



Your love lives on.

Month after month.


ePREMIER *eternity presto II*

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eTiqa
Insurance

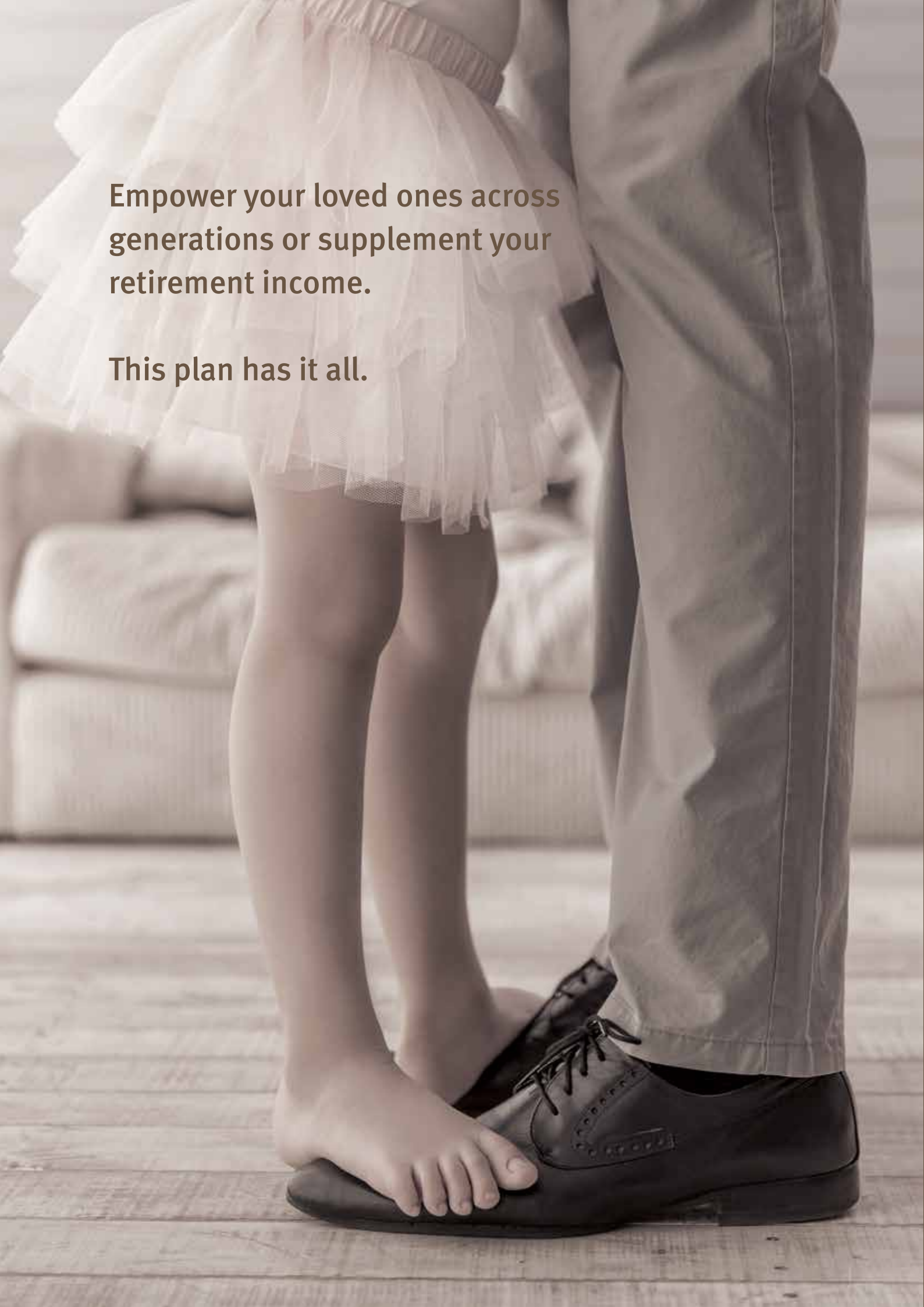


**Protect the lifestyle of your
loved ones beyond your
lifetime.**

After a lifetime of success, ensure that those dear to you can enjoy the fruits of your achievements with a lasting legacy that spans across generations.

Whether you are looking to grow your assets for a more comfortable retirement, or seamlessly pass on your wealth from one generation to the next, ePREMIER *eternity presto II* is an all-inclusive solution to meet your needs.

This single premium whole life insurance plan is an astute choice that endures the test of time.



Empower your loved ones across generations or supplement your retirement income.

This plan has it all.

Lifetime protection

With a single premium, enjoy death protection while you continue to receive your monthly income. Experience hassle-free application with no health checks required when you sign up for this guaranteed issuance policy.

Reliable lifetime income - month after month

You or your loved ones will receive a lifetime monthly income, consisting of a guaranteed and non-guaranteed amount, at the end of each policy month, starting from the third policy anniversary. It is calculated as a percentage of the single premium paid.

Payout Period	Guaranteed Monthly Income	Non-Guaranteed Monthly Income (At Illustrated Investment Rate of Return of 3.25% p.a.)	Non-Guaranteed Monthly Income (At Illustrated Investment Rate of Return of 4.75% p.a.)
	% of Single Premium p.a.	% of Single Premium p.a.	% of Single Premium p.a.
4 th - 5 th Policy Year	0.14% p.a.	0.27% p.a.	0.53% p.a.
6 th - 10 th Policy Year	0.88% p.a.	0.64% p.a. to 1.03% p.a.	1.27% p.a. to 2.06% p.a.
11 th - 30 th Policy Year	0.90% p.a. to 0.91% p.a.	1.03% p.a. to 1.06% p.a.	2.06% p.a. to 2.11% p.a.
31 st Policy Year Onwards	0.95% p.a.	1.06% p.a.	2.11% p.a.

Use the cash or reinvest it

You can choose to either receive the monthly income or reinvest it with Etiqa at a non-guaranteed interest rate.

Liquidity for unpredictable situations


This plan is assured with immediate liquidity of 80% of your single premium to meet your urgent needs should you or your loved ones require cash in unforeseen circumstances.

Enjoy your golden years in greater comfort.

Scenario 1:

Imagine you are preparing for retirement at 50. You invest S\$200,000 in ePREMIER *eternity presto II*. From the fourth policy year, you will receive lifetime monthly income consisting of a guaranteed and non-guaranteed amount.

Assuming you pass on at the age of 80, your child will receive an inheritance as illustrated below.

 Regular monthly income¹ received by you until you are 80.

Retiring at 50



Monthly income from policy year

	Year 4-5	Year 6-7	Year 8	Year 9	Year 10	Year 11-14	Year 15-19	Year 20-30
Guaranteed:	S\$23	S\$146	S\$146	S\$146	S\$146	S\$150	S\$150	S\$151
Total ¹ (at illustrated investment rate of return of 4.75% p.a.):	S\$111	S\$357	S\$486	S\$487	S\$489	S\$493	S\$501	S\$502
Total ¹ (at illustrated investment rate of return of 3.25% p.a.):	S\$68	S\$252	S\$316	S\$317	S\$317	S\$321	S\$326	S\$327



S\$308,000

Total death benefit¹ at age 80

Guaranteed death benefit: S\$202,000
Non-guaranteed death benefit¹: S\$106,000

At Age 80

By investing S\$200,000 in ePREMIER *eternity presto II*, you will receive total monthly income¹ of S\$149,080 (Guaranteed: S\$45,580; Non-guaranteed¹: S\$103,500)

After your passing, your child will receive a death benefit¹ of S\$308,000 (Guaranteed: S\$202,000; Non-guaranteed¹: S\$106,000)

Total benefit paid is S\$457,080 (2.28 times of premium paid)



The scenario(s) above are for illustration purposes only.

¹The above illustrated values use bonus rates assuming an illustrated investment return of 4.75% per annum. Assuming an illustrated investment rate of return of 3.25% per annum, the total monthly income you will receive is S\$97,540, total death benefit your child will receive is S\$255,000. 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. Bonus rates are not guaranteed and actual benefits payable may 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 the participating fund. Total monthly income comprises of both a guaranteed and non-guaranteed amount, and varies depending on payout period. Refer to the illustration on monthly income for more details.

Legacy planning across three generations.

Scenario 2:

Imagine you are a young father at the age of 30. You are there for your one year old daughter every step of the way. A one-time investment of S\$200,000 in ePREMIER *eternity presto II* will ensure your successive generations continue to live the lifestyle you aspire for them even after you are gone. You will receive monthly income starting from the fourth policy year until your little girl turns 21. The policy can then be transferred to her, along with the monthly income. With this plan, your daughter can further pass on the inheritance to her children assuming she passes away at the age of 80.

 Regular monthly income¹ received by you until your daughter is 21.
 From the age of 21, she gets it until she is 80.

Monthly income from policy year	Year 4-5	Year 6-7	Year 8	Year 9	Year 10	Year 11-14	Year 15-19	Year 20-30	Year 31 onwards
Guaranteed:	S\$23	S\$146	S\$146	S\$146	S\$146	S\$150	S\$150	S\$151	S\$158
Total ¹ (at illustrated investment rate of return of 4.75% p.a.):	S\$111	S\$357	S\$486	S\$487	S\$489	S\$493	S\$501	S\$502	S\$509
Total ¹ (at illustrated investment rate of return of 3.25% p.a.):	S\$68	S\$252	S\$316	S\$317	S\$317	S\$321	S\$326	S\$327	S\$334

By investing S\$200,000 in ePREMIER *eternity presto II*, you will receive total monthly income¹ of S\$88,680 from age 33 to 49 (inclusive), for 17 years
 (Guaranteed: S\$27,380; Non-guaranteed¹: S\$61,300)

The policy will be transferred to your daughter when she turns age 21. She will receive total monthly income¹ of S\$360,280 from age 21 to 79 (inclusive), for 59 years
 (Guaranteed: S\$111,300; Non-guaranteed¹: S\$248,980)

When your daughter passes away at age 80, your grandchild will receive a death benefit¹ of S\$972,000
 (Guaranteed: S\$202,000; Non-guaranteed¹: S\$770,000)

Total benefit paid is S\$1,420,960 (7.1 times of premium paid)



The scenario(s) above are for illustration purposes only.

¹The above illustrated values use bonus rates assuming an illustrated investment return of 4.75% per annum. Assuming an illustrated investment rate of return of 3.25% per annum, the total monthly income you will receive is S\$58,140, total monthly income your daughter will receive is S\$236,380, total death benefit your grandchild will receive is S\$587,000. 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. Bonus rates are not guaranteed and actual benefits payable may 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 the participating fund. Total monthly income comprises of both a guaranteed and non-guaranteed amount, and varies depending on payout period. Refer to the illustration on monthly income for more details.

About Etiqa

Protecting customers since 1961, Etiqa is a licensed life and general insurance company registered in the Republic of Singapore. We are regulated by the Monetary Authority of Singapore (MAS) and governed by the Insurance Act.

With a comprehensive suite of protection, savings, retirement and legacy planning solutions, we are committed to helping our customers from mass to affluent segments plan for a better future. Rated 'A' by Fitch in 2020 for our financial strength and stable outlook, we humanise insurance by placing people over policies.

Etiqa is owned by Maybank Ageas Holdings Berhad, a joint venture company that combines local market knowledge with international insurance expertise. The company is 69% owned by Maybank, the fourth largest banking group in Southeast Asia, and 31% by Ageas, an international insurance group with footprints across 16 countries and a heritage that spans over 190 years.

Important Notes:

Age means the age at next birthday.

This policy is underwritten by Etiqa Insurance Pte. Ltd., a member of Maybank Group.

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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.

In case of discrepancy between the English and Chinese versions of this brochure, 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 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 4 February 2021.