




Esteem income II

A gift to your
next generation

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A Member of  **Maybank** Group | ageas



Providing financial assurance for your family beyond your lifetime.

While it is important to ensure that you are financially secured for your retirement, it is also ideal that your loved ones can continue to enjoy the fruits of your labour beyond your lifetime.

With Esteem income II, you will be able to ensure that you have sufficient funds to enjoy the golden years of your life and gift the assurance of wealth to the next generation.

Assurance for a lifetime and beyond

- **Savings, retirement and guaranteed issuance**

Provides for savings and retirement needs 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 end of the 13th policy month until the policy matures¹.

Payout Period	Guaranteed Monthly Income (Percentage of Single Premium p.a.)	Non-Guaranteed Monthly Income ² (Percentage of Single Premium p.a.)	
		At Illustrated Investment Rate of Return of 3.00% p.a.	At Illustrated Investment Rate of Return of 4.25% p.a.
13 th to 36 th policy month	1.40%	0.85%	1.70%
37 th policy month onwards	1.40%	1.15%	2.30%

- **Offers flexibility**

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

Option to change the life insured³ at any time after the 2nd policy year.

- **Guaranteed and immediate liquidity**

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

- **Lump sum benefit upon maturity**

A lump sum benefit consisting of a guaranteed and a non-guaranteed amount will be payable to you when the policy matures¹.

- **Protection throughout the policy term**

Lump sum payout upon death and terminal illness.

¹ Your policy will mature on the policy anniversary immediately before the original life insured attains 125 years old.

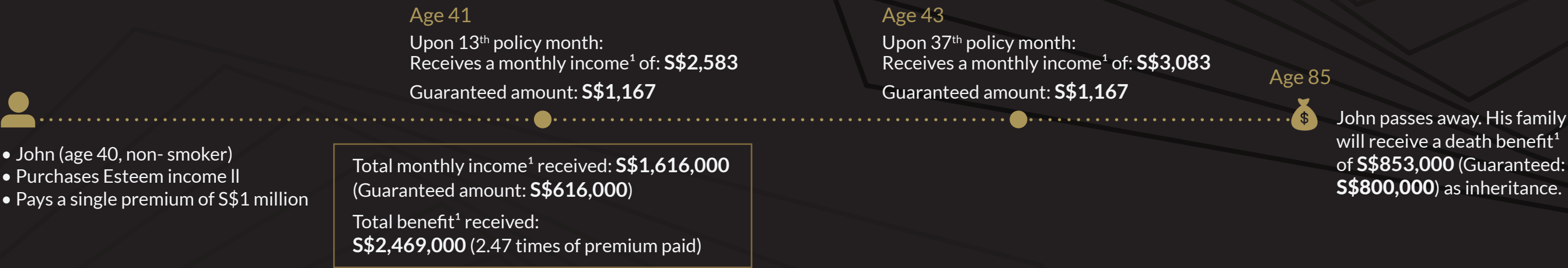
²Please refer to the policy illustration for the non-guaranteed monthly income amount at the illustrated rate of return of 3.00% p.a. and 4.25% p.a. respectively. The two rates are used purely for illustrative purposes and do not represent the upper and lower limits of the investment performance of the participating fund.

³Subject to applicable terms and conditions. Please refer to policy contract for details.

Steady stream of income for a lifetime.

Scenario 1:

John (age 40, non-smoker) is married and going to have kids. He wants to ensure that he will have a consistent stream of income so that his wife and kids can continue to live comfortably for many years to come. He purchases Esteem income II and pays a single premium of S\$1 million. Upon the 13th policy month, he receives lifetime monthly income consisting of a guaranteed and non-guaranteed amount. John passes away at the age of 85. His children and wife will receive a payout of S\$853,000¹.




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 John receives from 13th to 36th policy month (inclusive) will be S\$1,875 and the monthly income he receives from 37th policy month until he is age 85 (inclusive) will be S\$2,125. The total monthly income he receives will be S\$1,116,000 and the total death benefit his family receives will be S\$826,500. 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:

Dylan (age 35, non-smoker) purchases Esteem income II with his 1-year-old son, Albert as the life insured. He pays a single premium of S\$1 million. He receives a monthly income upon reaching the 13th policy month until his son turns 21. The policy is then transferred² to Albert, along with the monthly income. With this plan, Albert can further pass on the inheritance to his child (assuming he passes away at the age of 85).

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- Regular monthly income¹ is received by Dylan until his son turns 21.

From the age of 21, Albert will receive monthly income until he passes on at 85.

Total monthly income¹ received for Dylan (Age 36 to 54 (inclusive)): **S\$691,000** for 19 years, (Guaranteed amount: **S\$266,000**)

- Dylan, 35, non-smoker
- Purchases Esteem income II
- Pays a single premium of S\$1 million



- Albert, 1 (Dylan's Son)
- Life insured of Esteem income II

Age 36

Upon 13th policy month:
Receives a monthly income¹ of **S\$2,583**
Guaranteed amount: **S\$1,167**

Age 38

Upon 37th policy month:
Receives a monthly income¹ of **S\$3,083**
Guaranteed amount: **S\$1,167**

Age 85

Albert passes away at 85. Albert's child will receive a death benefit¹ of **S\$853,000** (Guaranteed: **S\$800,000**) as inheritance.

Albert at age 21



Dylan (age 55) transfers² the policy to Albert when he turns age 21. He will receive a total monthly income¹ of **S\$2,368,000** from age 21 to 84 (inclusive), for 64 years (Guaranteed amount: **S\$896,000**)

The total monthly income¹ received by Dylan and Albert is **S\$2,368,000 + S\$691,000 = S\$3,059,000** (3.1 times of premium paid)

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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 Dylan receives from 13th to 36th policy month (inclusive) will be S\$1,875 and the monthly income he receives from 37th policy month until he is age 54 (inclusive) will be S\$2,125. The total monthly income he receives will be S\$478,500, total monthly income Albert receives is S\$1,632,000, and the total death benefit Albert's child will receive is S\$826,500. 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.

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



About Etiqa

Etiqa Insurance Pte. Ltd. (EIPL) is a life and general insurance company licensed and regulated by the Monetary Authority of Singapore and governed by the Insurance Act 1966. Having protected customers in Singapore since 1961 under the name United General Insurance Co. Sdn. Bhd., the company transitioned into the Singapore branch of Etiqa Insurance Berhad in 2009. Today, EIPL in Singapore stands as the pivotal operating entity of Etiqa Insurance Group, a leading insurance and takaful provider in ASEAN.

EIPL offers a comprehensive range of life and general insurance products accessible through its diverse distribution channels, including bancassurance, agents, brokers, financial advisers, partnerships, direct and online sales via Tiq by Etiqa. Etiqa is rated 'A' by credit rating agency Fitch for the group's 'Favorable' business profile. EIPL is owned by Maybank Ageas Holdings Berhad, a joint venture combining local market expertise with international insurance knowledge, with 69% ownership by Maybank, the fourth largest banking group in Southeast Asia, and 31% by Ageas, an international insurance group operating across 13 countries.

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 1 March 2025.

Underwritten by:

eTiqa