

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 this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. 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.

Essential term life cover
Desired coverage at affordable premiums



A Member of  **Maybank** Group

eTiQa

▶ **Get a million dollar term life cover from as low as S\$0.38¹ a day**

Peace of mind should not come with a heavy financial burden. Get protected against life’s uncertainties with Essential term life cover at an affordable cost. Enjoy the freedom to pace your premiums with your income and the flexibility of planning your coverage term to meet your immediate and long-term insurance needs.

▶ **Protection for peace of mind**

Get coverage starting from S\$400,000, in the event of death or terminal illness during the policy term.

▶ **Choice of policy term:**

- 5 years (renewable)
- 10 years - To age 86 (every one year interval)
- To age 100

▶ **Guaranteed renewability benefit (only applicable for policy term of 5 years (renewable))**

Enjoy the option of renewing² your policy (up to age 90) without proof of good health.

▶ **Option to increase sum insured**

Enjoy the option to increase² your sum insured without proof of good health upon a key life event such as graduation from tertiary education, changes in marital status, purchase of a property, the birth or adoption of a child, or you or your child’s enrolment into tertiary education.

¹Premium is illustrated based on a 5-year renewable term plan for a male aged 1 year, non-smoker and a sum insured of S\$1,000,000.

▶ **Guaranteed convertibility benefit**

Enjoy the option to convert² your policy to any Singapore dollar-denominated new endowment or whole life policy available at the point of conversion, without proof of good health.

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

- **Advanced CI rider**
Be covered against 36 severe-stage critical illnesses and accelerate your payout of the death benefit of the basic policy².
- **Early CI rider**
Be covered against 35 early or intermediate stages of critical illnesses and 35 severe-stage critical illnesses and accelerate your payout of the death benefit of the basic policy².

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.

²Receive 12 additional monthly payouts upon diagnosis of any of the 35 critical illnesses, at the severe stage.

²Receive additional payout upon diagnosis of any of the 23 special conditions.
- **Extra disability care**
Accelerate your payout of the death benefit of the basic policy² if total and permanent disability is sustained on or before reaching the policy anniversary when the life insured attains age 86.
- **Extra secure waiver**
Continue your policy without paying premiums up to the policy anniversary before the life insured turns age 86 or the end of the premium payment term of the policy, whichever is earlier, upon the life insured’s diagnosis of any of the 37 severe-stage critical illnesses.

²Please refer to the policy contract for full details of the terms and conditions.

▶ **Here’s how it works:**

Scenario 1

David, age 40, non-smoker, is looking for a term life plan that provides high coverage at affordable premiums. He signs up for **Essential term life cover** with a sum insured of S\$500,000 and chooses to pay his premiums on a yearly mode. To enhance his coverage, he also adds on **Extra disability care rider** with a sum insured of S\$500,000.

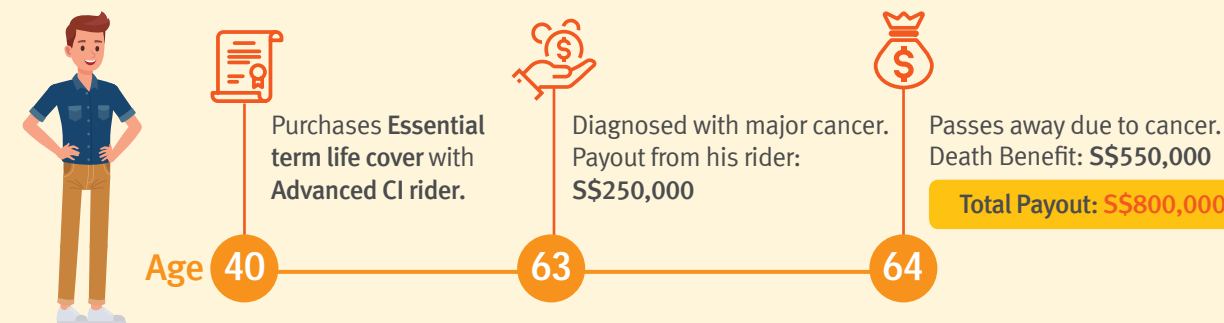


If David chooses a policy term of 5 years and renews his policy for another 5 years at the end of the policy term, he would have paid a total premium of **S\$2,961** as of age 48.

If David chooses a policy term of 10 years, he would have paid a total premium of S\$2,668 as of age 48.

Scenario 2

David, age 40, non-smoker, is looking for a term life plan that provides high coverage at affordable premiums. He signs up for **Essential term life cover** with a sum insured of S\$800,000 and chooses to pay his premiums on a yearly mode. He chooses to add on the **Advanced CI rider** with a sum insured of **S\$250,000**.



If David chooses a policy term of 25 years, he would have paid a total premium of **S\$39,209** as of age 64.