

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.

eSAVE assure presto

**A safe way to grow
your money.** 



A Member of  Maybank Group

eTiqa
Insurance



Double guarantee for your savings.

When it comes to your savings, it's better to be safe.



We know how important assurance is to you.

- Pay for only 7 years and be rewarded at the end of 12 years
- Enjoy Automatic Premium Benefit that funds your premium from year 8 to 12
- Receive your returns either in one lump sum or in 10 or 15 yearly payments
- *Your capital is guaranteed at the end of 12 years
- In the event of the life insured's death, this plan pays:
 - Before the end of year 12: 101% of the total premiums paid (excluding Automatic Premium Benefit) and any attaching bonuses
 - On and after the end of year 12: 101% of the returns at the end of year 12 minus all yearly payments disbursed plus any non-guaranteed interest of 3% per annum
- Application is easy as this is a guaranteed issuance policy with no health checks required

Enhance your coverage with this rider for greater protection.

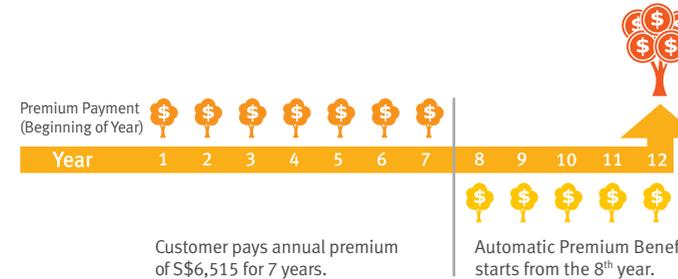
- eXTRA cancer waiver
 - Continue the policy without paying premiums until age next birthday 86 if the life insured is diagnosed with major cancers.

Here's how it works:

Mr Lee (age next birthday 40, non-smoker) is married with a 7-year-old daughter, Sarah. He plans to start saving for her university education. With eSAVE *assure presto*, Mr Lee sets aside S\$6,515 each year for 7 years. At the end of 12 years, the illustrated returns for Sarah's education is S\$58,298* and the total illustrated yield at maturity is 2.75%* per annum.

Scenario 1

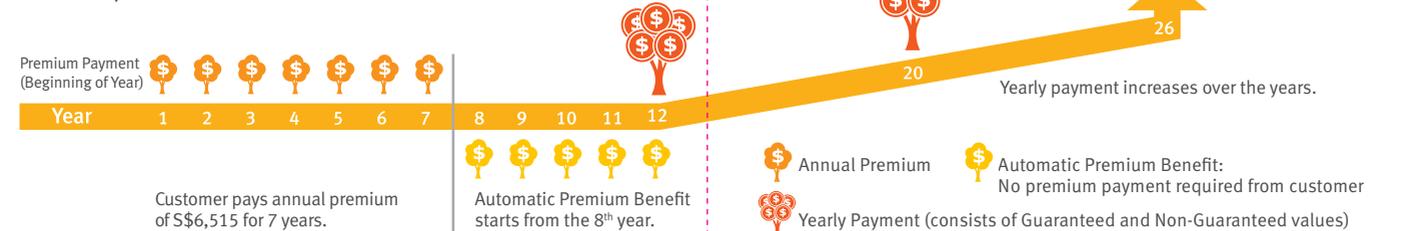
Mr Lee chooses to receive the returns in a lump sum.



Scenario 2

Mr Lee chooses to receive the returns in 15 yearly payments. The remaining balance accumulates at a non-guaranteed interest rate of 3% per annum to provide an increasing yearly payment.

At the end of the policy term, the total illustrated payout Mr Lee receives is S\$72,285 and the total illustrated yield at maturity is 2.86%* 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 4.75% per annum. Assuming an illustrated investment rate of return of 3.25% per annum (where the remaining balance accumulates at a non-guaranteed interest rate of 1.5% per annum), the total payout received from eSAVE *assure presto* under Scenario 1 and 2 are S\$52,938 and S\$58,874 respectively and the total illustrated yield at maturity under Scenario 1 and 2 are 1.66% per annum and 1.59% per annum 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.

Let's have a chat!
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