

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.

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:

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 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 Documents 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 accurate as at 1 March 2025.



Enrich flex plus
Meet life's milestones
with flexibility and
continuity

eTiQa

Flexibility and continuity to meet your wants and needs while you save.

Life is a roadmap dotted with crossroads. At each of these junctions, you are faced with a choice — to save for the future or to live fully in the present.

That's why Etiqa brings you **Enrich flex plus**, an endowment plan designed to help you save for the long term while enjoying the flexibility to support your key milestones in life.

You also have the assurance that your policy will continue for your loved ones with a secondary life insured option.



Attractive returns for your savings needs

Enjoy guaranteed maturity yield of up to 1.65% p.a.¹ with potential total maturity yield of up to 3.95% p.a.¹.

Flexibility for key milestones in life

When life presents you an opportunity not to be missed, you have the option to withdraw² your accumulated cash value from the policy anytime you need it.

Policy continuity and ownership options

Option to add another person as the secondary life insured so that your policy will continue for your loved ones after you pass on.

Lump sum benefit upon maturity

With life journeys that are smooth sailing, you or your appointed secondary life insured can expect a lump sum benefit payout on the policy anniversary immediately before you reach 125 years old.

Capital guaranteed

Your capital is 100% guaranteed from as early as policy year 5 to 15, depending on your premium term.

Protection over all walks of life

Receive a lump sum payout upon death or terminal illness during the policy term, and additional payout upon accidental death (until age 80).

Payment choices to suit your life journey

You set the timeframe and decide the premium payment term with a choice of 3, 5, 10, 15 or 20 years.

No health check necessary

Hassle-free with no health checks required for this guaranteed issuance basic plan.

Flexibility with premium deferment

You can request a premium deferment² for up to 1 year after the end of the 4th policy year (not applicable for a 3-year premium term) if your policy has sufficient cash value.

NEW Option to enhance your coverage with the following riders:

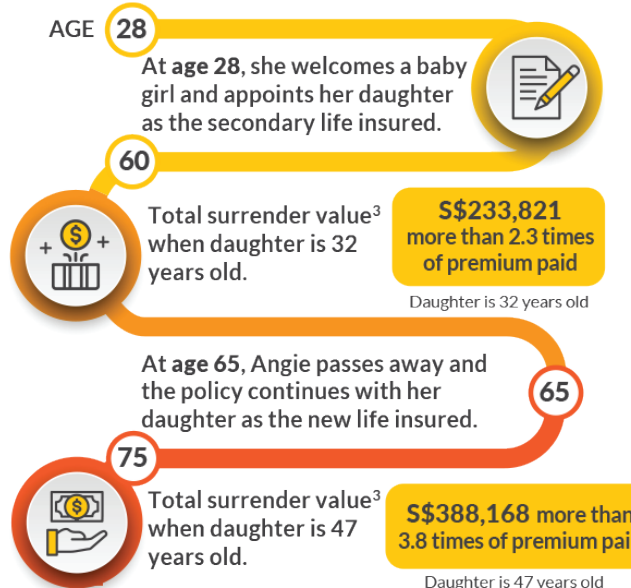
Extra payer waiver II

We will waive off your premiums for the basic plan and any attaching riders upon the policyholder's death or diagnosis of total and permanent disability or a severe-stage critical illness (CI).

How it works:

Scenario 1

Angie, a female non-smoker is turning 25 on her next birthday. She saves S\$5,000 annually in **Enrich flex plus** for 20 years.

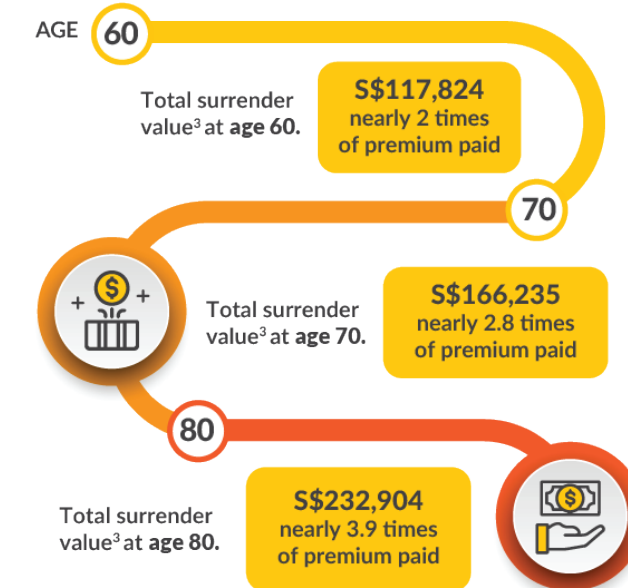


Extra secure waiver II

We will waive off your premiums for the basic plan and any attaching riders (up to the policy anniversary before the life insured turns age 86 or the end of the premium payment term, whichever is earlier) upon the life insured's diagnosis of a severe-stage CI.

Scenario 2

Peter, a male non-smoker is turning 30 on his next birthday. He plans to save on a long-term basis and saves S\$3,000 annually in **Enrich flex plus** for 20 years.



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

³The 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 total surrender value at age 60 and 75 is S\$173,580 and S\$249,946 respectively. Assuming an illustrated investment rate of return of 3.00% per annum for Scenario 2, the total surrender value at age 60, 70 and 80 is S\$92,486, S\$117,304 and S\$149,970 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 the participating fund. Any withdrawal will reduce the long-term value of the policy.

¹Based on male, non-smoker aged 1, for a 3-year premium term payment option. The illustrated value is based on illustrated investment rate of return of 4.25% p.a. Based on illustrated investment rate of return of 3.00% p.a., the total maturity yield will be 2.75% p.a. 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.

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