

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.

Buying a life insurance policy is a long-term commitment. An early termination of the policy may involve high costs and the surrender value payable (if any) may be 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>
Information is correct as at 2 July 2018.

ePROTECT lifetime
Enjoy lifetime protection,
plus retirement benefit.



A Member of Maybank Group

eTiqa
Insurance



Protection for life. Security for retirement.

Peace of mind, for a lifetime.

You can never have too much of a good thing. When it comes to financial security, more is better. That's why ePROTECT *lifetime* provides you with protection for life and a guaranteed death benefit of up to 3 times the sum insured before age 65.

On top of that, you will receive a non-guaranteed lump sum benefit at age 65 to supplement your retirement fund. That's being extra sure you and your family will enjoy peace of mind.

High protection coverage

You are assured a guaranteed death benefit of up to 3 times the sum insured in the event of death, Terminal Illness (TI) or Total & Permanent Disability (TPD), before the policy anniversary at age 65.

Lump sum retirement benefit at age 65

Reap extra savings with a non-guaranteed lump sum retirement benefit at age 65.

Lifetime protection

Enjoy continuous protection at the basic sum insured, even after receiving your retirement benefit.

Limited premium commitment period

You only need to pay your premiums for 15 years to enjoy coverage as long as you live.

Guaranteed insurability benefit

You have the option to increase your coverage, without having to provide evidence of good health, during milestones. They include your marriage, the birth or adoption of a child, or graduation from tertiary education.

For greater protection, enhance your coverage with:

- **eXTRA multiplier**
 - Boost your protection of ePROTECT *lifetime* to 5 times your sum insured before the policy anniversary at age 65.
- **eXTRA secure (limited pay)**
 - Get advance payment of your coverage if you are diagnosed with any of the covered critical illnesses before the policy anniversary at age 65.
- **eXTRA secure waiver**
 - Continue your policy without paying premiums if you are diagnosed with any of the covered critical illnesses.
- **eXTRA payer waiver**
 - Continue the policy without paying premiums until the life insured reaches age 25, in the event of the payer's death, diagnosis of TPD or any of the covered critical illnesses.

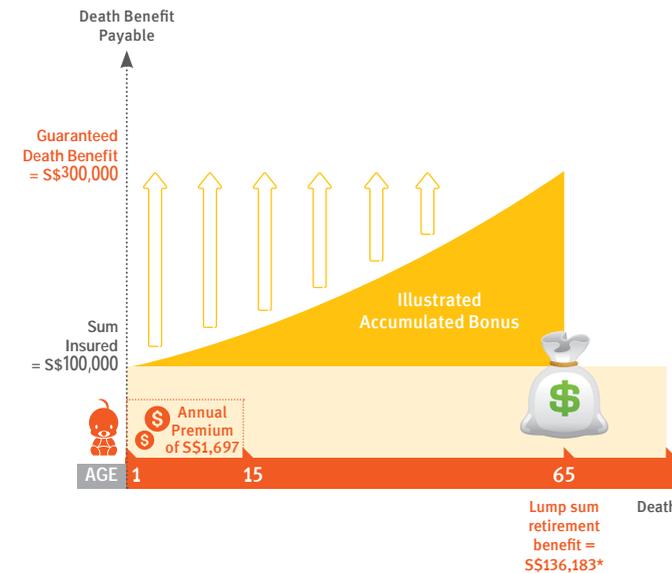
Here's how it works:

Scenario 1: ePROTECT *lifetime*

Mr and Mrs Lee just had their first son, Peter (age 1). They plan to start saving for his future. With ePROTECT *lifetime* of sum insured of S\$100,000, they set aside S\$1,697 annually for 15 years.

Before the policy anniversary when Peter reaches age 65, he is guaranteed a death benefit of S\$300,000 (3 times the sum insured) in the event of death, TI or TPD. The death benefit payable is the sum insured with its attaching bonuses or S\$300,000, whichever is higher.

When Peter reaches age 65, he will receive a non-guaranteed lump sum retirement benefit of S\$136,183*, after which he will continue to be covered for S\$100,000 (basic sum insured) for life in the event of death, TI or TPD (before reaching age 71).



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 lump sum retirement benefit received from ePROTECT *lifetime* under Scenario 1 and 2 are S\$21,132 and S\$11,054 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.

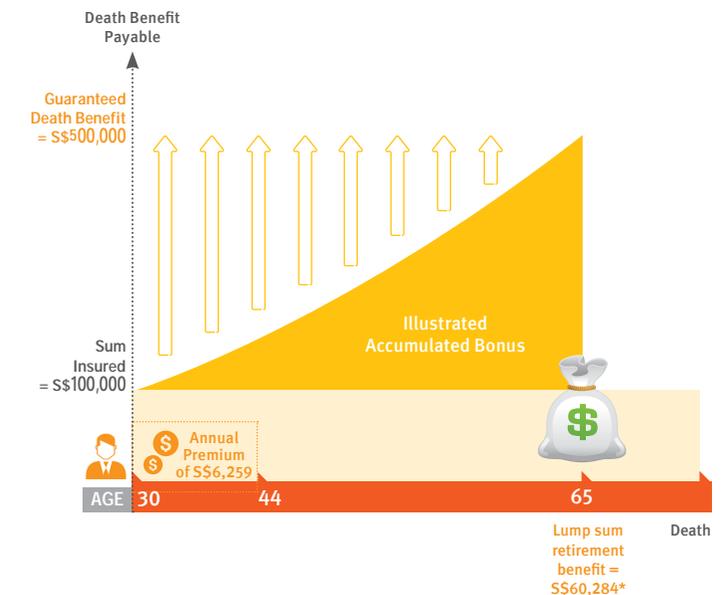
Scenario 2: ePROTECT *lifetime*, eXTRA multiplier and eXTRA secure (limited pay)

Mark (age 30, non-smoker) is looking for a plan that offers lifetime protection and retirement benefit.

With ePROTECT *lifetime* of sum insured of S\$100,000, eXTRA multiplier and eXTRA secure (limited pay) riders, he sets aside S\$6,259 annually for 15 years.

Before the policy anniversary when Mark reaches age 65, he is guaranteed a death benefit of S\$500,000 (5 times the sum insured) in the event of death, TI, TPD or diagnosis of any of the covered critical illnesses. The death benefit payable is the sum insured with its attaching bonuses or S\$500,000, whichever is higher.

When he reaches age 65, he will receive a non-guaranteed lump sum retirement benefit of S\$60,284*, after which he will continue to be covered for S\$100,000 (basic sum insured) for life in the event of death, TI or TPD (before reaching age 71).



Let's have a chat!
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