

**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.

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.

eSAVE rewards presto

## Attractive savings with guaranteed yearly rewards



+ 6x GUARANTEED YEARLY CASH BENEFIT  
+ GUARANTEED MATURITY BENEFIT

A Member of  Maybank Group

**eTiqa**  
Insurance

## ▶ Get guaranteed yearly cash benefits while you save!

It's important to save for tomorrow, yet also be able to enjoy today. eSAVE rewards presto is an 8-year insurance endowment plan that provides you with a guaranteed yearly cash benefit from the end of year 2. On top of that, you will be rewarded with attractive returns when the policy matures. Most importantly, your capital is fully guaranteed as well! It's a win-win proposition all around!

## ▶ Be rewarded with 6 guaranteed yearly cash benefits.

Treat yourself to something special at every policy anniversary when you receive a guaranteed yearly cash benefit (starting from the end of year 2). You may also choose to reinvest the cash benefits with us at a non-guaranteed interest of 3% per annum.



## ▶ Easy savings with short premium commitment period of only 2 years.

Pay premiums for only 2 years as Automatic Premium Benefit (APB) funds your premiums from the 3rd to 8th policy year.

## ▶ Another reward with maturity benefit.

A lump sum benefit consisting of a guaranteed and a non-guaranteed amount will be payable upon maturity.

## ▶ Attractive returns upon maturity.

This plan can potentially provide returns of 2.72% per annum and 0.91% per annum upon maturity, based on an illustrated investment rates of return of 4.30% per annum and 2.80% per annum respectively.\* This is based on the illustration that a male, age 40, takes up the policy with an annual premium of S\$10,010 and reinvests the cash benefits with us.

## ▶ Capital guaranteed at maturity.

Your capital is fully guaranteed if you hold your policy to maturity and no alteration is made to the plan.

## ▶ Hassle-free application.

Your application will be fast and easy. You won't need to do any health checks because this is a guaranteed issuance plan.

## ▶ Protection during the policy term.

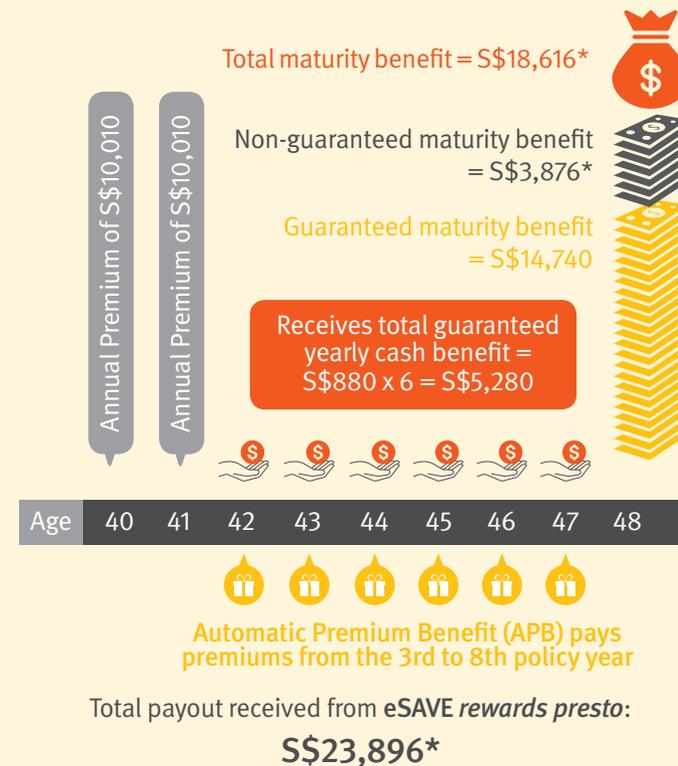
This plan offers death protection throughout the policy term even while you receive your guaranteed yearly cash benefit.

## ▶ Here's how it works:

Jason (age 40) plans to set aside S\$10,010 annually in saving for his mid-term goals, yet he wishes to remain flexible to enjoy occasional rewards or handle unexpected emergencies. He takes up an eSAVE rewards presto policy. When Jason reaches age 48, a lump sum will be ready for his mid-term goals.

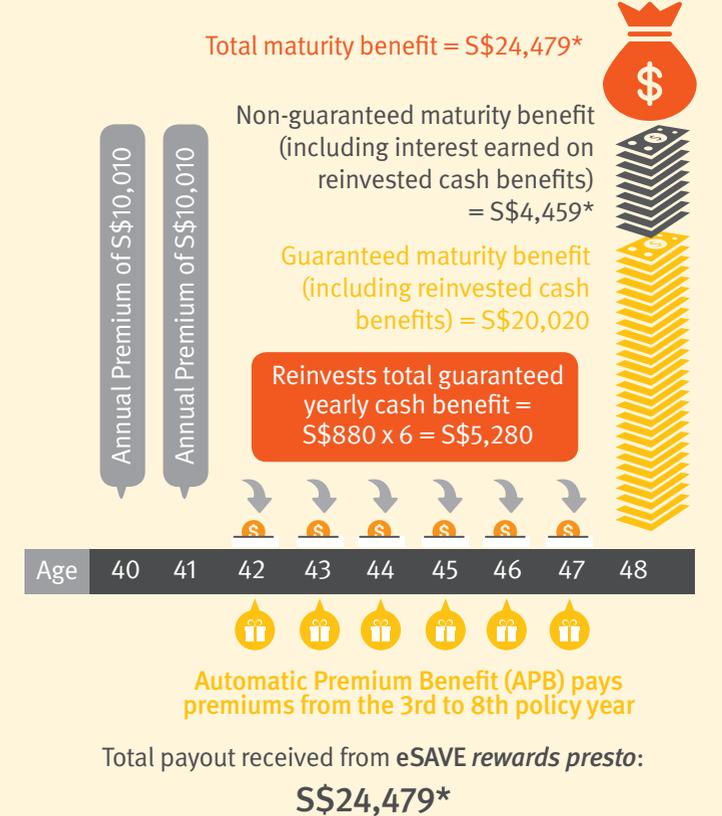
### Scenario 1

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



### Scenario 2

Jason reinvests his 6 guaranteed yearly cash benefits with Etiqa at a non-guaranteed interest of 3% per annum.



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

\*The above illustrated values use bonus rates assuming an illustrated investment rate of return of 4.30% per annum. Assuming an illustrated investment rate of return of 2.80% per annum, the total payout received from eSAVE rewards presto under Scenario 1 and 2 are S\$21,149 and S\$21,433 respectively. The two rates, 4.30% per annum and 2.80% 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.