

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.

Etiqa Hotline +65 6887 8777



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

www.etiqa.com.sg

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.

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. 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. In case of discrepancy between the English and Mandarin versions of this brochure (where available), the English version shall prevail.

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>

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

Information is correct as at 10 December 2018.

eSAVE enhance

Let's make sure you achieve those goals



A Member of  **Maybank** Group

eTiqa
Insurance

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

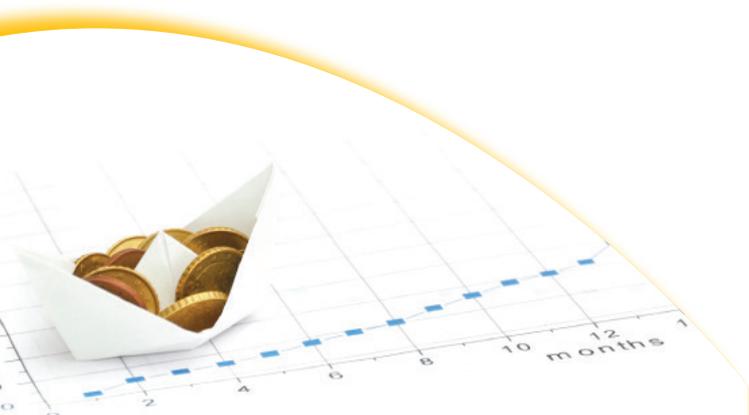
Planning in life is as significant as execution.

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 endowment plan that helps you cultivate the habit of disciplined savings.

► **Flexible policy term of 10 to 25 years.**



► **Maturity Benefits at the end of policy term for financing your goals.**

Receive a lump sum guaranteed death benefits 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

► **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.

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.

► **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 S\$5,648 yearly for the next 20 years with eSAVE *enhance*. At the end of 20 years, Linda's total illustrated maturity benefit will be S\$167,290* for Isaac's education funds and the total illustrated yield at maturity is 3.61% per annum.

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

Scenario 2

Joshua (age next birthday 40, non-smoker) is planning to retire at age 65. He puts aside S\$11,233 yearly for the next 25 years with eSAVE *enhance*. At the end of the 25 years, Joshua can look forward to receiving an illustrated maturity benefits of S\$475,991* for his retirement and the total illustrated yield at maturity is 3.85%* per annum.

Policy Term 25 years	Illustrated Amount Receivable at Maturity	
		S\$250,000
Annual Premium (Payable for 20 years)	Guaranteed	Non-Guaranteed
S\$11,233		S\$475,991*
	Total	

The scenario(s) above are for illustration purposes only.

* The 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, the total payout received from eSAVE *enhance* under Scenario 1 and 2 are S\$139,821 and S\$381,567 respectively and the total illustrated yield at maturity under Scenario 1 and 2 are 1.99% per annum and 2.28% per annum 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 indicative of the future of likely performance of your participating policy.