

We hear your concerns.

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.

Important Notes:

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 is 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 25 May 2015.

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>

Etiqa Hotline +65 6887 8777



eSAVE enhance

Let's make sure you
achieve those goals.

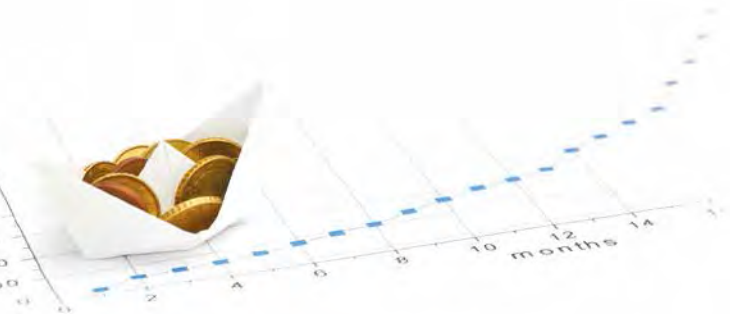


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Underwritten by:
eTiqa
Insurance

A Member of  Maybank Group

eTiqa
Insurance



Make sure inflation doesn't erode all the value of your hard-earned savings.

Planning in life is as significant as execution.

A well-laid plan is essential, but even the best plans require adequate actions. Your goals for the future are important and we would like to give you a hand with them - be it saving for a child's education, downpayment on your dream home or an early retirement. While saving, you can also enjoy protection against life's unforeseen circumstances.

We celebrate your commitment to the future.

eSAVE *enhance* is a regular premium insurance savings plan that helps you cultivate the habit of disciplined savings.

- **Flexible policy term of 10 to 25 years**
- **Maturity Benefit at the end of policy term for financing your goals**
- **Extra Protection against life's major twists**
 - Receive a lump sum guaranteed death benefit and any added bonuses upon death or in the event of total and permanent disability or terminal illness before age next birthday 71. When needed, we also provide a cash advance for immediate funeral expense financial aid.
- **Enjoy greater protection with Guaranteed Insurability Benefit (GIB)**
 - We guarantee the approval of a new term or endowment policy regardless of health status - on up to any 2 of these key life events:
 - Getting married
 - Having a child / Legally adopting a child
 - Graduating from tertiary education

Here's how it works:

Scenario 1

Linda (age next birthday 30, non-smoker) wants to save for her newborn son, Isaac's university education. She sets aside \$5,648 yearly for the next 20 years with eSAVE *enhance*. At the end of 20 years, Linda's total projected maturity benefit will be \$167,290* for Isaac's education funds.

Policy Term 20 years	Projected Amount Receivable at Maturity	
Annual Premium (payable for 20 years)	\$100,000	\$67,290*
	Guaranteed	Non-Guaranteed
\$5,648	Total \$167,290*	

Scenario 2

Joshua (age next birthday 40, non-smoker) is planning to retire at age 65. He puts aside \$11,233 yearly for the next 25 years with eSAVE *enhance*. At the end of 25 years, Joshua can look forward to receiving a projected maturity benefit of \$475,991* for his retirement.

Policy Term 25 years	Projected Amount Receivable at Maturity	
Annual Premium (payable for 25 years)	\$250,000	\$225,991*
	Guaranteed	Non-Guaranteed
\$11,233	Total \$475,991*	

* The examples are for illustration purposes only and assume 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.

Enhance your coverage with these riders for greater protection.

- **eXTRA essential**
 - Receive an extra lump sum cash payment upon death or in the event of terminal illness before age next birthday 71 of the life insured.
- **eXTRA secure**
 - Get an advance payment from your policy if the life insured is diagnosed with a critical illness.
- **eXTRA secure waiver**
 - Continue the policy without paying premiums if the life insured is diagnosed with a critical illness.
- **eXTRA payer waiver**
 - Continue the policy without paying premiums until the life insured reaches age next birthday 25 upon the payer's death, diagnosis of total and permanent disability or a critical illness.
- **eXTRA payer waiver**
 - Receive an extra cash payment if life insured suffer injury or death due to an accident. Additional option is available to cover medical expenses and weekly income due to accident.

Let's have a chat!
+65 6887 8777 