

Your life's work.

A foundation for generations.

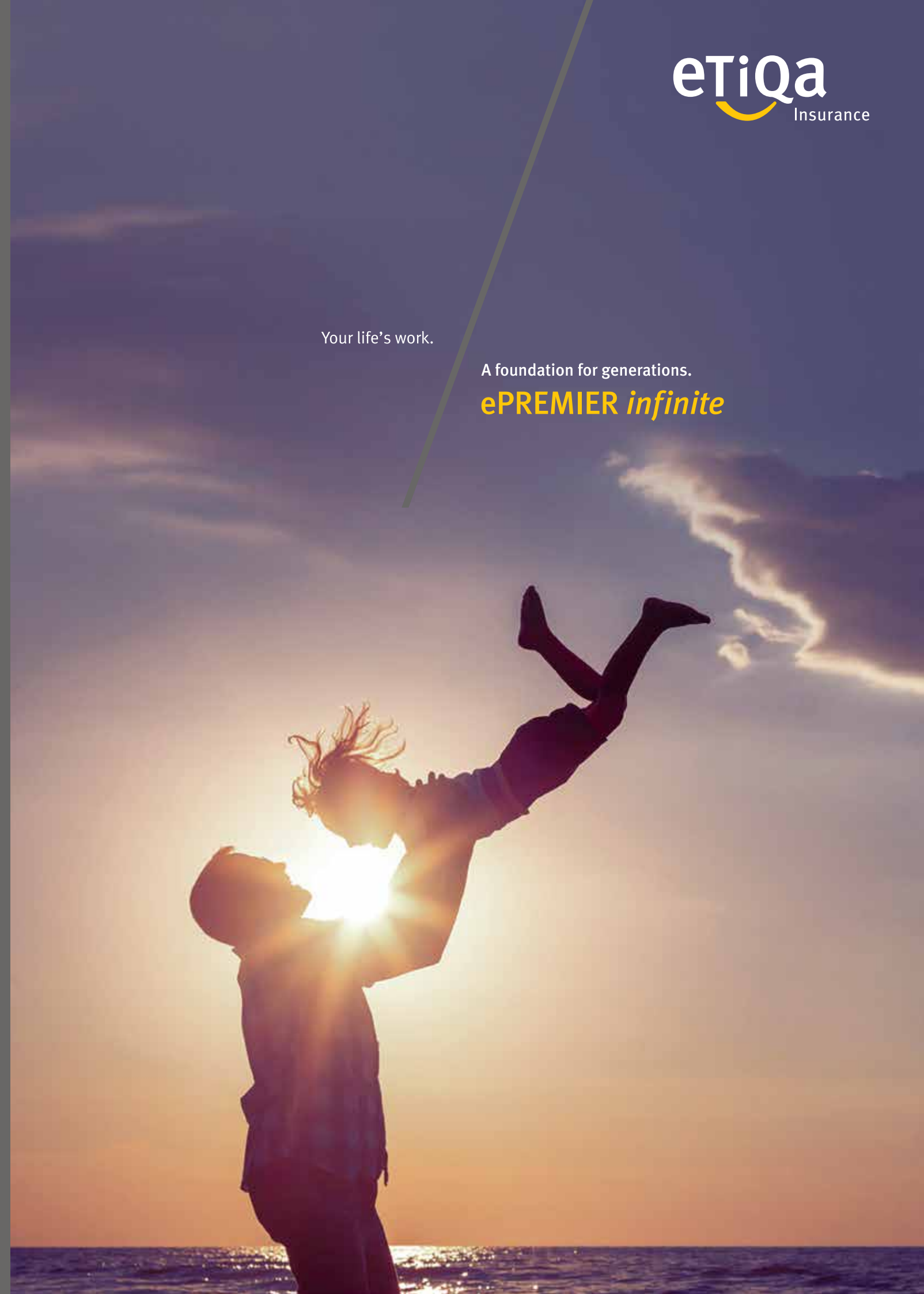
ePREMIER *infinite*

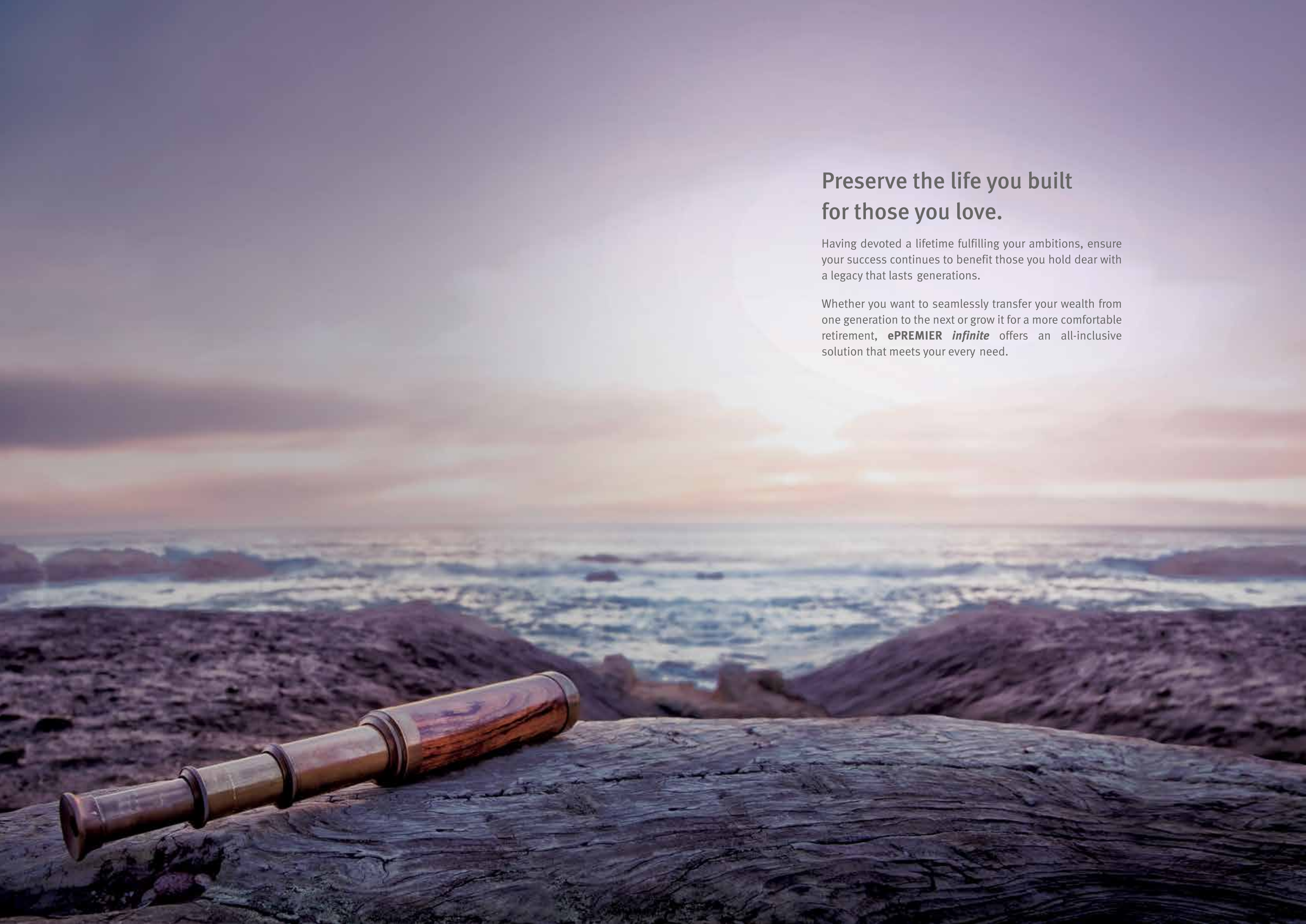


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Preserve the life you built for those you love.

Having devoted a lifetime fulfilling your ambitions, ensure your success continues to benefit those you hold dear with a legacy that lasts generations.

Whether you want to seamlessly transfer your wealth from one generation to the next or grow it for a more comfortable retirement, **ePREMIER *infinite*** offers an all-inclusive solution that meets your every need.



Lift future generations while growing your retirement income.

Monthly income for life

You or your loved ones will receive a lifetime monthly income (consisting of a guaranteed and non-guaranteed amount) at the end of each policy month, starting from the first policy anniversary – the earliest payout in the market.

Payout Period	Guaranteed Monthly Income	Non-Guaranteed Monthly Income (At Illustrated Investment Rate of Return of 3.25% p.a.)	Non-Guaranteed Monthly Income (At Illustrated Investment Rate of Return of 4.75% p.a.)
	% of Face Value (p.a.)	% of Face Value (p.a.)	% of Face Value (p.a.)
2 nd - 10 th Policy Year	0.27% p.a. to 0.90% p.a.	0.17% p.a. to 0.58% p.a.	0.34% p.a. to 1.15% p.a.
11 th - 19 th Policy Year	2.24% p.a.	1.44% p.a.	2.87% p.a.
20 th - 29 th Policy Year	2.26% p.a.	1.49% p.a.	2.98% p.a.
30 th Policy Year Onwards	2.30% p.a.	1.50% p.a.	3.00% p.a.

Monthly income is calculated as a percentage of the face value, which is the notional value used to determine the monthly income and additional guaranteed cash benefit.

Lifetime additional guaranteed cash benefit – every 15 years

On top of the monthly income, you will receive an additional guaranteed cash benefit payable in one lump sum at every 15 policy-year interval. The additional guaranteed cash benefit is equivalent to 0.4% of the face value.

Reinvest or use the cash

Enjoy the flexibility to receive the monthly income and additional guaranteed cash benefit to suit your lifestyle needs, or reinvest it with Etiqa to enhance your wealth at an interest rate of 3% per annum (non-guaranteed).


4-year premium, lifetime protection

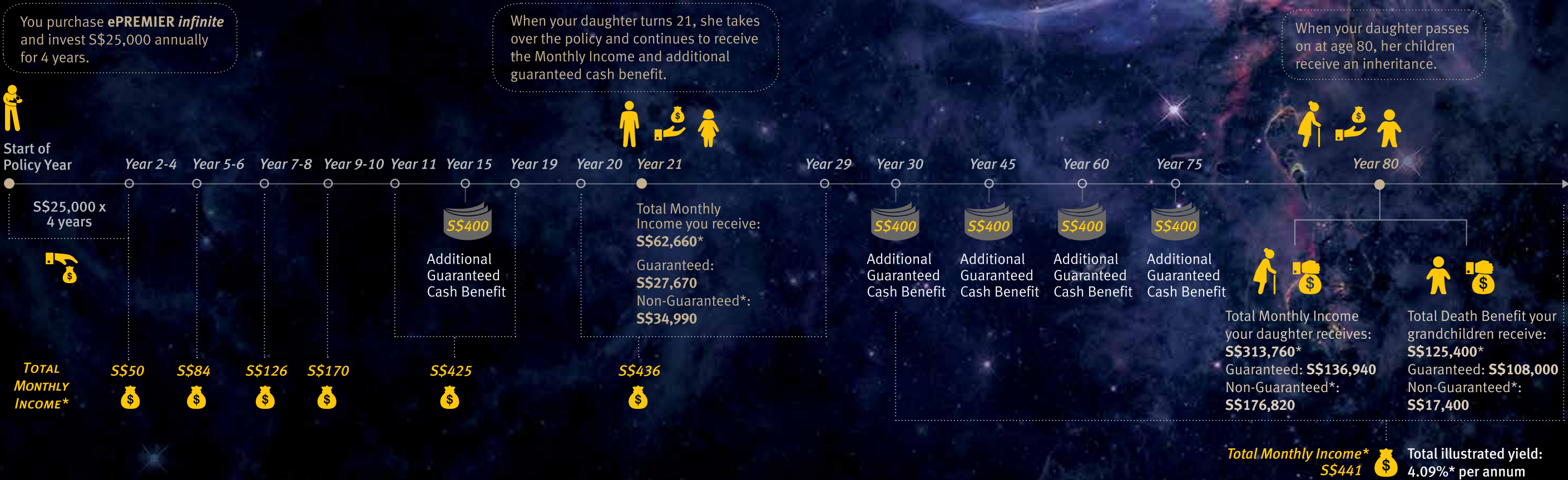
You only pay for the first 4 years of the 10-year premium term. Automatic Premium Benefit (APB) takes care of the rest while you benefit from lifetime death protection, monthly income and additional guaranteed cash benefit. Enjoy hassle-free application with no medical checkups required.

Let your legacy shine for generations to come.

Scenario 1:

As a young father in your thirties, you are there for your one-year-old daughter every step of the way. You purchase **ePREMIER *infinite*** for her and invest S\$25,000 annually for 4 years. You will also receive monthly income starting from the second policy year and additional guaranteed cash benefit at every 15-year interval until your little girl turns 21. After the policy is transferred to her, she can continue to receive the monthly income and additional guaranteed cash benefit. With this plan, your daughter can further pass on the inheritance to her children at the age of 80 when she passes away, as illustrated below.

 Regular Monthly Income received by you until your daughter turns 21.
She will receive it from the age of 21 until she turns 80.



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

* The above illustrated values use bonus rates assuming an illustrated investment return of 4.75% per annum. Assuming an illustrated investment rate of return of 3.25% per annum, the total monthly income you receive is S\$45,230, total monthly income your daughter receives is S\$225,350, total death benefit your grandchildren receive is S\$116,700 and the total illustrated yield is 3.11% per annum. The two rates, 4.75% per annum and 3.25% per annum, are used purely for illustrative purposes and do not represent the upper and lower limits on the investment performance of the participating fund. Bonus rates are not guaranteed and actual benefits payable may vary according to the future performance of the participating fund. Past performance or any forecasts are not necessarily indicative of the future or likely performance of the participating fund. Total Monthly Income comprises of both a guaranteed and non-guaranteed amount, and varies depending on payout period. Refer to the illustration on Monthly Income for more details.

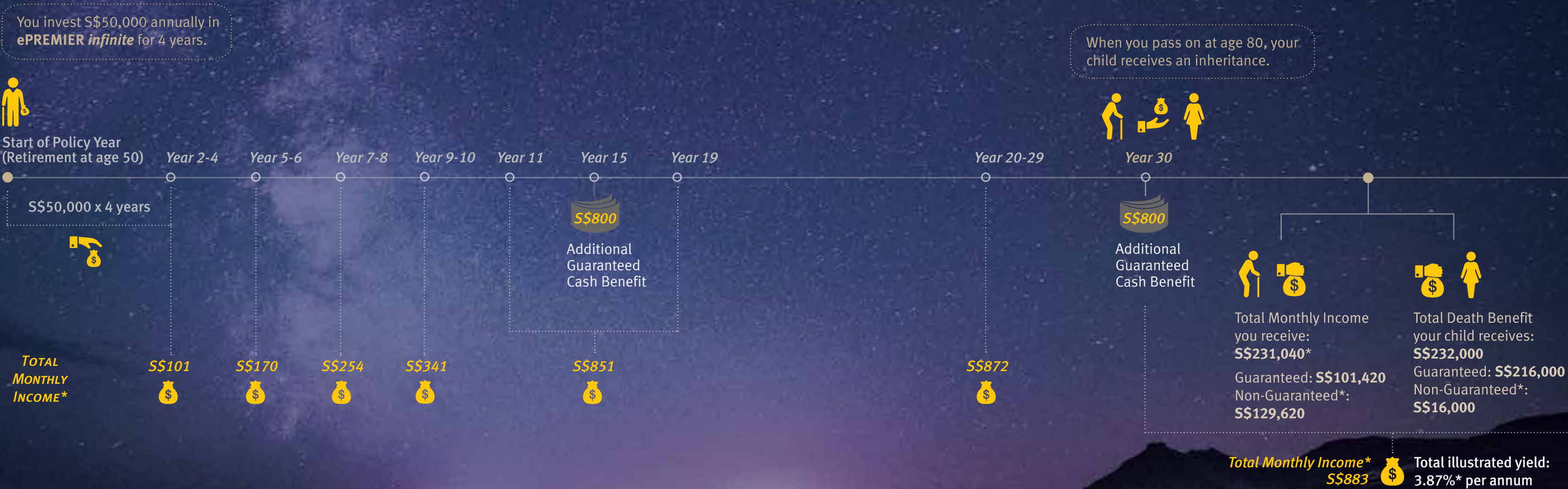
Retire the way you envisioned.

Scenario 2:

You are preparing for retirement at age 50 and you invest S\$50,000 annually in ePREMIER *infinite* for 4 years. From the second policy year onwards, you will receive lifetime monthly income consisting of a guaranteed and non-guaranteed amount. At every 15-year interval, you will receive an additional guaranteed cash benefit.

When you pass on at age 80, your child will receive an inheritance as illustrated below.

 Regular Monthly Income received by you until you are 80.



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

* The above illustrated values use bonus rates assuming an illustrated investment return of 4.75% per annum. Assuming an illustrated investment rate of return of 3.25% per annum, the total monthly income you receive is S\$166,360, total death benefit your child receives is S\$224,000 and the total illustrated yield is 2.92% per annum. The two rates, 4.75% per annum and 3.25% per annum, are used purely for illustrative purposes and do not represent the upper and lower limits on the investment performance of the participating fund. Bonus rates are not guaranteed and actual benefits payable may vary according to the future performance of the participating fund. Past performance or any forecasts are not necessarily indicative of the future or likely performance of the participating fund. Total Monthly Income comprises of both a guaranteed and non-guaranteed amount, and varies depending on payout period. Refer to the illustration on Monthly Income for more details.



About Etiqa

Protecting customers since 1961, Etiqa 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 June 2018 for our financial strength and stable outlook, we humanise insurance by placing people over policies.

Etiqa 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 180 years.

Important Notes:

Age means the age at next birthday.

This policy is underwritten by Etiqa 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.

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. All applications for the life policies must be made on the application forms accompanying your suitability assessment.

The information contained on this brochure is intended to be valid in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore. In case of discrepancy between the English and Mandarin versions of this brochure (where available), 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).

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 urge you to read the Statement available at 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>

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

Information is correct as at 10 December 2018.

Underwritten by:

eTiqa
Insurance