

A life well lived.

A future well planned.


ePREMIER legacy IV



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A man in a dark suit stands with his back to the camera on a rooftop, looking out over a city skyline at night. The city lights are visible in the background, and the sky is dark with some stars. The man is standing on a concrete ledge, and his hands are in his pockets. The city skyline is filled with various buildings, some of which are brightly lit, creating a contrast with the dark night sky. The overall mood is contemplative and serene.

Leaving behind your wealth shouldn't be as difficult as acquiring it.

Loving someone means doing your very best to provide for them. Giving your time, presence and every luxury within your means. Even beyond, you hope to surround those dear to you with every comfort possible, so they may continue to live life to the fullest.

It's just as important to make sure your wealth is distributed among your loved ones as you intended – fairly and efficiently without any stress.

ePREMIER *legacy IV* is a tailor-made single premium whole life insurance plan designed to help you keep your promise. Enhancing your wealth so you can maintain the lifestyle you've become accustomed to, while preserving a lasting legacy for the ones you love.

Reap the benefits of expert legacy planning.



Protect what you've built for those you love.

Love cannot be measured in terms of wealth, but a generous inheritance can leave your loved ones in no doubt of how much you care for them. ePREMIER *legacy IV* can help grow and preserve your estate, to ensure those closest to you can continue with the lifestyle you aspire for them.

Convenience and peace of mind, for a long time to come.

Just a one-off payment entitles you to a lifetime of protection against death and terminal illnesses.

Coverage for the lifestyle you have grown accustomed to.

You will benefit from a Guaranteed Death Benefit (GDB) offering high protection of up to 285% of your sum insured before the policy anniversary at age 85. We go above and beyond the norm to give you the protection you need.

Actual GDB factor varies with entry age	
Age	GDB factors (% of sum insured)
17 - 30	285
31 - 50	Up to 260
51 - 60	Up to 220
61 - 70	Up to 160

Before the policy anniversary at age 85, death benefit is the higher of GDB or sum insured plus any attaching bonuses. On or after the policy anniversary at age 85, death benefit is sum insured plus any attaching bonuses.


Assurance with increasing guaranteed immediate liquidity.


You can never predict what can happen in the near future. That is why with ePREMIER *legacy IV*, you are assured immediate liquidity of 80% of your single premium after the policy is issued. Your liquidity will increase over time.


Staying true to your promise.


Imagine you are a male non-smoker turning 60 on your next birthday. You are planning for a comfortable retirement and have accumulated S\$2.2 million. With ePREMIER *legacy IV*, in addition to maintaining your current lifestyle, you are also able to leave each of your 3 children with a generous inheritance.

Without ePREMIER *legacy IV*


 You have S\$2.2 million in total assets.


 You set aside S\$1 million for retirement.


 You wish to leave an inheritance of S\$400,000 to each of your 3 children.


 Your total assets remain at S\$2.2 million.

With ePREMIER *legacy IV*

 You have S\$2.2 million in total assets.

 You invest S\$518,148 in ePREMIER *legacy IV*.
You leave an increased amount of S\$1,681,852 for retirement.

 Your 3 children will receive a Guaranteed Death Benefit payout of S\$1,200,000.
You leave an inheritance of S\$400,000 to each of your 3 children.

 Your total assets grow from S\$2.2 million to S\$2,881,852 – an additional S\$681,852.

Putting aside a single premium payment of S\$518,148 for ePREMIER *legacy IV* ensures you a Guaranteed Death Benefit of S\$1.2 million. This way, you can grow your total assets by 31% from S\$2.2 million to S\$2,881,852. You will have more money to spend on your retirement and live in greater comfort. At the same time, you can still make sure your children get 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 the age at next birthday.

The illustration is based on a standard life residing in region 1.

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.

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 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>

Information is correct as at 24 January 2017.

Underwritten by:

eTiqa
Insurance