

Essential whole life cover

**Assurance for a lifetime for those who matter to you**



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 22 October 2021.

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Underwritten by:

**eTiqa**  
Insurance



A Member of  Maybank Group

**eTiqa**  
Insurance

## ▶ True peace of mind, for a lifetime

You have dedicated your life to provide the best for your loved ones. Even many years beyond, you hope to protect your loved ones with every comfort possible, so they may continue to live life to the fullest. That's why we created **Essential whole life cover**, to provide you with protection for life, with flexibility for a coverage of up to 400% of the basic sum insured.

In addition, your plan will continue to accumulate cash value and bonuses, while providing you with comprehensive protection throughout your lifetime.



### ▶ Lifetime protection with flexibility to enhance coverage

Enjoy continuous protection against death, total & permanent disability (until age 70) and terminal illness. Essential whole life cover provides you the choice to multiply your protection by 200%, 300% or 400% of the basic sum insured, with a choice of duration till age 65 or 80.

### ▶ Enjoy comfort in your golden years with our retirement option

With this plan, you have the choice of receiving regular yearly payments<sup>1</sup> starting from the policy anniversary immediately after the life insured attains age 65, for a period of 10 years.

### ▶ Guaranteed insurability benefit

Enjoy the option to purchase another plan at certain life stages without proof of good health, in the event of marriage, birth or adoption of your children or graduation from tertiary education.

### ▶ Limited premium commitment period

Choose from 5, 10, 15 or 20 years premium term.

<sup>1</sup>Please refer to the policy contract for full details of the terms and conditions.

### ▶ For greater protection, enhance your coverage with optional riders:

#### • Early CI protection rider

Be covered against 35 early or intermediate stages of critical illnesses and 35 severe-stage critical illnesses and have the flexibility to accelerate your payout by 20%, 50%, 80% or 100% of the death benefit of the basic policy<sup>1</sup>.

Continue this rider without paying premiums upon diagnosis of any of the 35 early or intermediate stages of critical illnesses for any remaining CI benefit left payable.

<sup>1</sup>Receive 12 additional monthly payouts upon diagnosis of any of the 35 critical illnesses, at the severe stage.

<sup>1</sup>Receive additional payout upon diagnosis of any of the 23 special conditions.

#### • CI protection rider

Be covered against 36 severe-stage critical illnesses and accelerate your payout by 20%, 50%, 80% or 100% of the death benefit of the basic policy<sup>1</sup>.

#### • Extra secure waiver

Continue your policy without paying premiums, upon the life insured's diagnosis of any of the 37 severe-stage critical illnesses.

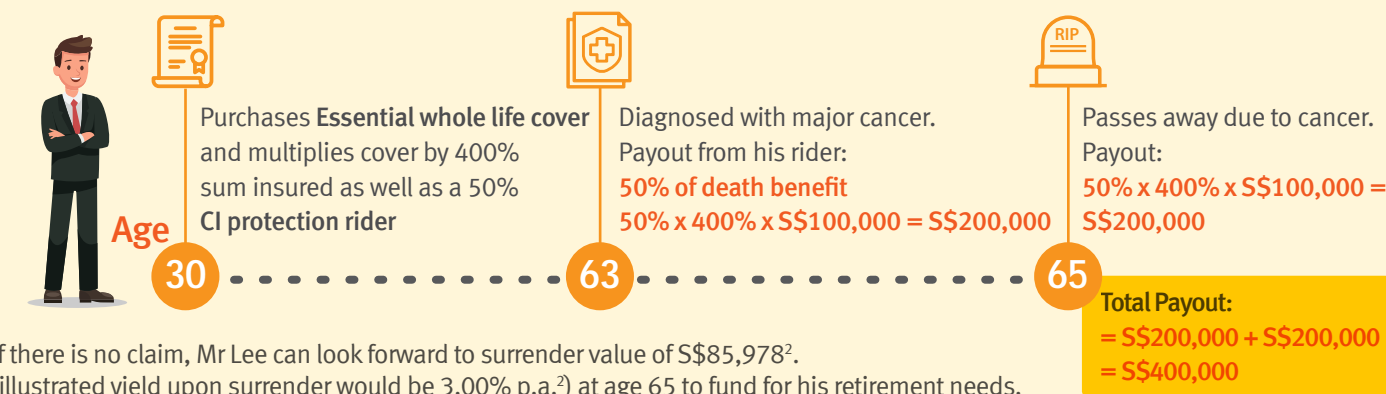
#### • Extra payer waiver

Continue the policy without paying premiums until the life insured reaches age 25, upon the payer's death, diagnosis of total & permanent disability or any of the 37 severe-stage critical illnesses.

### Here's how it works:

#### Scenario 1

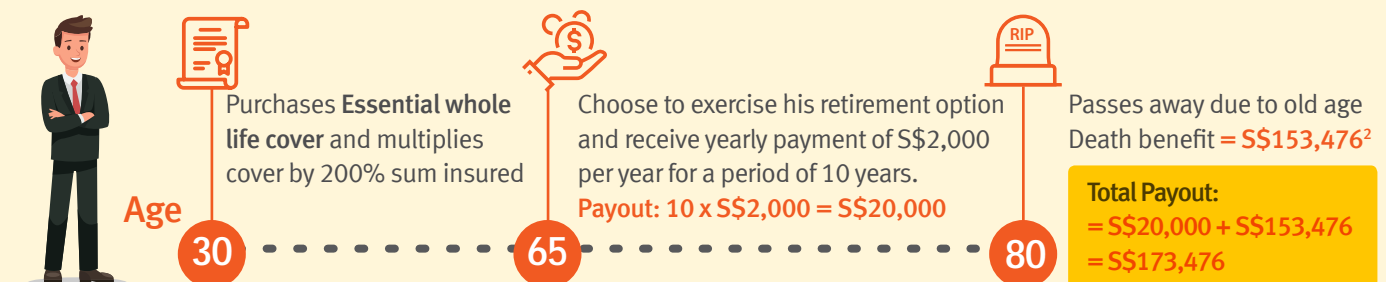
Mr Lee (age 30, non-smoker) just had his first son, David. He is looking for a plan to protect his loved ones, should an unfortunate event happen to him. He purchases **Essential whole life cover** with a sum insured of S\$100,000 and a premium term of 10 years. He chooses to multiply his coverage by 400% of his sum insured till age 65 as well as a 50% **CI protection rider**. He pays S\$4,462 annually.



If there is no claim, Mr Lee can look forward to surrender value of S\$85,978<sup>2</sup>. (illustrated yield upon surrender would be 3.00% p.a.<sup>2</sup>) at age 65 to fund for his retirement needs.

#### Scenario 2

Mr Lee (age 30, non-smoker) just had his first son, David. He is looking for a plan to protect his loved ones and to be used for his retirement planning. He purchases **Essential whole life cover** with a sum insured of S\$100,000 and a premium term of 10 years. He chooses to multiply his coverage by 200% of his sum insured till age 80. He pays S\$3,187 annually.



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 4.25% per annum. Assuming an illustrated investment rate of return of 3.00% per annum, the total surrender value at age 65 would be S\$58,888 and the corresponding yield upon surrender would be 1.74% p.a. for scenario 1 and the death benefit would be S\$132,074 for scenario 2. 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 your participating policy.