REVISION TO CURRENT CREDITING RATES

Frequently Asked Questions

1. Why is Etiqa revising its crediting rate?

Global events in 2022 such as COVID-19 posed volatilities and uncertainties to the global financial markets. Sharply rising interest rates and high inflation saw the fixed income market suffer losses, which affected our asset yields. As a result, the crediting rate of your policy is reduced.

2. Which insurance plans are affected by the crediting rates revision?

Enrich advance policies are affected by this revision.

3. How will my policy be affected?

Effective from 1 February 2024 (inclusive) or your third policy anniversary date, <u>whichever is later</u>, the current crediting rate will be revised as below:

Details of Change
Crediting Rates: Current crediting rate for your account value (initial single premium and any top-up(s)) will be revised to 1.20% p.a.

4. Is there anything I need to do on 1 February 2024?

No action is required from you. You still have the flexibility to top up or withdraw your funds easily anytime, anywhere. You may view your policy status via the Tiq by Etiqa mobile application or in Your Online Self-Service Portal via Etiqa's website (www.etiqa.com.sg/login).

5. Who should I contact if I have further queries?

You may contact your financial adviser or our Customer Care consultants via call or WhatsApp messaging at +65 6887 8777 (Mondays to Fridays from 8:45am to 5:30pm, excluding public holidays) or email us at customer.service@etiqa.com.sg.

Note:
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).