

Your drive to succeed

Our expertise to get you there

ePREMIER *diamond*



Etiqa Insurance Pte. Ltd. (Company Registration Number 201331905K)

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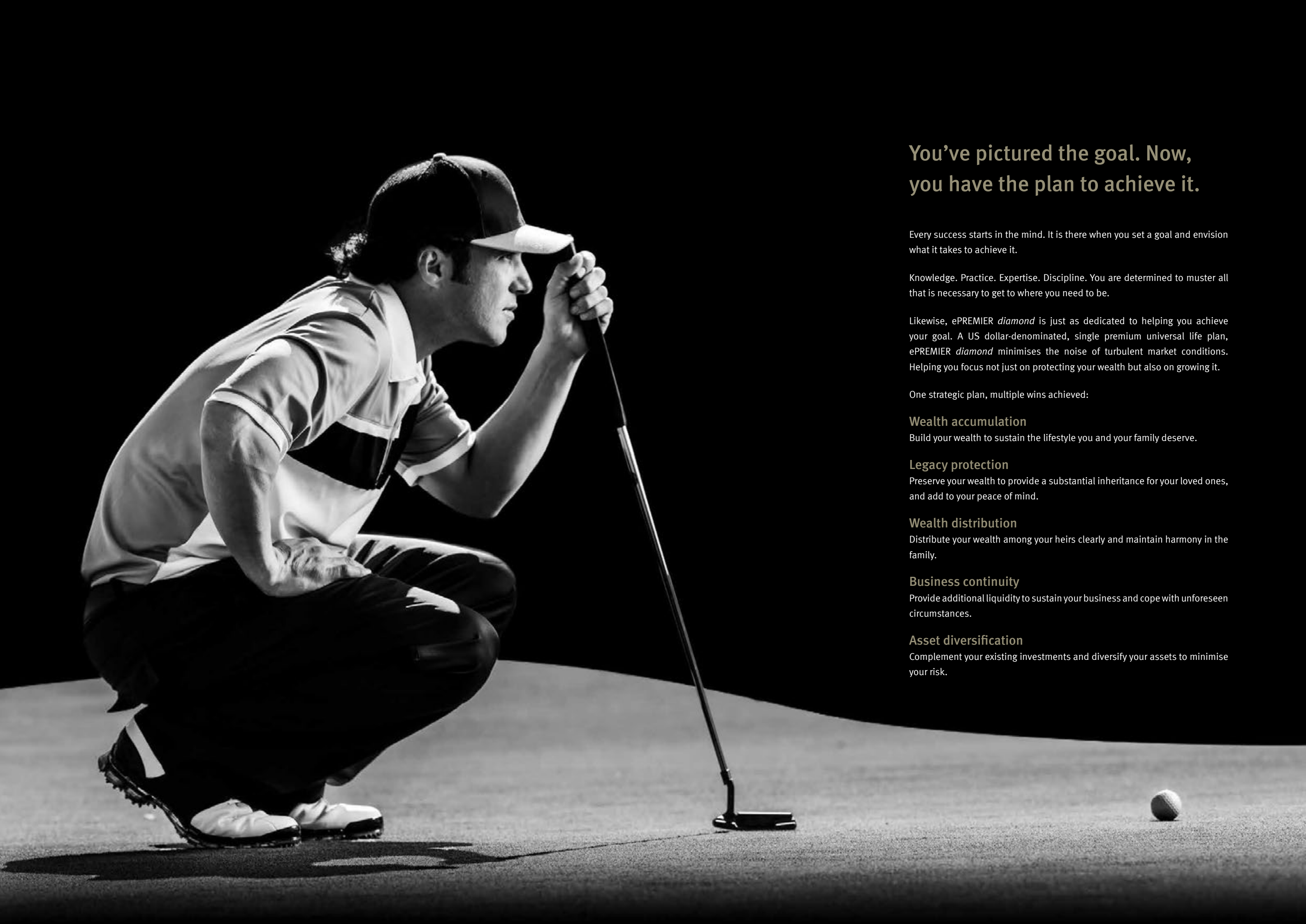
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You've pictured the goal. Now, you have the plan to achieve it.

Every success starts in the mind. It is there when you set a goal and envision what it takes to achieve it.

Knowledge. Practice. Expertise. Discipline. You are determined to muster all that is necessary to get to where you need to be.

Likewise, ePREMIER *diamond* is just as dedicated to helping you achieve your goal. A US dollar-denominated, single premium universal life plan, ePREMIER *diamond* minimises the noise of turbulent market conditions. Helping you focus not just on protecting your wealth but also on growing it.

One strategic plan, multiple wins achieved:

Wealth accumulation

Build your wealth to sustain the lifestyle you and your family deserve.

Legacy protection

Preserve your wealth to provide a substantial inheritance for your loved ones, and add to your peace of mind.

Wealth distribution

Distribute your wealth among your heirs clearly and maintain harmony in the family.

Business continuity

Provide additional liquidity to sustain your business and cope with unforeseen circumstances.

Asset diversification

Complement your existing investments and diversify your assets to minimise your risk.

The marks of a strong game. The potential for a solid win.

Strong value accumulation with competitive crediting rates

With a crediting rate of 4.10% p.a. locked in for the first three years, your policy’s exposure to market fluctuations is reduced.

Thereafter, crediting rate is guaranteed at a minimum 2.00% p.a. – with potential to go higher. Again, creating upside opportunity while mitigating your risk.

High death coverage with a single premium payment

With a single premium, you are entitled to at least US\$500,000 death coverage, with the option to go higher. A substantial addition to the legacy you hope to leave your loved ones.

Flexibility for top up or withdrawal

Enjoy the freedom to do a top up or make a withdrawal to your plan. Terms and conditions apply.

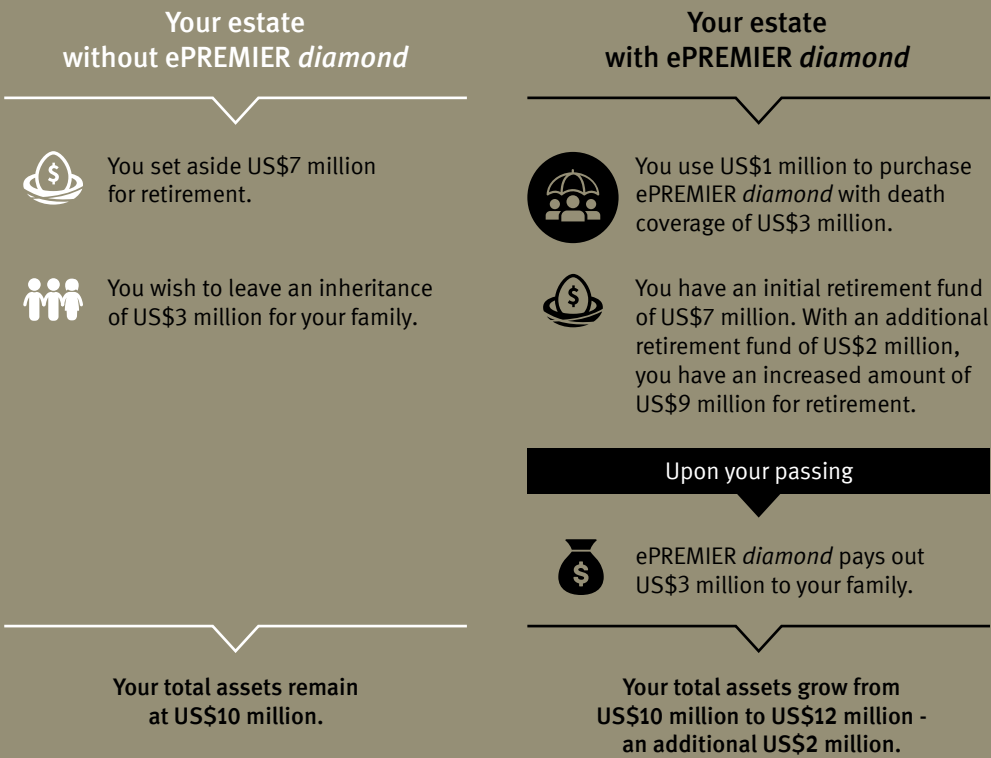


A winning future, no matter what tomorrow brings.

No one can predict the future with absolute certainty. The best you can do is provide a legacy that guarantees you and your loved ones will be able to enjoy your wealth for many years to come.

Scenario 1:

Imagine you just celebrated your 50th birthday. With assets worth US\$10 million, you can be confident about leaving your loved ones a substantial inheritance – while also enjoying a comfortable lifestyle when you retire.



With a single premium investment of US\$1 million, ePREMIER *diamond* not only guarantees death coverage of US\$3 million, it can also grow your total assets by 20%, from US\$10 million to US\$12 million - regardless of economic conditions.

While your original US\$7 million retirement fund is already substantial, you can allow yourself even greater indulgences as it increases to US\$9 million. Your loved ones are also entitled to the intended US\$3 million.

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

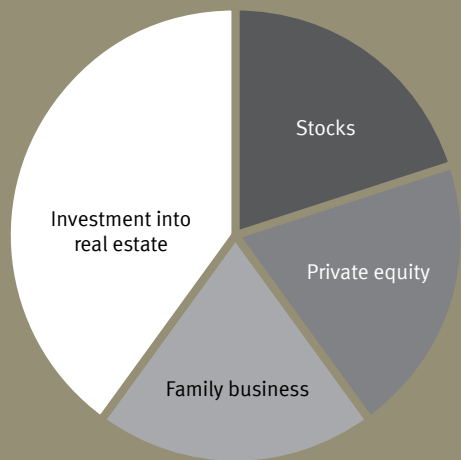
Achieving your financial goals despite market conditions.

In the midst of inflation and unstable market conditions, it is important to protect the value of your investment portfolio. Yet playing it too safe with low-risk investments will not yield enough returns. The smart approach is to create a balance between managing risk and achieving optimum returns.

Scenario 2:

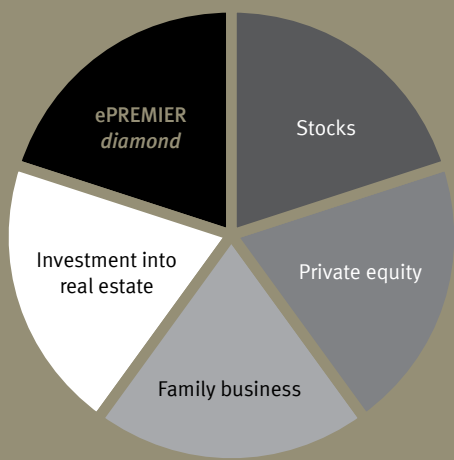
For a seasoned investor like yourself, you know there is no one sure way to make money, especially in these unpredictable times. The best strategy to take is to diversify your portfolio, spreading your investment across different areas that will react differently to market changes.

Your investment portfolio without ePREMIER *diamond*



You can spread your portfolio across different classes to better manage your investment risk by investing with ePREMIER *diamond*. With ePREMIER *diamond*, you can be assured your assets invested are secure, despite market conditions.

Your investment portfolio with ePREMIER *diamond*



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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 partner 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.

Important Notes:

Age means the age at last birthday.

The illustration is based on a male non-smoker, 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.