

## eEASY save

	Face Value (S\$)	Policy Term (Years)	Premium Term (Years)	Total Premium* (S\$)
<u>Basic Plan</u>				
eEASY save	45,000	6	6	45,000

\* Note:

First year premium : S\$30,000

Second year premium : S\$15,000

This plan has a premium payment term of 6 years but you only have to pay premiums for the first 2 years as this plan has an Automatic Premium Benefit that will pay the premiums from the 3<sup>rd</sup> to 6<sup>th</sup> policy year. The Automatic Premium Benefit will only take effect after we have received the first 2 years premiums in full.

### Introduction

Etiqa Insurance Pte Ltd (Etiqa) believes that it is important that you fully appreciate the benefits of your policy. You should also understand how the cost of your insurance cover and the expenses of administration and sales affect the benefits that you will receive.

The illustration that follows shows how the value of your policy progresses over time and the sum(s) that would be payable. The methods used to derive the values shown follow guidelines established by the Life Insurance Association, Singapore, to ensure that a fair and consistent approach is used in preparing this illustration.

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.

There is no distribution cost for this product as it is sold without financial advice. Distribution costs include commissions and other benefits paid to the sales representative.

If you need clarification please do not hesitate to contact the Etiqa Customer Care at +65 6887 8777 or email at [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg).

**POLICY ILLUSTRATION**

Policy Illustration			
End of Policy Year	Total Premiums Paid To-date (S\$)*	DEATH BENEFIT	SURRENDER VALUE
		Guaranteed (S\$)	Guaranteed (S\$)
1	30,000	31,500	19,957
2	45,000	47,250	22,558
3	45,000	47,250	26,028
4	45,000	47,250	30,055
5	45,000	47,250	46,930
6	45,000	47,250	50,404

End of Policy Year	Total Premiums Paid To-date (S\$)*	MATURITY VALUE
		Guaranteed (S\$)
6	45,000	50,404

\* Note:

This plan has a premium payment term of 6 years but you only have to pay premiums for the first 2 years as this plan has an Automatic Premium Benefit that will pay the premiums from the 3<sup>rd</sup> to 6<sup>th</sup> policy year. The Automatic Premium Benefit will only take effect after we have received the first 2 years premiums in full.

Your guaranteed Yield at maturity is 2.02% p.a.

**What is the guaranteed Yield at Maturity?**

The guaranteed Yields at Maturity represent the annualised investment return you may receive upon the maturity of the policy, net of the cost of insurance and the expenses incurred.

Please note that the guaranteed benefit you receive upon the maturity of the policy may be less than the total premiums paid.