

eEASY save

| | Face Value (S\$) | Policy Term (Years) | Premium Term (Years) | Total Premium* (S\$) |
|-------------------|------------------|---------------------|----------------------|----------------------|
| <u>Basic Plan</u> | | | | |
| eEASY save | 120,000 | 6 | 6 | 120,000 |

* Note:

First year premium : S\$80,000

Second year premium : S\$40,000

This plan has a premium payment term of 6 years but you only have to pay premiums for the first 2 years as this plan has an Automatic Premium Benefit that will pay the premiums from the 3rd to 6th policy year. The Automatic Premium Benefit will only take effect after we have received the first 2 years premiums in full.

Introduction

Etiqa Insurance Pte Ltd (Etiqa) believes that it is important that you fully appreciate the benefits of your policy. You should also understand how the cost of your insurance cover and the expenses of administration and sales affect the benefits that you will receive.

The illustration that follows shows how the value of your policy progresses over time and the sum(s) that would be payable. The methods used to derive the values shown follow guidelines established by the Life Insurance Association, Singapore, to ensure that a fair and consistent approach is used in preparing this illustration.

Buying a life insurance policy can be a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable (if any) may be less than the total premiums paid.

There is no distribution cost for this product as it is sold without financial advice. Distribution costs include commissions and other benefits paid to the sales representative.

If you need clarification please do not hesitate to contact the Etiqa Customer Care at +65 6887 8777 or email at customer.service@etiqa.com.sg.

BENEFIT ILLUSTRATION

| Benefit Illustration | | | |
|-----------------------------|------------------------------------|----------------------|------------------------|
| End of Policy Year | Total Premiums Paid To-date (S\$)* | DEATH BENEFIT | SURRENDER VALUE |
| | | Guaranteed (S\$) | Guaranteed (S\$) |
| 1 | 80,000 | 84,000 | 53,220 |
| 2 | 120,000 | 126,000 | 60,156 |
| 3 | 120,000 | 126,000 | 69,408 |
| 4 | 120,000 | 126,000 | 80,148 |
| 5 | 120,000 | 126,000 | 125,148 |
| 6 | 120,000 | 126,000 | 134,412 |

| End of Policy Year | Total Premiums Paid To-date (S\$)* | MATURITY VALUE |
|--------------------|------------------------------------|-----------------------|
| | | Guaranteed (S\$) |
| 6 | 120,000 | 134,412 |

* Note:

This plan has a premium payment term of 6 years but you only have to pay premiums for the first 2 years as this plan has an Automatic Premium Benefit that will pay the premiums from the 3rd to 6th policy year. The Automatic Premium Benefit will only take effect after we have received the first 2 years premiums in full.