

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 should seek advice from a financial adviser before deciding to purchase the policy. If you choose not to seek advice, you should consider if the policy is suitable for you. This content is for reference only and is not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract.

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 accurate as at 1 March 2025.

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Underwritten by:

eTiqa



Enrich assure
Assurance for your
life's milestones

eTiqa

Whether big or small, we all have goals and dreams for now or the future. So whether you are saving for a new home, your child's education or your retirement, plan for these life milestones with Enrich assure.

Easy savings with short premium commitment period of only 7 years

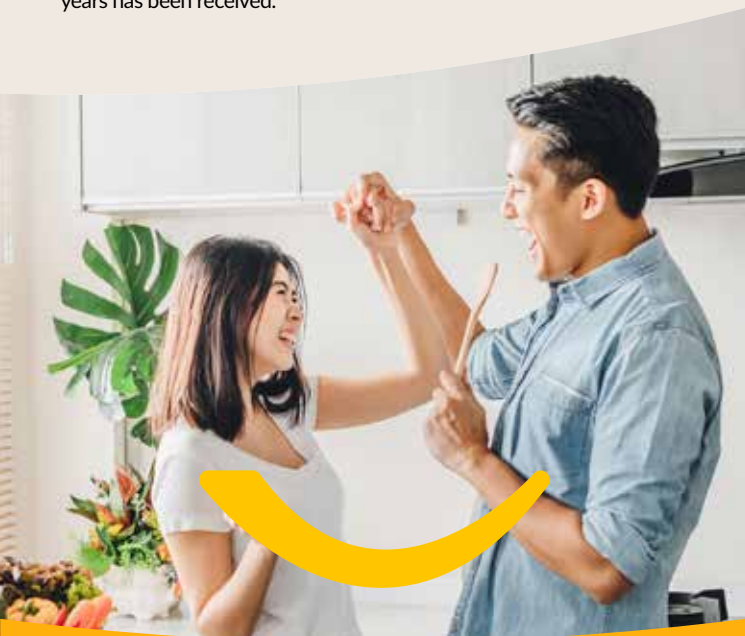
Pay premiums for only 7 years and be rewarded at the end of 12 years¹.

Flexible choices for your maturity payments

Choose to receive maturity payment in:

- a lump sum at the end of 12th policy year, or
- 10 or 15 yearly payments starting from the end of 12th policy year.

¹Automatic Premium Benefit (APB) will pay the premiums of the policy from the 8th policy year onwards after the full premium for the first 7 years has been received.



Capital guaranteed at maturity

Your capital is fully guaranteed at the end of 12 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.

Enhance your coverage with eXTRA cancer waiver rider for greater protection

Continue the policy without paying premiums until the end of the policy term or policy anniversary before age 86, whichever is earlier, if the life insured is diagnosed with major cancers.

Enjoy protection while you save

In the event of the life insured's death, this plan pays:

- Before the end of year 12: 101% of the total premiums paid (less premiums paid for any supplementary benefit, interest and Automatic Premium Benefit) and any attached bonuses less any outstanding amounts.
- On and after the end of year 12: 101% of the sum of the Survival Benefit less all yearly payments disbursed and any non-guaranteed interest.



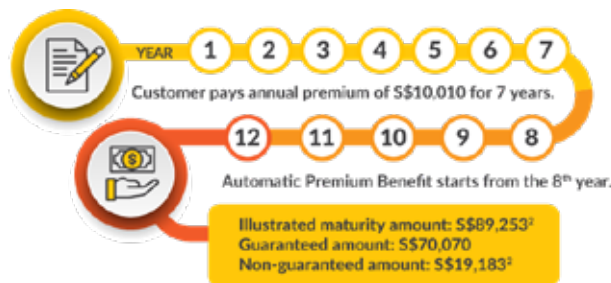
Here's how it works:



Mr Lee (age 40, non-smoker) is married with a 7-year-old daughter, Sarah. He plans to start saving for her university education. With **Enrich assure**, Mr Lee sets aside S\$10,010 each year for 7 years. At the end of 12 years, the illustrated returns for Sarah's education is S\$89,253² and the total illustrated yield at maturity is 2.71%² per annum.

Scenario 1

Mr Lee chooses to receive the returns in a lump sum.



Scenario 2

Mr Lee chooses to receive the returns in 15 yearly payments. The remaining balance accumulates at a non-guaranteed interest rate to provide an increasing yearly payment. At the end of the policy term, the total illustrated payout Mr Lee receives is S\$97,154² and the total illustrated yield at maturity is 2.05%² per annum.



The scenario(s) above are for illustration purposes only. ²The 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 (where the remaining balance accumulates at a non-guaranteed interest rate of 0% per annum), the total payout received from Enrich assure under both Scenario 1 and 2 are S\$80,198 (with non-guaranteed amount at S\$10,128) and the total illustrated yield at maturity are 1.51% per annum and 0.85% per annum respectively. The yearly payouts at year 12, year 20 and year 26 under Scenario 2 would be S\$5,347, S\$5,347, and S\$5,347 respectively. The non-guaranteed payouts at these years are S\$675, S\$675 and S\$675 respectively. 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.