

At **Etiqua**, 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:

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](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>

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

Information is correct as at 10 December 2018.

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Underwritten by:

**eTiqa**  
Insurance

eSAVE flexiplus

## Achieve your saving goals with flexibility



13 x Guaranteed  
Yearly Cash Benefits



Lump Sum Maturity Benefit  
Attractive returns up to **2.98%** p.a.

A Member of  Group

**eTiqa**  
Insurance

## ▶ Enjoy flexibility while working towards your dreams.

Pursue your future aspirations while growing your savings. Be it for marriage, buying a house, or supporting your children's education, having enough savings is important to achieve your milestones. However, this will not be an easy task and requires great discipline. How do we strike the balance between spending and saving?

## ▶ Receive guaranteed yearly cash benefits as you save!

eSAVE flexiplus is an insurance endowment plan that is flexible enough for you to enjoy liquidity while saving for your goals. You will receive a guaranteed sum of money annually from the end of your second policy year onwards. It offers you the flexibility to receive the cash benefits or reinvest them with us for potentially higher returns.



## ▶ Enjoy 13 guaranteed yearly cash benefits.

Reward yourself at every policy anniversary when you receive guaranteed cash benefits from your second policy year onwards. You may also choose to reinvest the cash benefits with us at a non-guaranteed interest of 3% per annum.

## ▶ Stand to gain more with maturity benefit.

Look forward to receiving a lump sum benefit consisting of a guaranteed and a non-guaranteed amount which will be payable upon maturity.

## ▶ Attractive returns upon maturity.

This plan can potentially provide returns of 2.98% per annum and 1.84% per annum upon maturity, based on an illustrated investment rates of return of 4.75% per annum and 3.25% per annum respectively.\* This is based on the illustration that a male, age 30, takes up the policy with an annual premium of S\$6,123 and reinvests the cash benefits with us.

## ▶ Capital guaranteed at maturity.

\*Your capital is fully guaranteed if you hold your policy to maturity.

## ▶ Hassle-free application.

Your application will be fast and easy. You won't need to do any health check with this guaranteed issuance plan.

## ▶ Protection during the policy term.

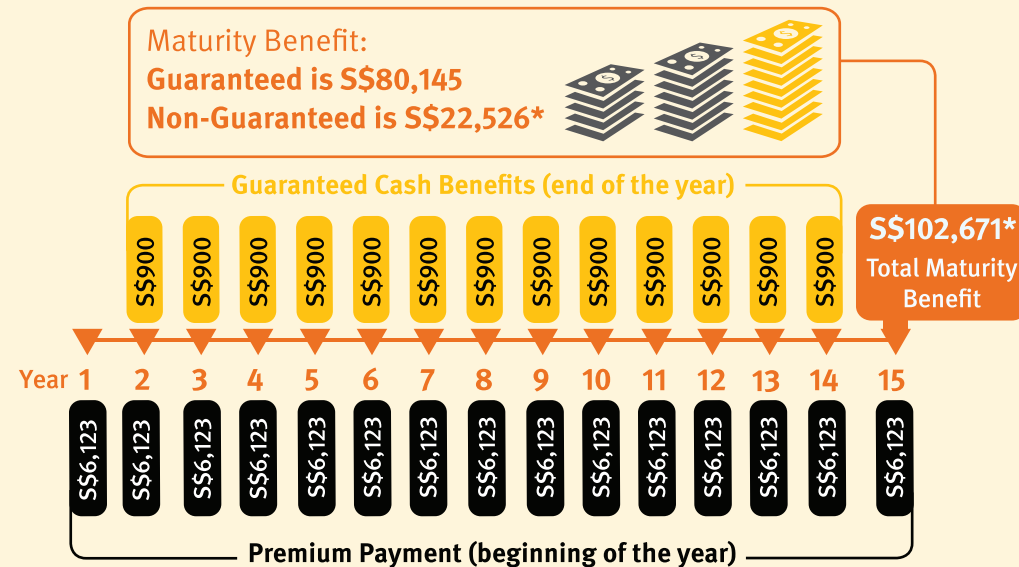
This plan offers death protection throughout the policy term even while you receive your guaranteed yearly cash benefit.

## ▶ Here's how it works:

John (age 30) plans to set aside S\$6,123 annually for 15 years in saving for his mid-term goals, yet he wishes to remain flexible to enjoy occasional rewards or handle unexpected emergencies. With an eSAVE flexiplus policy, John has the flexibility to either receive or reinvest his guaranteed yearly cash benefits with Etiqa. When John reaches age 45, a lump sum will be ready for his mid-term goals.

### Scenario 1

John receives his guaranteed yearly cash benefits from end of year 2.



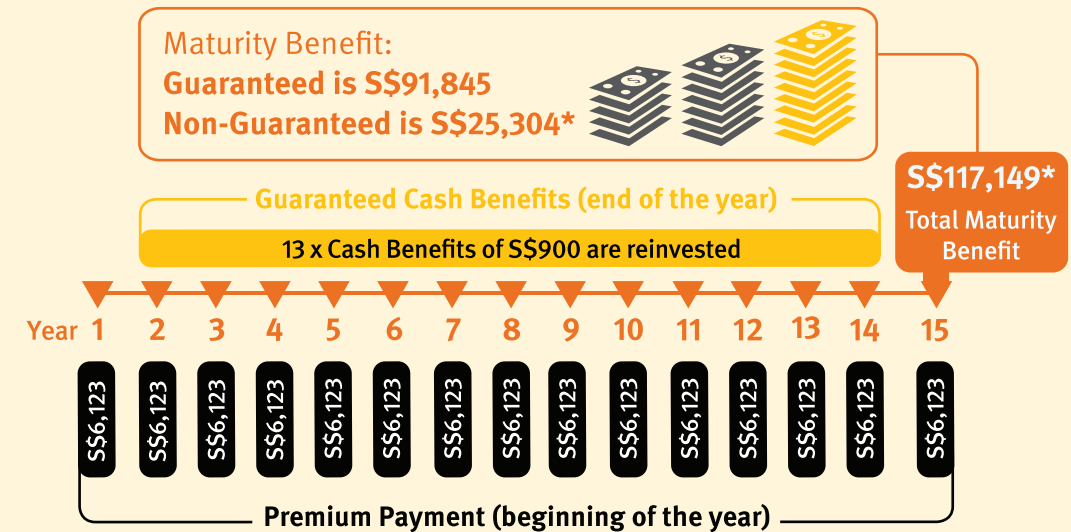
**Legend:**

- Annual Premium Payments
- Guaranteed Cash Benefits
- Total Maturity Benefit

Total payout received from eSAVE flexiplus  
**S\$114,371\***

### Scenario 2

John reinvests his 13 guaranteed yearly cash benefits with Etiqa at a prevailing interest of 3% per annum.



**Legend:**

- Annual Premium Payments
- Guaranteed Cash Benefits
- Total Maturity Benefit

Total payout received from eSAVE flexiplus  
**S\$117,149\***

### Enhance your coverage with this optional rider for greater protection.

#### eXTRA cancer waiver

Continue the policy without paying premiums until age next birthday 86 or the end of the basic policy term, whichever is sooner, if the life insured is diagnosed with major cancers.

### 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 flexiplus under Scenario 1 and 2 are S\$105,268 and S\$106,574 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 your participating policy.