



Enrich advance
Live fully today while
saving for tomorrow with
protection and flexibility



Enjoy attractive crediting rates for your wealth accumulation with this whole life insurance savings plan.

It's always tough to decide to put aside savings for the future or live fully in the present. With **Enrich advance**, you can do both. Save for tomorrow with attractive crediting rates while enjoying protection with this plan.



Attractive crediting rates

Enjoy guaranteed 1.7% p.a. crediting rate for the first 2 years and 1.5% p.a. for the third year.



Protection with a single premium

Be protected against death till age 100, and receive a death benefit of 105% of the account value with just a single premium.



Flexibility for top-ups or withdrawals¹

You can top up your savings at anytime. You may also enjoy flexibility to make withdrawals after the first policy anniversary.



Hassle-free application

Your application will be fast and easy. Health checks are not required with this guaranteed issuance plan.

► How it works

DAY

1

Start your insurance savings from S\$30,000

Earn the guaranteed interest from Day 1 at 1.7% p.a.
Stay protected with death benefit at 105% of account value.

Actions you may take:

Ad-hoc top-ups²: You may perform a one-off top-up of a minimum of S\$500 and in multiples of S\$500 for each top-up.

You can top up to a maximum contribution of S\$200,000 (single premium & all top-ups inclusive) per policy.

YEAR

2

Withdrawal¹ flexibility

You are now able to do partial withdrawal after the first policy anniversary. A nominal service fee would apply if your average daily account value for the policy month falls below S\$5,000.

Actions you may take:

Withdrawals: Minimum S\$500 and in multiples of S\$500 for each withdrawal.

YEAR

3

Crediting rates

In the third policy year, you will earn the guaranteed interest of 1.5% p.a.

From the fourth policy year, you will earn interest according to prevailing market rates, with full capital guaranteed.

¹ Terms apply. Please also note that upon partial withdrawal in the second policy year, the account value will be reduced by the partial withdrawal amount and its corresponding interest. Corresponding interest refers to the accumulated interest earned by the withdrawal amount before the withdrawal date. For partial withdrawal made from the third policy year onwards, the account value will be reduced by the partial withdrawal amount only.

² The crediting rate for top-ups will be determined by us based on prevailing market conditions.

Important Notes:

Age means the age at next birthday.

This policy is underwritten by Etiqa Insurance Pte. Ltd. (Company Reg. No. 201331905K), a member of Maybank Group.

This brochure is for reference only 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 1 February 2021.

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