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:

How Enrich Index Income (USD) works

Ben, a non-smoker aged 50, has built up savings over the years and wants them to work harder. While he wants to participate in index-linked opportunities, he is also mindful of market volatility and wants the reassurance that his capital is guaranteed[2] at maturity.

With Enrich Index Income (USD), Ben can access index-linked growth potential while receiving non-guaranteed Yearly Cash Benefits[1]. He can choose to receive these payouts as income or accumulate them through reinvestment to support his longer-term goals.

Daniel's goals:

GROW	Participate in index-linked opportunities through the performance of the selected index.
RECEIVE	Receive non-guaranteed Yearly Cash Benefits[1] when the index performs positively.
PROTECT	Enjoy capital guaranteed[2] at maturity while benefiting from a 0% floor rate that protects your non-guaranteed Yearly Cash Benefit[1] from negative returns.

Ben pays a single premium of US$100,000.

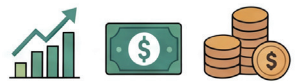
SCENARIO 1 | SCENARIO 2

YEAR 1

Scenario 1: Ben receives non-guaranteed Yearly Cash Benefits[1]

Scenario 2: Ben receives non-guaranteed Yearly Cash Benefits[1]

When the index performs positively, Ben may receive a non-guaranteed Yearly Cash Benefits[1] based on the illustrated index return[3] and participation rate[4].



Yearly Cash Benefits[1] = Index return[3] 8.6% × participation rate[4] 74% × premium paid of US$100,000 = US$6,400[5,6]

Ben chooses to accumulate his non-guaranteed Yearly Cash Benefits[1] through reinvestment, giving him the opportunity to enhance potential accumulation over time.

YEAR 5

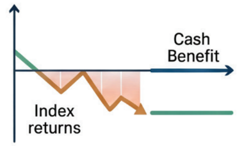
Scenario 1: The 0% floor rate feature provides downside resilience

In a year when the index return[3] is negative, the 0% floor rate applies. This means Ben's non-guaranteed Yearly Cash Benefits[1] for that year will not be negative.

Any non-guaranteed Yearly Cash Benefits[1] that Ben has chosen to accumulate will continue to support his potential maturity benefit, subject to the policy terms.

Total accumulated non-guaranteed Yearly Cash Benefits[1] at Year 4: US$28,164[5]

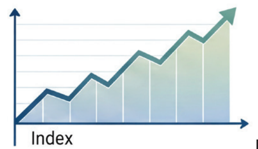
Total accumulated non-guaranteed Yearly Cash Benefits[1] at Year 5: US$28,164[5] + US$0 = US$28,164[5]



Scenario 2: Strong index performance supports continued accumulation

As the index continues to perform positively, Ben will receive non-guaranteed Yearly Cash Benefits[1] based on the index return[3] and participation rate[4] for that year.

By reinvesting his non-guaranteed Yearly Cash Benefits[1] through reinvestment into the Index Segment, Ben has the opportunity to further enhance his potential maturity benefit over time.



Total accumulated non-guaranteed Yearly Cash Benefits[1] at Year 4: US$28,164[6]

Total accumulated non-guaranteed Yearly Cash Benefits[1] at Year 5: US$28,164 + US$8,202 = US$36,366[6]

YEAR 10

AGE 60

Scenario 1: Ben receives his maturity benefit

At age 60, when the policy matures, Ben's capital is guaranteed[2] at maturity, providing added reassurance regardless of market conditions.

Ben receives a total illustrated benefit of US$174,772[5].
Total accumulated non-guaranteed Yearly Cash Benefits[1] US$74,772[5] + Total premiums paid US$100,000 = Total illustrated benefit US$174,772[5]

Scenario 2: Ben receives his maturity benefit

At age 60, when the policy matures, Ben's capital is guaranteed[2] at maturity, providing added reassurance regardless of market conditions.

Ben receives a total illustrated benefit of US$185,957[6].
Total accumulated non-guaranteed Yearly Cash Benefits[1] US$85,957[6] + Total premiums paid US$100,000 = Total illustrated benefit US$185,957[6]

Note:

The scenarios above are for illustration purposes only. Figures shown above are rounded to the nearest dollar.

The above illustrated values are based on illustrated investment return of 6.4% per annum (based on 8.6% index return 74% participation rate[4] and rounded to nearest 0.1%). Illustrated values based on illustrated investment return of 4.0% per annum are cited in the footnote below. The two rates, 6.4% per annum and 4% per annum, are used purely for illustrative purposes only, are non-guaranteed and do not represent the upper and lower limits on the investment performance of the selected index. The actual benefits payable will vary according to the future performance of the selected index. Past performance or any forecasts are not necessarily indicative of the future or likely performance of your selected index.

[1]This is non-guaranteed and subject to the performance of the underlying index and the participation rate[4] of each segment. Please note that past performance may not be indicative of future performance.

[2]Capital is guaranteed upon maturity only if there are no policy alterations such as partial surrenders are made throughout the policy term. Any outstanding debt under the policy will be deducted before the remaining balance is paid in one lump sum.

[3]Subject to the prevailing participation rate[4]. The participation rate[4] may be revised at the start of each new segment.

[4]The participation rate is not guaranteed. The actual Yearly Cash Benefits[1] payable may vary depending on the index return[3] and the prevailing participation rate.

[5] For scenario 1, please refer to the illustrated values based on the illustrated investment return of 4% per annum:

- Year 1: Illustrated non-guaranteed Yearly Cash Benefits[1] is US$4,000
- Year 4: Illustrated total accumulated non-guaranteed Yearly Cash Benefits[1] is US$16,985
- Year 5: Illustrated total accumulated non-guaranteed Yearly Cash Benefits[1] is US$16,985+ US$0 = US$16,985
- Year 10: Total accumulated non-guaranteed Yearly Cash Benefits[1] is US$42,330 and Total illustrated benefit is US$142,330

[6] For scenario 2, please refer to the illustrated values based on the illustrated investment return of 4% per annum:

- Year 1: Illustrated non-guaranteed Yearly Cash Benefits[1] is US$4,000
- Year 4: Illustrated total accumulated non-guaranteed Yearly Cash Benefits[1] is US$16,985
- Year 5: Illustrated total accumulated non-guaranteed Yearly Cash Benefits[1] is US$16,985 + US$4,679 = US$21,664
- Year 10: Total accumulated non-guaranteed Yearly Cash Benefits[1] is US$48,023 and Total illustrated benefit is US$148,023.

Enrich Index Income

Unlock index-linked growth potential to generate income, with built-in safeguards.

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When markets rise and fall, staying focused on long-term goals can be challenging. **Enrich Index Income/Enrich Index Income (USD)** is a non-participating endowment plan that offers index-linked growth potential through a dynamic and diversified investment approach that adapts to changing market conditions, helping you stay on track towards your financial goals with greater confidence.

Grow through a dynamic investment approach

Receive non-guaranteed Yearly Cash Benefits[1] linked to the performance of the Barclays RADAR 6% RC SGD Index/Barclays RADAR 6% RC USD Index. Designed to respond to changing market conditions, the index helps you stay on track towards your long-term financial goals while capturing growth opportunities.

Stay invested through changing markets

Backed by a diversified approach across multiple asset classes, the Barclays RADAR 6% RC SGD Index/Barclays RADAR 6% RC USD Index adjusts as market conditions evolve to help support a smoother investment journey. Combined with a 0% floor rate and capital guaranteed[2] at maturity, it helps provide greater assurance through changing market conditions.

Build value, your way

Enjoy the flexibility to pay your premium as a single payment or over 3 years, choose a policy denominated in SGD or USD, and decide whether to receive your non-guaranteed Yearly Cash Benefits[1] or reinvest them into the next Index Segment to potentially build greater value over time.

Protect what matters most

Enjoy coverage against death, accidental death and terminal illness, helping to provide financial support for you and your loved ones.

No medical assessment required

Apply with ease and start building towards your financial goals without the need for a medical assessment.

How Enrich Index Income works

Daniel, a non-smoker aged 50, has built up savings over the years and wants them to work harder. While he wants to participate in index-linked opportunities, he is also mindful of market volatility and wants the reassurance that his capital is guaranteed[2] at maturity.

With Enrich Index Income, Daniel can access index-linked growth potential while receiving non-guaranteed Yearly Cash Benefits[1]. He can choose to receive these payouts as income or accumulate them through reinvestment to support his longer-term goals.

Daniel's goals:

- **GROW** Participate in index-linked opportunities through the performance of the selected index.
- **RECEIVE** Receive non-guaranteed Yearly Cash Benefits[1] when the index performs positively.
- **PROTECT** Enjoy capital guaranteed[2] at maturity while benefiting from a 0% floor rate that protects your non-guaranteed Yearly Cash Benefit[1] from negative returns.

Daniel pays a single premium of S$100,000.

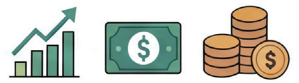
SCENARIO 1 | SCENARIO 2

YEAR 1

Scenario 1: Daniel receives non-guaranteed Yearly Cash Benefits[1]

Scenario 2: Daniel receives non-guaranteed Yearly Cash Benefits[1]

When the index performs positively, Daniel may receive a non-guaranteed Yearly Cash Benefits[1] based on the illustrated index return[3] and participation rate[4].



Yearly Cash Benefits[1] = Index return[3] 8.6% × participation rate[4] 41% × premium paid of S$100,000 = S$3,500[5,6]

Daniel chooses to accumulate his non-guaranteed Yearly Cash Benefits[1] through reinvestment, giving him the opportunity to enhance potential accumulation over time.

YEAR 5

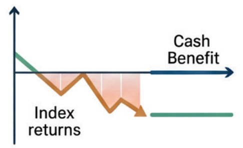
Scenario 1: The 0% floor rate feature provides downside resilience

In a year when the index return[3] is negative, the 0% floor rate applies. This means Daniel's non-guaranteed Yearly Cash Benefits[1] for that year will not be negative.

Any non-guaranteed Yearly Cash Benefits[1] that Daniel has chosen to accumulate will continue to support his potential maturity benefit, subject to the policy terms.

Total accumulated non-guaranteed Yearly Cash Benefits[1] at Year 4: S$14,753[5]

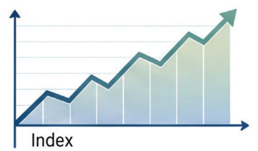
Total accumulated non-guaranteed Yearly Cash Benefits[1] at Year 5: S$14,753 + S$0 = S$14,753[5]



Scenario 2: Strong index performance supports continued accumulation

As the index continues to perform positively, Daniel will receive non-guaranteed Yearly Cash Benefits[1] based on the index return[3] and participation rate[4] for that year.

By reinvesting his non-guaranteed Yearly Cash Benefits[1] through reinvestment into the Index Segment, Daniel has the opportunity to further enhance his potential maturity benefit over time.



Total accumulated non-guaranteed Yearly Cash Benefits[1] at Year 4: S$14,753[6]

Total accumulated non-guaranteed Yearly Cash Benefits[1] at Year 5: S$14,753 + S$4,016 = S$18,769[6]

YEAR 10

AGE 60

Scenario 1: Daniel receives his maturity benefit

At age 60, when the policy matures, Daniel's capital is guaranteed[2] at maturity, providing added reassurance regardless of market conditions.

Daniel receives a total illustrated benefit of S$136,290[5].
Total accumulated non-guaranteed Yearly Cash Benefits[1] S$36,290[5] + Total premiums paid S$100,000 = Total illustrated benefit S$136,290[5]

Scenario 2: Daniel receives his maturity benefit

At age 60, when the policy matures, Daniel's capital is guaranteed[2] at maturity, providing added reassurance regardless of market conditions.

Daniel receives a total illustrated benefit of S$141,060[6].
Total accumulated non-guaranteed Yearly Cash Benefits[1] S$41,060[6] + Total premiums paid S$100,000 = Total illustrated benefit S$141,060[6]

Note:

The scenarios above are for illustration purposes only. Figures shown above are rounded to the nearest dollar.

The above illustrated values are based on illustrated investment return of 3.5% per annum (based on 8.6% index return 41% participation rate[4] and rounded to nearest 0.1%). Illustrated values based on illustrated investment return of 2.0% per annum are cited in the footnote below. The two rates, 3.5% per annum and 2.0% per annum, are used purely for illustrative purposes only, are non-guaranteed and do not represent the upper and lower limits on the investment performance of the selected index. The actual benefits payable will vary according to the future performance of the selected index. Past performance or any forecasts are not necessarily indicative of the future or likely performance of your selected index.

[1]This is non-guaranteed and subject to the performance of the underlying index and the participation rate[4] of each segment. Please note that past performance may not be indicative of future performance.

[2]Capital is guaranteed upon maturity only if there are no policy alterations such as partial surrenders are made throughout the policy term. Any outstanding debt under the policy will be deducted before the remaining balance is paid in one lump sum.

[3]Subject to the prevailing participation rate[4]. The participation rate[4] may be revised at the start of each new segment.

[4]The participation rate is not guaranteed. The actual Yearly Cash Benefits[1] payable may vary depending on the index return[3] and the prevailing participation rate.

[5]For scenario 1, please refer to the illustrated values based on the illustrated investment return of 2% per annum:

- Year 1: Illustrated non-guaranteed Yearly Cash Benefits[1] is S$2,000
- Year 4: Illustrated total accumulated non-guaranteed Yearly Cash Benefits[1] is S$8,243
- Year 5: Illustrated total accumulated non-guaranteed Yearly Cash Benefits[1] is S$8,243 + S$0 = S$8,243
- Year 10: Total accumulated non-guaranteed Yearly Cash Benefits[1] is S$19,508 and Total illustrated benefit is S$119,508

[6]For scenario 2, please refer to the illustrated values based on the illustrated investment return of 2% per annum:

- Year 1: Illustrated non-guaranteed Yearly Cash Benefits[1] is S$2,000
- Year 4: Illustrated total accumulated non-guaranteed Yearly Cash Benefits[1] is S$8,243
- Year 5: Illustrated total accumulated non-guaranteed Yearly Cash Benefits[1] is S$8,243 + S$2,165 = S$10,408
- Year 10: Total accumulated non-guaranteed Yearly Cash Benefits[1] is S$21,898 and Total illustrated benefit is S$121,898

Important Notes

Age means the age at the next birthday.

This policy is underwritten by Etiqa Insurance Pte. Ltd., a member of Maybank Group.

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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 4 August 2026.