

A life well lived.

A future well planned.

ePREMIER legacy IV



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A man in a dark suit stands with his back to the camera on a rooftop. He is looking out over a city skyline at night, with numerous skyscrapers illuminated by lights. The sky is dark with some stars visible. The overall mood is contemplative and sophisticated.

Leaving behind your wealth shouldn't be as difficult as acquiring it.

Loving someone means doing your very best to provide for them. Giving your time, presence and every luxury within your means. Even beyond, you hope to surround those dear to you with every comfort possible, so they may continue to live life to the fullest.

It's just as important to make sure your wealth is distributed among your loved ones as you intended – fairly and efficiently without any stress.

ePREMIER *legacy IV* is a tailor-made single premium whole life insurance plan designed to help you keep your promise. Enhancing your wealth so you can maintain the lifestyle you've become accustomed to, while preserving a lasting legacy for the ones you love.

Reap the benefits of expert legacy planning.



Protect what you've built for those you love.

Love cannot be measured in terms of wealth, but a generous inheritance can leave your loved ones in no doubt of how much you care for them. ePREMIER *legacy IV* can help grow and preserve your estate, to ensure those closest to you can continue with the lifestyle you aspire for them.

Convenience and peace of mind, for a long time to come.

Just a one-off payment entitles you to a lifetime of protection against death and terminal illnesses.

Coverage for the lifestyle you have grown accustomed to.

You will benefit from a Guaranteed Death Benefit (GDB) offering high protection of up to 285% of your sum insured before the policy anniversary at age 85. We go above and beyond the norm to give you the protection you need.

Actual GDB factor varies with entry age	
Age	GDB factors (% of sum insured)
17 - 30	285
31 - 50	Up to 260
51 - 60	Up to 220
61 - 70	Up to 160

Before the policy anniversary at age 85, death benefit is the higher of GDB or sum insured plus any attaching bonuses. On or after the policy anniversary at age 85, death benefit is sum insured plus any attaching bonuses.

Assurance with increasing guaranteed immediate liquidity.

You can never predict what can happen in the near future. That is why with ePREMIER *legacy IV*, you are assured immediate liquidity of 80% of your single premium after the policy is issued. Your liquidity will increase over time.

About Etiqa

Etiqa Insurance Pte. Ltd. is a licensed life and general insurance company registered in the Republic of Singapore and governed by the Insurance Act. Rated A- by Fitch in September 2017 for our financial strength and stable outlook, we have been providing general insurance solutions to our customers for more than 55 years. Owned by Maybank Ageas Holdings Berhad, a joint venture company that combines local market knowledge with international insurance expertise, Etiqa offers a comprehensive range of protection, savings, retirement, and general insurance solutions to customers in the mass, emerging affluent, affluent and high net worth segments.


At Etiqa, our passion is to humanise insurance. We place people over policies, because your hopes and dreams are valuable to us. As the insurance arm of Maybank Group, we are committed to helping our customers plan for a better future.


One of Asia's leading banking groups and South East Asia's fourth largest bank by assets, Maybank Group has an international network of 2,400 offices in 20 countries, employing over 45,000 employees who serve more than 22 million customers worldwide.


Staying true to your promise.


Imagine you are a male non-smoker turning 60 on your next birthday. You are planning for a comfortable retirement and have accumulated S\$2.2 million. With ePREMIER *legacy IV*, in addition to maintaining your current lifestyle, you are also able to leave each of your 3 children with a generous inheritance.

Without ePREMIER *legacy IV*


 You have S\$2.2 million in total assets.


 You set aside S\$1 million for retirement.


 You wish to leave an inheritance of S\$400,000 to each of your 3 children.

 Your total assets remain at S\$2.2 million.


With ePREMIER *legacy IV*

 You have S\$2.2 million in total assets.

 You invest S\$518,148 in ePREMIER *legacy IV*.
You leave an increased amount of S\$1,681,852 for retirement.

 Your 3 children will receive a Guaranteed Death Benefit payout of S\$1,200,000.

You leave an inheritance of S\$400,000 to each of your 3 children.

 Your total assets grow from S\$2.2 million to S\$2,881,852 – an additional S\$681,852.

Putting aside a single premium payment of S\$518,148 for ePREMIER *legacy IV* ensures you a Guaranteed Death Benefit of S\$1.2 million. This way, you can grow your total assets by 31% from S\$2.2 million to S\$2,881,852. You will have more money to spend on your retirement and live in greater comfort. At the same time, you can still make sure your children get the inheritance you had initially intended.

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

Important Notes:

Age means the age at next birthday.

The illustration is based on a standard life residing in region 1.

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.

Buying a life insurance policy is a long-term commitment. An early termination of the policy may involve high costs and the surrender value payable (if any) may be 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.

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>

In case of discrepancy between the English and Chinese versions of this brochure, the English version shall prevail. Please refer to the English version if you have any questions.

Information is correct as at 2 July 2018.

Underwritten by:

eTiqa
Insurance