

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.

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Underwritten by:
eTiqa
Insurance

Important Notes:

Age means the age at next birthday.

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

This brochure is for reference only and 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 can be 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 23 September 2016.

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 like to 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.

eFUTURE *pay presto*

Retire with a guaranteed income.



DATE	CODE	DESCRIPTION	AMOUNT	TOTAL
31/10/2025	DEPOSIT	OCTOBER SALARY	***SGD5,000***	SGD 25,600
28/11/2025	DEPOSIT	NOVEMBER SALARY	***SGD5,000***	SGD 30,600
31/12/2025	DEPOSIT	DECEMBER SALARY	***SGD5,000***	SGD 35,600
31/01/2026	DEPOSIT	JANUARY SALARY	***SGD5,000***	SGD 40,600
28/02/2026	DEPOSIT	LAST DRAWN SALARY	***SGD5,000***	SGD 45,600
31/03/2026	DEPOSIT	MONTHLY RETIREMENT INCOME	***SGD1,000***	SGD 46,600
30/04/2026	DEPOSIT	MONTHLY RETIREMENT INCOME	***SGD1,000***	SGD 47,600
28/05/2026	DEPOSIT	MONTHLY RETIREMENT INCOME	***SGD1,000***	SGD 48,600
30/06/2026	DEPOSIT	MONTHLY RETIREMENT INCOME	***SGD1,000***	SGD 49,600

A Member of Maybank Group

eTiqa
Insurance



Get a guaranteed monthly income during your retirement!

Freedom from work.
Freedom from worries.

The best of your life is yet to come. When you retire, you can look forward to leisurely days spent just wondering how to enjoy your day. No worries about work or where and how to get your next pay cheque. eFUTURE *pay presto* guarantees you a monthly retirement income for 10 years. On top of that, you will receive a non-guaranteed lump sum benefit when the policy matures. That's greater financial security for more happy days ahead.



Enjoy a guaranteed monthly retirement income
Receive a guaranteed monthly retirement income for 10 years starting from one month after the selected retirement age.

Freedom to choose your retirement age
Depending on your personal preferences, you can select from the following retirement ages: 55, 60 or 65.

Capital guaranteed at retirement age
Your capital is guaranteed once you reach your selected retirement age#.

Limited premium commitment period
It's easier to manage your funds with a limited premium payment term of either 5 years or 10 years.

More financial security with lump sum maturity benefit
Feel more financially secure with an additional non-guaranteed lump sum benefit at maturity, on top of your guaranteed monthly retirement income.

Attractive returns upon maturity
This plan can potentially provide returns of up to 4.20%* per annum upon maturity. This is based on the illustration of a male, age 39, paying annual premium for 10 years and with the option to receive the guaranteed monthly retirement income at the retirement age of 65.

Hassle-free application
Your application will be fast and easy. You won't need to do any health check because this is a guaranteed issuance policy.

Protection during the policy term
This plan offers death protection throughout the policy term even when you are receiving your guaranteed monthly retirement income.

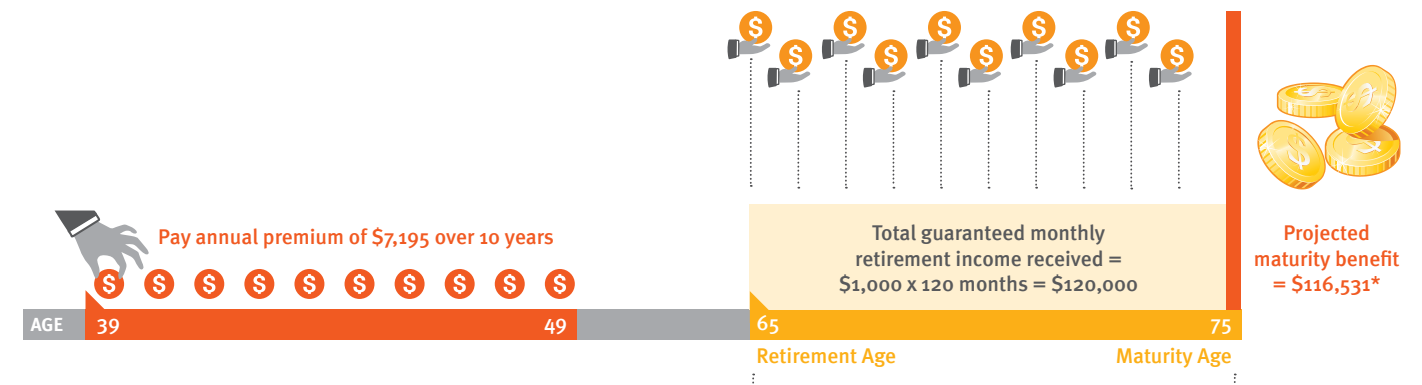
Flexibility to receive the entire amount or reinvest it
Because it's your money, you have the freedom to decide how to receive it upon reaching the selected retirement age. If you prefer not to receive the guaranteed monthly retirement income, you have these options:

- Option 1**
Deposit the guaranteed monthly retirement income with Etiqa at a non-guaranteed interest rate of 3% per annum and receive the lump sum payout at maturity.
- Option 2**
Get a partial lump sum at the selected retirement age, and receive a reduced guaranteed monthly retirement income for 10 years starting from one month after the selected retirement age.
- Option 3**
Receive a full lump sum at the selected retirement age.

For greater protection, enhance your coverage with:

- **eXTRA cancer waiver**
 - This rider allows you to continue your policy without paying premiums should you be diagnosed with a major cancer.

Here's how it works:
Mr Tan (age 39) plans to retire at age 65. With eFUTURE *pay presto*, he sets aside \$7,195 for 10 years. At age 65, he will receive a guaranteed monthly retirement income of \$1,000 for 10 years. In addition, he will receive a projected maturity benefit of \$116,531* when the policy matures.



Total payout received from eFUTURE *pay presto*: **\$236,531***

* The example is for illustration purposes only and assumes 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.

Let's have a chat!
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