

**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.

# Protect your family. Secure your home.



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Underwritten by:

**eTiQa**  
Insurance

A Member of  Maybank Group

**eTiQa**  
Insurance

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.

## ► Why do you need to protect your home loan?

- Having invested so much money into buying a home, you deserve an affordable way to safeguard the home that you have worked so hard for.
- If your home loan has not been fully paid, it can become a burden for your loved ones in an unexpected event.
- Will they be able to pay off the remaining home loan when you no longer can?
- Minimise the risk of your family being forced to sell off the property at a less-than-competitive price just to pay off the outstanding amount.

## ► Decreasing Term Insurance

- Decreasing Term Insurance is an insurance policy that takes care of your mortgage in the event that you no longer can. This frees your dependents from any debt as it is designed to pay off the remaining debt on your mortgage.
- With Decreasing Term Insurance, part or all of the unpaid portion of your home loan will be paid off in the event of your untimely death, terminal illness or total and permanent disability, so that your loved ones can continue to stay in the home you have provided.



## ► Sample annual premium rates for Decreasing Term Insurance

Initial Sum Insured: S\$ 600,000, Interest Rate: 2% p.a.

Age (next birthday) / Loan Tenure	10 years		20 years		30 years	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
Male, 30	S\$ 348	S\$ 378	S\$ 366	S\$ 402	S\$ 462	S\$ 504
Male, 35	S\$ 432	S\$ 486	S\$ 486	S\$ 528	S\$ 624	S\$ 684
Male, 40	S\$ 600	S\$ 684	S\$ 702	S\$ 798	S\$ 1,032	S\$ 1,146
Male, 45	S\$ 996	S\$1,152	S\$1,128	S\$1,278	S\$ 1,518	S\$ 1,668
Female, 30	S\$ 270	S\$ 306	S\$ 300	S\$ 324	S\$ 366	S\$ 396
Female, 35	S\$ 342	S\$ 378	S\$ 366	S\$ 414	S\$ 468	S\$ 504
Female, 40	S\$ 450	S\$ 504	S\$ 522	S\$ 582	S\$ 714	S\$ 792
Female, 45	S\$ 696	S\$ 834	S\$ 798	S\$ 894	S\$ 984	S\$1,080

For more information, please visit any Maybank Branch or complete the attached Consent Form for one of our representatives to reach you.

## ► About Etiqa

Etiqa Insurance Pte. Ltd. is a licensed life and general insurance company registered in the Republic of Singapore and regulated by the Monetary Authority of Singapore (MAS) in 2017, Fitch affirmed the company's "A-" rating for its financial strength and stable outlook.

Etiqa has been protecting Singaporeans since 1961 with a range of general insurance solutions. As the appointed insurer for the Housing Development Board (HDB) Fire Insurance Scheme in Singapore, we have been protecting more than 500,000 homes since 2009. In August 2014, we added a comprehensive suite of life insurance solutions to our stable of products.

At Etiqa, our passion is to humanise insurance. We place people over policies, and we are committed to helping our customers plan for a better future.



MARKETING CONSENT FORM

Etiqa aims to comply with the requirements of the Personal Data Protection Act (PDPA) and respects your choices. You can forward your consent to us in relation to marketing information on our products, benefits, promotions and rewards via any of the following mode(s).

### YOUR PARTICULARS

Name (Mr/Miss/Mdm/Ms/Mrs):

Gender: (M/F)

NRIC/Passport No.:

Date of Birth:

Email Address:

Occupation:

Contact No.:

### CONSENT

Please select the mode(s) through which you wish to receive updates on our products, benefits, promotions and rewards by ticking the appropriate box(es).

- Direct Mail       Email       All  
 Phone Call       SMS/MMS

By signing and submitting this form:

(a) I consent to Etiqa Insurance Pte. Ltd. and its related corporations (collectively, the "Maybank"), its agents, authorised service providers and marketing partners collecting, using, disclosing and/or processing my personal data, in order to contact me about products and services marketed by Etiqa Insurance or its partners as well as benefits, promotions and rewards, via the modes selected above and using my contact particulars which Etiqa Insurance may have in its records from time to time (including where applicable my Singapore telephone number(s));

(b) I confirm and agree that my consents granted herein do not supersede or replace any other consents which I may have previously provided to Etiqa Insurance in respect of my personal data, and are additional to any rights which Etiqa Insurance may have at law to collect, use or disclose my personal data.

Please mail the completed form to us or send via email to: [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg)

Signature

Date

Please note:

- 1) The information provided above is solely for the purpose of providing the consent for marketing and does not serve as a notification of updates to personal particulars.
- 2) Please allow 30 working days for your request to be processed by Etiqa Insurance and your records updated accordingly.