

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.

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Underwritten by:

eTiQa

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. Full details of the policy terms and conditions can be found in the policy contract.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. 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.

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 accurate as at 30 November 2023.



Essential term life cover
Desired coverage at
affordable premiums

With added riders

eTiQa

Get a million dollar term life cover from as low as S\$0.38¹ a day

Peace of mind should not come with a heavy financial burden. Get protected against life's uncertainties with **Essential term life cover** at an affordable cost. Enjoy the freedom to pace your premiums with your income and the flexibility of planning your coverage term to meet your immediate and long-term insurance needs.



Protection for peace of mind

Get coverage starting from S\$401,000, in the event of death or terminal illness during the policy term.

Choice of policy term:

- 5 years (renewable)
- 10 to 85 years (covers up to age 86)
- Covers up to age 100

Guaranteed renewability benefit

-only applicable for policy term of 5 years (renewable)

Enjoy the option of renewing² your policy (up to age 90) without proof of good health.

Option to increase sum insured

Enjoy the option to increase² your sum insured without proof of good health upon a key life event such as graduation from tertiary education, changes in marital status, purchase of a property, the birth or adoption of a child, or you or your child's enrolment into tertiary education.

Guaranteed convertibility benefit

Enjoy the option to convert² your policy to any Singapore dollar-denominated new endowment or whole life policy available at the point of conversion, without proof of good health.

Enhance your coverage with optional rider(s):

• Extra disability care

Accelerate your death benefit payout of the basic policy² if total and permanent disability is sustained on or before reaching the policy anniversary when the life insured attains age 86.

• Advanced CI rider

Accelerate your death benefit payout of the basic policy² if you are diagnosed with any of the 36 covered severe-stage critical illnesses.

• Early CI rider

Accelerate your death benefit payout of the basic policy² if you are diagnosed with any of the 35 covered early, intermediate or severe-stage critical illnesses.

Continue this rider without paying premiums upon diagnosis of any of the 35 early or intermediate stages of critical illnesses, if there is any critical illness benefit left payable.

How it works:

Scenario 1

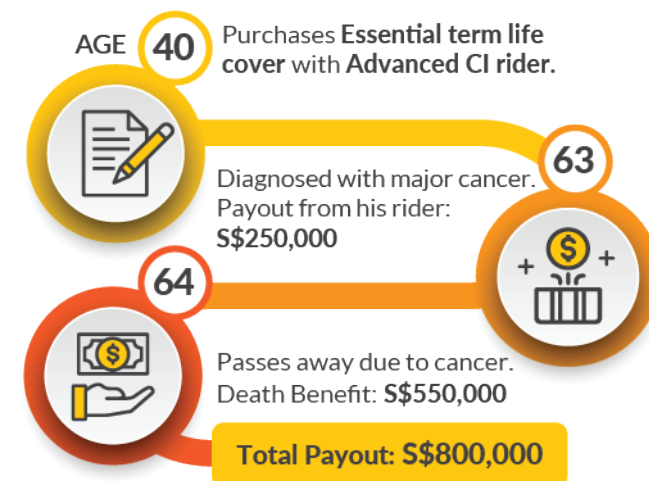
David, age 40, non-smoker, has recently taken up a loan of S\$1,000,000 to purchase a residential property. To ensure that his family will continue to enjoy the use of the property if something unforeseen happens to him, David is looking for a term plan that provides high coverage at affordable premiums. He signs up for **Essential term life cover** with a sum insured of S\$1,000,000 and a policy term of up to age 65 and chooses to pay his premiums annually. The annual premium is S\$1,070. To enhance his coverage, he also adds on **Extra disability care rider** with a sum insured of **S\$1,000,000** and pays an additional S\$110 per year.



His spouse uses part of the proceeds to pay for the outstanding mortgage and uses the rest of it to fund their future living expenses.

Scenario 2

David, age 40, non-smoker, is looking for a term life plan that provides high coverage at affordable premiums. He signs up for **Essential term life cover** with a sum insured of S\$800,000 and chooses to pay his premiums on a yearly mode. He chooses to add on the **Advanced CI rider** with a sum insured of **S\$250,000**.



His family receives a lump sum payout upon his death which can be used to fund their future living expenses.

Receive 12 additional monthly payouts² if you are diagnosed with any of the 35 covered severe-stage critical illnesses.

Receive additional payout² if you are diagnosed with any of the 23 covered special conditions.

¹ Premium is illustrated based on a 5-year renewable term plan for a male aged 1 year, non-smoker and a sum insured of S\$1,000,000.

² Please refer to the policy contract for full details of the terms and conditions.