

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.

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Underwritten by:

eTiQa
Insurance

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. Full details of the policy terms and conditions can be found in the policy contract.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. You are recommended to read the Product Summary, Policy Illustration and policy document for the exact terms and conditions, specific details and exclusions applicable to this insurance product 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.

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 websites (www.lia.org.sg or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as at 4 October 2019.

AmplifyFlex

**Meet life's milestones
with flexibility and
continuity**



A Member of  Maybank Group

eTiQa
Insurance

► **Flexibility and continuity to meet your wants and needs while you save.**

Life is a roadmap dotted with crossroads. At each of these junctions, you are faced with a choice — to save for the future or to live fully in the present.

That’s why Etiqa brings you **AmplifyFlex**, an endowment plan designed to help you save for tomorrow with the option to withdraw when a key milestone in life arrives earlier than expected.

For the go-getters, you can save for the long term while enjoying the flexibility to support your key milestones in life. For the astute, you have the assurance that life goes on without disruption for someone important with a secondary life insured option.

The journey ahead is long. And it is essential to map out contingencies as you navigate the world we live in. So move confidently with **AmplifyFlex**.

► **Flexibility for key milestones in life.**

When life presents you an opportunity not to be missed, you have the option to withdraw your accumulated cash value from the policy anytime you need it.

► **Accumulation continues for that someone special.**

Life surprises us at every corner and we’ll never know when something unforeseen may strike. That’s why you have the option to include another person as the secondary life insured to ensure continuity.

► **Lump sum benefit upon maturity.**

With life journeys that are smooth sailing, you or your appointed secondary life insured can expect one lump sum benefit payout on the policy anniversary immediately before you reach 100 years old.

► **Capital guaranteed at Year 15.**

Your capital is guaranteed once the policy reaches its 15th year, regardless of your premium term.

► **Protection over all walks of life.**

Be protected against death, terminal illness or total & permanent disability (before 71 years old) during the policy term.

► **Payment choices to suit your life journey.**

You set the timeframe; you decide the length of premium payment terms with a choice of 10, 15 and 20 years.

► **No health check necessary.**

It is genuinely hassle-free as you will not need to do any health checks with this guaranteed issuance policy.

► **Here’s how it works:**

Scenario 1

Angie, a female non-smoker is turning 25 on her next birthday. She invests S\$5,030 annually in **AmplifyFlex** for 20 years.



At **age 28**, she welcomes a baby girl and appoints her daughter as the secondary life insured.



Total surrender value¹ when daughter is 32 years old

S\$266,904

More than 2.5 times of premium paid

Daughter is 32 years old
Age 60

OR

At **age 65**, Angie passes away and the policy continues with her daughter as the new life insured.

I’m glad I waited, mum



Total surrender value¹ when daughter is 47 years old

S\$473,774

More than 4.5 times of premium paid

Daughter is 47 years old
Age 75

Total premium paid in 20 years

Scenario 1: S\$100,600
Scenario 2: S\$60,940



Scenario 2

Peter, a male non-smoker is turning 30 on his next birthday. He plans to save on a long-term basis and invests S\$3,047 annually in **AmplifyFlex** for 20 years.



Total surrender value¹ at age 60

S\$134,616

More than 2 times of premium paid



Total surrender value¹ at age 70

S\$195,917

More than 3 times of premium paid



Total surrender value¹ at age 80

S\$286,998

More than 4.5 times of premium paid



The scenarios above are for illustration purposes only.

¹The above illustrated values use bonus rates assuming an illustrated investment rate of return of 4.75% per annum. Assuming an illustrated investment rate of return of 3.25% per annum for Scenario 1, the total surrender value at age 60 and 75 is S\$179,365 and S\$259,767 respectively. Assuming an illustrated investment rate of return of 3.25% per annum for Scenario 2, the total surrender value at age 60, 70 and 80 is S\$96,646, S\$122,757 and S\$157,359 respectively. The two rates, 4.75% per annum and 3.25% per annum, are used purely for illustrative purposes and do not represent the upper and lower limits on the investment performance of the participating fund. As the bonus rates are not guaranteed, the actual benefits payable will 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. Any withdrawal will reduce the long-term value of the policy.