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.

Etiqa Hotline +65 6887 8777



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. Full details of the policy terms and conditions can be found in the policy contract.

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.

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 websites (www.lia.org.sg or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as at 24 July 2020.

Enrich prime

A Member of Maybank Group

Power up your savings and enjoy flexible maturity benefit

Etiga Insurance Pte. Ltd.

(Company Registration Number 201331905K)

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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.

- $\cdot~$ Enjoy wealth accumulation returns of up to 3.09% p.a.1.
- \cdot Pay for 10 years and be rewarded at the end of 15 years.
- Flexibility to receive your maturity payment either in one lump sum or in 5 or 10 yearly payments starting from the end of your 15th policy year. Choose your preferred policy term of 15, 19 or 24 years.
- Your capital is fully guaranteed at the end of 15 years.
- Application is easy as this is a guaranteed issuance policy with no health checks required.

 $^1\textsc{Based}$ on male, non-smoker, age 1 with face value of \$\$100,000.

Protection for your loved ones while growing your savings.

- Death protection is provided throughout the policy term.
- Accidental death benefit² is also provided on or before the policy anniversary when the life insured reaches age 70.

² Refer to policy contract for full terms and conditions.

Here's how it works:

Scenario 1

Peter (age 40, non-smoker) plans to accumulate savings regularly to fund his retirement in 15 years' time. He purchases **Enrich prime** and chooses to receive the maturity payment in one lump sum. He pays S\$12,000 annually for 10 years. At the end of the 15th year, he will receive a lump sum maturity benefit of S\$165,566 with an illustrated total maturity yield of 3.08% per annum.



Scenario 2

Peter (age 40, non-smoker) plans to accumulate savings regularly to fund his financial goals in 19 years' time. He purchases **Enrich prime** and chooses to receive his maturity payment in 5 yearly payments starting from the end of the 15th policy year. He pays S\$12,000 annually for 10 years. At the end of 19 years, he will receive a total of S\$175,803 with an illustrated total maturity yield of 3.06% 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, the total payout received and illustrated yield at maturity under Scenario 1 would be S\$145,801 and 1.86% p.a.. The 5 yearly payouts and illustrated yield at maturity under Scenario 2 would be S\$29,160, S\$29,598, S\$30,042, S\$30,950 and 1.80% p.a. 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.