



**Etiqa Insurance Pte. Ltd.** (Company Registration Number 201331905K)  
One Raffles Quay, #22-01 North Tower, Singapore 048583  
T +65 6336 0477 F +65 6339 2109  
E [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg)  
**Etiqa Hotline +65 6887 8777**  
[www.etiqa.com.sg](http://www.etiqa.com.sg)

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Your love lives on.

Month after month.

**ePREMIER *eternity presto***

**eTiQa**  
Insurance




Protect the lifestyle of your  
loved ones beyond your  
lifetime.

After a lifetime of success, ensure that those dear to you can enjoy the fruits of your achievements with a lasting legacy that spans across generations.

Whether you are looking to grow your assets for a more comfortable retirement, or seamlessly pass on your wealth from one generation to the next, **ePREMIER *eternity presto*** is an all-inclusive solution to meet your needs.

This single premium whole life insurance plan is an astute choice that endures the test of time.



Empower your loved ones across generations or supplement your retirement income.

This plan has it all.

### Lifetime protection

With a single premium, enjoy lifetime death protection while you continue to receive your monthly income and additional guaranteed cash benefit. Experience hassle-free application with no medical underwriting when you sign up for this guaranteed insurance policy.

### Reliable lifetime income - month after month

You or your loved ones will receive a lifetime monthly income, consisting of a guaranteed and non-guaranteed amount, at the end of each policy month, starting from the first policy anniversary onwards. It is calculated as a percentage of the single premium paid.

Payout Period	Guaranteed Monthly Income	Non-Guaranteed Monthly Income (At Projected Investment Rate of Return of 4.75% p.a.)
	% of Single Premium (p.a)	% of Single Premium (p.a)
2nd – 9th Policy Year	0.20% to 1.57%	0.30% to 1.84%
10th – 29th Policy Year	1.57%	1.89%
30th Policy Year onwards	1.61%	1.95%

### Additional guaranteed cash benefit for life - every 15 years

On top of the monthly income, there will be an additional guaranteed cash benefit payable in one lump sum at every 15 policy year interval. The additional guaranteed cash benefit is equivalent to 0.7% of the single premium.

### Use the cash or reinvest it

You can choose to either receive the monthly income and additional guaranteed cash benefit or reinvest it with Etiqa to earn a non-guaranteed interest rate of 3% per annum.

### Liquidity for unpredictable situations

This plan is assured with immediate liquidity of 80% of your single premium to meet your urgent needs should you or your loved ones require cash in unforeseen circumstances.



# Enjoy your golden years in greater comfort.

## Scenario 1:

Imagine you are preparing for retirement at 50. You invest S\$200,000 in ePREMIER *eternity presto*. From the second policy year onwards, you will receive lifetime monthly income consisting of a guaranteed and non-guaranteed amount. At every 15 year interval, you will receive an additional guaranteed cash benefit.

Assuming you pass on at the age of 80, your child will receive an inheritance as illustrated below.

 Regular monthly income received by you until you are 80.

Retiring at 50




### Monthly Income from Policy Year

	Year 2-3	Year 4-5	Year 6-7	Year 8-9
Guaranteed:	S\$33	S\$133	S\$258	S\$262
Non-Guaranteed*:	S\$50	S\$150	S\$305	S\$307
Total*:	S\$83	S\$283	S\$563	S\$569

Year 10-29	Year 30 Onwards
S\$262	S\$268
S\$315	S\$325
S\$577	S\$593

S\$1,400  
Additional Guaranteed  
Cash Benefit at Year 15 and 30

 S\$316,000  
Total Death Benefit at age 80\*  
Guaranteed Death Benefit: S\$210,000  
Non-Guaranteed Death Benefit\*: S\$106,000

By investing S\$200,000 in ePREMIER *eternity presto*, you will receive total monthly income of S\$184,280\* (Guaranteed: S\$85,300; Non-Guaranteed\*: S\$98,980)


After your passing, your child will receive an inheritance of S\$316,000\* (Guaranteed: S\$210,000; Non-Guaranteed\* : S\$106,000)

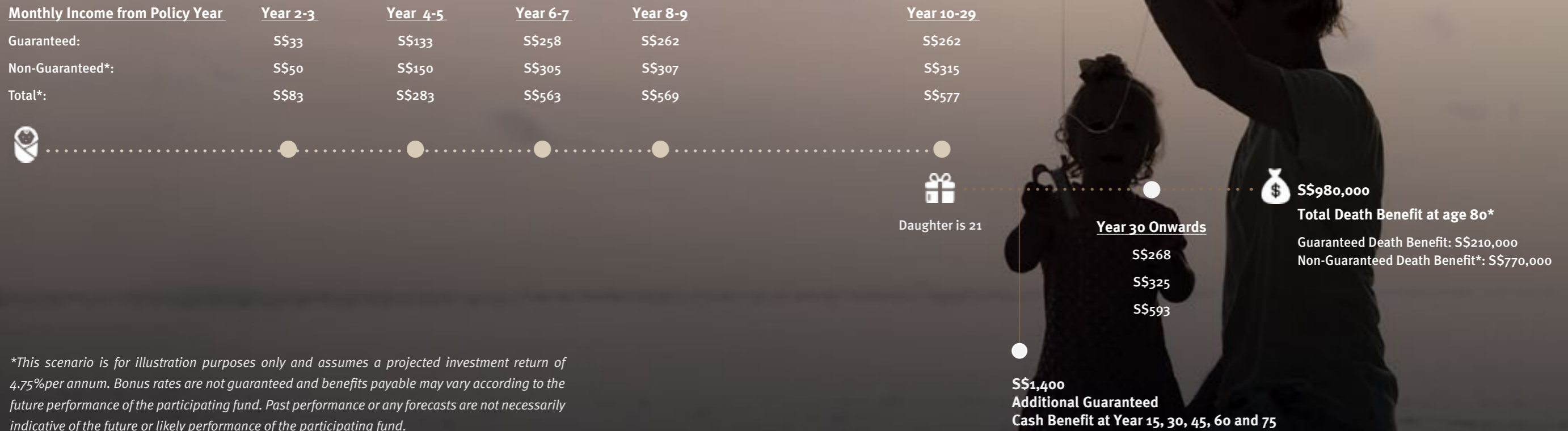
*\*This scenario is for illustration purposes only and assumes a projected investment return of 4.75% per annum. Bonus rates are not guaranteed and benefits payable may vary according to the future performance of the participating fund. Past performance or any forecasts are not necessarily indicative of the future or likely performance of the participating fund.*

# Legacy planning across three generations.

## Scenario 2:

Imagine you are a young father in your thirties. You are there for one year old daughter every step of the way. A one-time investment of S\$200,000 in ePREMIER *eternity presto* will ensure your successive generations continue to live the lifestyle you aspire for them even after you are gone. You will receive monthly income starting from the second policy year and additional guaranteed cash benefit at every 15 year interval until your little girl turns 21. The policy can then be transferred to her, along with the monthly income and additional guaranteed cash benefit. With this plan, your daughter can further pass on the inheritance to her children assuming she passes away at the age of 80.

 Regular monthly income received by you until your daughter is 21. From the age of 21, she gets it until she is 80.



By investing S\$200,000 in ePREMIER *eternity presto*, you will receive total monthly income of S\$120,400\* (Guaranteed: S\$55,560; Non-Guaranteed\*: S\$64,840)

Your daughter will receive total monthly income of S\$416,960\* (Guaranteed: S\$191,720; Non-Guaranteed\*: S\$225,240)

Your grandchild will receive an inheritance of S\$980,000\* (Guaranteed: S\$210,000; Non-Guaranteed\*: S\$770,000)

\*This scenario is for illustration purposes only and assumes a projected investment return of 4.75% per annum. Bonus rates are not guaranteed and benefits payable may vary according to the future performance of the participating fund. Past performance or any forecasts are not necessarily indicative of the future or likely performance of the participating fund.



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## 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. Rated A- by Fitch in September 2017 for our financial strength and stable outlook, we have been providing general insurance solutions to our customers for more than 55 years. Owned by Maybank Ageas Holdings Berhad, a joint venture company that combines local market knowledge with international insurance expertise, Etiqa offers a comprehensive range of protection, savings, retirement, and general insurance solutions to 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 partner of 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, 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.

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

This brochure is published for general information only. It does not have any regard to the specific financial or investment objectives, financial situation and the particular needs of any specific person who may read this document and is not a contract of insurance.

Buying a life insurance policy is a long-term commitment. An early termination of the policy may involve high costs and the surrender value payable (if any) may be less than the total premiums paid. You are recommended to read the product summary and Benefit Illustration, exact terms and conditions, specific details and exclusions applicable to this insurance product in the policy document that can be obtained from any of our product distributors and seek advice from a financial adviser before deciding whether to purchase the policy. In the event that you choose not to seek advice from a financial adviser, you should consider whether the Policy is suitable for you and meets your needs in light of your objectives, financial situation and particular needs. All applications for the life policies must be made on the application forms accompanying your suitability assessment.

The information contained on this brochure is intended to be valid in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore.

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 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>

In case of discrepancy between the English and Chinese versions of this brochure, the English version shall prevail. Please refer the English version if you have any questions.

Information is correct as at 1 February 2018.

Underwritten by: 