

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.

Etiqa Hotline +65 6887 8777



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Underwritten by:  


#### 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 15 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://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](http://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.

**eSAVE flexi (2pay8) presto II**  
**Savings made easier with  
 guaranteed rewards.**



A Member of  Group

**eTiqa**  
 Insurance



# Get guaranteed yearly cash benefits while you save!

It is important to save for tomorrow, yet also be able to enjoy today. eSAVE *flexi (2pay8) presto II* is an 8-year savings plan that provides you with a guaranteed yearly cash benefit from the end of year 2. In addition, you will be rewarded with attractive returns when the policy matures. Most importantly, your capital is fully guaranteed# - a win-win proposition all around!



## Be rewarded with 6 guaranteed yearly cash benefits

Treat yourself to something special at every policy anniversary when you receive a guaranteed yearly cash benefit (starting from the end of the year 2). You may also choose to reinvest the cash benefits with us at a non-guaranteed interest of 3% per annum.

## Capital guaranteed# at maturity

Your capital is fully guaranteed if you hold your policy to maturity.

## Easy savings with short premium commitment period of only 2 years

It's easier to manage your funds with a limited premium payment term of only 2 years.

## Another reward with maturity benefit

A lump sum benefit consisting of a guaranteed and a non-guaranteed amount will be payable upon maturity.

## Attractive returns upon maturity

This plan can potentially provide returns of up to 2.88%\* per annum upon maturity. This is based on the illustration that a male, age 40, takes up the policy with an annual premium of \$10,010 and reinvests the cash benefits with us.

## Hassle-free application

Your application will be fast and easy. Health checks are not required as this is a guaranteed issuance plan.

## Protection during the policy term

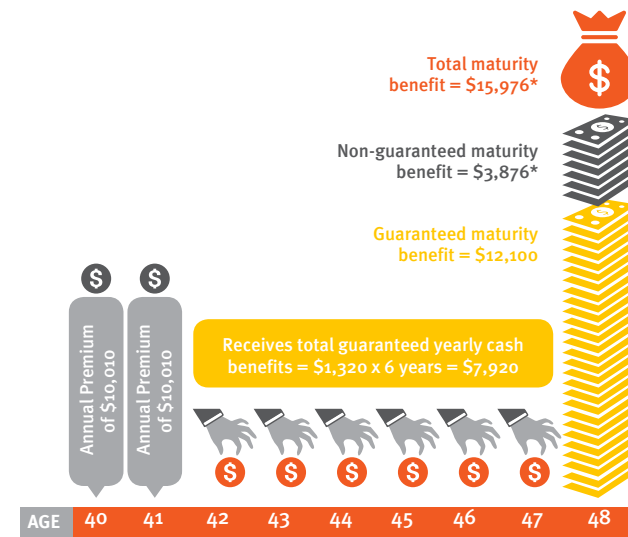
This plan offers death protection throughout the policy term even while you receive your guaranteed yearly cash benefit.

## Here's how it works:

Jason (age 40) plans to set aside \$10,010 annually in saving for his mid-term goals, yet he wishes to remain flexible to enjoy occasional rewards or handle unexpected emergencies. He takes up an eSAVE *flexi (2pay8) presto II* policy. When Jason reaches age 48, a lump sum will be ready for his mid-term goals.

### Scenario 1:

Jason receives his guaranteed yearly cash benefits from end of year 2.

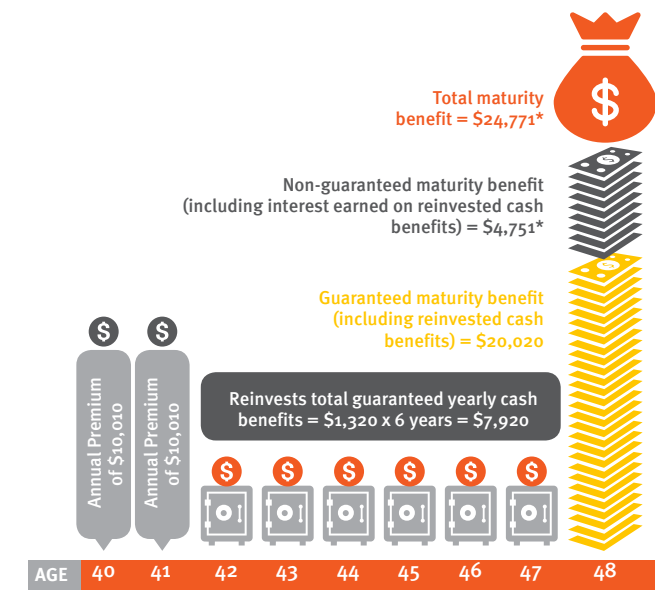


Total payout received from eSAVE *flexi (2pay8) presto II*:  
\$23,896\*

\* The example is for illustration purposes only and assumes a projected investment return of 4.30% per annum. Bonus rates are not guaranteed and will vary according to the future performance of the participating fund.

### Scenario 2:

Jason reinvests his 6 guaranteed yearly cash benefits with Etiqa at a non-guaranteed interest of 3% per annum.



Total payout received from eSAVE *flexi (2pay8) presto II*:  
\$24,771\*

Let's have a chat!  
+65 6887 8777