

TABLE OF CONTENTS

ePREMIER *legacy* Series

Medical Underwriting.....	3
Financial Underwriting.....	6
Region Classification.....	8

ePREMIER *lifetime II* & ePREMIER *lifetime (limited pay) II*

Medical Underwriting.....	13
Financial Underwriting.....	17
Region Classification.....	21
Medical Examination Facilities.....	24
Anti-Money Laundering (AML) & Economic Sanctions Screening.....	25
Common Reporting Standard Requirements (CRS).....	28
Submission Processes and Forms.....	30

ePREMIER *legacy* Series

MEDICAL UNDERWRITING

The medical requirement table serves as a guide. Based on the sum assured and age of the Life to be Insured, you may select the necessary medical requirements to be done in the Medical Request Form. Please refer to Section B for more information.

A. Medical Requirement Table

Region 1

Guaranteed Death Benefit (SGD)	ANB 17 - 45	ANB 46 - 55	ANB 56 - 70
500,000 – 1,500,000	ME, BUP, MUC <i>(refer to Non-Medical Limits)</i>	ME, BUP, MUC	ME, BUP, MUC, PSA
1,500,001 – 2,000,000			ME, BUP, ECG, APS [#] , MUC, PSA
2,000,001 – 2,500,000			
2,500,001 – 3,000,000	ME, BUP, MUC	ME, BUP, ECG, MUC	ME, BUP, ECG, APS [#] , MUC, PSA
3,000,001 – 4,000,000		ME, BUP, ECG, MUC	ME, BUP, ECG, APS [#] , MUC, PSA
4,000,001 – 7,500,000	ME, BUP, ECG, APS [#] , MUC		ME, BUP, TMX, APS [#] , MUC, PSA
> 7,500,000	ME, BUP, TMX, APS [#] , MUC, PSA		

Region 2

Guaranteed Death Benefit (SGD)	ANB 17 - 45	ANB 46 - 55	ANB 56 - 70
500,000 – 1,500,000	ME, BUP, MUC <i>(refer to Non-Medical Limits)</i>	ME, BUP, MUC	ME, BUP, MUC, PSA [^]
1,500,001 – 2,000,000			ME, BUP, ECG, APS [#] , MUC, PSA [^]
2,000,001 – 2,500,000			
2,500,001 – 3,000,000	ME, BUP, MUC	ME, BUP, ECG, MUC	ME, BUP, ECG, APS [#] , MUC, PSA [^]
3,000,001 - 4,000,000		ME, BUP, ECG, MUC	ME, BUP, ECG, APS [#] , MUC, PSA [^]
4,000,001 – 7,500,000	ME, BUP, ECG, APS [#] , MUC		ME, BUP, TMX, APS [#] , MUC, PSA [^]
> 7,500,000	ME, BUP, TMX, APS [#] , MUC, PSA [^]		

Legend

ME	Medical Examination
BUP	Blood Urine Profile Consists of Full Blood Count (FBC), SGOT, SGPT, GGT, ALP, HBsAg (HBeAg and AFP if HbsAg is positive), Lipid Profile, FBS, Hba1c, Urea, Creatinine, Uric Acid, HCV, Alpha Feto Protein, Microureanalysis and HIV
MUC	Urine Cotinine (for non-smokers only)
APS	Attending Physician's Statement #Please complete and submit the Medical Consent Form to Etiqa in order for us to retrieve the APS statement from the Life to be Insured's attending doctor
ECG	Electrocardiogram
TMX	Treadmill ECG (Exercise)
PSA	Prostate Specific Antigen ^For males > age 55 only

B. Medical Request Form

1. Based on the sum assured and age of the Life to be Insured, you may select the necessary medical requirements to be done in the Medical Request Form.
2. The Form is to be given to the medical examination facility on the day of the medical examination.
3. The Form is to be used only if all answers to the health questions in the Application Form is 'No'.

C. Preparation for Medical Examination & Tests

1. Please bring along the Medical Request Form and NRIC to the clinic on the day of the medical examination.
2. Please fast for at least 8 hours before the medical examination.
3. Please refrain from consuming food starting from 12 midnight on the day before the medical examination.
4. Please ensure sufficient water intake prior to medical examination.
5. Please delay the routine morning medication and/or supplements until the blood sample is taken.
6. For female applicants, please attend medical examination at least 5 days after the end of the menstruation.

D. Authorisation Letter for Attending Physician's Statement (APS) and Medical Report Collection

1. To collect APS/medical report, clinics will require a letter of authorisation from Etiqa Insurance Pte Ltd before the report can be released.
2. For issuance of authorisation letter, please email uniu@etiqa.com.sg, with the Name and NRIC of the person collecting the report. The Underwriter will email the letter and send the original letter to you.
3. Please ensure the enclosed reports are delivered to Life Operations in properly sealed condition. Any attempts to open, read, amend, retrieve or make duplicate(s) of the report(s) are strictly not allowed.
4. The authorisation is valid for 1 month from the date of the letter.

E. Non-Medical Limits

Non-medical limit is applicable to the following:

1. Region 1, up to Age 55: Current application and total sum assured within the last 2 years is \leq SGD2.5 million AND total sum assured with Etiqa does not exceed SGD43 million.
2. Region 2, up to Age 55: Current application and total sum assured within the last 2 years is \leq SGD\$2 million AND total sum assured with Etiqa does not exceed SGD3 million.
3. All health questions on the application form must be fully completed.

The non-medical limit is not applicable for Life to be Insured who wishes to be considered for preferred rate.

F. Validity of Medical Requirements

1. All medical requirements (including ME, blood tests, urine tests, ECG, TMX, ultrasound) requested by Etiqa are valid for 6 months from the date of the medical exam.
2. The validity period of medical tests done on the Life to be Insured's own accord (e.g. medical health screening, other insurers' application requests) are valid for the following periods:
 - (a) 6 months: Health screening report, medical examination with reports, blood and urine tests
 - (b) 12 months: Chest x-ray, ECG, TMX, APS
3. The validity of health declaration is 3 months. A Health Declaration Form must be completed and submitted if application form was signed or medical examination was done more than 3 months ago.

G. Pregnancy Guidelines

1. Life to be Assured who are pregnant with no pregnancy related complications up to delivery date can be considered, subject to the following being satisfactory:
 - (a) Medical cases: Routine medicals and APS (if required due to sum assured)
 - If treadmill ECG is required, it can be replaced with Resting ECG, 2D Echo and APS – gynaecologist confirming no current/history of pregnancy complication, general health status and expected date of delivery
 - (b) Non-medical cases: Health declaration in application form
2. Post-delivery: Application can only be considered 1 month after delivery.

H. Others

The APS can be waived for total sum assured of up to SGD10 million, except where the Life to be Insured

- (a) has a medical condition other than the common cold or influenza, or
- (b) has had investigations done or is attending regular follow-up consultation, or treatment or medication.

If the Life to be Insured has undergone a health check-up within the past 2 years, a copy of these reports are required.

I. Preferred Underwriting Criteria

Life to be Insured that satisfy all of the following criteria and are deemed as standard risks in accordance with Etiqa's current underwriting guidelines are entitled to preferred rates.

Criteria	Preferred
Tobacco Use	None for 2 years Limited Cigar use: <12pa and negative cotinine
Build – BMI range	Age 16 to 34 : BMI ≤ 27 Age 35 to 54 : BMI ≤ 29 Age 55 & above: BMI ≤ 31
Blood Pressure	≤ Age 55 : up to 145/90 Age 56+ : up to 140/90
Cholesterol	≤ Age 55 : up to 250mg/dl Age 56+ : up to 270mg/dl Total cholesterol up to 300mg/dl is ok if CHL/HDL ratio is 5.0 or less
Chol/HDL Ratio	≤ Age 55 : up to 5.0 Age 56 & above: up to 5.5
Complete Blood Count	Over age 50: must be within normal limits
Family History	No heart, vascular or cancer deaths in two or more family members (parents or siblings) prior to age 60. cancers are disregard for opposite-sex applicants
Personal History	No personal history of Diabetes, Cardiovascular Disease, Cerebrovascular Disease or Cancer. No current rateable impairment

If the Life to be Insured is eligible for preferred rates, the Underwriter will issue a Preferred Option Letter. The letter has to be signed and returned to Etiqa before the Life to be Insured is able to proceed with the medical requirements.

Documents to submit for cases which are offered preferred rates:

1. Signed Preferred Option Letter
2. Revised Policy Illustration / Product Summary (generated based on preferred rates)

J. Change of Life to be Insured

For any requests for change of Life to be Insured, all medical underwriting guidelines in this section will apply

FINANCIAL UNDERWRITING

Please note that Underwriter reserves the right to request for further financial requirement/evidence if the evidence provided is unsatisfactory, incomplete, unclear or insufficient for financial justification.

A. Financial Requirements

Guaranteed Death Benefit (SGD)	Financial Requirements	
	Personal Insurance	Business Insurance
500,000 – 2,500,000	1. Application form disclosures only	1. Application form 2. Audited business financial statements for last 2 years with proof of company ownership
2,500,001 – 5,000,000	1. Application form 2. Financial Questionnaire 3. Representative's Background Report / Broker Report	1. Application form 2. Financial Questionnaire 3. Representative's Background Report
> 5,000,001	1. Application form 2. Financial Questionnaire 3. Representative's Background Report / Broker Report 4. Bank Reference Letter plus Independent proof of income and/or assets in the form of either tax returns, audited accounts etc	4. Audited business financial statements for last 2 years with proof of company ownership

B. Financial Justification

The following table serves as a guide only. Please note that Underwriter reserves the right to request for further financial requirement/evidence if the evidence provided is unsatisfactory, incomplete, unclear or insufficient for financial justification.

Personal Insurance	
Income Multiplier	75 less current age subject to a maximum of 35 times income. For example: (a) $75 - 42 = 33$ times (b) $75 - 35 = 40$ (cap to 35 times)
Net Assets Approach	Age < 70: 30% net worth (excluding cash)
Income multiplier + net worth	Income multiplier + 30% net worth (excluding cash)
Loan Protection	Single borrower: 100% of loan Multiple borrower: Up to 150% of loan and not more than 75% on each life
Unearned income	Up to 50% of unearned income
Bank reference letter	Relationship >12 months with specific information required, including assets under management (AUM) where possible < 12 months or insufficient information – need independent proof of income and/or assets
Business Insurance	
Keyman – business profits	<ul style="list-style-type: none">6 times the average net profit for the past 2 years; or3 times the gross profit respectively for the past 3 years
Non-Income Earners	
Home Makers / Housewife	Up to SGD3 million <ul style="list-style-type: none">100% working spouses cover SGD3 million to 10 million <ul style="list-style-type: none">50% of working spouses cover Maximum cap of SGD20 million
Retirees	30% of net worth (excluding cash) Maximum cap of SGD20 million
Adult children / Students	Up to SGD3 million <ul style="list-style-type: none">100% income earner's cover SGD3 million to 10 million <ul style="list-style-type: none">50% of income earner's cover

REGION CLASSIFICATION

The Life to be Insured, at the time of application, must be resident of a country, regardless of citizenship as shown in the tables below. Country of residence is defined as “where the Life to be Insured resides for 183 days or more per annum”.

Please submit Foreigner and Residency / Travel Questionnaire for non-Singapore resident/foreigner applicants.

Asia

Country	Region	Comments	Maximum Capacity Per Life (SGD)	Jumbo Limits (SGD)
Brunei	1		75 million	75 million
Cambodia	2	Phnom Pehn only, with \$2 per mille loading on Region 2 rates, no riders	15 million	75 million
China	1	Excludes Tibet & Xinjiang	75 million	75 million
Hong Kong	1		75 million	75 million
Indonesia	2		75 million	75 million
India	2	Excludes Jammu and Kashmir, and the North-eastern states of Assam, Nagaland, Tripura and Manipur	75 million	75 million
Laos	2		15 million	75 million
Macau	1		75 million	75 million
Malaysia	1		75 million	75 million
Maldives	2		75 million	75 million
Myanmar	2	Must have no ties to military activities, manufacturing or sale of arms or equipment which might be used for internal repression	15 million	75 million
Philippines	2	Excludes Central and western Mindanao, including the Zamboanga Peninsula and the Sulu Archipelago	75 million	75 million
Singapore	1		75 million	75 million
South Korea	1		75 million	75 million
Taiwan	1		75 million	75 million
Thailand	2	Excludes Yala, Pattani, Narathiwat, Songkhla	75 million	75 million
Vietnam	2		75 million	75 million

Europe

Country	Region	Comments	Maximum Capacity Per Life (SGD)	Jumbo Limits (SGD)
Andorra	1		75 million	75 million
Azerbaijan	2	Excludes Nagorno-Karabakh and Armenian border areas	75 million	75 million
British Overseas Territories	1	Covers Anguilla, Bermuda, British Virgin islands, Cayman Islands, Montserrat, Turks and Caicos Islands	75 million	75 million
Member States of the EU	1	Covers Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom	75 million	75 million
Iceland	1		75 million	75 million
Liechtenstein	1		75 million	75 million
Monaco	1		75 million	75 million
Russia	2		75 million	75 million
San Marino	1		75 million	75 million
Switzerland	1		75 million	75 million
Turkey	2		75 million	75 million
Ukraine	2	#Exclusion clause to apply	75 million	75 million
Vatican City	1		75 million	75 million

Pacific

Country	Region	Comments	Maximum Capacity Per Life (SGD)	Jumbo Limits (SGD)
Australia	1		75 million	75 million
Cook Islands	2		75 million	75 million
Fiji	2		75 million	75 million
French Polynesia	2		75 million	75 million
Northern Mariana Islands	2		75 million	75 million
Western Samoa	2		75 million	75 million
New Zealand	1		75 million	75 million

Americas

Country	Region	Comments	Maximum Capacity Per Life (SGD)	Jumbo Limits (SGD)
Argentina	1		75 million	75 million
Belize	2		75 million	75 million
Bolivia	2		75 million	75 million
Brazil	2		75 million	75 million
Caribbean Island Countries	1	Covers Bahamas, Barbados, Puerto Rico	75 million	75 million
Caribbean Island Countries	2	Covers Antigua and Barbuda, Aruba, Curacao, Dominican Republic, Dominica, Grenada, Jamaica, Martinique, St Kitts and Nevis, St Lucia, St Vincent and The Grenadines, Trinidad and Tobago	75 million	75 million
Chile	1		75 million	75 million
Colombia Major Cities	2	Only covers Bogota, Medellin, Cali, Barranquilla, Cartagena de Indias, Bucaramanga	75 million	75 million
Costa Rica	1		75 million	75 million
El Salvador	2		75 million	75 million
Guatemala	2		75 million	75 million
Honduras	2		75 million	75 million
Netherlands Antilles	2		75 million	75 million
Nicaragua	2		75 million	75 million
Mexico	1		75 million	75 million
Panama	2		75 million	75 million
Paraguay	2		75 million	75 million
Peru	2		75 million	75 million
Uruguay	2		75 million	75 million
Venezuela	2		75 million	75 million

Middle East & Africa

Country	Region	Comments	Maximum Capacity Per Life (SGD)	Jumbo Limits (SGD)
Bahrain	2	#Exclusion clause to apply	75 million	75 million
Cape Verde Island	2		75 million	75 million
Egypt	2	#Exclusion clause to apply	75 million	75 million
Israel	2		75 million	75 million
Jordan	2		75 million	75 million
Kuwait	2		75 million	75 million
Lebanon	2	#Exclusion clause to apply	75 million	75 million
Mauritius	2		75 million	75 million
Morocco	2		75 million	75 million
Oman	2		75 million	75 million
Qatar	2		75 million	75 million
Saudi Arabia	2	#Exclusion clause to apply	75 million	75 million
South Africa	2		15 million	75 million
The Republic of Namibia	2		15 million	75 million
UAE	2		75 million	75 million

Notes:

*#The following Exclusion Clause will apply to the residents of the following countries:
Bahrain, Egypt, Lebanon, Saudi Arabia and Ukraine*

Exclusion Clause:

No benefit will be payable under the policy if the death of the insured results from direct or indirect consequence of war, warlike operations (whether war is declared or not, conventional, biological, chemical or nuclear), invasion, acts of foreign enemies, hostilities, acts of terrorism, terrorist sabotage, rebellion, mutiny, civil commotion, civil war, revolution, insurrection, military or usurped power, martial law, embargo, or any act committed by any person or persons for the purpose of overthrowing a government by violent force or to influence political decision making. Terrorism (suspected or proven) shall be understood to include the consequences of hostage taking, drive-by shootings, planting of bombs, and other forms of physical violence.

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&
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MEDICAL UNDERWRITING

The medical requirement table serves as a guide. Based on the sum assured and age of the Life to be Insured, you may select the necessary medical requirements to be done in the Medical Request Form. Please refer to Section B for more information.

A. Medical Requirements Table

Region 1

Total Sum Assured (USD)	ALB 17 – 45	ALB 46 – 55	ALB 56 – 70
500,000 – 1,750,000	ME, BUP, MUC (refer to Non-Medical Limits)		ME, BUP, MUC, PSA [^]
1,750,001 – 2,000,000	ME, BUP, MUC (refer to Non-Medical Limits)	ME, BUP, ECG, MUC (refer to Non-Medical Limits)	ME, BUP, ECG, APS [#] , MUC, PSA [^]
2,000,001 – 3,000,000	ME, BUP, ECG, MUC		ME, BUP, ECG, APS [#] , MUC, PSA [^]
3,000,001 – 5,000,000	ME, BUP, ECG, MUC		ME, BUP, TMX, APS [#] , MUC, PSA [^]
5,000,001 – 6,000,000	ME, BUP, TMX, APS [#] , MUC		ME, BUP, TMX, APS [#] , MUC, PSA [^]
> 6,000,000	ME, BUP, TMX, APS [#] , MUC, PSA [^]		

Region 2

Total Sum Assured (USD)	ALB 17 – 45	ALB 46 – 55	ALB 56 – 70
500,000 – 1,500,000	ME, BUP, MUC (refer to Non-Medical Limits)		ME, BUP, MUC, PSA
1,500,001 – 2,000,000	ME, BUP, MUC	ME, BUP, ECG, MUC	ME, BUP, ECG, APS [#] , MUC, PSA [^]
2,000,001 – 3,000,000	ME, BUP, ECG, MUC		ME, BUP, ECG, APS [#] , MUC, PSA [^]
3,000,001 – 5,000,000	ME, BUP, ECG, MUC		ME, BUP, TMX, APS [#] , MUC, PSA [^]
5,000,001 – 6,000,000	ME, BUP, TMX, APS [#] , MUC		ME, BUP, TMX, APS [#] , MUC, PSA [^]
> 6,000,000	ME, BUP, TMX, APS [#] , MUC, PSA [^]		

Legend

ME	Medical Examination
BUP	Blood Urine Profile Consists of Full Blood Count (FBC), SGOT, SGPT, GGT, ALP, HBsAg (reflex to HBeAg and AFP), Lipid Profile, FBS, Hba1c, Urea, Creatinine, Uric Acid, HCV, Alpha Feto Protein, Microurinalysis and HIV
MUC	Urine Cotinine (for non-smokers only)
APS	Attending Physician's Statement #Please complete and submit the Medical Consent Form to Etiqa in order for us to retrieve the APS statement from the Life to be Insured's attending doctor
ECG	Electrocardiogram
TMX	Treadmill ECG (Exercise)
PSA	Prostate Specific Antigen [^] For males > age 55 only

Note:

Urine Cotinine (MUC) test is required for non-smoker.

1. Non-smoker rate: Applicable to someone who has never used any tobacco (including cigarettes, shisha, chewing tobacco or paan etc) in the last 12 months and cotinine test is negative.
2. Cigar smoking: If the Life to be Insured smokes not more than one cigar per month (i.e. not more than 12 cigars a year and no cigarette smoking) and cotinine test is negative, non-smoker rate can be considered.

B. Medical Request Form

1. Based on the sum assured and age of the Life to be Insured, you may select the necessary medical requirements to be done in the Medical Request Form.
2. The Form is to be given to the medical examination facility on the day of the medical examination.
3. The Form is to be used only if all answers to the health questions in the Application Form is 'No'.

C. Preparation for Medical Examination & Tests

1. Please bring along the Medical Requirement Letter and NRIC to the clinic on the day of the medical examination.
2. Please fast for at least 8 before the medical examination.
3. Please refrain from consuming food starting from 12 midnight on the day before the medical examination.
4. Please ensure sufficient water intake prior to medical examination.
5. Please delay the routine morning medication and/or supplements until the blood sample is taken.
6. For female applicants, please attend medical examination at least 5 days after the end of the menstruation.

D. Authorisation Letter for Attending Physician's Statement (APS) and Medical Report Collection

1. To collect APS/medical report, clinics will require a letter of authorisation from Etiqa Insurance Pte Ltd before the report can be released.
2. For issuance of authorisation letter, please email uniu@etiqa.com.sg, with the Name and NRIC of the person collecting the report. The Underwriter will email the letter and send the original letter to you.
3. Please ensure the enclosed reports are delivered to Life Operations in properly sealed condition. Any attempts to open, read, amend, retrieve or make duplicate(s) of the report(s) are strictly not allowed.
4. The authorisation is valid for 1 month from the date of the letter.

E. Non-Medical Limits

Non-medical limit is applicable to the following:

1. USD 2,000,000 is applicable for Region 1 countries
2. USD 1,500,000 is applicable for Region 2 countries, subject to the following conditions:
 - a. Life to be Insured's age is between 18 and 55
 - b. Current application and total sum assured within last 2 years is \leq non-medical limit
 - c. All the health questions on the application form must be fully completed
 - d. Urine Cotinine test is not required

The Non-Medical Limit is not applicable for:

1. Life to be Insured with any of the following medical conditions:
 - (a) Hypertension
 - (b) Diabetes
 - (c) Cancer
 - (d) Heart Condition
 - (e) Hepatitis B
 - (f) Other medical conditions where the underwriter deemed that a medical examination is required e.g. history of breast cyst etc.
2. Life to be Insured who wishes to be considered for preferred rate.

F. Validity of Medical Requirements

1. All medical requirements (including ME, blood tests, urine tests, ECG, TMX, ultrasound) requested by Etiqa are valid for 6 months from the date of the medical exam.
2. The validity period of medical tests done on the Life to be Insured's own accord (e.g. medical health screening, other insurers' application requests) are valid for the following periods:
 - (a) 6 months: Health screening report, medical examination with reports, blood and urine tests
 - (b) 12 months: Chest x-ray, ECG, TMX, APS
3. The validity of health declaration is 3 months. A Health Declaration Form must be completed and submitted if application form was signed or medical examination was done more than 3 months ago.

G. Pregnancy Guidelines

1. Life to be Assured who are pregnant with no pregnancy related complications up to delivery date can be considered, subject to the following being satisfactory:
 - (a) Medical cases: Routine medicals and APS (if required due to sum assured)
 - If treadmill ECG is required, it can be replaced with Resting ECG, 2D Echo and APS – gynaecologist confirming no current/history of pregnancy complication, general health status and expected date of delivery
 - (b) Non-medical cases: Health declaration in application form
2. Post-delivery: Application can only be considered 1 month after delivery.

H. Others

1. The APS can be waived for total sum assured of up to USD10 million, except where the Life to be Insured
 - (a) has a medical condition other than the common cold or influenza, or
 - (b) has had investigations done or is attending regular follow-up consultation, or treatment or medication.
2. Where the Life to be Insured has undergone a health check-up within the last 2 years, and the results are found to be normal, a declaration can be made in place of the APS, with information on
 - (a) date and reason for health check-up,
 - (b) a detailed list of tests done and corresponding results,
 - (c) follow up details if any, and reason, and
 - (d) name and address of doctor or medical facility where the health check-up was done, and where the subsequent follow up tests were done.
3. If the Life to be Insured declared that tests such as colonoscopy, coronary angiogram, ultrasound or mammogram etc. were performed, a copy of the report or APS is required.
4. If HBsAg is positive, HBeAg would be required. Abdominal ultrasound is required for sum assured above USD10 million.

I. Preferred Underwriting Criteria

Life to be Insured that satisfy all of the following criteria and are deemed as standard risks in accordance with Etiqa's current underwriting guidelines are entitled to preferred rates.

Criteria	Preferred
Tobacco Use	<u>For non-smokers</u> None for 2 years Negative cotinine test
Build – BMI range	≤ Age 54: BMI ≤ 29 ≥ Age 55: BMI ≤ 31
Blood Pressure	≤ Age 70: up to 145/90
Cholesterol	< 260 with or without treatment
Chol/HDL Ratio	≤ Age 70: ≤ 5.5
Family History	No cardiovascular or cancer* death of either parent before age 55. Disregard if Life to be Insured is age 60 or older.
Personal History	No heart disease, diabetes or cancer (except melanomas < 1.5 mm in depth)
Aviation	Available with Aviation Exclusion Rider
Avocation	No participation in activities listed below [#]
Occupation	No rateable occupations
Alcohol / Substance Usage	No history of treatment at any time
Hepatitis B	Negative HBsAg
Substandard	No rateable impairments

*Only the following type of cancers would be evaluated: breast, prostate, colorectal, lung, ovarian and melanoma. Family history of opposite gender-specific cancers may be excluded from this preferred rate assessment.

[#]Aeronautics, powered racing, competitive vehicles, mountain climbing, rodeos, competitive skiing, scuba/skin diving at depth of more than 75 feet.

If the Life to be Insured is eligible for preferred rates, the Underwriter will issue a Preferred Option Letter. The letter has to be signed and returned to Etiqa before the Life to be Insured is able to proceed with the medical requirements.

Documents to submit for cases which are offered preferred rates:

1. Signed Preferred Option Letter
2. Revised Policy Illustration / Product Summary (generated based on preferred rates)

J. Change of Life to be Insured

For any requests for change of Life to be Insured, all medical underwriting guidelines in this section will apply

FINANCIAL UNDERWRITING

Please note that Underwriter reserves the right to request for further financial requirement/evidence if the evidence provided is unsatisfactory, incomplete, unclear or insufficient for financial justification.

A. Financial Requirement Table

Total Sum Assured (USD)	Financial Requirements	
	Personal Insurance	Business Insurance
500,000 – 2,000,000	Nil	1. Audited personal/ business financial statements for last 2 years with proof of company ownership
2,000,001 – 3,500,000	1. Financial Questionnaire 2. Representative's Background Report	1. Financial Questionnaire 2. Representative's Background Report
> 3,500,000	1. Financial Questionnaire 2. Representative's Background Report 3. One of the following: a. Certified Public Accountant's Letter; b. Personal Income Tax Return for last 2 years; c. Audited personal/business financial statements for last 2 years with proof of company ownership	3. Audited personal/business financial statements for last 2 years with proof of company ownership

B. Financial Justification

Personal Insurance	
Income Multiplier	75 less current age subject to a maximum of 35 times income. For example: (a) $75 - 42 = 33$ (b) $75 - 35 = 40$ (cap at 35)
Net Assets Approach	30% of total net assets (total assets – total liabilities)
Income Replacement	Up to 50% of unearned income, or 30% of net assets, whichever is higher
Bank Reference Letter	<ul style="list-style-type: none"> • Confirmation of the relationship with the client • Duration and quality of the relationship • Range of assets, liabilities and total net worth • Net assets with the bank • Any other generation information that pertains to the client
Business Insurance	
Keyman – business profits	<ul style="list-style-type: none"> • 6 times the average net profit; or • 3 times the gross profit respectively for the past 3 years
Non-Income Earners	
Non-earning spouse	<p>Up to USD3 million:</p> <ul style="list-style-type: none"> • Working spouse has at least equivalent insurance coverage (existing in-force and new) <p>USD3 million to 10 million:</p> <ul style="list-style-type: none"> • Not more than 50% of working spouse's cover <p>For those with assets in his/her own name:</p> <ul style="list-style-type: none"> • 20% - 30% net worth excluding cash
Retirees	30% of net worth, excluding cash
Students	<p>Up to USD3 million:</p> <ul style="list-style-type: none"> • One of the parents with at least equivalent insurance coverage (existing in-force and new) <p>USD3 million to 10 million:</p> <ul style="list-style-type: none"> • Offer up to 50% of the income earner's sum assured. <p>Siblings (if any) must be insured with equivalent sum assured. Otherwise, provide reasons why this child needs more cover.</p>

C. Total Line Endorsement

A Total line Endorsement (TLE) is a legal warranty that must be signed by the Applicant to verify the maximum amount of coverage available on the Life to be Insured, including acknowledgement of the legal consequences of breaching the TLE warranty. It is required when the total cover (aggregate of all inforce covers, application currently applied for, as well as concurrent applications, regardless of insurer) is equal to, or exceeds USD10 million.

D. Insurance Representative's Background Report

1. Purpose of coverage
2. Need for this insurance (clear document show the sum assured was calculated and justified)
3. Net worth (with breakdown of assets and liabilities)
4. Personal knowledge of the application (medical history, financial, occupation/employment, remuneration, business, family, lifestyle, habits, etc)
5. Standing offers or other pending policies
6. Centre of influence

E. Certified Public Accountant's Letter

The CPA Letter should include:

1. Number of years of business relationship with LA
2. If less than 2 years, inspection report
3. Estimated net worth (details of total assets and total liabilities)
4. Background information
5. Business background, such as nature of business, date, established, key financials (including business ownership, turnover, net assets, total profit, net profit)
6. Estimated income from the business
7. Any other information related to the financial status of the Proposer/Life to be Insured

Please see below for the list of bank letters accepted for financial underwriting of ePREMIER *lifetime II* and ePREMIER *lifetime (limited pay) II*.

Name of Approved Banks	
1. ABN AMRO	27. DBS Private Banking
2. American Express	28. DBS Treasures
3. ANZ Bank	29. Deutsche Bank Private Wealth
4. Bank of America Merrill Lynch	30. EFG Bank
5. Bank of China PB in HK or Prestigious Wealth Management in SG	31. Emirates Bank
6. Bank of Communications – OTO	32. First Gulf Bank
7. Bank of East Asia Private Banking	33. Fubon Bank / Fubon Private Bank
8. Bank of Montreal Private Banking	34. Goldman Sachs
9. Bank of Singapore	35. Hang Seng PTE Bank
10. Bank Sarasin-Rabo (Asia)	36. HSBC Private Bank
11. Banque Internationale á Luxembourg	37. ICBC Private Banking
12. Barclays (including Barclays Wealth)	38. JP Morgan
13. Bank of Liechtenstein	39. Julius Baer
14. BNP Paribas	40. LGT
15. China Construction Bank Asia (Private Banking)	41. Maybank Singapore Limited
16. China Construction Bank Singapore/Hong Kong (Private Banking)	42. Morgan Stanley
17. CTBC Bank (Private Banking)	43. Nomura Limited
18. CIC	44. OCBC
19. CIMB SG	45. RBS Coutts
20. Citi – Private Bank	46. Royal Bank of Canada (including Wealth Management)
21. Citi – Gold Private Client	47. Standard Chartered Private Bank
22. Citic Bank International Private Banking	48. UBS AG
23. Coutts Bank	49. UniCredit Private Bank
24. Credit Suisse	50. United Overseas Bank Private Banking
25. Credit Agricole Bank	51. Union Bank Private (UBP)
26. Dah Sing Private Banking	52. Verwaltungs-und Private Bank

REGION CLASSIFICATION

The Life to be Insured, at the time of application, must be resident of a country, regardless of citizenship as shown in the tables below. Country of residence is defined as “where the Life to be Insured resides for 183 days or more per annum”.

Please submit Foreigner and Residency / Travel Questionnaire for non-Singapore resident/foreigner applicants.

Asia & Pacific

Country	Region	Cities	Maximum Capacity Per Life (USD)	Jumbo Limit (USD)
Australia	1		20 million	20 million
Brunei	1		20 million	20 million
Cambodia	1	Phnom Pehn and Siem Reap only, with 175% of region 1 rates	5 million	20 million
China	1	Excluding Tibet and Xinjiang	20 million	20 million
Hong Kong	1		20 million	20 million
India	2	Ahmedabad, Bangalore, Chandigarth, Chennai, Hyderabad, Jaipur, Kolkata, Lucknow, Mumbai, New Delhi, Panaji only	20 million	20 million
Indonesia	2		20 million	20 million
Kazakhstan	1	City of Almaty only, with 150% of region 1 rates	5 million	20 million
Macau	1		20 million	20 million
Malaysia	1		20 million	20 million
Myanmar	1	Yangon only, with 200% of region 1 rates	6 million	20 million
New Zealand	1		20 million	20 million
Philippines	2	Cebu City, Manila only	20 million	20 million
Singapore	1		20 million	20 million
South Korea	1		20 million	20 million
Taiwan	1		20 million	20 million
Thailand	2	Excludes Yala, Pattani, Narathiwat, Songkhla	20 million	20 million
Vietnam	2	Hanoi, Ho Chi Minh City, Da Nang only	20 million	20 million

Americas

Country	Region	Cities	Maximum Capacity Per Life (USD)	Jumbo Limit (USD)
Argentina	1		20 million	20 million
Belize	2		20 million	20 million
Bermuda	1		20 million	20 million
Mexico	1		20 million	20 million

Europe

Country	Region	Cities	Maximum Capacity Per Life (USD)	Jumbo Limit (USD)
All of British Isles	1		20 million	20 million
Austria	1		20 million	20 million
Belgium	1		20 million	20 million
Denmark	1		20 million	20 million
Finland	1		20 million	20 million
France	1		20 million	20 million
Germany	1		20 million	20 million
Greece	1		20 million	20 million
Iceland	1		20 million	20 million
Ireland	1		20 million	20 million
Italy	1		20 million	20 million
Liechtenstein	1		20 million	20 million
Luxembourg	1		20 million	20 million
Malta	1	Gozo only	20 million	20 million
Monaco	1		20 million	20 million
Netherlands	1		20 million	20 million
Norway	1		20 million	20 million
Portugal	1		20 million	20 million
Spain	1		20 million	20 million
Sweden	1		20 million	20 million
Switzerland	1		20 million	20 million
United Kingdom	1		20 million	20 million
Vatican City	1		20 million	20 million

Middle East & Africa

Country	Region	Cities	Maximum Capacity Per Life (USD)	Jumbo Limit (USD)
Bahrain	2		20 million	20 million
Egypt [#]	2		20 million	20 million
Jordan	2		20 million	20 million
Kuwait	2		20 million	20 million
Lebanon [#]	2		20 million	20 million
Oman	2		20 million	20 million
Qatar	2		20 million	20 million
Saudi Arabia	2		20 million	20 million
South Africa	2		20 million	20 million
Turkey	2		20 million	20 million
United Arab Emirates	1		20 million	20 million

[#] War exclusion should be imposed apply to Egypt and Lebanon only. In addition, the exclusion will now be more specific and only excludes events whilst the applicant is residing or travelling in Egypt and/or Lebanon.

Exclusion Clause:

No sum insured will be payable under the policy if the death of the insured results from direct or indirect consequence of war, warlike operations (whether war is declared or not, conventional, biological, chemical or nuclear), invasion, acts of foreign enemies, hostilities, acts of terrorism, terrorist sabotage, rebellion, mutiny, civil commotion, civil war, revolution, insurrection, military or usurped power, martial law, embargo, or any act committed by any person or persons for the purpose of overthrowing a government by violent force or to influence political decision making. Terrorism (suspected or proven) shall be understood to include the consequences of hostage taking, drive-by shootings, planting of bombs, and other forms of physical violence.

MEDICAL EXAMINATION FACILITIES

A. Fullerton Healthcare Group

Clinic Name	Address	Contact No / Email	Operating Hours
Fullerton Healthcare Screening Centre @ Ngee Ann City	The Penthouse 391B Orchard Road #26-02 Ngee Ann City Tower B Singapore 238874	Tel: 9722 5026 hnhw@fullertonhealth.com	Mon to Fri: 7.30am to 1.00pm 2.00pm to 5.00pm Sat: 7.30am to 1.00pm Sun & PH: Closed

B. Parkway Shenton Medical Group

Clinic Name	Address	Contact No	Operating Hours
Executive Health Screeners (Parkway East Hospital)	321 Joo Chiat Place Level One Parkway East Hospital Singapore 427990	Tel: 63408728	Mon to Fri: 8.00am to 1.00pm 2.00pm to 4.30pm Sat: 8.00am to 12.30pm Sun & PH: Closed
Executive Health Screeners (Paragon)	290 Orchard Road #07-07/07 Paragon Singapore 238859	Tel: 62388238	Mon to Fri: 8.00am to 1.00pm 2.00pm to 4.30pm Sat: 8.00am to 12.30pm Sun & PH: Closed
Executive Health Screeners (Arcade)	11 Collyer Quay #18-01 The Arcade Singapore 049317	Tel: 65079717	Mon to Fri: 8.00am to 1.00pm 2.00pm to 4.30pm Sat: 8.00am to 12.30pm Sun & PH: Closed

C. Raffles Medical Group

Clinic Name	Address	Contact No / Email	Operating Hours
Raffles Hospital	585 North Bridge Road Level 12 Singapore 188770	Tel: 6311 1276 hnhw@raffleshospital.com	Mon to Fri: 7.30am to 5.00pm Sat: 7.30am to 1.00pm
Raffles Health Screeners (Holland Village)	118 Holland Avenue Raffles Holland V Level 5 Singapore 278997	Tel: 6250 1141 hollandvhs@rafflesmedical.com	Mon to Fri: 8.30am to 5.30pm Sat: 8.30am to 1.00pm Sun & PH: Closed
Raffles Health Screeners (Marina Bay Financial Centre)	12 Marina Boulevard #17-05 Marina Bay Financial Centre Tower 3 Singapore 018982	Tel: 6636 0390 mbfc@rafflesmedical.com	Mon to Fri: 8.00am to 5.30pm Sat: Closed Sun & PH: Closed
Raffles Health Screeners (Shaw Centre)	1 Scotts Road Shaw Centre #04-09 to 14 Singapore 228208	Tel: 6838 0090 shawcentre@rafflesmedical.com	Mon to Fri: 8.30am to 7.00pm Sat: 8.30am to 1.00pm Sun & PH: Closed

ANTI MONEY LAUNDERING (AML) & ECONOMIC SANCTIONS SCREENING

Due to MAS regulations and Compliance guidelines, all ePREMIER series cases are subjected to AML and economic sanctions screening. This also includes any one of the below situations:

A. Applicant/Life to be Insured is a Politically Exposed Person (PEP)

1. Person who is entrusted with prominent public functions which include head of state, head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of internal organisations.
2. A domestic/foreign PEP or international organisation PEP, and their family members and close associates.
3. Example of domestic PEP: Government Ministers, Members of Parliament, Nominated Members of Parliament and Non-Constituency Members of Parliament.
4. Example of international organisations: UN, International Maritime Organisation, IMF, Asian Development Bank, Association of Southeast Asian Nations Secretariat, EU, WTO.

B. Applicant uses a Complex Structure (Entity)

1. Complex Structure is defined as an Entity which involve a mixture of companies and trusts or simply a number of different companies. Any Entity which meets the following criteria will be considered a complex structure:
 - a. Entity has 3 or more layers of trust/shareholder and/or company will be considered as a complex structure
 - b. Entity has 2 layers of trust/shareholder and /or company and the 2nd layer consists of 3 or more entities/trust from different countries
2. You are required to find out the trust/shareholder to the ultimate beneficial owner

C. Applicants with High Risk Occupation (Cash Intensive Businesses)

List of High Risk Occupations

Occupation	Description
Bill Collector	Locating customers/businesses and informing them of outstanding accounts by mail, email or telephone
Credit Controller	Handling collection of finances and resolution of account queries, raising sales invoices, issuing credit notes and manages debt recovery
Money Changer	-
Casino Credit Officer	Preparing and maintaining credit applicants, exchanging credit information with other casinos, and gathering reports from banks and various credit reporting agencies
Casino Owner	-
Casino Junket	Acting as a middlemen between the casino and high-rolling patrons, they bring patrons to the casino, lend them money, arrange accomodation and are paid commissions of the casinos' take in return
Pawnshop Owner	-
Jewelry Shop Owner	-
Money Lender	-

**Note: List is subject to change from time-to-time.*

D. Applicants from High Risk Countries

The following are the criteria for applicants[#] from high risk countries

1. Applicant is from a high risk country, and
2. Single premium and/or annualised premium and/or top up amount is ≥ SGD 250,000, and
3. Purchase of Life Policy (include ILP) at new business

Note: The premium amount is based on per policy or aggregated for concurrent policies.

[#]If Applicant of the policy is a Trust, we will look at the nationality of the settlor to determine if high risk customer review is required.

List of High Risk Countries

Algeria	France	Norway
Angola	Germany	Panama
Australia	Herzegovina (Western Balkans)	Portugal
Austria	Iceland	Serbia (Western Balkans)
Belarus	Indonesia	Slovenia
Belgium	Ireland	Spain
Bosnia (Western Balkans)	Israel	Sweden
China	Lebanon	Uganda
Croatia (Western Balkans)	Macedonia (Western Balkans)	United Kingdom
Denmark	Montenegro (Western Balkans)	Yugoslavia (Western Balkans)
Ecuador	Myanmar	Zimbabwe
Finland	Netherlands	

**Note: List is subject to change from time-to-time.*

E. Additional information required for cases identified for screening/review

1. Source of Wealth and Proof of Source of Wealth
2. Source of Funds and Proof of Source of Funds
3. Broker's Memo/Background Report/Financial Questionnaire providing the detail of the breakdown of net worth and annual income
4. Confirmation if there will be any Premium Financing/Collateral assignment arrangement with bank

For clarification on source of wealth / funds and proof of source of wealth / funds, please refer to the table below:

Source of Wealth: (Where your wealth is derived from) (May be more than 1 of the following)	<ul style="list-style-type: none">• Employment / Trade Income• Investment Income• Rental Income• Others (please specify)
Proof of source of wealth	<ul style="list-style-type: none">• Latest Personal income tax return for last 1 year, or• Latest Audited business financial statement with proof of shareholding/directorship for last 1 year
Source of Funds: (Origin of the funds used to pay premiums) (May be more than 1 of the following)	<ul style="list-style-type: none">• Employment / Trade Income• Sales of Property• Savings• Maturity or Surrender of Policy or Sale of Investments• Others (please specify)
Proof of source of funds	<ul style="list-style-type: none">• Employment / Trade income – Last 2 months pay slips, latest 1 year tax return or bank statements clearly showing receipt of salary from employer, or• Sales of property – Sales and Purchase Agreement & Closing statement, or• Savings – Bank statement showing all transactions in last 2 months, or• Maturity or Surrender of Policy or Sale of investments – closing statement or letter from investment company paying the claim, maturity of surrender payout, or• Family member – documents detailing relationship between parties and source of funds from the family member

COMMON REPORTING STANDARD REQUIREMENTS (CRS)

1. The applicant is required to provide the following fields/information in the application documents:
 - a. Current Residence Address
 - b. Mailing Address
 - c. Country/Jurisdiction of Tax Residency
 - d. Tax Identification Number (TIN)
 - e. If TIN is not available, the applicant has to select Reason A, B or C. (Refer to the list of reasons in Table A).

Table A

If a TIN is unavailable please provide the appropriate reason A, B or C:

Reason A - This country does not issue TIN to her residents.

Reason B - I am unable to obtain a TIN or equivalent number (Note: Please explain why you are unable to obtain a TIN in the below table if you have selected this reason.)

Reason C - No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction.)

2. If any of these information fields (Citizenship, Place of Birth, Current Residence Address, Mailing Address, Foreign Permanent Residence Address, Telephone Number) provided by the applicant does/do not correspond with the declared country/jurisdiction of tax residence, reason(s) has/have to be provided. (Refer to the list of reasons in Table B which is also incorporated in the application form). If the selected reason is "Others", full details have to be provided in the free text box.

Table B

Current Residence Address:
a. I am a foreigner and do not meet the minimum number of days to be physically present in the country of residence to be considered a tax resident.
b. I only recently moved to the current residential address, and do not meet the minimum number of days to be physically present in the country of residence to be considered a tax resident.
c. I am temporarily posted overseas for work and do not meet the minimum number of days to be physically present in the country of residence to be considered a tax resident.
d. The residential address belongs to my spouse/parents and I am only on a social visit pass.
e. Others
f. Please provide details: _____
Foreign Permanent Residence Address
a. I am currently working/studying/travelling overseas and do not meet the minimum number of days to be physically present in the country of the foreign permanent residence address to be considered a tax resident.
b. I only recently changed my foreign permanent residence address, and do not meet the minimum number of days to be physically present in the country of the foreign permanent residence address to be considered a tax resident
c. Others Please provide details: _____
Citizenship
a. My country of citizenship does not have taxation laws which define tax residence.
b. Others Please provide details: _____
Telephone Numbers
a. I am currently posted overseas and have terminated my telephone number in the country of my tax residence.
b. Others Please provide details: _____

Mailing Address
a. The mailing address belongs to my parent/spouse/sibling/child.
b. The mailing address is my business address.
c. I am currently working/studying overseas.
d. I am currently staying with my friend/spouse/fiance/fiancée.
e. The mailing address belongs to a rented dwelling that I am staying in.
f. The mailing address is a "c/o" address to my Financial Advisor.
g. Others Please provide details: _____
Place of birth
a. I am born in the country but not a tax resident of the country of birth.
b. I have renounced my citizenship of the country of birth. I am now a citizen of the declared country of tax residence.
c. Others Please provide details: _____

3. If applicant/owner is an entity, the Entity Self Certification form will be required to be completed on top the application form. Controlling Person Self Certification form will be required for each Controlling Person(s) if the entity is either of the following:
- Financial Institution(FI) - An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution*
 - Passive Non-Financial Entity (NFE)*

**Definitions of FI and NFE can be found in the Self Certification forms.*

SUBMISSION PROCESSES AND FORMS

A. Mandatory Documents

The mandatory documents required must be signed in Singapore

Form/Document	Singapore Citizen	Singapore PR	Foreigner
Application Form			
Both initial submission and formal applications	✓	✓	✓
Policy Illustration & Product Summary			
1. Most up to date version of the policy illustration and product summary for all applications 2. For manual submission, each page has to be signed by Proposer and Financial Advisor	✓	✓	✓
Cover Page & Bundled Product Disclosure			
Required for all cases	✓	✓	✓
Financial Needs Analysis			
Required for all cases (except for accredited investors, brokers and private bankers)	✓	✓	✓
Accredited Investor Consent / Declaration Form			
Required for all accredited investors			
Identification Documents			
Applicable for both Life to be Insured and Proposer, certified true copy to be signed off by the Financial Advisor	1. Copy of NRIC		1. Copy of passport / Identification Card / Valid Pass (eg. Employment / dependent pass) or its equivalent, or copy of proof of entry for passers-by
Proof of Address			
Required for Proposer	1. Copy of NRIC (address on the NRIC should tally with the address on the application form)^ 2. Otherwise, please provide a valid proof of address#		1. For valid pass holders (employment pass, dependent pass, work permit etc.) who is domiciled in Singapore, please provide documentary proof of residential address in Singapore. 2. If proof of Singapore address is not available: a. Intermediaries to explain reason in writing; AND b. Submit a proof of residential address based on the Residential Address declared on the application form
^ If the address on the proof of address document differs from the address field in application form, Applicant to submit a written declaration to explain the reason.			
# You may provide either a copy of the Proposer's foreign identity card or a page in passport that reflects address that matches the Residential Address declared on the application form or a recent copy of utility or telephone bill, bank statement/bank credit card bills or correspondence from a government agency (dated within the last 6 months from application form signed date).			

Form/Document	Singapore Citizen	Singapore PR	Foreigner
Financial Documents			
Please refer to pages 6 & 17 – FINANCIAL UNDERWRITING			
Residency / Travel Questionnaire			
Applicable for foreigners not residing in Singapore and Life to be Insured/Proposer with frequent travel pattern *Also applicable for Singapore Citizen/PR who have not resided in Singapore for more than 183 days in the last one year	✓*	✓*	✓
CRS Related			
CRS related forms such as declaration forms for those who indicate foreign tax residency	✓	✓	

B. Submission Process for Counter Offer Cases

Policy will be issued upon receipt of the following:

1. Signed Counter Offer Letter
2. Revised Policy Illustration and Product Summary generated with loading

C. Submission Process for Increase in Sum Assured

1. Amendment Form to confirm the sum assured and premium amount
2. Revised Policy Illustration
3. Fact Find Form / Client Review Form
 - a. If there is already documentation of the increase in sum assured in the original fact find form submitted, a fresh fact find form will not be required
 - b. Otherwise, please submit a fresh fact find form or client review form to document the increase in sum assured

D. Submission Process for Closed Cases / Re-Open of Closed Cases

The Underwriter will proceed to close the case and issue a Not Taken Up letter when:

1. Written instruction from Financial Advisor or customer to proceed with the closure of case is received or
2. There are no updates after 90 days from last underwriting update, whichever is earlier.

If extension is required, Financial Advisor will need to email Etiga Underwriting and Issuance Team and notify the Underwriter.

Applications that are closed due to non-receipt of premium or outstanding requirements may be re-opened based on the following criteria:

Duration*	Documents needed
Within 3 months	<ol style="list-style-type: none">1. Email from Financial Advisor to request for case re-opening; and2. Health Declaration is needed when duration exceeds 3 months from application signed date or date of medical examination done, whichever is later.
Between 3 & 6 months	<ol style="list-style-type: none">1. Email from Financial Advisor to request for case re-opening; and2. Health Declaration Form
More than 6 months	<ol style="list-style-type: none">1. Fresh set of applications with all health questions fully answered; and2. Customer's declaration that financial details remain unchanged (as declared during initial application submission) <p>Note: If there are any changes to the financial details, to submit fresh evidence for underwriter's review.</p>

* From date on Application Form or Etiga Medical Examination, whichever is later

* To ensure that other documents (i.e. Policy Illustration and Fact Find Form) are still valid when case is re-opened

Application that was closed due to unpaid premium and/or non-receipt of counter offer letter acceptance will be processed only upon full premium payment and submission of duly signed acceptance of counter offer letter (if any).

Application that was closed due to incomplete requirement will only be re-opened when all the outstanding requirements are submitted.