

At Etiqa, our passion is to humanise insurance. We place people above processes and policies, because your hopes and dreams are valuable to us. We will do everything possible to help you see them come true.

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Underwritten by:
eTiqa

Important Notes:

Age means the age at the 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 if the policy is suitable for you and meets your needs in light of your objectives, financial situation and particular needs.

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 of 1 March 2025.



**Essential lifetime secure
Assurance for a lifetime,
security for those who
matter to you**

eTiqa

Comprehensive Protection for Every Stage of Life

With **Essential lifetime secure**, you ensure peace of mind for the future. Offering coverage up to five times your basic sum insured, this plan adapts to your needs, whether protecting loved ones or supporting retirement. With riders for critical illness and premium waivers, you're covered for whatever life brings.



A Plan That Evolves With You

Guaranteed Protection for the Future

Enjoy lifelong coverage that secures your loved ones financially, even after retirement. Increase your protection with death coverage up to five times the basic sum insured.

Reduce Financial Stress in Challenging Times

Receive a premium relief benefit to ease financial stress during tough times, like policy owner being retrenched or admitted to intensive care, or family member's death, total permanent disability, or terminal illness.

Protection that Adapts to Your Life

Purchase an additional plan without additional health checks when you graduate, get married, or have a child.

Flexible Premium Options

Plan your finances confidently with a budget-friendly payment schedule—choose from 5 to 30 years in 5-year intervals.

Customise Your Protection with Riders

Tailor your coverage with these riders:

- Early CI benefit rider**
 - Get a payout for diagnosis of any covered critical illness at any stage, plus premium waivers for early/intermediate diagnoses.
 - Get extra 20% of the rider's sum insured for major cancer, stroke with permanent deficits, or severe heart attack.
 - Get extra 12 monthly payouts of 1% of the rider's sum insured for diagnosis of any of the 63 severe-stage critical illnesses.
 - Get 20% of the rider's sum insured for diagnosis of any covered special and juvenile conditions¹, including ADHD.

- CI benefit rider**

Receive an advanced payout for up to 100% of rider's sum insured if diagnosed with any of the 63 covered severe-stage critical illnesses.

- Extra secure waiver**

Maintain your coverage without premiums if diagnosed with one of the 37 severe-stage critical illnesses.

- Extra payer waiver**

Stop paying premiums for the basic policy if Policyholder dies, becomes permanently disabled, or is diagnosed with any of the 37 severe-stage critical illnesses before Life Insured turns 25 or the premium term ends.

¹The maximum aggregate amount is S\$25,000 per life insured per covered condition. Each covered condition can only be paid once and a maximum of 6 claims can be made under this benefit.

How it works:

Scenario 1

John, Sophie's newborn, is insured for S\$100,000 under the Essential lifetime secure plan with a S\$50,000 Early CI benefit rider and 5x multiplier, covering him until age 81. Sophie pays S\$1,646 annually for 25 years.

Age **7** John gets diagnosed with ADHD.

Payout from his rider: $S\$50,000 \times 20\% = S\$10,000$

Age **18** Sophie gets retrenched from her job and receives a premium waiver for 1 year.

John: Age 21; Sophie: Age 50. Sophie assigns policy to son John.

Age **42** John gets diagnosed with early-stage lung cancer.

Payout from his rider: $S\$50,000 \times 5 = S\$250,000$

Note: The Early CI benefit rider will accelerate the payout from Essential lifetime secure, and the multiplier benefit for Essential lifetime secure will be revised as follows: $S\$500,000 - S\$250,000 = S\$250,000$ (with multiplier)

Age **78** John passes away. Death benefit: S\$250,000

Total Payout:
 $= S\$10,000 + S\$250,000 + S\$250,000 + S\$1,646$
 $= S\$511,646$ (including 1 year premium waiver)

Scenario 2

Emma, a 30-year-old non-smoker, buys the Essential lifetime secure plan with S\$150,000 coverage, along with the Early CI and CI benefit riders, each at S\$50,000 and a 3x multiplier until age 71. She pays S\$5,066.50 annually for 20 years.

Age **30** Coverage starts.

Age **51** Emma, diagnosed with severe blood cancer, receives a CI benefit, a top 3 CI benefit, and 1% of the policy amount monthly for 12 months².

Payout from Early CI benefit rider:
 CI benefit = $S\$50,000 \times 3 = S\$150,000$
 Top 3 CI benefit = $S\$50,000 \times 20\% = S\$10,000$
 Monthly payout = $S\$50,000 \times 1\% \times 12 = S\$6,000$
Total payout = S\$316,000

Note: The Early CI benefit rider and CI benefit rider will accelerate payouts from Essential lifetime secure, and the multiplier benefit for Essential lifetime secure will be revised as follows: $S\$450,000 - S\$300,000 = S\$150,000$ (with multiplier)

Age **72** Emma passes away. Payout = S\$120,000*
 *At age 71, Emma's multiplier benefit reduces by 10% yearly for 5 years.

Total Payout:
 $= S\$316,000 + S\$120,000 = S\$436,000$

²Note: 1% of the rider's sum assured will be paid for 12 months as long as the death of the life insured does not happen.