

eSAVE flexi (5pay10) presto

eSAVE flexi (5pay10) presto is a 10-year insurance savings plan that provides you with a guaranteed yearly cash benefit from the end of year 2. In addition, you will be rewarded with attractive returns when the policy matures. Most importantly, your capital is fully guaranteed at maturity.

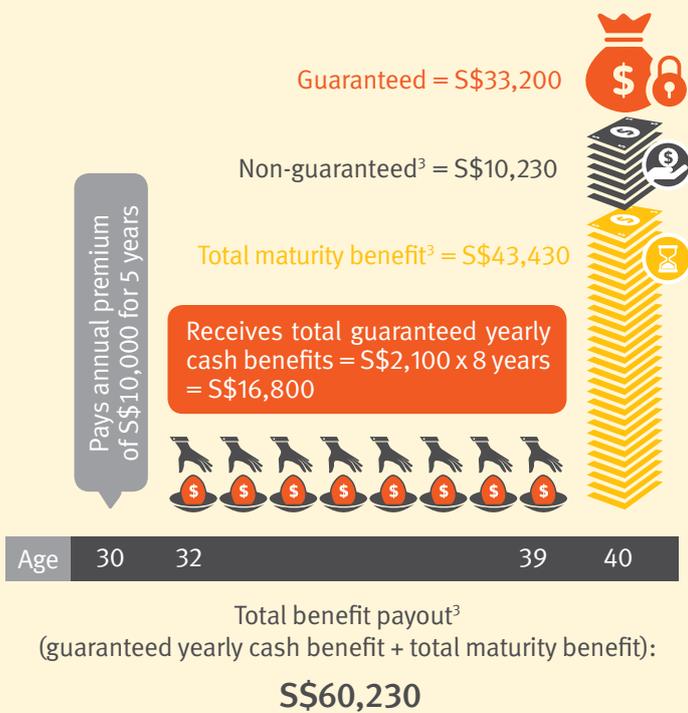
► Key Features

- Guaranteed yearly cash benefit of 6% of face value¹ from end of second policy year (up to one year before the policy maturity date)
- Choice to reinvest guaranteed yearly cash benefit with Etiqa
- Provides non-guaranteed reversionary bonus and performance bonus upon death, surrender and maturity
- Attractive returns of 2.85% per annum and 1.48% per annum upon maturity, based on the illustrated investment rates of return of 4.75% per annum and 3.25% per annum respectively²
- Guaranteed issuance
- Capital guaranteed upon maturity (inclusive of total guaranteed yearly cash benefits paid)

► Here's how it works:

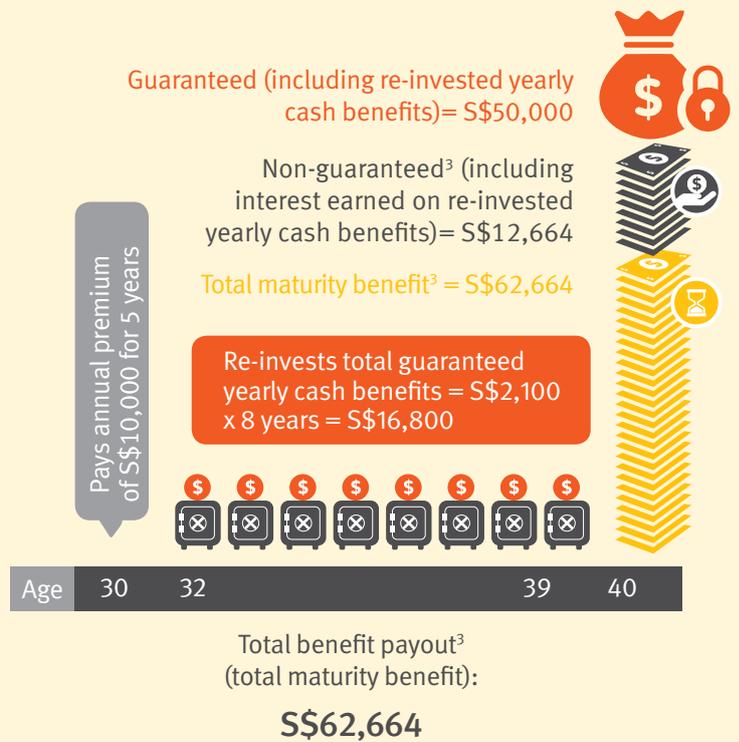
Scenario 1

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



Scenario 2

Jason reinvests his 8 guaranteed yearly cash benefits with Etiqa at a non-guaranteed interest rate.



The scenarios above are for illustration purposes only.

¹ Face value of this policy is the notional value used to determine the non-guaranteed bonuses and the guaranteed cash benefits. It is not the sum insured of your policy.

² This is based on the illustration that a male non-smoker, age 30, takes up the policy with a face value of S\$35,000, annual premium of S\$10,000 and reinvests the guaranteed yearly cash benefit with Etiqa.

³ 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 benefit payout received from eSAVE *flexi* (5pay10) presto under Scenario 1 and 2 are S\$55,070 and S\$56,245 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.

► Product features at a glance

| eSAVE <i>flexi</i> (5pay10) presto | |
|------------------------------------|---|
| Capital guaranteed upon maturity | Yes |
| Re-deposit option | Yes |
| Maturity benefit ⁴ | (Total premiums paid – total cash benefits paid out) + Bonus (if any) |
| Death benefit | 101% of Total premiums paid + Bonus (if any) |

⁴ The maturity benefit shown in the table applies to customers who choose to receive the guaranteed yearly cash benefits. If the customer chooses to reinvest the guaranteed yearly cash benefits, they will receive a maturity benefit equivalent to total premiums paid, plus any bonuses and any interest from the reinvested yearly cash benefits.

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 9 October 2019.

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► Eligibility

| | Min. entry age | Max. entry age |
|--------------------|--|----------------|
| Policy owner | 17 | 65 |
| Life insured | 1 | 65 |
| Minimum face value | S\$10,000, subject to a minimum annual premium of S\$4,000 | |
| Underwriting | Guaranteed issuance with no medical underwriting required | |