

DIRECT - Etiqa *whole life*

Guaranteed life-long protection for you.



Etiqa Hotline +65 6887 8777



**Etiqa Insurance Pte. Ltd.** (Company Registration Number 201331905K)  
One Raffles Quay, #22-01 North Tower  
Singapore 048583  
T +65 6336 0477 F +65 6339 2109  
E [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg)  
[www.etiqa.com.sg](http://www.etiqa.com.sg)

Underwritten by:  
**eTiqa**  
Insurance

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**eTiqa**  
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DIRECT – Etiqa *whole life* is a life-time plan that provides financial protection as long as you need it. It pays out a guaranteed lump sum plus accumulated bonuses (if any) in the event of death, total and permanent disability (up to age 65) or terminal illness.

### How does it work?

DIRECT – Etiqa *whole life* provides coverage for life, including your golden years when you need protection the most. This plan accumulates bonuses that increases your protection over time.

### Benefits to you

- **Direct price** : By purchasing directly from us, you do not incur an intermediary fee.
- **Lifetime protection** : Guaranteed lump sum in the event of death and terminal illness during your lifetime.
- **Cash value** : The plan will accumulate cash value after the third policy year.
- **Accumulate bonuses** : Bonuses are not guaranteed until they are declared, and will increase your protection coverage over time.
- **Guaranteed premiums** : Your premium will stay the same throughout the policy duration.
- **Convenient** : Get a quote via our customer care hotline.

### What are my choices for coverage?

The amount of cover to purchase depends on your insurance needs and budget. You may choose whole life coverage from \$50,000 to \$200,000.

### 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 plus accumulated bonuses (if any) upon death, total and permanent disability (up to age 65) or terminal illness
- Choose your protection level between \$50,000 and \$200,000
- Choose whether to pay your premium up to age 70 or 85, while enjoying life-long protection
- Optional coverage for critical illness
- Persons between the ages of 19 and 65 can apply

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

Sum insured: \$100,000

Premium payment: up to age 70

	Age next birthday	Annual premium	Total premium paid	Total death benefit* at age 70	Total surrender value* at age 70
Male non-smoker	30	\$1,430	\$57,200	\$187,995	\$122,573
	40	\$2,029	\$60,870	\$162,613	\$105,624
Female non-smoker	30	\$1,304	\$52,160	\$187,995	\$116,181
	40	\$1,841	\$55,230	\$162,613	\$100,195

\* The example is for illustration only and assumes a projected investment return of 4.75% per annum. Bonus rates are not guaranteed and will vary according to the future performance of the participating fund.

### 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., please read the Statement available at [www.etiqa.com.sg](http://www.etiqa.com.sg) under PDPA to understand the purpose for collecting, using and disclosing your personal data by Etiqa Insurance Pte. Ltd. For more information, 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.