

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.

Etiqa Hotline +65 6887 8777



Important Notes:

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 correct as at 4 October 2019.

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Underwritten by:

eTiqa
Insurance

ePROTECT mortgage

**Protect your family.
Secure your home.**



A Member of  Group

eTiqa
Insurance



Ensure your loved ones will always enjoy the comfort of home.

After all, home is where the heart is.

ePROTECT *mortgage* is an affordable way to safeguard the home you have worked hard to build. Our mortgage reducing term policy provides comprehensive cover and is designed to take care of your mortgage loan in the event that you no longer can.

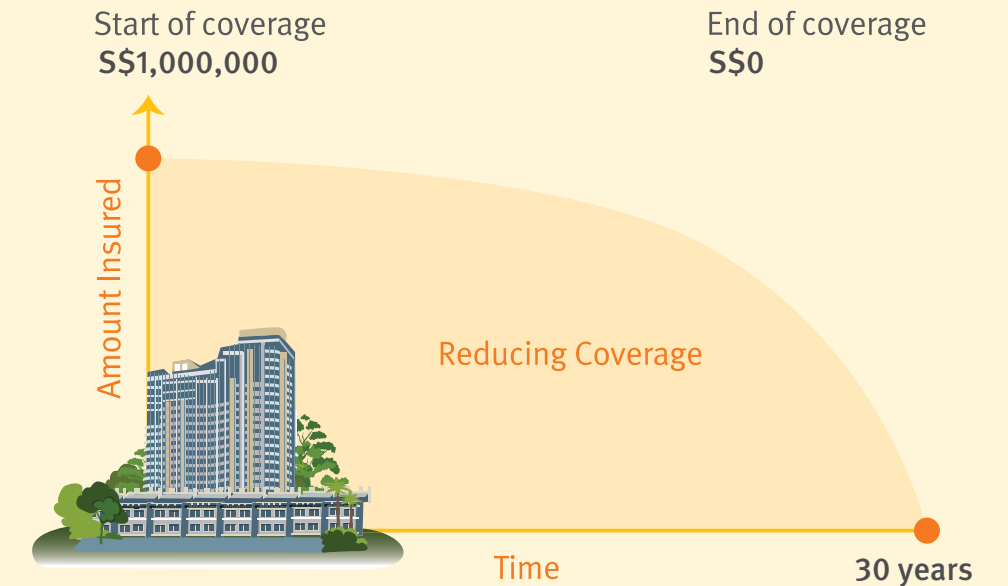
► Simple solution to protect your responsibilities

ePROTECT *mortgage* ensures that your family will always have the place they call home.

- **Comprehensive cover**
 - Receive a reducing lump sum benefit (based on your coverage and chosen interest rate) on either death, total and permanent disability or terminal illness. When needed, we also provide cash advance for immediate funeral expense financial aid.
- **Tailored and affordable premiums to best suit your needs**
 - Choice of policy term between 6 to 40 years or up to age next birthday 75, whichever is earlier.
 - Choose your preferred interest rate from 1% to 4% depending on your mortgage loan interest rate.
- **Limited premium term**
 - Pay premiums for only 90% of your policy term, e.g. pay 27 years for 30 years of cover.

► Enhance your coverage with this rider for greater protection.

- **eXTRA *secure waiver***
 - Continue the policy without paying premiums if the life insured is diagnosed with a critical illness.



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

Here's how it works:

Paul (age next birthday 35, non-smoker) recently bought his dream condominium with a S\$1 million loan from the bank.

Paul insures this amount with a 30-year ePROTECT *mortgage* policy reducing at 3% interest rate.

By paying just S\$1,060 yearly for 27 years, Paul is assured that his family can repay the bank loan in an unforeseen event.

Let's have a chat!
+65 6887 8777 