

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.

**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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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

Information is correct as at 20 August 2021.

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Underwritten by:

**eTiqa**  
Insurance

Enrich rewards

**Attractive savings with  
guaranteed yearly rewards**



A Member of  Maybank Group

**eTiqa**  
Insurance

► **Get guaranteed yearly cash benefits while you save.**

It's essential to save for tomorrow while being able to enjoy today. **Enrich rewards** is a 10-year endowment insurance plan that provides you with a guaranteed yearly cash benefit from the end of 3<sup>rd</sup> policy year. On top of that, you will be rewarded with attractive returns when the policy matures. Most importantly, your capital is fully guaranteed upon maturity! It's a win-win proposition all around.



► **Be rewarded with 7 guaranteed yearly cash benefits.**

Treat yourself to something special at every policy anniversary when you receive a guaranteed yearly cash benefit (starting from the end of 3<sup>rd</sup> policy year). You may also choose to reinvest the cash benefits with us at a non-guaranteed interest rate.

► **Easy savings with short premium commitment period of only 3 years.**

Pay premiums for only 3 years and be rewarded at the end of 10 years<sup>1</sup>.

► **Lump sum benefit upon maturity.**

A lump sum benefit consisting of a guaranteed and a non-guaranteed amount will be payable upon maturity.

► **Attractive returns upon maturity.**

This plan can potentially provide returns of 2.41% and 0.73% per annum upon maturity, based on an illustrated investment rate of return of 3.35% per annum and 2.10% per annum respectively<sup>2</sup>. This is based on the illustration that a male, age 40, takes up the policy with an annual premium of S\$22,750 and receives the yearly cash benefits from the end of 3<sup>rd</sup> policy year.

<sup>1</sup>Automatic Premium Benefit (APB) will pay the premiums of the policy from the 4<sup>th</sup> policy year onwards.

► **Capital guaranteed at maturity.**

Your capital is fully guaranteed at the end of 10 policy years.

► **No health check necessary.**

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

► **Protection during the policy term.**

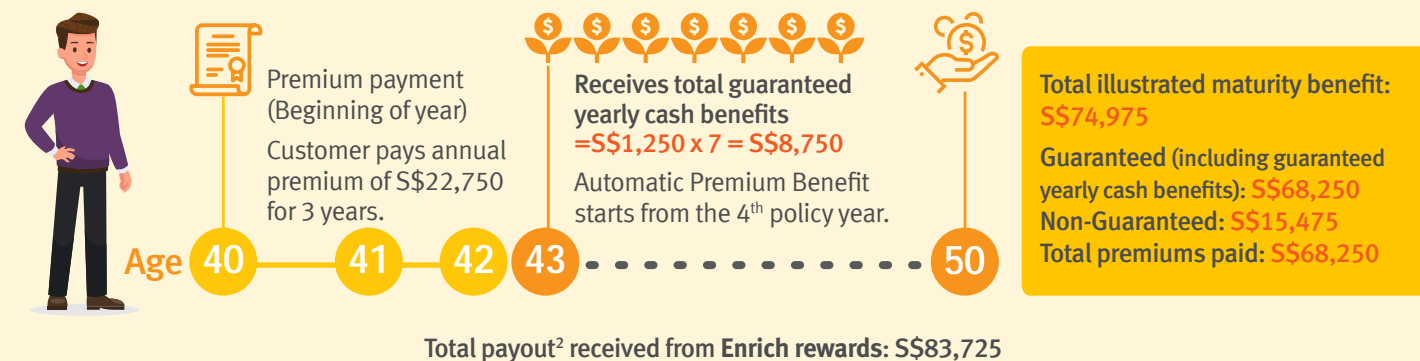
This plan offers death protection throughout the 10 years of the policy term, even while you receive your guaranteed yearly cash benefits.



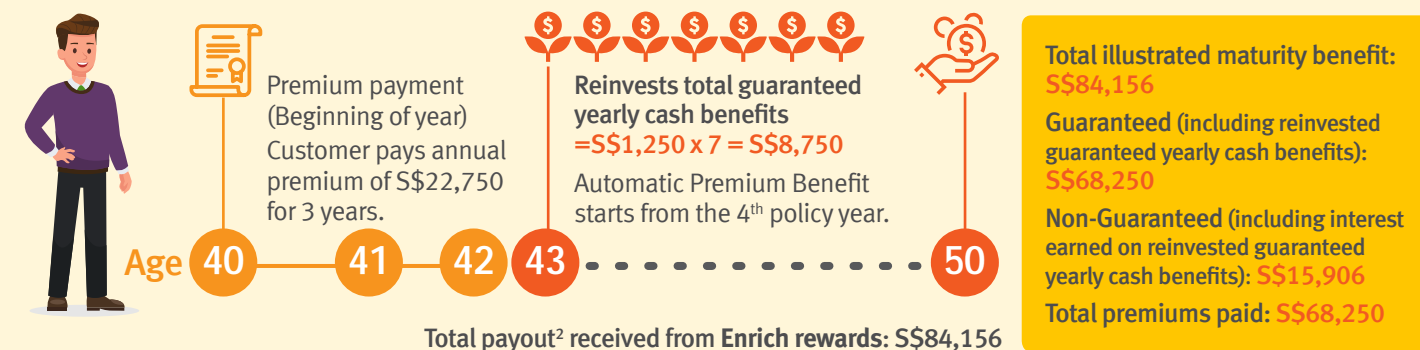
► **Here's how it works:**

Jason (age 40) plans to set aside S\$22,750 annually in saving for his mid-term goals, yet he wishes to remain flexible to enjoy occasional rewards or handle unexpected emergencies. He takes up an **Enrich rewards** policy. When Jason reaches age 50, a lump sum will be ready for his mid-term goals.

**Scenario 1** Jason receives his guaranteed yearly cash benefits from the end of 3<sup>rd</sup> policy year.



**Scenario 2** Jason reinvests his 7 guaranteed yearly cash benefits with Etiqa at a non-guaranteed interest rate.



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

<sup>2</sup>The above illustrated values use bonus rates assuming an illustrated investment rate of return of 3.35% per annum. Assuming an illustrated investment rate of return of 2.10% per annum, the total payout received from **Enrich rewards** under Scenario 1 and Scenario 2 are S\$72,637 and S\$72,637 respectively. The two rates, 3.35% per annum and 2.10% 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.