



# Frequently Asked Questions

Have more questions about the programme? Find out more below!

Information as of 21 November 2024.

1.

## What are the eligibility criteria for the Esteem by Etiqa programme?

1. Accumulate and maintain total in-forced life policies with a minimum Annualised Premium Equivalent ("APE") of S\$70,000 within any two (2) year period ("Qualifying APE");
2. Any existing policies held by the policyholder (life insured and payer excluded) before the launch of the Programme (21 Nov 2024) are not eligible for accumulation to achieve the Qualifying APE; and
3. In calculating of APE, the following applies:
  - a. For regular premium policies, the APE is calculated based on the total annualised premium.
  - b. For single premium policies, the APE is calculated based on 10% of the single premium.
  - c. For riders, the premiums are eligible to be accumulated to achieve the Qualifying APE.
  - d. Online products, tranche products and renewal premium are not eligible to be accumulated to achieve the Qualifying APE.
  - e. For USD policies, 1.35 exchange rate will be used for APE conversion.

2.

## What are the privileges once I qualify for the programme?

As an Esteemed Client, you are entitled to the following privileges:

1. Two (2) complimentary limousine airport transfers to and from Changi International Airport in Singapore, within a two (2) year period from the start of your Esteem by Etiqa eligibility.
2. One (1) complimentary birthday delight per year.
3. Exclusive discounts on selected Etiqa insurance plans.
4. Priority Hotline Service and Expedited Underwriting Services.
5. Exclusive privileges offered by Etiqa's preferred partners, including discounted rates and special offers.

3.

## How will I be informed if I qualify for the programme?

Once you meet the qualifying criteria, you will receive a welcome letter from Etiqa to inform you on your Esteemed Client status.

In the letter, there will be a dedicated link to guide you on how to redeem the privileges.

4.

#### Are there any exclusions for APE accumulation?

Online products, tranche products and renewal premium are not eligible for APE accumulation toward qualifying for the Esteem by Etiqa programme.

5.

#### How long does my Esteemed Client status last?

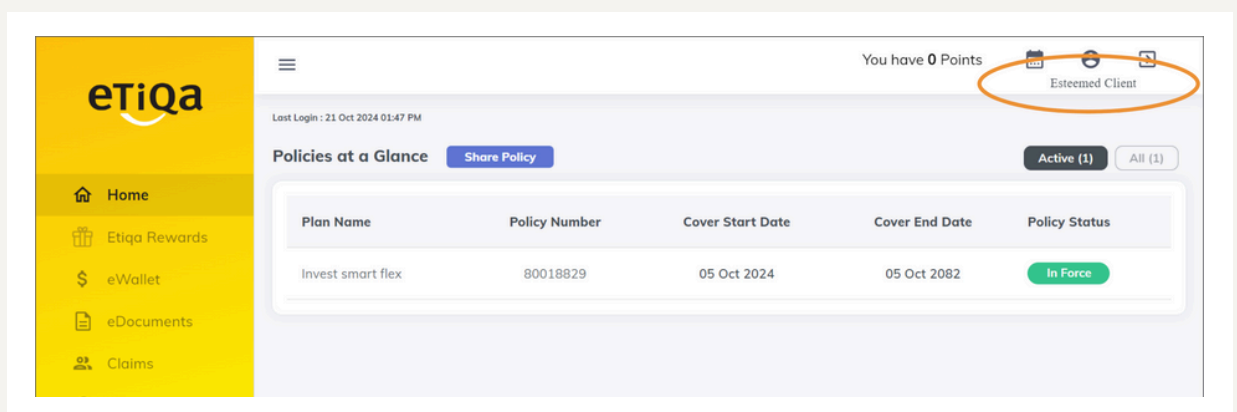
Your Esteemed Client status is valid for two (2) years from the date of your most recent incepted policy that qualifies. Once the status expires, or if the minimum inforced APE is not met, you will no longer be eligible for privileges.

6.

#### How do I check my status?

You will be able to view your Esteemed Client status when you login to Etiqa customer portal. If you no longer see the Esteemed Client status, it means your status has expired.

Alternatively, you may WhatsApp or call us at +65 6887 8777 / email us at [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg) to enquire.



7.

#### Can I transfer my privileges to someone else?

No, the programme privileges are strictly for the personal use of the Esteemed Client and cannot be transferred to or shared with others.

8.

#### Do I need to pay any fees to join this programme?

No, there are no fees to join the programme. You will qualify for the programme as long as you achieve the Qualifying APE through your eligible life insurance policies.

9.

#### What happens if I cancel (eg. freelook, surrender, lapse) one of my policies?

If you cancel a policy and it affects your total APE, you may risk losing your Esteem Client status if you no longer meet the qualifying criteria

10.

**How can I know more about the Esteem by Etiqa programme?**

You can find out more about the Esteem by Etiqa programme on Etiqa's website at [www.etiqa.com.sg/privileges/esteembyetiqa](http://www.etiqa.com.sg/privileges/esteembyetiqa), where full details of the programme privileges and terms and conditions are available. Alternatively, you may WhatsApp / call us at +65 6887 8777 or email us at [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg) to enquire.

11.

**Are corporate policies eligible for this programme?**

If the policyholder is a company, it is not eligible for this programme.