

Make time your ally

Write a timeless legacy

ePREMIER *lifetime II*

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eTiqa
Insurance



Time to savour the rewards of your efforts.

You deserve credit for all the hard work you have done. With the best yet to come, make your achievements more meaningful with the right financial decisions.

Plan for your future strategically with ePREMIER *lifetime II*, a US dollar-denominated universal life plan. Enhance your wealth continuously so you can live life on your terms while leaving a lasting legacy for your loved ones.

One strategic plan is all it takes to get time on your side.

Wealth accumulation

Build your wealth to sustain the lifestyle you and your family deserve.

Legacy protection

Preserve your wealth to provide a substantial inheritance for your loved ones.

Wealth distribution

Distribute your wealth among your heirs efficiently and peacefully.

Business continuity

Provide additional liquidity to sustain your business and cope with unforeseen circumstances.

Asset diversification

Complement your existing investments and diversify your assets to minimise your risk.

Move from success to significance.

Strong value accumulation with competitive crediting rates
With a guaranteed crediting rate of 4.05% p.a. for the first policy year and a minimum rate of 1.50% p.a. thereafter, your policy's exposure to market fluctuations is reduced.

High death coverage for your peace of mind

You are entitled to at least US\$500,000 death coverage, leaving you with a substantial legacy for your loved ones.

Flexibility for top up or withdrawal

Enjoy the freedom to do top-ups or withdrawals from your plan¹.

Flexibility for changing life insured

Enjoy the freedom to change the life insured. We allow unlimited changes if the policy owner is a corporation, and twice if it is an individual².

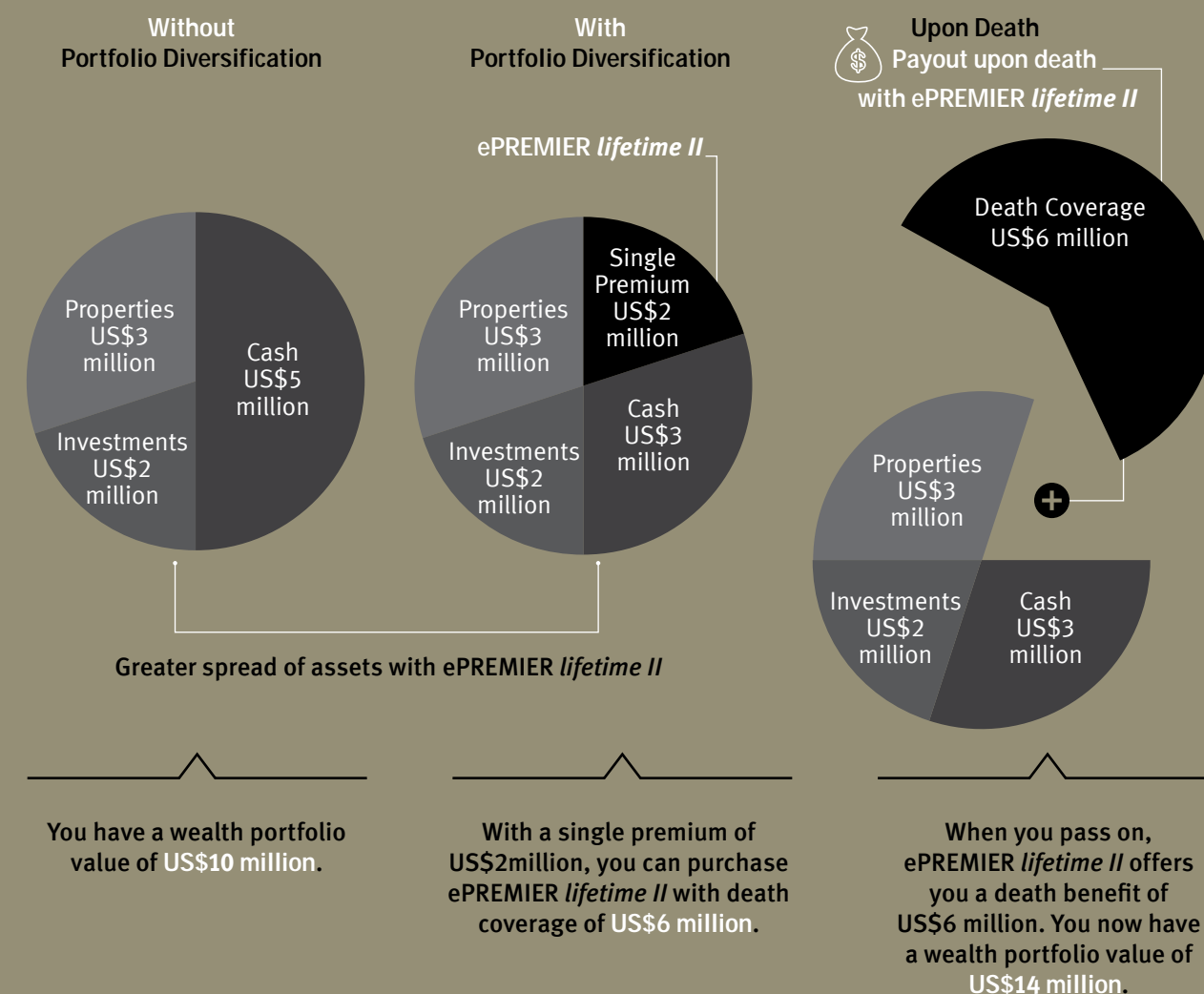


Allocate your wealth with effective asset allocation.

Scenario 1:

With the dynamic global economy, you wish to protect the value of your investment portfolio. The smart approach is through portfolio diversification to achieve the right balance between managing risks and achieving optimum outcomes.

ePREMIER *lifetime II* helps you to diversify your investments across different asset classes, protecting yourself against adverse market changes. You can still achieve your long-term financial goals even during an economic downturn.



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

¹ Top-up is available at the beginning of each policy month. Partial withdrawal is available after the first policy year.

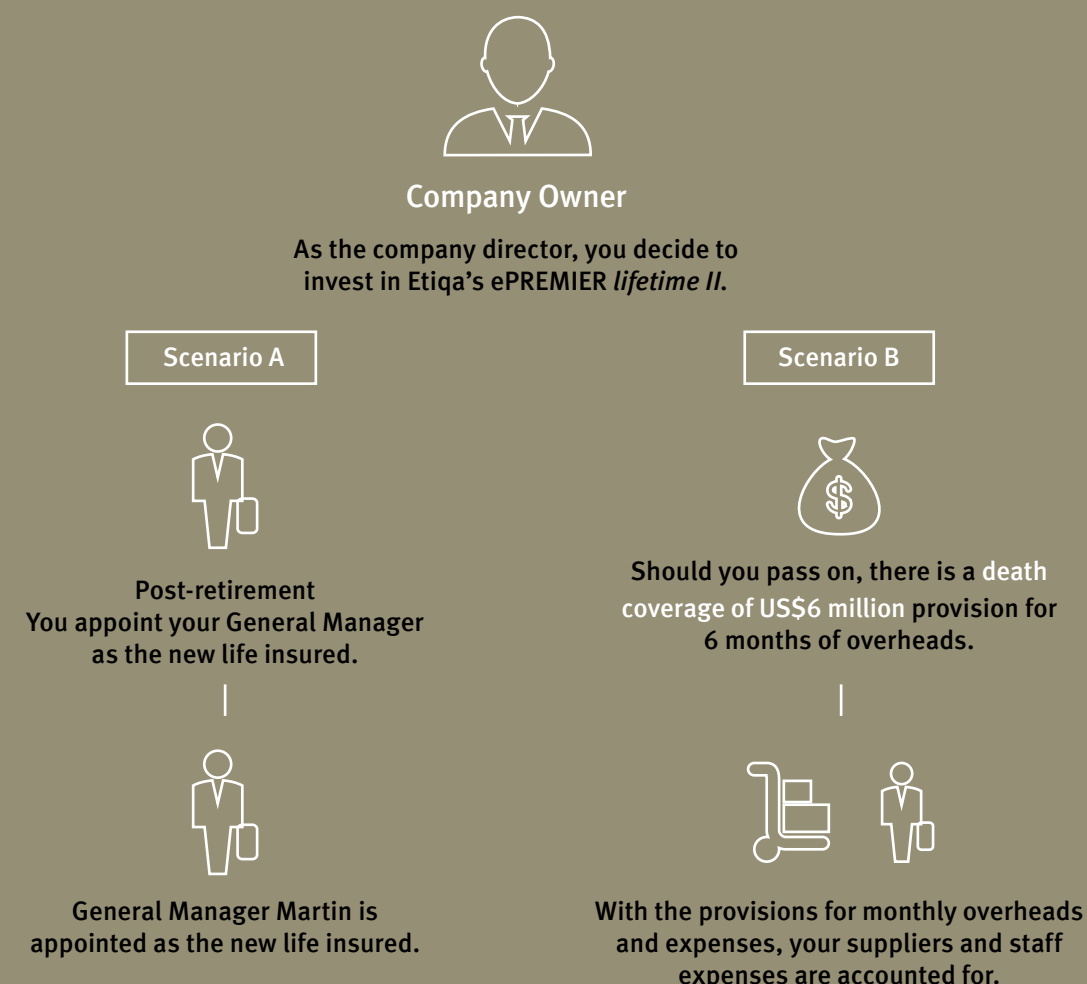
² Policy owner may request to change the life insured after the first policy year. Acceptance of the new life insured depends on the insurability of the new life insured and such other terms and conditions as we shall determine from time to time.

Ensure business continuity in unforeseen circumstances.

Scenario 2:

You own a thriving business and wish to ensure it runs smoothly, regardless of external factors such as economic uncertainties and internal factors such as changes to key management.

To ensure that you have sufficient emergency funds, you decide to invest in ePREMIER *lifetime II*. After your retirement, you can enjoy the flexibility of changing the life insured to your new successor. Should you pass away, your company is well-compensated with a lump sum payout to mitigate any revenue loss.



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About Etika

Protecting customers since 1961, Etika is a licensed life and general insurance company registered in the Republic of Singapore. We are regulated by the Monetary Authority of Singapore (MAS) and governed by the Insurance Act.

With a comprehensive suite of protection, savings, retirement and legacy planning solutions, we are committed to helping our customers from mass to affluent segments plan for a better future. Rated 'A' by Fitch in April 2019 for our financial strength and stable outlook, we humanise insurance by placing people over policies.

Etika is owned by Maybank Ageas Holdings Berhad, a joint venture company that combines local market knowledge with international insurance expertise. The company is 69% owned by Maybank, the fourth largest banking group in Southeast Asia, and 31% by Ageas, an international insurance group with footprints across 16 countries and a heritage that spans over 190 years.

Important Notes:

Age means the age at last birthday.

This policy is underwritten by Etika 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 document 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.

In case of discrepancy between the English and Chinese versions of this brochure, the English version shall prevail.

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 at 5 November 2019.

Underwritten by:

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