

**DIRECT - Etiqa term life**

**An affordable way to protect your love ones.**



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Underwritten by:  
**eTiqa**  
Insurance

A Member of  **Maybank** Group

**eTiqa**  
Insurance

DIRECT - Etiqa *term life* is an easy and affordable way to protect your loved ones. It pays out a guaranteed lump sum in the event of death, total and permanent disability (up to age 65) or terminal illness during the duration of the policy.

### How does it work?

DIRECT - Etiqa *term life* is a term insurance plan that provides you with the same amount of coverage throughout the policy duration. If death, total and permanent disability (up to age 65) or terminal illness occurs within the policy duration, your loved ones will receive a guaranteed lump sum of money.

### Benefits to you

- **Direct price** : By purchasing directly from us, you do not incur an intermediary fee.
- **Affordable premiums** : Premiums start from \$3.16 a month, depending on your protection needs.
- **Guaranteed premiums** : Your premium will stay the same throughout your policy duration.
- **Guaranteed renewal** : Your policy will be automatically renewed regardless of your health condition if you choose the 5 years renewable term.
- **Convenient** : Get a quote via our customer care hotline.

### What are my choices for coverage?

You have the option to choose your protection coverage from 5 years (renewable) term, 20 years or up to age 65, with a maximum of \$400,000 coverage.

### Extend your protection

With additional premium, you have the option to add on DIRECT – Etiqa *CI rider* to accelerate the benefit payment in the event of a critical illness.

### Features

- Lump sum payment upon death, total and permanent disability (up to age 65) or terminal illness
- Choose your protection level between \$50,000 to \$400,000
- 3 choices of plan duration – 5 years (renewable), 20 years or up to age 65
- Guaranteed renewability is only available for 5 years (renewable) policy
- Optional coverage for critical illness
- Persons between the ages of 19 and 65 can apply

### How much do I pay annually for DIRECT – Etiqa *term life*?

Sum insured: \$100,000

	Age next birthday	5 years (renewable)	20 years	Up to age 65
Male non-smoker	30	\$112	\$121	\$210
	40	\$161	\$238	\$302
Female non-smoker	30	\$94	\$97	\$155
	40	\$137	\$178	\$214

### It's easy to apply!

For more information or a quotation, visit [www.etiqa.com.sg](http://www.etiqa.com.sg) or call us at 6887 8777.

**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.

#### Important Notes

Age means the age at next birthday.

This policy is underwritten by Etiqa Insurance Pte. Ltd., a member of the Maybank Group. This brochure is for reference only and not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract. Buying a life insurance policy can be a long-term commitment. Early termination of the policy usually involves high costs and the surrender value (if any) may be less than the total premium paid. Do make sure you have carefully assessed your insurance coverage needs as well as whether you can afford the premiums for the duration of the policy. It is important that you read the relevant disclosure documents (including the Benefit Illustration and Product Summary), understand the features of the product and assess whether the product meets your needs and is suitable for you.

Information is correct as at 31 March 2015.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the 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 visit the Life Insurance Association or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg))

Individual personal data and privacy are important to Etiqa Insurance Pte. Ltd., especially yours. We would like to keep you informed of how Etiqa Insurance Pte. Ltd. manages your personal data as required under the Singapore Personal Data Protection Act (No. 26 of 2012) ("the Act"). As this is of utmost importance to you and Etiqa Insurance Pte. Ltd., we would like to urge you to read the Statement available at [www.etiqa.com.sg](http://www.etiqa.com.sg) under PDPA so that you will know and understand the purpose for collecting, using and disclosing your personal data by Etiqa Insurance Pte. Ltd. For more information, kindly visit the PDPC website at <http://www.pdpc.gov.sg>



Go green. If you opt to receive soft copies of your policy documents via email, we will donate \$5 to the Singapore Children's Society.