

Esteem legacy II

A life well-lived
A future well-planned

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A Member of  Maybank Group | ageas



Leaving behind your wealth shouldn't be as difficult as acquiring it.

Loving someone means doing your very best to provide for them. Giving your time, presence and every luxury within your means. Even beyond, you hope to surround those dear to you with every comfort possible, so they may continue to live life to the fullest.

It's just as important to make sure your wealth is distributed among your loved ones as you intended – fairly and efficiently without any stress.

Esteem legacy II is a tailor-made single premium whole life insurance plan designed to help you enhance your wealth so you can maintain the lifestyle you've become accustomed to, while preserving a lasting legacy for the ones you love.



Reap the benefits of
expert legacy planning.

- **Protect what you've built for those you love.**

Esteem legacy II can help to grow and preserve your estate and ensure those closest to you can continue with the lifestyle you aspire for them.

- **Peace of mind for a lifetime**

A single premium entitles you to a lifetime of protection against death and terminal illnesses.

- **Coverage for the lifestyle you have grown accustomed to.**

You will benefit from a Guaranteed Death Benefit (GDB) offering high protection of up to 383% of your sum insured before the policy anniversary at age 85.

Actual GDB factor varies with entry age	
Age	GDB factors (% of sum insured)
1 - 25	383
26 - 30	356
31 - 45	274
46 - 50	247
51 - 56	230
57 - 59	208
60	162
61 - 65	137
66 - 70	127

Before the policy anniversary at age 85, death benefit is the higher of GDB or sum insured plus any attaching bonuses, less any amount owing to us. On or after the policy anniversary at age 85, death benefit is the sum insured plus any attaching bonuses, less any amount owing to us.

- **Assurance with guaranteed immediate liquidity.**

Your policy has a cash value equivalent to at least 80% of your single premium paid.

- **Flexibility for changing life insured.**

Enjoy the freedom to change the life insured¹. We allow unlimited changes if the policy owner is a corporation, and one-time change if it is an individual.

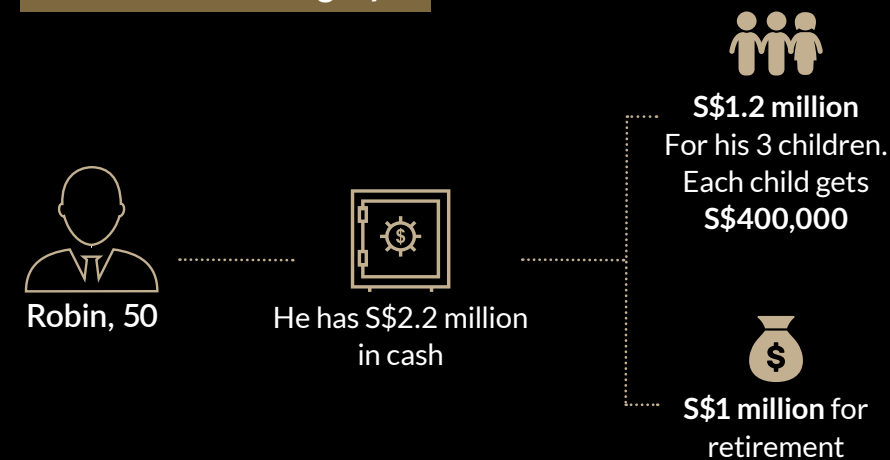
¹ Policy owner may request to change the life insured after the second policy year. Acceptance of the new life insured depends on the insurability of the new life insured and such other terms and conditions as we shall determine from time to time.



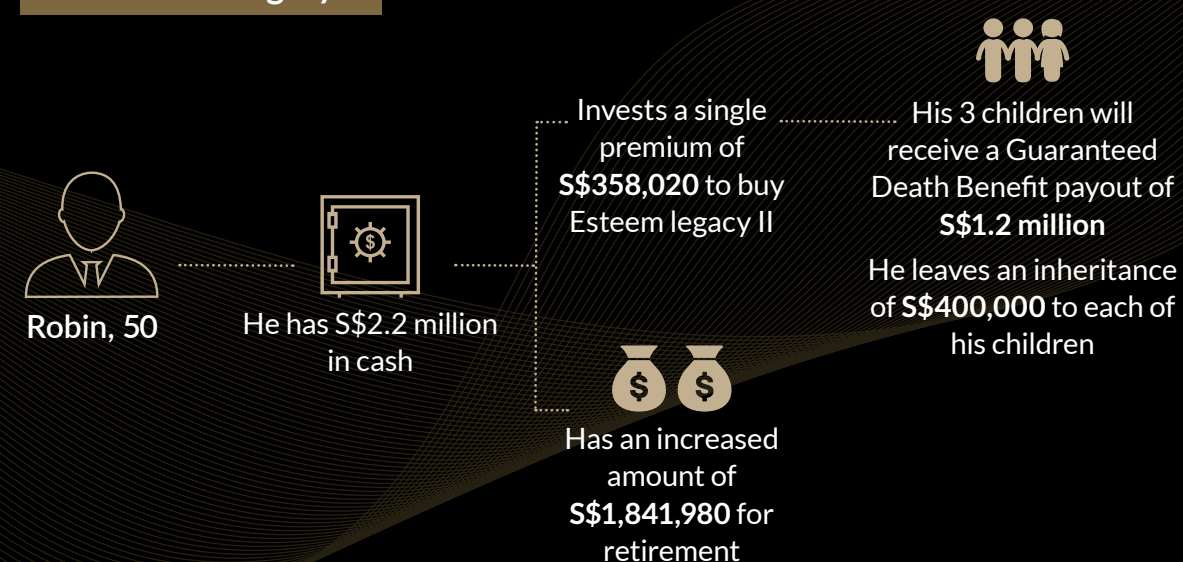
Staying true to your promise.

Robin (age 50, male, non-smoker) is planning for a comfortable retirement and has accumulated S\$2.2 million. With Esteem legacy II, he is able to leave the same amount of inheritance to each of his 3 children and set aside more money to enjoy his retirement.

Without Esteem legacy II

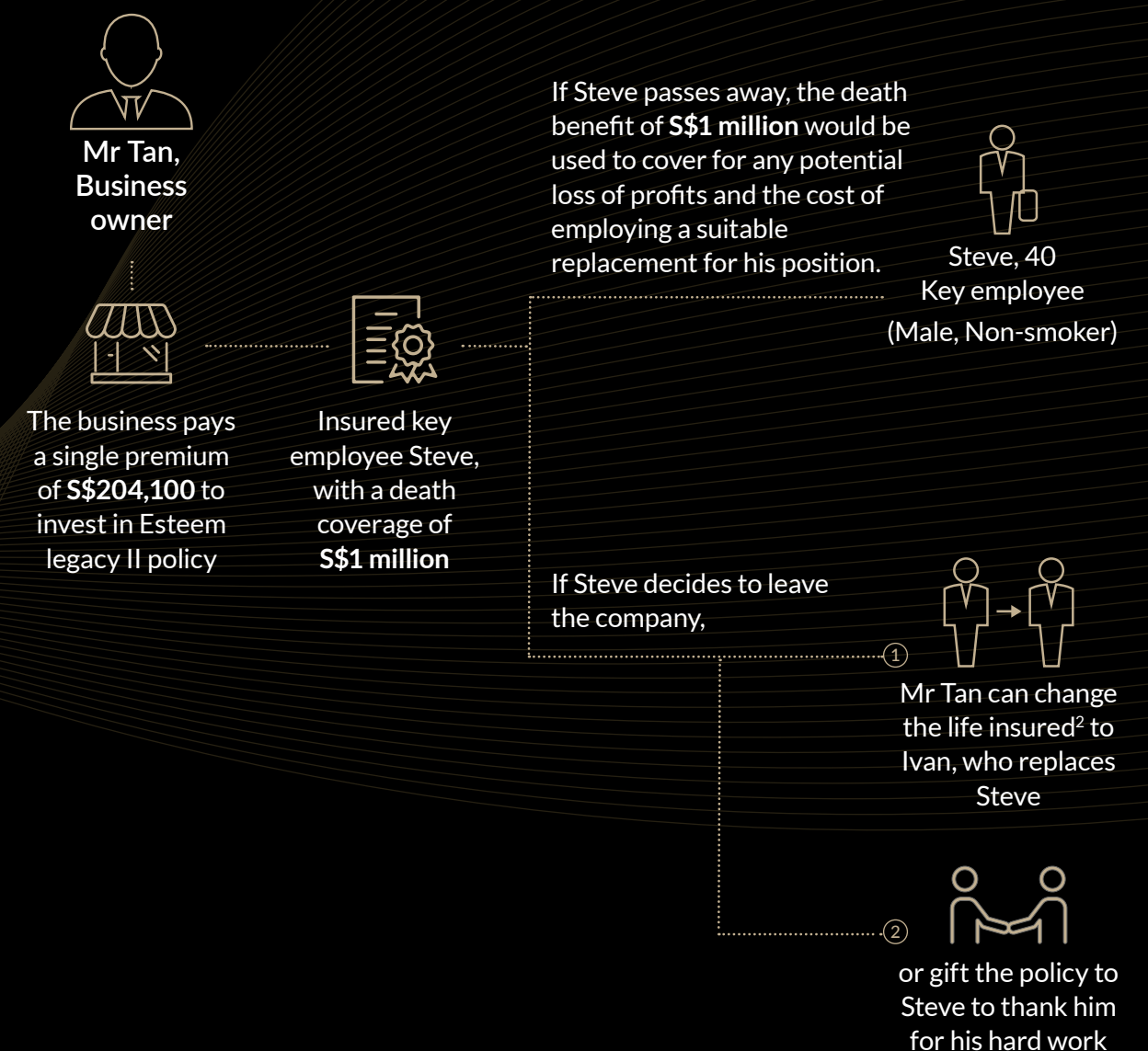


With Esteem legacy II



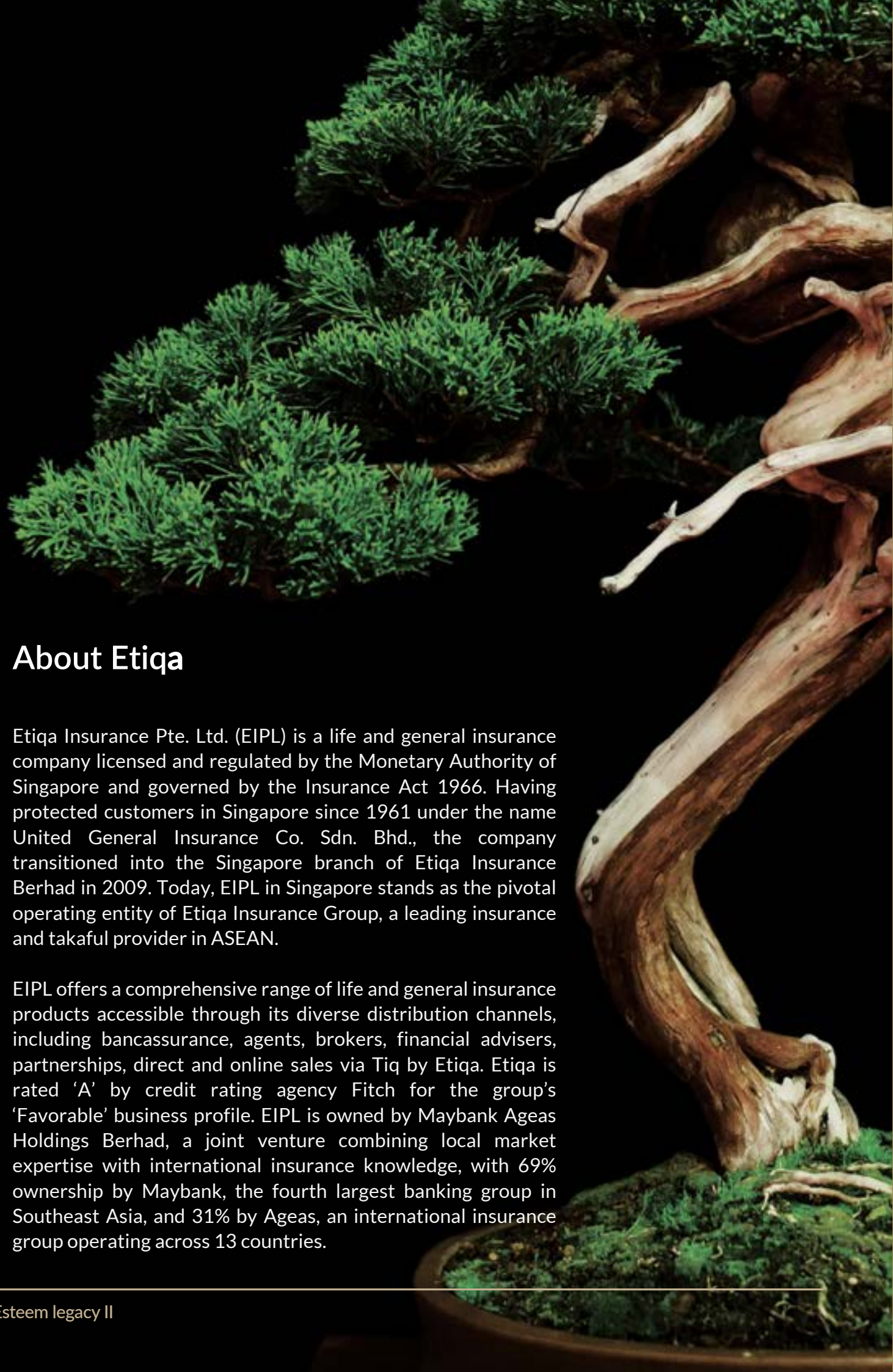
Ensure business continuity and flexibility.

Mr Tan owns a successful distribution business and wishes to ensure it runs smoothly, regardless of uncertainties and unforeseen changes. He invests in Esteem legacy II, to insure Steve, a key employee of his company who has forged strong business relationships with his distributors.



The scenario(s) above are for illustration purposes only.
Both scenarios above assume death occurs before life insured's attained age of 85.

²Change of life insured is subject to Etiqa's approval.
The policy will mature on the policy anniversary before Steve attains age 125.



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