#### **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 1 March 2025.

Etiqa Hotline +65 6887 8777



### **Etiqa Insurance Pte. Ltd.**

(Company Registration Number 201331905K)

23 Church Street, #01-01 Capital Square Singapore 049481

E customer.service@etiqa.com.sg

www.etiqa.com.sg

Underwritten by:





# Enrich saver Attractive savings for your life's milestones





Save for your life's milestones with Enrich saver today. Whether it's planning for your marriage, purchasing your first home or saving for your child's education, we've got you covered. Enrich saver is a 10-year endowment insurance plan that provides you with a lump sum benefit when the policy matures. Most importantly, your capital is fully guaranteed upon maturity!



## Easy savings with short premium commitment period of only 5 years

Pay premiums for only 5 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 2.64% and 0.75% per annum upon maturity, based on an illustrated investment rate of return of 4.25% per annum and 3.00% per annum respectively<sup>2</sup>.

#### 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.

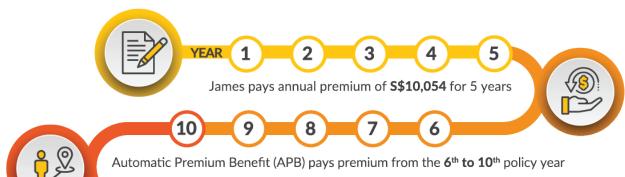
<sup>1</sup> Automatic Premium Benefit (APB) will pay the premiums of the policy from the 6<sup>th</sup> to 10<sup>th</sup> policy year. Please refer to the policy contract for full details of the terms and conditions.

#### Here's how it works:



James (age 50, non-smoker) plans to accumulate savings regularly to fund his financial goals in 10 years' time. As he has other financial commitments, he prefers a policy with a short premium term.

With **Enrich saver**, James sets aside S\$10,054 annually for the first 5 years. Upon maturity of the policy, he will receive a lump sum of S\$61,957<sup>2</sup> with an illustrated total maturity yield of 2.64%<sup>2</sup> per annum.



Total maturity benefit<sup>2</sup>: S\$61,957 Guaranteed amount: S\$50,270 Non-Guaranteed amount<sup>2</sup>: S\$11,687

<sup>2</sup>The above illustrated values use bonus rates assuming illustrated investment rate of return of 4.25% per annum. Assuming an illustrated investment rate of return of 3.00% per annum, the total maturity benefit for Enrich saver is \$\$53,388 and the total maturity yield is 0.75% per annum. 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.