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Your love lives on.

Month after month.

ePREMIER *eternity presto*

eTiQa
Insurance



Protect the lifestyle of your loved ones beyond your lifetime.

After a lifetime of success, ensure that those dear to you can enjoy the fruits of your achievements with a lasting legacy that spans across generations.

Whether you are looking to grow your assets for a more comfortable retirement, or seamlessly pass on your wealth from one generation to the next, **ePREMIER *eternity presto*** is an all-inclusive solution to meet your needs.

This single premium whole life insurance plan is an astute choice that endures the test of time.



Lifetime protection

With a single premium, enjoy lifetime death protection while you continue to receive your monthly income and additional guaranteed cash benefit. Experience hassle-free application with no medical underwriting when you sign up for this guaranteed insurance policy.

Reliable lifetime income - month after month

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 onwards. It is calculated as a percentage of the single premium paid.

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 Single Premium p.a.	% of Single Premium p.a.	% of Single Premium p.a.
2 nd - 9 th Policy Year	0.20% p.a. to 1.57% p.a.	0.15% p.a. to 0.92% p.a.	0.30% p.a. to 1.84% p.a.
10 th - 29 th Policy Year	1.57% p.a.	0.95% p.a.	1.89% p.a.
30 th Policy Year Onwards	1.61% p.a.	0.98% p.a.	1.95% p.a.

Additional guaranteed cash benefit for life - every 15 years

On top of the monthly income, there will be an additional guaranteed cash benefit payable in one lump sum at every 15 policy year interval. The additional guaranteed cash benefit is equivalent to 0.7% of the single premium.

Use the cash or reinvest it

You can choose to either receive the monthly income and additional guaranteed cash benefit or reinvest it with Etiqa to earn a non-guaranteed interest rate of 3% per annum.

Liquidity for unpredictable situations

This plan is assured with immediate liquidity of 80% of your single premium to meet your urgent needs should you or your loved ones require cash in unforeseen circumstances.

Enjoy your golden years in greater comfort.

Scenario 1:

Imagine you are preparing for retirement at 50. You invest S\$200,000 in ePREMIER *eternity presto*. 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.

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


 Regular monthly income received by you until you are 80.

Retiring at 50



Monthly Income from Policy Year	Year 2-3	Year 4-5	Year 6-7	Year 8-9
Guaranteed:	S\$33	S\$133	S\$258	S\$262
Non-Guaranteed*:	S\$50	S\$150	S\$305	S\$307
Total*:	S\$83	S\$283	S\$563	S\$569

Year 10-29	Year 30 Onwards
S\$262	S\$268
S\$315	S\$325
S\$577	S\$593

 **S\$316,000**
Total Death Benefit at age 80*
Guaranteed Death Benefit: S\$210,000
Non-Guaranteed Death Benefit*: S\$106,000

 **S\$1,400**
Additional Guaranteed
Cash Benefit at Year 15 and 30

By investing S\$200,000 in ePREMIER *eternity presto*, you will receive total monthly income of S\$184,280* (Guaranteed: S\$85,300; Non-Guaranteed*: S\$98,980)

After your passing, your child will receive an inheritance of S\$316,000* (Guaranteed: S\$210,000; Non-Guaranteed* : S\$106,000)

The total illustrated yield is 3.46% per annum.



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 will receive is S\$135,020, total death benefit your child will receive is S\$263,000 and the total illustrated yield is 2.80% 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.

Legacy planning across three generations.

Scenario 2:

Imagine you are a young father in your thirties. You are there for one year old daughter every step of the way. A one-time investment of S\$200,000 in ePREMIER *eternity presto* will ensure your successive generations continue to live the lifestyle you aspire for them even after you are gone. You will 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. The policy can then be transferred to her, along with the monthly income and additional guaranteed cash benefit. With this plan, your daughter can further pass on the inheritance to her children assuming she passes away at the age of 80.

 Regular monthly income received by you until your daughter is 21.
 From the age of 21, she gets it until she is 80.

Monthly Income from Policy Year	Year 2-3	Year 4-5	Year 6-7	Year 8-9	Year 10-29
Guaranteed:	S\$33	S\$133	S\$258	S\$262	S\$262
Non-Guaranteed*:	S\$50	S\$150	S\$305	S\$307	S\$315
Total*:	S\$83	S\$283	S\$563	S\$569	S\$577



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

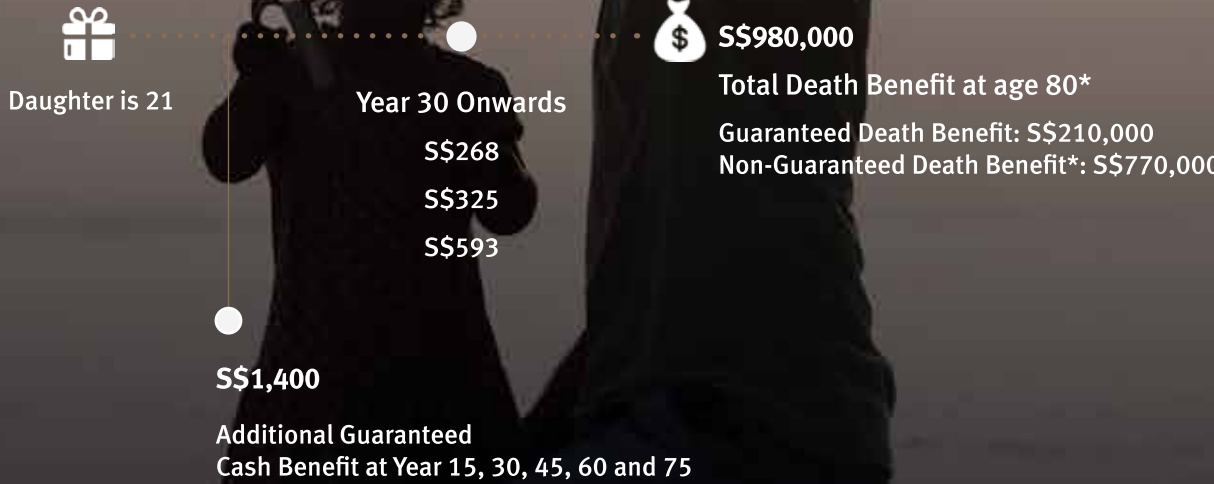
* The above illustrated values use bonus rates assuming an illustrated investment return of 4.75% per annum. Assuming an illustrated investment rate of return of 3.25% per annum, the total monthly income you will receive is S\$88,120, total monthly income your daughter will receive is S\$304,920, total death benefit your grandchild will receive is S\$595,000 and the total illustrated yield is 2.95% 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.

By investing S\$200,000 in ePREMIER *eternity presto*, you will receive total monthly income of S\$120,400* (Guaranteed: S\$55,560; Non-Guaranteed*: S\$64,840)

Your daughter will receive total monthly income of S\$416,960* (Guaranteed: S\$191,720; Non-Guaranteed*: S\$225,240)

Your grandchild will receive an inheritance of S\$980,000* (Guaranteed: S\$210,000; Non-Guaranteed*: S\$770,000)

The total illustrated yield is 3.85% per annum.





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 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 web-sites (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