

## 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?

eSAVE smart policies are affected by this revision.

#### 3. How will my policy be affected?

Effective from 1 June 2024 (inclusive) or your sixth policy year, whichever is later, the current crediting rate will be revised as below:

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

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

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

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

For any clarification, please contact your Financial Advisers or WhatsApp/call us at +65 6887 8777 from Mondays to Fridays (excluding public holidays), between 8.45am to 5.30pm. Alternatively, you may email us at [customer.service@etiqa.com.sg](mailto: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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).