65, and your preferred premium term of 2, 5 or 10 years.

Capital guaranteed at retirement age

Your capital is fully guaranteed once you reach your selected retirement age.

More financial security with lump sum maturity benefit

Receive an additional lump sum benefit at maturity, in addition to your monthly retirement income.

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:

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.

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Underwritten by:

eTiqa
Insurance

A Member of  Group

eTiqa
Insurance



ePREMIER retirement

Plan for a better tomorrow

► **With ePREMIER retirement, you can enjoy your life to the fullest.**

Protection during the policy term

Be covered against death, terminal illness and major cancer.

Attractive returns upon maturity

This plan can potentially provide total returns of up to 4.53% per annum and 3.04% per annum based on the illustrated investment rates of return of 4.75% per annum and 3.25% per annum respectively; and a guaranteed return of up to 2.44% per annum upon maturity. This is based on the illustration of a male, age 17, paying annual premiums for 2 years and with the option to receive the monthly retirement income at the retirement age of 65 for 20 years.

Flexibility to receive the entire amount or accumulate it

If you prefer not to receive the monthly retirement income, you have the following options:

OPTION 1

Deposit the monthly retirement income with Etiqa at a non-guaranteed interest rate and you may withdraw the deposits at any time.

OPTION 2

Get a partial lump sum through a partial surrender at your selected retirement age and receive a reduced monthly retirement income for 10 or 20 years from then on up to maturity.

OPTION 3

Receive a full lump sum at the selected retirement age.

Additional benefit for major cancer

A lump sum benefit equivalent to 9 times the selected guaranteed monthly retirement income is paid out in the event the life insured is diagnosed with major cancer for the first time on or before age 70.

► **For greater protection, enhance your coverage with eXTRA cancer waiver**

This rider allows the continuation of the policy without paying future premiums if the life insured is diagnosed with major cancer.

Scenario 1

Based on an illustrated investment rate of return of 4.75% p.a.:



<p>Option 1: Payout option¹</p> <p>Total benefits received at age 85 = Total retirement income + Illustrated maturity benefit</p> <p>= S\$499,052</p> <p>↳ 4.7x of total premiums paid</p>	<p>Option 2: Accumulate option¹</p> <p>Total benefits received at age 85 = Total retirement income + Illustrated maturity benefit + Interest earned from accumulation</p> <p>= S\$670,155</p> <p>↳ 6.3x of total premiums paid</p>
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Scenario 2

Based on an illustrated investment rate of return of 4.75% p.a.:



<p>Payout option²</p> <p>Total benefits received at age 80² = Total retirement income² + Illustrated maturity benefit² + Major cancer benefit</p> <p>= S\$442,873</p> <p>↳ 3.5x of total premiums paid</p>

The scenarios above are for illustration purposes only. The two rates 3.25% per annum and 4.75% 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 used for the benefits illustrated above are not guaranteed, the actual benefits payable will vary according to the future performance of the participating fund. Past performance is not necessarily indicative of the future performance.

Imagine you are preparing for retirement at age 65. At age 35, you invest in ePREMIER retirement. Based on your needs, you selected the following options:

- / Premium term of 10 years
 - / Retirement age of 65
 - / Income payout period of 20 years
 - / Guaranteed monthly retirement income of S\$1,000
- With these selections, you pay an annual premium of S\$10,558.

¹Based on an illustrated investment rate of return of 3.25% p.a.:

	Payout option ¹	Accumulate option ¹
Non-guaranteed monthly retirement income	S\$185	S\$185
Interest earned from accumulation	N/A	S\$46,663
Illustrated maturity benefit	S\$7,527	S\$7,527
Total benefits received at age 85	S\$291,867	S\$338,530

Imagine you are preparing for retirement at age 60. At age 40, you invest in ePREMIER retirement. Based on your needs, you selected the following options:

- / Premium term of 2 years
 - / Retirement age of 60
 - / Income payout period of 20 years
 - / Guaranteed monthly retirement income of S\$1,000
- With these selections, you pay an annual premium of S\$61,555.

²Based on an illustrated investment rate of return of 3.25% p.a.:

	Payout option ²
Non-guaranteed monthly retirement income	S\$143
Illustrated maturity benefit	S\$7,366
Total benefits received at age 80	S\$290,626