

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.

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Underwritten by:

eTiQa

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 7 April 2022.

Enrich flex

Meet life's milestones with flexibility and continuity



A Member of  Maybank Group

eTiQa

► **Flexibility and continuity to meet your wants and needs while you save.**

Life is a roadmap dotted with crossroads. At each of these junctions, you are faced with a choice — to save for the future or to live fully in the present.

That’s why Etiqa brings you **Enrich flex**, an endowment plan designed to help you save for the long term while enjoying the flexibility to support your key milestones in life.

You also have the assurance that life goes on without disruption for someone important with a secondary life insured option.

► **Flexibility for key milestones in life.**

When life presents you an opportunity not to be missed, you have the option to withdraw your accumulated cash value from the policy anytime you need it.

► **Accumulation continues for that someone special.**

Prepare for the unexpected with the option to include another person as the secondary life insured to ensure continuity.

► **Lump sum benefit upon maturity.**

With life journeys that are smooth sailing, you or your appointed secondary life insured can expect a lump sum benefit payout on the policy anniversary immediately before you reach 100 years old.

► **Capital guaranteed at Year 15.**

Your capital is guaranteed once the policy reaches its 15th policy anniversary, regardless of your premium term.

► **Protection over all walks of life.**

Be protected against death, terminal illness or total & permanent disability (until 70 years old) during the policy term.

► **Payment choices to suit your life journey.**

You set the timeframe; you decide the length of premium payment terms with a choice of 10, 15 and 20 years.

► **No health check necessary.**

It is genuinely hassle-free as you will not need to undergo any health checks with this guaranteed issuance policy.

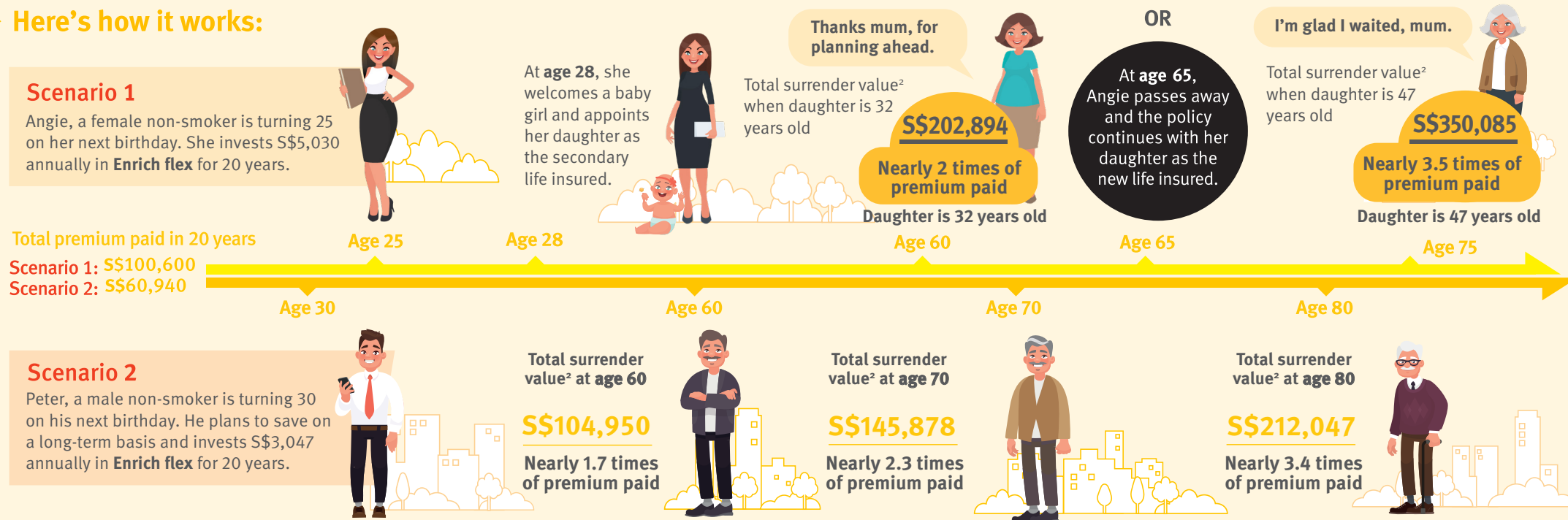
► **Enhance your coverage with optional rider(s):**

- Extra secure waiver
Continue your policy without paying premiums¹, upon the life insured’s diagnosis of any of the 37 severe-stage critical illnesses.

- Extra payer waiver
Continue the policy without paying premiums¹ until the life insured reaches age 25 or the end of the premium payment term of the policy, whichever is earlier, upon the payer’s death, diagnosis of total & permanent disability or any of the 37 severe-stage critical illnesses.

¹ Please refer to the policy contract for full details of the terms and conditions.

► **Here’s how it works:**



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

² The above illustrated values use bonus rates assuming an illustrated investment rate of return of 4.25% per annum. Assuming an illustrated investment rate of return of 3.00% per annum for Scenario 1, the total surrender value at age 60 and 75 is S\$148,234 and S\$208,495 respectively. Assuming an illustrated investment rate of return of 3.00% per annum for Scenario 2, the total surrender value at age 60, 70 and 80 is S\$81,507, S\$100,309 and S\$126,286 respectively. The two rates, 4.25% per annum and 3.00% 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 the participating fund. Any withdrawal will reduce the long-term value of the policy.