



Your love lives on.

Month after month.

Esteem eternity II

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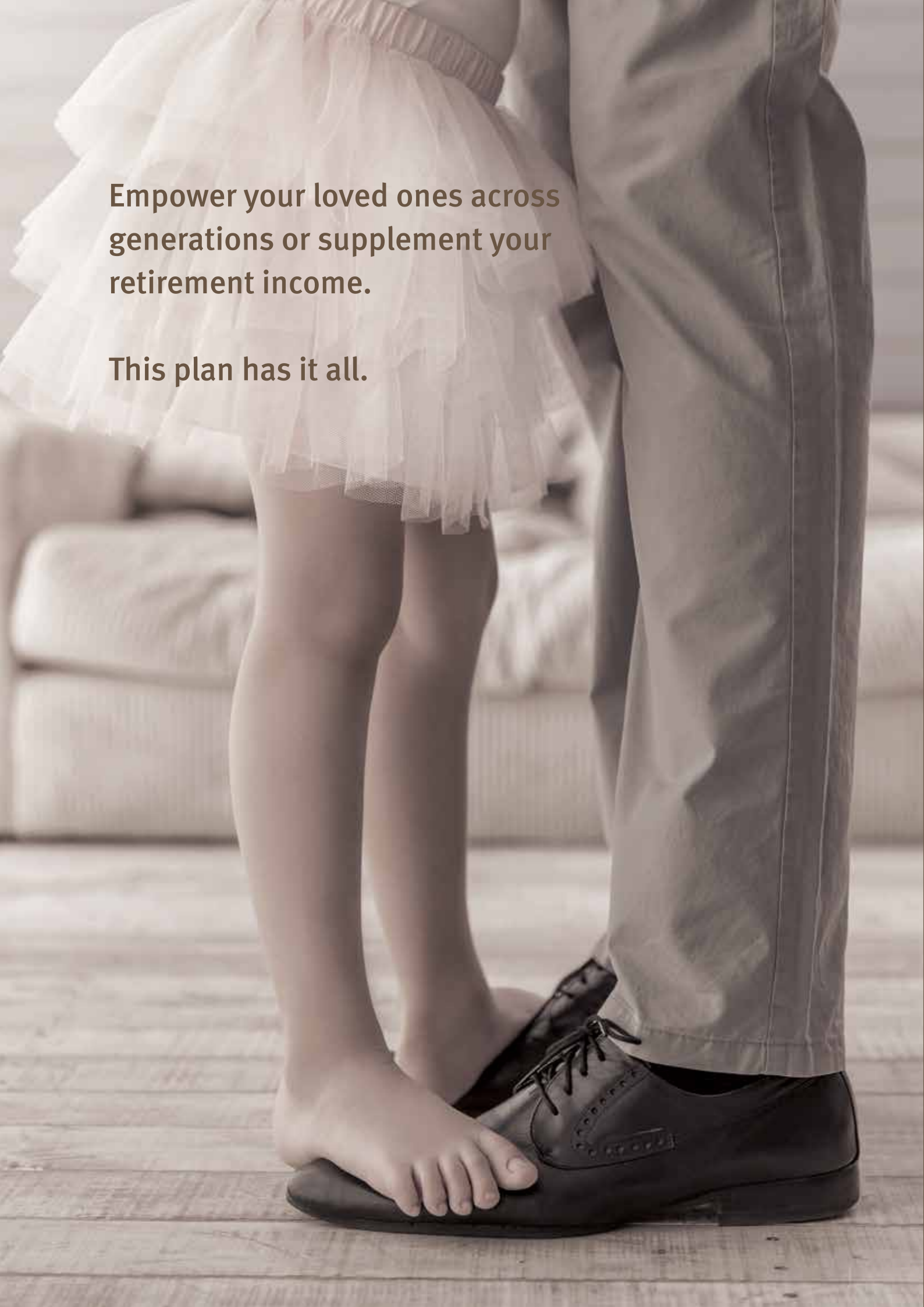


Protect the lifestyle of your loved ones beyond your lifetime.

After a lifetime of success, ensure that those dear to you can enjoy the fruits of your achievements with a lasting legacy that spans across generations.

Whether you are looking to grow your assets for a more comfortable retirement, or seamlessly pass on your wealth from one generation to the next, Esteem eternity II is an all-inclusive solution to meet your needs.

This single premium whole life insurance plan is an astute choice that endures the test of time.



Empower your loved ones across generations or supplement your retirement income.

This plan has it all.

Lifetime protection and guaranteed issuance

Provides death coverage protection with a single premium paid. No health checks are required.

Reliable lifetime income

Receive lifetime monthly income, consisting of a guaranteed and non-guaranteed amount, at the end of each policy month, starting from the second policy anniversary.

Payout Period	Guaranteed Monthly Income	Non-Guaranteed Monthly Income (Illustrated Investment Rate of Return of 3.00% p.a.)	Non-Guaranteed Monthly Income (Illustrated Investment Rate of Return of 4.25% p.a.)
	% of Single Premium p.a.		
3 rd Policy Year onwards	0.50% p.a.	1.45% p.a.	2.90% p.a.

Offers flexibility

Choose to receive the monthly income or reinvest it with Etiqa at a non-guaranteed interest rate.


Guaranteed and immediate liquidity

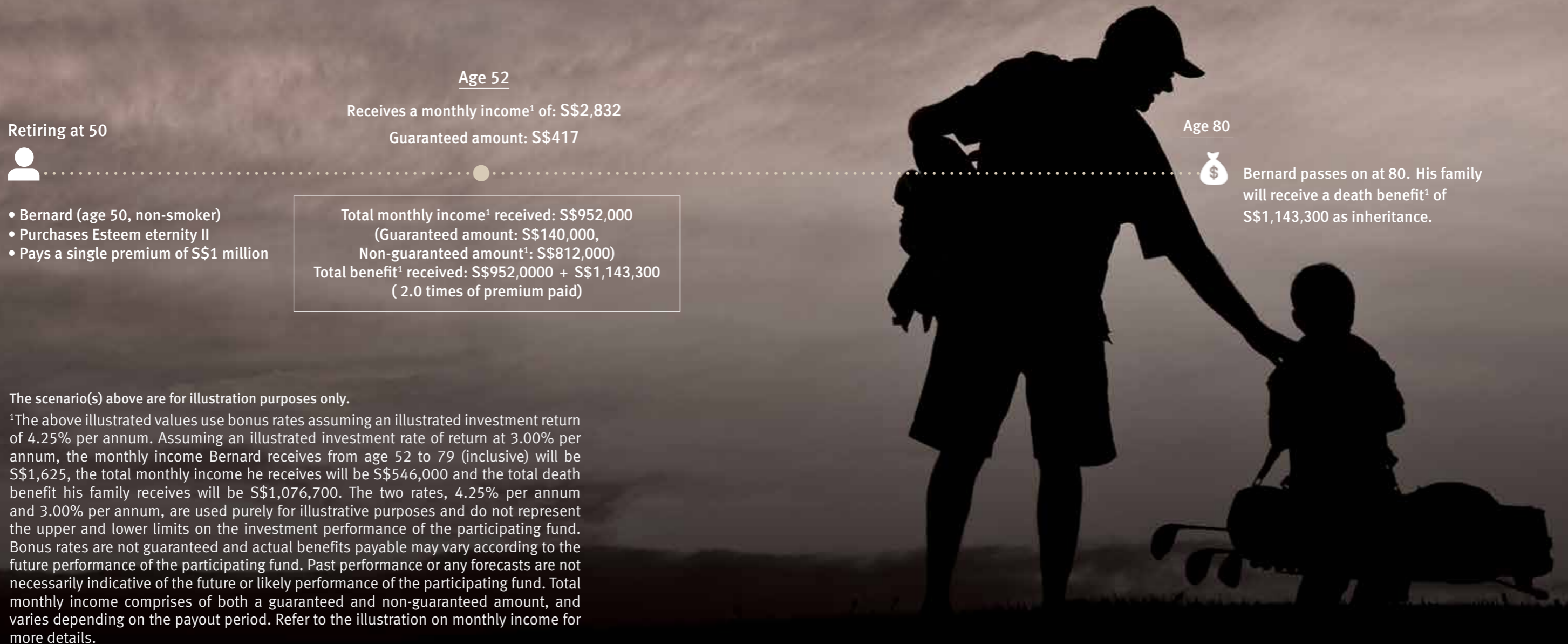
Your policy has a surrender value of at least 80% of the single premium you paid.

Enjoy your golden years in greater comfort.

Scenario 1:

Bernard is preparing for his retirement at 50. He invests S\$1 million in Esteem eternity II. From the third policy year, he receives lifetime monthly income consisting of a guaranteed and non-guaranteed amount.

 Regular monthly income¹ received until he passes on at 80



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

¹The above illustrated values use bonus rates assuming an illustrated investment return of 4.25% per annum. Assuming an illustrated investment rate of return at 3.00% per annum, the monthly income Bernard receives from age 52 to 79 (inclusive) will be S\$1,625, the total monthly income he receives will be S\$546,000 and the total death benefit his family receives will be S\$1,076,700. 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. Bonus rates are not guaranteed and actual benefits payable may 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. Total monthly income comprises of both a guaranteed and non-guaranteed amount, and varies depending on the payout period. Refer to the illustration on monthly income for more details.

Legacy planning across three generations.

Scenario 2:

Daniel (age 30, non-smoker), purchases Esteem eternity II with his one-year-old daughter, Sarah as the life insured. He pays a single premium of S\$1 million. He receives a monthly income starting from the third policy year until his daughter turns 21. The policy can then be transferred² to her, along with the monthly income. With this plan, his daughter can further pass on the inheritance to her child (assuming she passes away at the age of 80).

- 📄 Regular monthly income¹ is received by Daniel until his daughter is 21.
- 👉 From the age of 21, Sarah will receive monthly income until she passes on at 80.

Total monthly income¹ received: S\$612,000 from age 32 to 49 (inclusive), for 18 years (Guaranteed: S\$90,000)

- Daniel (age 30, non-smoker)
- Purchases Esteem eternity II
- Pays a single premium of S\$1 million



- Sarah (age 1)
- Daniel's daughter
- Life insured of Esteem eternity II

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

¹The above illustrated values use bonus rates assuming an illustrated investment return of 4.25% per annum. Assuming an illustrated investment rate of return at 3.00% per annum, the monthly income Daniel receives from age 32 to 49 (inclusive) will be S\$1,625, the total monthly income he receives will be S\$351,000, total monthly income Sarah will receive is S\$1,150,500, and the total death benefit Daniel's grandchild will receive is S\$1,076,700. 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. Bonus rates are not guaranteed and actual benefits payable may 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. Total monthly income comprises of both a guaranteed and non-guaranteed amount, and varies depending on the payout period. Refer to the illustration on monthly income for more details.

Age 32
Receives a monthly income¹ of: S\$2,832
Guaranteed amount: S\$417

Age 49
Receives a monthly income¹ of: S\$2,832
Guaranteed amount: S\$417

Sarah at age 21



Daniel (age 50) transfers² the policy to Sarah when she turns age 21. She will receive a total monthly income¹ of S\$2,006,000 from age 21 to 79 (inclusive), for 59 years (Guaranteed amount: S\$295,000)

The total income¹ received by Daniel and Sarah is S\$612,000 + S\$2,006,000 = S\$2,618,000 (2.62X of premium paid)

Age 80



When Sarah passes away at 80, Daniel's grandchild will receive a death benefit¹ of S\$1,143,300 (Guaranteed: S\$1,010,000) as inheritance.

²Policy transfer will be subject to Etiqa's approval.

About Etiqa

Protecting customers since 1961, Etiqa is a licensed life and general insurance company registered in the Republic of Singapore. We are regulated by the Monetary Authority of Singapore (MAS) and governed by the Insurance Act.

With a comprehensive suite of protection, savings, retirement and legacy planning solutions, we are committed to helping our customers from mass to affluent segments plan for a better future. Rated 'A' by Fitch in 2020 for our financial strength and stable outlook, we humanise insurance by placing people over policies.

Etiqa is owned by Maybank Ageas Holdings Berhad, a joint venture company that combines local market knowledge with international insurance expertise. The company is 69% owned by Maybank, the fourth largest banking group in Southeast Asia, and 31% by Ageas, an international insurance group with footprints across 16 countries and a heritage that spans over 190 years.

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.

In case of discrepancy between the English and Chinese versions of this brochure, the English version shall prevail.

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 16 September 2021.