

Change to the top-up crediting rate, effective from 1st July 2021 (inclusive)

FREQUENTLY ASKED QUESTIONS

1. What products are affected by the top-up crediting rate change?

ELASTIQ, eSAVE *advance* and Enrich *advance* are affected by this change.

2. How will my policy be affected?

Effective from 1st July 2021 (inclusive) onwards, the prevailing crediting rate for all top-ups will be revised to 1.20% p.a. Please refer to the table below for a summary of the prevailing crediting rate for your top-ups:

	Details of Change
Guaranteed crediting rate for initial single premium	No change
Prevailing crediting rate for all top-up between your policy inception date to 31 st January 2021	1.80% p.a.
Prevailing crediting rate for all top-up between 1 st February 2021 to 30 th June 2021	1.50% p.a.
Prevailing crediting rate for all top-up on or after 1 st July 2021	1.20% p.a.

Please refer to the illustration below:

Date	Action	Crediting Rate
1 st September 2020	Customer purchase ELASTIQ with single premium of S\$8,000.	Single Premium (S\$8,000): Guaranteed crediting rate of 1.80% p.a. is applicable for the first 3 years from 1 st September 2020.
15 th September 2020	Customer made a top-up of S\$2,000.	Single Premium (S\$8,000): Guaranteed crediting rate of 1.80% p.a. is applicable for the first 3 years from 1 st September 2020. Top-up (S\$2,000): Prevailing crediting rate of 1.80% p.a. is applicable from 15 th September 2020.
1 st February 2021		Single Premium (S\$8,000): Guaranteed crediting rate of 1.80% p.a. is applicable for the first 3 years from 1 st September 2020. Top-up (S\$2,000): Prevailing crediting rate of 1.50% p.a. is applicable from 1 st February 2021.
1 st July 2021		Single Premium (S\$8,000): Guaranteed crediting rate of 1.80% p.a. is applicable for the first 3 years from 1 st September 2020.



		Top-up (S\$2,000): Prevailing crediting rate of 1.20% p.a. is applicable from 1 st July 2021.
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3. Is there anything I need to do on 1st July 2021?

No action is required from you. You may view your policy status in Your Online Self-Service Portal via Etiqa's website (www.etiqa.com.sg/login).

4. Who should I contact if I have further enquiries?

You may contact your insurance representative or our customer care consultants via WhatsApp at 6887 8777 or e-mail at customer.service@etiqa.com.sg.