

This Cover Page is an important document.

- It highlights the key features and risks of this product and should be read together with the Policy Illustration, Product Summary and Bundled Product Disclosure Document, where applicable.
- It is important to read the Policy Illustration, Product Summary and Bundled Product Disclosure Document, where applicable, before deciding whether to purchase this product. If you do not have a copy of these documents, please contact us at +65 6887 8777 or your Financial Advisor Representative to ask for them.
- You should not purchase this product if you do not understand or are not comfortable with the risks of this product.

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Product Type	Non-Participating Endowment Plan
Premium Term	6 Years
Policy Term	6 Years
Name of Insurer	Etiqa Insurance Pte. Ltd.
Policy Currency	Singapore Dollars

WHAT ARE YOU PURCHASING?

This is a non-participating endowment plan which offers you both insurance coverage and investment return. It comprises guaranteed benefits only.

WHAT RETURNS CAN YOU EXPECT FROM THIS POLICY?

Your guaranteed Yield at maturity is 2.02% per annum.

You can compare 2.02% guaranteed Yield at maturity with the returns of Singapore Savings Bonds and Singapore Government Securities. You may refer to <http://www.sgs.gov.sg/savingsbonds.aspx> and <http://www.sgs.gov.sg/> for more information on the returns of Singapore Savings Bonds and Singapore Government Securities. Please note that the guaranteed Yield at maturity have taken into account the cost of insurance and expenses incurred.

HOW MUCH WILL YOU NEED TO PAY FOR ADVICE?

The total distribution cost of this product is the amount that you will pay for advice and for other distribution related expenses. It includes cash payments in the form of commissions and benefits paid to the financial advisory firm and its representative(s) who have provided you with financial advice. This is not an additional cost to you as it has been included in the premiums payable for this plan.

The Total Distribution Cost for this plan is \$0.00 as shown in the Policy Illustration. This makes up 0% of the total premiums payable.

WHAT HAPPENS IF YOU SURRENDER YOUR POLICY EARLY?

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 that is payable to you may be zero or less than the total premiums paid.

OTHER IMPORTANT INFORMATION

After purchasing a life insurance policy, you have at least a 14-day free-look period starting from the day you receive your policy documents to review the documents carefully. During this time, if you choose to cancel your policy, the insurer will refund you the premiums you have paid, less any medical fees and other expenses, such as payments for medical check-ups and medical reports, incurred by the insurer.

compareFIRST is an online portal that enables you to easily compare the premiums and features of life insurance products available to the retail market in Singapore. compareFIRST empowers you to make informed decisions when purchasing life insurance products. You can access the portal at www.comparefirst.sg before making a life insurance purchase. You can also find out more about life insurance products at www.moneysense.gov.sg.