

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 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 Documents 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.

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 accurate as at 1 March 2025.



Enrich income
Enjoy your riches now
and gift it later

eTiQa

Whether it's securing a steady stream of income for a lifetime or legacy planning across 3 generations, **Enrich income** has got you covered.

Enrich income is a whole life insurance plan that is designed to provide guaranteed monthly income while providing you with the necessary coverage during the policy term. With **Enrich income**, receive a regular stream of monthly income to enjoy your golden years and gift the policy proceeds to your loved ones beyond your lifetime.



Secure your future with lifetime monthly income

Receive monthly income, consisting of a guaranteed and a non-guaranteed amount at the end of each policy month starting from as early as the 37th policy month¹ until the policy matures.

Payment choices to suit your life journey

You set the timeframe and decide the premium payment term between 3, 5, 10, 15 or 20 years.

Flexibility to meet your needs

- Choose to receive the monthly income or reinvest it with Etiqa at a non-guaranteed interest rate. You may withdraw the monthly income deposits² any time with no charges.
- Option to change the life insured² at any time after the 2nd policy year.
- You can request for a premium deferment^{2,3} for up to one year after the 4th policy year if your policy has sufficient cash value.

Lump sum benefit upon maturity

A lump sum benefit consisting of a guaranteed and a non-guaranteed amount will be payable to you when the policy matures.

Protection throughout the policy term

Receive a lump sum payout upon death or terminal illness during the policy term.

Hassle-free application

No health checks are required for this guaranteed issuance basic plan.

NEW Option to enhance your coverage with the following riders:

Extra payer waiver II

We will waive off your premiums for the basic plan and any attaching riders upon the policyholder's death or diagnosis of total and permanent disability or a severe-stage critical illness (CI).

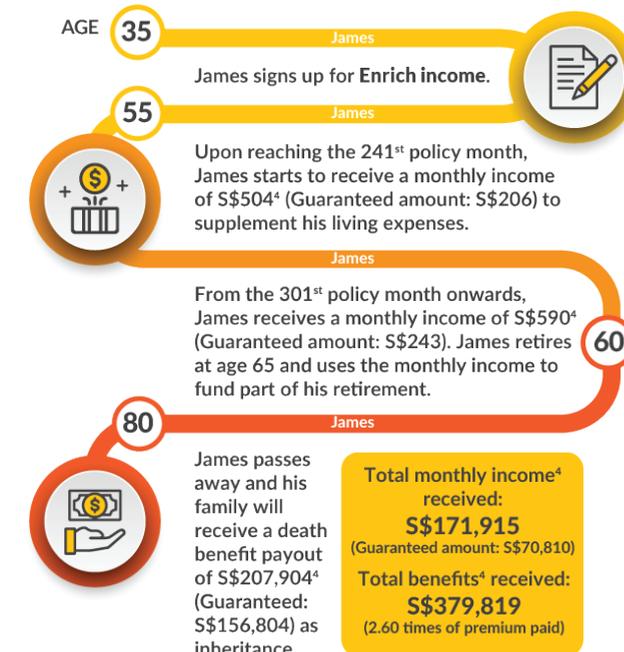
Extra secure waiver II

We will waive off your premiums for the basic plan and any attaching riders (up to the policy anniversary before the life insured turns age 86 or the end of the premium payment term, whichever is earlier) upon the life insured's diagnosis of a severe-stage CI.

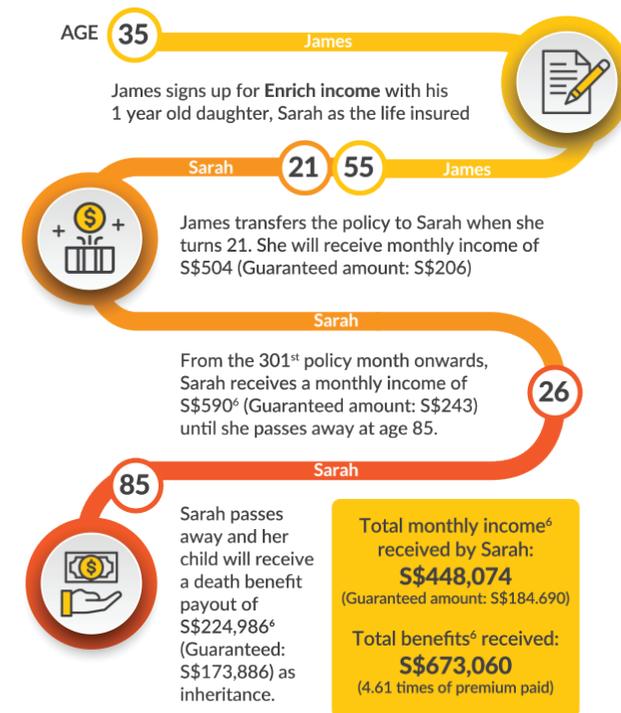
Here's how it works:

James (age 35, male, non-smoker) is married and has a 1-year-old daughter, Sarah. He signs up for **Enrich income** with a premium payment term of 20 years and annual premium of S\$7,300.

Scenario 1



Scenario 2



The scenario(s) above are for illustration purposes only.

⁴The above illustrated values use bonus rates assuming an illustrated investment return of 4.25% per annum. Assuming an illustrated investment rate of return at 3.00% per annum, the monthly income James receives from 241st to 300th policy month (inclusive) will be S\$355 and the monthly income he receives from 301st policy month until he is age 80 (inclusive) will be S\$416. The total monthly income he receives will be S\$121,362 and the total death benefit his family receives will be S\$182,354.

⁶The above illustrated values use bonus rates assuming an illustrated investment return of 4.25% per annum. Assuming an illustrated investment rate of return at 3.00% per annum, the monthly income Sarah receives from 241st to 300th policy month (inclusive) will be S\$355 and the monthly income she receives from 301st policy month until she is age 85 (inclusive) will be S\$416. The total monthly income she receives will be S\$316,382 and the total death benefit her child will receive will be S\$199,436.

The two rates, 4.25% per annum and 3.00% per annum, are used purely for illustrative purposes and do not represent the upper and lower limits on the investment performance of the participating fund. Bonus rates are not guaranteed and actual benefits payable may vary according to the future performance of the participating fund. Past performance or any forecasts are not necessarily indicative of the future or likely performance of the participating fund. Total monthly income comprises of both a guaranteed and non-guaranteed amount, and varies depending on the payout period. Refer to the illustration on monthly income for more details.

¹Applicable to premium payment term of 3 years.

²Subject to applicable terms and conditions. Please refer to policy contract for details.

³Not applicable to premium payment term of 3 years.