



The art of living well.

The plan for making it happen.

ePREMIER legacy III

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A Member of  **Maybank** Group


eTiQa
Insurance

A man in a dark suit stands on a rooftop terrace, looking out at a city skyline. The terrace has a stone floor and a glass railing. Two circular lights are visible on the ceiling above. The city skyline includes several tall buildings, with a prominent one in the center. The sky is overcast.

For now, and always.

It's not easy making your way to the top. Making sure you and your family stay there is even more challenging. The right plan and the right moves can help ensure the lifestyle you've grown accustomed to. For you and your loved ones now, and always.

ePREMIER *legacy III* is a single premium whole life plan designed to grow and preserve your wealth. Enabling you to continue enjoying your current lifestyle, while providing for the future.



Reap the benefits of
proper legacy planning.

Comfort and security for those you love.

Love cannot be measured in terms of wealth, but a generous inheritance can be a lasting reminder of how much you care for them. ePREMIER *legacy III* can help grow and preserve your estate, to sustain those closest to you in the lifestyle you aspire for them.

**Convenience and peace of mind.
For a long time to come.**

Just a single premium payment entitles you to lifelong protection against death and terminal illnesses.

**Coverage for the lifestyle you have grown
accustomed to.**

With Guaranteed Death Benefit (GDB) offering high protection coverage of up to 238% of your sum insured before the policy anniversary at age 90, we go beyond the norm in giving you the protection you need.

Actual GDB factor varies with entry age	
Age	GDB factors (% of sum insured)
17 - 30	Up to 238
31 - 50	Up to 227
51 - 60	Up to 217
61 - 70	Up to 168

Before the policy anniversary at age 90, death benefit is the higher of GDB or sum insured plus any attaching bonuses. On or after the policy anniversary at age 90, death benefit is sum insured plus any attaching bonuses.

Preparedness for contingencies.









We help you control the unforeseeable. That's why we'll pay an additional 25% of Guaranteed Death Benefit (GDB) upon accidental death on or before the policy anniversary at age 80. This benefit is over and above the death benefit of your policy.

Assurance with guaranteed immediate liquidity.

Be assured of immediate liquidity of 80% of your single premium any time after the policy is issued.

Staying true to your promise.

Imagine you, a non-smoker, are turning 50 on your next birthday. You are determined to enjoy a comfortable retirement and are well on your way, having accumulated S\$2.2 million. With ePREMIER *legacy III*, in addition to sustaining your current lifestyle, you are also able to leave each of your three children a generous inheritance.

Without ePREMIER <i>legacy III</i>	With ePREMIER <i>legacy III</i>
<p> Total assets = S\$2.2 million</p>	<p> Total assets = S\$2.2 million</p>
<p> Retirement fund = S\$1 million</p>	<p> Purchase ePREMIER <i>legacy III</i> = S\$415,572 Leaves the remaining money for retirement = S\$1,784,428</p>
<p> Leaves an inheritance of S\$400,000 to each of his 3 children</p>	<p> Guaranteed Death Benefit payout = S\$1,200,000 Leaves an inheritance of S\$400,000 to each of his 3 children</p>
<p> Total asset remains the same as S\$2.2 million</p>	<p> Total asset grows from S\$2.2 million to S\$2,984,428</p>

Putting aside a single premium payment of S\$415,572 for ePREMIER *legacy III* ensures you a Guaranteed Death Benefit of S\$1.2 million. This way, you can grow your total assets by 35% from S\$2.2 million to S\$2,984,428. You will have more retirement fund to spend and retire in greater comfort. At the same time, you can still leave your children the inheritance you had initially intended.

About Etiqa

Etiqa Insurance Pte. Ltd is a licensed life and general insurance company registered in the Republic of Singapore and governed by the Insurance Act. We have been providing general insurance solutions to our customers for more than 55 years. Today, we offer a comprehensive range of protection, savings, retirement, and general insurance solutions to our customers in the mass, emerging affluent, affluent and high net worth segments.

At Etiqa, our passion is to humanise insurance. We place people over policies, because your hopes and dreams are valuable to us. As the insurance arm of the Maybank Group, we're committed to helping our customers plan for a better future.

One of Asia's leading banking groups and South East Asia's fourth largest bank by assets, the Maybank Group has an international network of 2,400 offices in 20 countries, employing over 45,000 employees who serve more than 22 million customers worldwide.

Important Notes:

Age means age next birthday.

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

This brochure is for reference only and is 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 14 January 2017.

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 website at www.lia.org.sg, or SDIC website at 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 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, please visit the Personal Data Protection Commission Singapore website at www.pdpc.gov.sg.

Underwritten by:

