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Underwritten by:  
**eTiQa**

**Important Notes:**

Age means the age at next birthday.

This policy is underwritten by Etiqua 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 1 March 2025.

**At Etiqua**, 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.



**Enrich retirement**  
**Enrich your retirement**  
**income while enhancing**  
**your lifestyle**

**eTiQa**

Enjoy your desired lifestyle once you stop working with **Enrich retirement**. It provides monthly retirement income, with the choice of level or inflated payouts.

Together with holistic benefits and the flexibility to tailor the payouts to your needs, it makes your retirement so much more fulfilling.



### Monthly retirement income

Receive monthly retirement income consisting of guaranteed and non-guaranteed payout for 10 or 20 years, starting 1 month after the policy anniversary.

### Level or inflated payout

Choose from the following payout options based on your needs:

**Level payout:**  
Receive a fixed amount of monthly retirement income payout. The payout amount will remain constant throughout the income payout period.

**Inflated payout:**  
Receive an increment of 2% p.a. of the monthly retirement income payment, starting from the second policy year of receiving the monthly payout. The inflated monthly payout amount will remain constant throughout the policy year, until the next increment.

### Special Conditions Benefit

In addition, safeguard against Alzheimer's Disease or Severe Dementia, Idiopathic Parkinson's Disease, or osteoporosis with fractures with our Special Conditions Benefit. Receive a lump sum payout of S\$10,000 should you be diagnosed with any of these diseases for the first time.

A maximum of 2 claims can be made under this benefit. Payment on the Special Conditions Benefit will not reduce the death benefit of the policy.

### Flexibility to receive or reinvest

If you prefer not to receive the monthly retirement income, you have the following options:

**Option 1:**  
Deposit the monthly retirement income with Etiqa at a non-guaranteed interest rate and receive the lump sum payout at maturity.

**Option 2:**  
Receive a partial lump sum through a partial surrender of the policy and receive a reduced monthly retirement income for 10 or 20 years, starting one month after the policy anniversary upon reaching your selected retirement age.

**Option 3:**  
Receive a full lump sum through a full surrender of the policy.

### Freedom to choose your preferred plan

Choose your preferred retirement age of 60 or 65, and your preferred premium term of 2, 5 or 10 years.

### Capital guaranteed

Your capital is guaranteed once you reach your selected retirement age.

### Additional lump sum maturity benefit

Enjoy greater financial security with lump sum maturity benefit, in addition to your monthly retirement income.

### Attractive returns upon maturity

Enjoy attractive potential total returns of up to 3.56% p.a. and 1.66% p.a. based on the illustrated investment rates of return of 4.25% p.a. and 3.00% p.a. respectively; and a guaranteed return of up to 1.01% p.a. upon maturity. This is based on the illustration of a male, age 30, paying annual premiums for 5 years and with the option to receive the level monthly retirement income at the retirement age of 65 for 20 years.

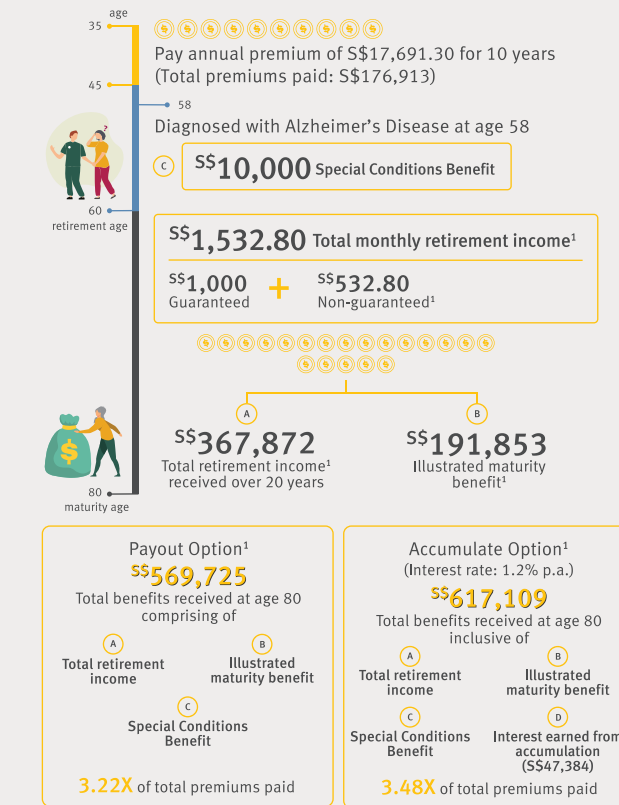
### How it works:

#### Scenario 1

Imagine you are preparing for retirement at age 60. At age 35, you invest in Enrich retirement. Based on your needs, you select the following options:

- ▶ Premium term of 10 years
- ▶ Retirement age of 60
- ▶ Level income payout period of 20 years
- ▶ Guaranteed monthly retirement income of S\$1,000

With these selections, you pay an annual premium of S\$17,691.30.

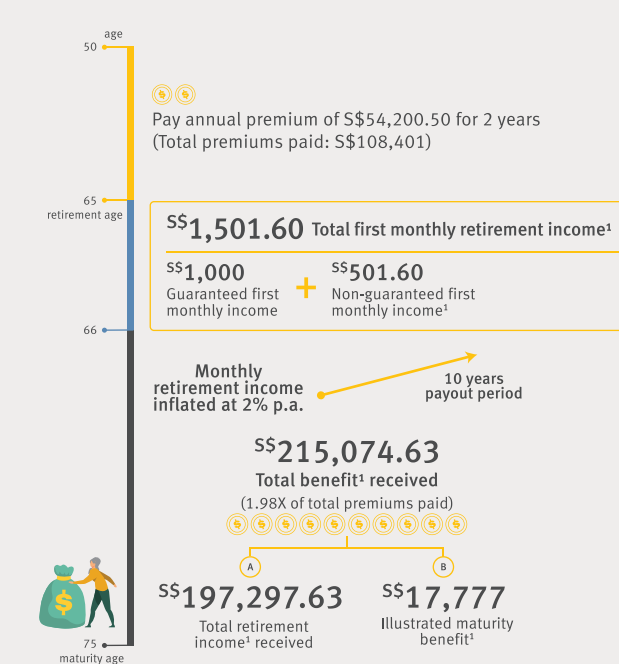


#### Scenario 2

Imagine you are preparing for retirement at age 65. At age 50, you invest in Enrich retirement. Based on your needs, you select the following options:

- ▶ Premium term of 2 years
- ▶ Retirement age of 65
- ▶ Inflated income payout period of 10 years
- ▶ Guaranteed first monthly retirement income of S\$1,000 (inflated at 2% p.a.)

With these selections, you pay an annual premium of S\$54,200.50.



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

<sup>1</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, for scenario 1, the monthly income received will be S\$1,104.04, and the total benefits received at age 80 under the payout option and accumulate option will be S\$309,431.60. For scenario 2, the total first monthly income received and the benefits received at age 75 will be S\$1,100.16 and S\$151,252.78 respectively. The two rates 3.00% per annum and 4.25% 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 used for the benefits illustrated above are not guaranteed, the actual benefits payable will vary according to the future performance of the participating fund. Past performance is not necessarily indicative of the future performance.