

At Etiqua, 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

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 guaranteed² at maturity.

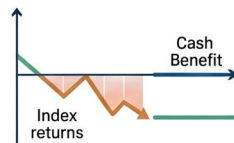
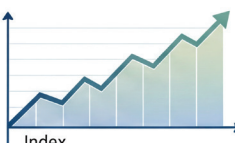
With Enrich Index Income (USD), Ben can access index-linked growth potential while receiving non-guaranteed Yearly Cash Benefits¹. He can choose to receive these payouts as income or accumulate them through reinvestment to support his longer-term goals.



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

Daniel's goals:

- GROW** Participate in index-linked opportunities through the performance of the selected index.
- RECEIVE** Receive non-guaranteed Yearly Cash Benefits¹ when the index performs positively.
- PROTECT** Enjoy capital guaranteed² at maturity while benefiting from a 0% floor rate that protects your non-guaranteed Yearly Cash Benefit¹ from negative returns.

SCENARIO 1		SCENARIO 2	
Ben receives non-guaranteed Yearly Cash Benefits ¹		YEAR 1	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.			
The 0% floor rate feature provides downside resilience		YEAR 5	Strong index performance supports continued accumulation
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.			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 Benefits¹ at Year 4: US\$28,164⁵ Total accumulated non-guaranteed Yearly Cash Benefits¹ at Year 5: US\$28,164⁵ + US\$0 = US\$28,164⁵ 			Total accumulated non-guaranteed Yearly Cash Benefits¹ at Year 4: US\$28,164⁶ Total accumulated non-guaranteed Yearly Cash Benefits¹ at Year 5: US\$28,164 + US\$8,202 = US\$36,366⁶
Ben receives his maturity benefit		YEAR 10	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.		AGE 60	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\$174,772⁵. 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			Ben receives a total illustrated benefit of US\$185,957⁶. 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 rate⁴ 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.

¹This is non-guaranteed and subject to the performance of the underlying index and the participation rate⁴ of each segment. Please note that past performance may not be indicative of future performance.

²Capital 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.

³Subject to the prevailing participation rate⁴. The participation rate⁴ may be revised at the start of each new segment.

⁴The participation rate is not guaranteed. The actual Yearly Cash Benefits¹ payable may vary depending on the index return³ 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 Benefits¹ is US\$4,000
- Year 4: Illustrated total accumulated non-guaranteed Yearly Cash Benefits¹ is US\$16,985
- Year 5: Illustrated total accumulated non-guaranteed Yearly Cash Benefits¹ is US\$16,985 + US\$0 = US\$16,985
- Year 10: Total accumulated non-guaranteed Yearly Cash Benefits¹ 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 Benefits¹ is US\$4,000
- Year 4: Illustrated total accumulated non-guaranteed Yearly Cash Benefits¹ is US\$16,985
- Year 5: Illustrated total accumulated non-guaranteed Yearly Cash Benefits¹ is US\$16,985 + US\$4,679 = US\$21,664
- Year 10: Total accumulated non-guaranteed Yearly Cash Benefits¹ is US\$48,023 and Total illustrated benefit is US\$148,023.

eTiqa

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



Underwritten by Etiqua Insurance Pte. Ltd. (Co. Reg. No.: 201331905K)

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 Benefits¹ 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 guaranteed² 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 Benefits¹ 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 guaranteed² at maturity.

With Enrich Index Income, Daniel can access index-linked growth potential while receiving non-guaranteed Yearly Cash Benefits¹. He can choose to receive these payouts as income or accumulate them through reinvestment to support his longer-term goals.



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

Daniel's goals:

GROW

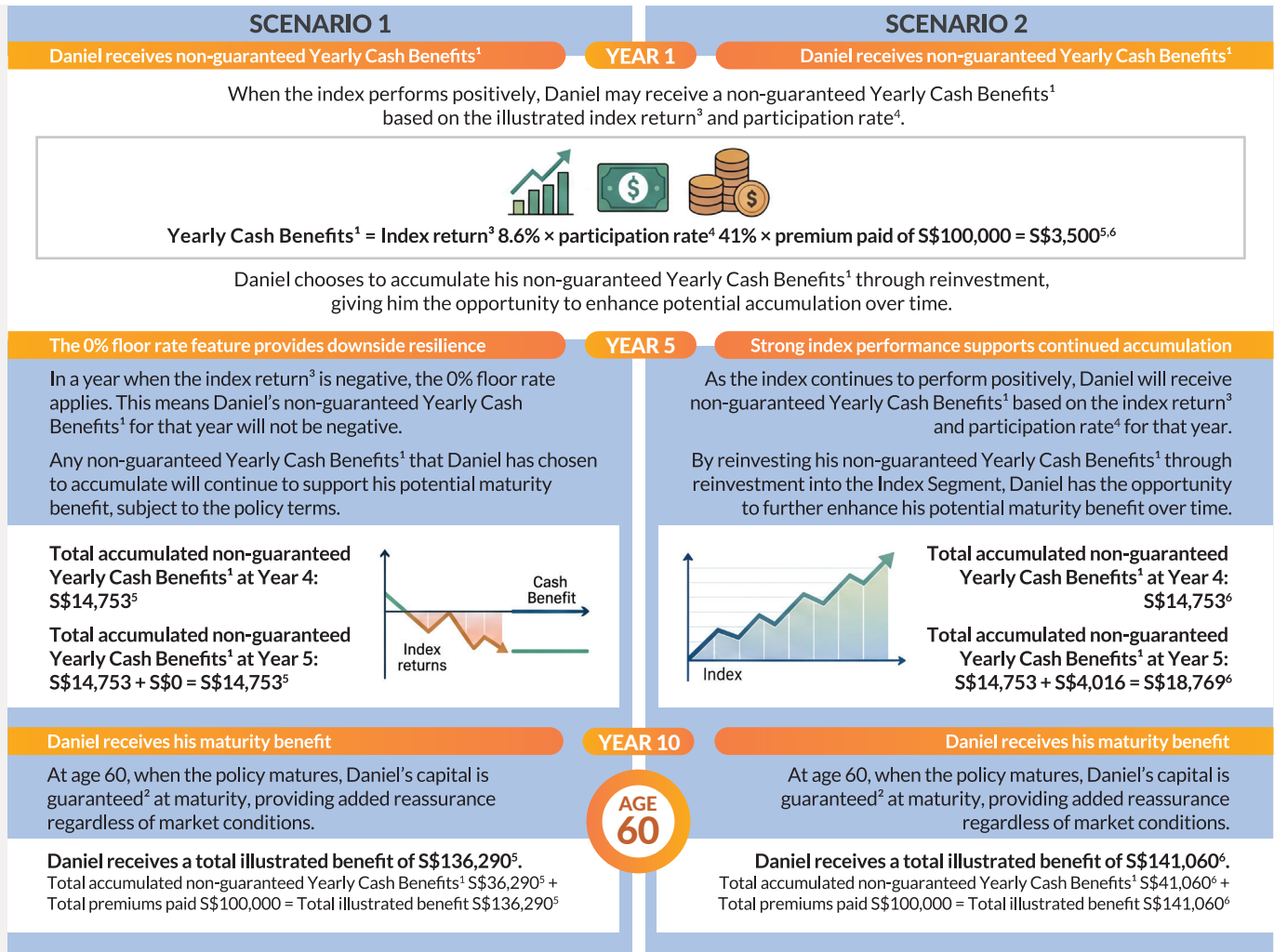
Participate in index-linked opportunities through the performance of the selected index.

RECEIVE

Receive non-guaranteed Yearly Cash Benefits¹ when the index performs positively.

PROTECT

Enjoy capital guaranteed² at maturity while benefiting from a 0% floor rate that protects your non-guaranteed Yearly Cash Benefit¹ from negative returns.



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 rate⁴ 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.

¹This is non-guaranteed and subject to the performance of the underlying index and the participation rate⁴ of each segment. Please note that past performance may not be indicative of future performance.

²Capital 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.

³Subject to the prevailing participation rate⁴. The participation rate⁴ may be revised at the start of each new segment.

⁴The participation rate is not guaranteed. The actual Yearly Cash Benefits¹ payable may vary depending on the index return³ and the prevailing participation rate.

⁵For 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 Benefits¹ is S\$2,000
- Year 4: Illustrated total accumulated non-guaranteed Yearly Cash Benefits¹ is S\$8,243
- Year 5: Illustrated total accumulated non-guaranteed Yearly Cash Benefits¹ is S\$8,243 + S\$0 = S\$8,243
- Year 10: Total accumulated non-guaranteed Yearly Cash Benefits¹ is S\$19,508 and Total illustrated benefit is S\$119,508

⁶For 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 Benefits¹ is S\$2,000
- Year 4: Illustrated total accumulated non-guaranteed Yearly Cash Benefits¹ is S\$8,243
- Year 5: Illustrated total accumulated non-guaranteed Yearly Cash Benefits¹ is S\$8,243 + S\$2,165 = S\$10,408
- Year 10: Total accumulated non-guaranteed Yearly Cash Benefits¹ is S\$21,898 and Total illustrated benefit is S\$121,898

Important Notes

Age means the age at the next birthday.

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This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as of 3 August 2026.

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