

**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**



**Important Notes:**

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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](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.



**Enrich goal**  
**Stay committed towards**  
**your saving goals and fulfil**  
**your dreams**



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# Achieve your goals with discipline

Etiqa brings you **Enrich goal**, so you can take dedicated steps towards fulfilling your dreams.



## Shorter financial commitment and grow your cash hands-free

Pay for only 7 years and be rewarded at the end of 15 years.

## Capital guaranteed

Your capital is fully guaranteed at the end of 15 years.

## Flexibility to choose your maturity benefit in the form of lump sum payment or yearly payments

You can receive your maturity payment in a lump sum by selecting policy term of 15 years, in yearly payments of 10 years by selecting policy term of 24 years or in yearly payments of 15 years by selecting policy term of 29 years. You can make changes to your maturity benefit option at any time before the end of the 14th policy year.

## Enjoy protection while you save

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

### Before the end of year 15:

101% of the total premiums paid (less premiums paid for any compulsory supplementary benefit, interest and Automatic Premium Benefit) and any attached bonuses.

### On and after the end of year 15:

101% of the returns at the end of year 15 less all yearly payments disbursed and any non-guaranteed interest.

## Provides greater assurance with Extra cancer care waiver

Continue the basic policy without paying premiums if the life insured is diagnosed with major cancer. This is a compulsory supplementary benefit for life insured aged 17 to 60.

## Hassle-free application

This is a guaranteed issuance policy with no health checks required.

## How it works:

### Scenario 1

Mr Lee (age 38, non-smoker) has a 4-year old daughter. He plans to start saving for his daughter, Sarah's university education. With **Enrich goal** and **Extra cancer care waiver**, Mr Lee sets aside S\$6,546 each year for 7 years.



Premium payment (Beginning of year)  
Customer pays annual premium of **S\$6,546** for **7 years**.

AGE 38 39 40 41 42 43 44

Automatic Premium Benefit starts from the 8<sup>th</sup> year.

52 51 50 49 48 47 46 45



Total illustrated maturity benefit<sup>1</sup>: **S\$62,618**  
Guaranteed: **S\$45,819**  
Non-guaranteed<sup>1</sup>: **S\$16,799**  
Total premiums paid: **S\$45,822**



Note: If Mr Lee is diagnosed with major cancer at age 42, he will stop paying premiums, and the total premiums paid will be S\$32,728.

At the end of 15 years, the illustrated returns<sup>1</sup> for Sarah's education is **S\$62,618** and the total illustrated yield at maturity<sup>1</sup> is 2.63% per annum.

### Scenario 2

David (age 45, non-smoker) plans to start saving for his financial goals in 24 years' time. He purchases **Enrich goal** and **Extra cancer care waiver** and chooses to receive his maturity payment in 10 yearly payments starting from the end of the 15<sup>th</sup> policy year. He pays S\$6,631 annually for 7 years.



Premium payment (Beginning of year)  
Customer pays annual premium of **S\$6,631** for **7 years**.

AGE 45 46 47 48 49 50 51

Automatic Premium Benefit starts from the 8<sup>th</sup> year.

59 58 57 56 55 54 53 52



Yearly payout increases over the years

60 Payout 1: **S\$6,322**  
Guaranteed: **S\$4,642**  
Non-guaranteed<sup>1</sup>: **S\$1,680**

64 Payout 5: **S\$6,631**  
Guaranteed: **S\$4,642**  
Non-guaranteed<sup>1</sup>: **S\$1,989**

69 Payout 10: **S\$7,038**  
Guaranteed: **S\$4,642**  
Non-guaranteed<sup>1</sup>: **S\$2,396**

Total illustrated maturity benefit<sup>1</sup>: **S\$7,038**  
Guaranteed: **S\$4,642**  
Non-guaranteed<sup>1</sup>: **S\$2,396**  
Total premiums paid: **S\$46,417**



At the end of 24 years, he will receive a total of **S\$66,741** with an illustrated total maturity yield<sup>1</sup> of 2.22% per annum.

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, the total payout received and illustrated yield at maturity under Scenario 1 would be S\$55,015 and 1.53% p.a.. The yearly payouts at year 15, year 19 and year 24 and the illustrated yield at maturity under Scenario 2 would be S\$5,561, S\$5,561, S\$5,561 and 1.10% p.a. 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.