This is a group insurance policy issued to SingCash Pte. Ltd. (Company Registration No. 201106360E) ("Group Policy Owner") and provides coverage to eligible Singtel Dash Customer ("Life insured").

It provides the following benefits set out below.

Product Summary: Dash PET Plus

Version 1.23

This Product Summary is for general information only. It is not a contract of insurance. It is a simplified description of the product features applicable to this plan and is not exhaustive. Please refer to the Policy Contract for all terms, conditions and exclusions. For the avoidance of doubt, only the terms, conditions and exclusions as set out in the Policy Contract will bind the policy owner and Us.

Details of Plan Provider:

Etiqa Insurance Pte. Ltd., (201331905K), One Raffles Quay, #22-01 North Tower, Singapore 048583.

Policy Owners' Protection Scheme:

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**).

Nature and Objective of the Plan:

This is a yearly renewable, optional single Premium investment-linked insurance rider that is designed to meet Your wealth accumulation needs. This rider will renew yearly as long as the Basic policy remains in force till the Policy anniversary immediately before the Life insured attains 100 years old. This plan provides protection against death and Terminal illness of the Life insured during the policy term.

This rider allows You the flexibility to choose from Portfolio funds for investment. This rider is subject to the market performance of the assets of the ILP sub-funds. Your investment returns are subject to investment risks, including the possible loss of the principal invested. The value of the units in the Portfolio fund may fall as well as rise depending on economic / market conditions.

This is a guaranteed issuance rider which means that We issue this rider without asking for Your health declaration or medical checks at the time of Application.

Plan Benefit:

Death Benefit

Upon death of the Life insured while the rider is in force, the death Benefit payable is the higher of:

- the Rider account value; or
- 105% of the single Premium of the rider and 105% of the total Top-up(s) of the rider less 105% of any partial withdrawal(s) from the rider;

less any amounts owing to Us.

When We make this payment, the rider ends.

Rider account value is the value of all the units in Your rider less any applicable fees and charges.

Terminal Illness (TI) Benefit

If the Life insured has a Terminal illness while the rider is in force, We will pay the death Benefit in one lump sum.

The maximum aggregate amount payable is Five Million Singapore Dollars (SGD 5,000,000) per Life insured for all policies and riders issued by Us with Terminal illness Benefit.

If the Terminal illness Benefit payable is lesser than the death Benefit, the death Benefit will be automatically reduced by the amount paid for the Terminal illness. The rider remains in force and the remaining death Benefit is the original death Benefit less the amount paid for Terminal illness.

If the Terminal illness Benefit payable is the same as the death Benefit, the rider ends when We make this payment.

Terminal illness is the conclusive diagnosis of an illness that is expected to result in the death of the Life insured within twelve (12) months. This diagnosis must be supported by a specialist and confirmed by the Company's appointed Doctor. Terminal illness in the presence of HIV infection is excluded.

Surrender Benefit

You may surrender Your rider in full or partially through partial withdrawal(s).

Upon full surrender, We will pay the surrender Benefit in one lump sum which is equivalent to the Rider account value, less any amounts owing to Us. You may request for a full surrender at any time after the free look period. We will transfer the surrender Benefit to You via paynow mobile.

There will be a S$0.70 charge for withdrawal per transaction made via paynow mobile. The S$0.70 charge will be deducted from the withdrawn amount.

Partial Withdrawal

While the rider is in force, You may request for partial withdrawal(s) at any time, subject to the following:

- the minimum partial withdrawal amount is S$100 and the remaining amount in the Portfolio fund at the point of withdrawal must be at least S$100;
- partial withdrawal(s) is not allowed if the remaining amount in the Rider account value falls below the minimum requirement of S$100 after withdrawal(s).

We reserve the right to revise the partial withdrawal requirement at any time by giving You thirty (30) days' written notice.

You have the following options to receive the partial withdrawal amount:

- Transfer to Your Basic policy.
- Transfer to You via paynow mobile.

If You choose the option to add the withdrawn amount to Your account value of Your Basic policy upon partial withdrawal, no withdrawal from Rider account value is allowed if the withdrawn amount added to the account value of the Basic policy exceeds the maximum Basic policy account value. You may consider the option of transferring via paynow mobile instead if such scenario happens.

If You choose the option to transfer to You via paynow mobile, a charge of S$0.70 will be imposed for every transaction via paynow mobile and it will be deducted from the transferred amount.

Partial withdrawal(s) will reduce the Rider account value by the withdrawn amount.
Partial withdrawal(s) will be processed proportionately according to the respective ILP sub-funds allocation.

Yearly Renewability

This is a yearly renewable rider and the policy term is 1 year. At the end of 1 year policy term, this rider will be renewed automatically from the renewal date for another 1 year at the same conditions on the expiry date before renewal, so long as the following conditions are met:

- this rider is in force on the expiry date before the renewal; and
- the Life insured has not reached Age 100 at the renewal date.

We reserve the right to terminate Your rider by giving You ninety (90) days' notice.

Maturity Benefit

Upon the expiry date of the rider or at the Maturity date on the Policy anniversary immediately before the Life insured attains 100 years old, if the rider is still in force, You will receive a lump sum maturity Benefit which is equivalent to the Rider account value, less any amounts owing to Us.

Subscription of Funds

Premium Allocation

100% of the single Premium paid and 100% of the Top-up(s) for this rider will be invested into Your selected Portfolio fund. The Premium shall be invested according to the respective ILP sub-funds allocation.

Minimum Rider Account Value

The minimum Rider account value is S$100.

Should the Rider account value falls below S$100, You will be required to do a Top-up to the Rider account value to keep the rider in force.

Maximum Rider Account Value

The maximum Rider account value is S$1,000,000.

No top-up is allowed if the Rider account value reaches or exceed S$1,000,000. The Rider account value will maintain should it exceed S$1,000,000 due to market performance.

Structure of the ILP Sub–Funds in the Portfolio Fund

The Portfolio fund comprises of a list of ILP sub-funds and each ILP sub-fund is a feeder fund that feeds 100% into an umbrella fund. Each ILP sub-fund will invest the assets in accordance with the investment objective and strategy determined by the ILP sub-fund Manager from time to time. We make no recommendation in respect of the Portfolio fund that You choose to invest in. It is Your responsibility to obtain the necessary information and assess the suitability of the Portfolio fund.

Available Portfolio Fund

This rider provides You the flexibility to choose from Portfolio funds for investment. Please refer to the Fund Summary for the Portfolio fund as well as their ILP sub-funds and allocation. The returns of the Portfolio fund are subject to the market performance of the assets of the ILP sub-funds highlighted in the Fund Factsheet.

Note that We may, as deemed appropriate, at any time

- introduce new ILP sub-funds;
- restrict new investments in any of the ILP sub-funds;
- merge two or more of the ILP sub-funds;
- terminate any of the ILP sub-funds;
- adjust the ILP sub-funds allocation in the Portfolio fund.

The terms of this rider apply to each Portfolio fund, including the newly setup Portfolio fund.

You may obtain the unit price of the Portfolio funds from www.tiq.com.sg / www.etiqa.com.sg.

Investment Objectives, Focus and Approach

Terms and disclosure (eg. Fees and charges, Top-ups and withdrawals) indicated in the Product Summary are applicable to all Portfolio funds while the details of each ILP sub-fund as well as the rest of the terms and disclosure (eg. Risk, investment Objectives) can be found in the Fund Summary and Fund Prospectus.

Please refer to the Fund Prospectuses for more information on ILP sub-funds' investment objectives, focus and approach.

Please refer to the Fund Summary for Fund manager / ILP sub-fund Manager details and Portfolio fund investment objectives.

Fund manager refers to UOB Asset Management Ltd (Company Registration No.198600120Z) the entity that manages the Portfolio fund.

The placement of trades for the Portfolio fund will be executed in Singapore through Citibank Singapore Limited (Company Registration No. 200309485K).

The ILP sub-fund Manager shall have the sole discretion determining how the ILP sub-funds is to be invested and the forms of investment. The ILP sub-fund Manager shall have the right to change the investment objectives of the ILP sub-funds from time to time. We will keep You updated on such change(s) as per applicable law and regulations by giving You thirty (30) days written' notice.

We will observe certain duties and obligations (which may require Your co-operation and assistance):

- Under the agreements between Us and the ILP sub-fund Managers, and
- Under certain statutory and regulatory requirements which may include, but are not limited to notices and guidelines issued from time to time by various associations and authorities.

We may therefore require Your co-operation, upon Our request, to perform certain actions, so as to allow Us to carry out these duties and obligations.

We shall provide You material information, such as, but not limited to, name changes and valuation errors, in writing as soon as practicable and in accordance with applicable laws and regulations after obtaining such information from the ILP sub-fund Manager.

ILP sub-fund Manager refers to the asset management company that manages the respective ILP sub-funds.

Pricing and Dealing Datelines

As units are issued on a forward pricing basis, the issue price of units will not be ascertainable at the time of Application.

The pricing is done on a single pricing basis (bid to bid basis) calculated by the Fund manager at each Valuation day in respect of the Portfolio fund invested into.

The cut-off time for submission of Applications and receipt of Premiums is 3 p.m. (Singapore time) on each Valuation day. Applications submitted or Premiums received after the cut-off time will be transacted based on the unit price as at the next Valuation day.

We reserve the right to revise the cut-off time at any time.

Settlement for Redemption

Upon the receipt and acceptance of Your redemption request with all the required documents, the redemption proceeds will be paid to You within 4 business days unless dealings have been suspended as specified in the section “Suspension of dealings” below.

Note: Applications submitted or Premiums received after 3 p.m. (Singapore time) will be transacted based on the unit price as at the next Valuation day.

Calculation of Number of Units Allocated

The following example illustrates the number of units in a Portfolio fund that You will receive assuming that You contribute S$1,000 single Premium.

The Premium will be allocated according to the ILP sub-funds allocation for ILP sub-fund A, B, C and D below.

ILP Sub-Fund	ILP Sub-Fund Allocation	Amount Allocated	Notional Issue Price*	Fees and Charges	Units Subscribed
A	30%	S$300	S$1	Nil	300
B	5%	S$50	S$1	Nil	50
C	45%	S$450	S$1	Nil	450
D	20%	S$200	S$1	Nil	200
Total	100%	S$1,000	S$1	Nil	1,000

There is no fees and charges incurred for the purchase of the Portfolio fund.
*The actual issue price of units will fluctuate according to the market performance.
The calculation indicated also applies to Top-up(s).

Calculation of Redemption Proceeds

The following example illustrates how the redemption works assuming You plan to withdraw S$1,000 from Your Portfolio fund.

ILP Sub-Fund	No. of Units Before Withdrawal	Unit Price**	ILP Sub-Fund Allocation	Amount to be Redeemed	Units Redeemed	Fees & Charges	Balance Units
A	300	S$1.20	30%	S$300	250	Nil	50
B	50	S$1. 20	5%	S$50	41.67		8.33
C	450	S$1.20	45%	S$450	375		75
D	200	S$1.20	20%	S$200	166.67		33.33
Total	1,000	-	100%	S$1,000	-		-

There is no fees & charges incurred upon the withdrawal of the Portfolio fund.
** The actual issue price of units will fluctuate according to the market performance.

Distribution of Dividend

If the Portfolio fund pays dividends, You have the option to either reinvest these dividends or to receive payments of these dividends. You will need to decide the dividend treatment during Application. The frequency of dividend distribution of the Portfolio fund is determined by the relevant fund manager. You can only be entitled to dividend(s) if You are invested in the Portfolio fund at the end of its dividend declaration date.

If You choose to reinvest the dividends, the relevant fund manager(s) will reinvest these dividends on Your behalf thereby increasing Your units in the Portfolio fund. The dividends shall be reinvested according to the ILP sub-fund allocation.

If You choose to receive dividends and the Portfolio fund declares any dividend, We will distribute these dividends to You within thirty (30) days from the dividend declaration date to Your Basic policy. Dividends transferred to Basic policy will increase the Basic policy account value.

For any changes to the dividend payout option, You will need to notify Us in advance. Should We receive Your change request within three (3) working days from the dividend declaration date, We will only change Your mode of dividend from the next dividend payout.

Fees and Charges:

Management Charge

Management Charge is a fee that We charge for the management of Your rider. We will deduct a management charge of 0.75% per annum of the Rider account value at the beginning of each Policy month via cancelling units from Your Rider account value, starting from the Rider commencement date. Management charge will be deducted monthly from Your Rider account value as long as the rider is in force.

We reserve the right to revise the management charge by giving You thirty (30) days' written notice.

Fund Management Fee

Fund management fee will be charged on Your rider.

The fund management fee may range from 0.00% per annum up to 4.00% per annum. The fund management fee is determined by the Fund manager and is set out in the respective Fund Factsheet and Product Highlights Sheet. Fund management fee is payable from the assets of the ILP sub-funds.

The Fund manager reserves the right to revise the charges. We will update You of such change(s) in accordance with applicable laws and regulations by giving You thirty (30) days' written notice.

Insurance Charge

There is no insurance charge imposed on Your rider.

Policy Options:

Top-up (Ad-hoc / Recurring)

While the rider is in force, You can make a recurring or ad-hoc Top-up immediately after the rider issue date, subject to Our approval. Ad-hoc Top-up can be made either via deduction from the account value of Your Basic policy or via paying fresh fund through Paynow mobile and add to Your Rider account value. The recurring Top-up can only be made via deduction from Basic policy.

- Ad-hoc Top-up
  Ad-hoc Top-up is subject to the following:
  - You may make an ad-hoc Top-up, provided that each Top-up is at least S$100.
  - Maximum ad-hoc Top-up per transaction allowed is S$99,999.

- Recurring Top-up
  Recurring Top-up is subject to the following:
  - The minimum recurring Top-up must be at least S$100 per month.
  - The maximum recurring Top-up per enrolment allowed is S$30,000.

Top-up is subject to the maximum Rider account value cap. Should the Rider account value exceeds the maximum Rider account value, no Top-up is allowed.

We reserve the right to revise the Top-up requirement at any time by giving You thirty (30) days' written notice.

Top-up of Portfolio fund will be processed according to the respective ILP sub-funds allocation.

Fund Switching

While the rider is in force, You are entitled to an unlimited time of Portfolio fund switches. Currently, We do not impose any charge for fund switching.

Each policyholder is allowed to have 1 Portfolio fund at any time, as such all the units of the Portfolio fund need to be switched out upon fund switching.

We reserve the right to revise the charge for fund switching by giving You thirty (30) days' written notice.

If We accept Your fund switching request, We will sell the units in the Portfolio fund that You have instructed Us to switch out from. We will then use the net sale proceeds to buy the units of the Portfolio fund that You have instructed Us to switch into. The fund switching is based on the unit price of the applicable Portfolio fund at the date when the switching is carried out by the Fund manager.

Should the fund switch request be received before 3 p.m. (Singapore time), We will use the unit price for the current Valuation day else it will be based on the unit price as at the next Valuation day.

Should the Fund manager initiate a change of ILP sub-fund(s), We will perform fund switch on Your behalf to switch out the ILP sub-fund(s) based on the prevailing unit price.

We will update You of such change(s) in accordance with applicable laws and regulations by giving You thirty (30) days' written notice.

Automatic Portfolio Rebalancing

There will be periodic automatic rebalancing to minimize deviation from the stated proportions of each Portfolio fund at the discretion of the Fund manager.

Policy Conditions:

Free Look

You may return this rider for cancellation within fourteen (14) days after You receive the rider document, for any reason. We will refund You the Premiums You have paid less any change in the unit price(s) of the Portfolio fund and any costs incurred by the Company in assessing the risk under the rider, such as payments for medical check-up and other expenses. Any partial withdrawal(s) previously paid to You under this rider will also be deducted.

Should the free look request be received before 3 p.m. (Singapore time), We will use the unit price for the current Valuation day or else it will be based on the unit price as at the next Valuation day. In the event that the Rider account value of the Portfolio fund of Your rider is more than the Premium paid, We will only refund the Premium You have paid.

We will transfer the Premiums to You via paynow mobile. A charge of S$0.70 will be imposed for transaction via paynow mobile and it will be deducted from the transferred amount.

If Your rider document is sent by email, We consider this rider is delivered to You 1 day after the date of emailing.

Grace Period

If the Rider account value is less than the minimum Rider account value of S$100, We will provide a thirty (30) days' grace period such that Your rider is kept in force. Your rider will be surrendered if the required Top-up(s) to keep the rider in force is not paid by the expiry date of the grace period.

Termination

Your rider will end when one of these events happens first:

- Termination of the Basic policy;
- on the Maturity date and We paid out 100% of the maturity Benefit;
- We paid out 100% of the death Benefit of this rider;
- full surrender of the rider;
- 90 days after We give You notice that the rider cannot be renewed;
- the required Top-up(s) are not paid by the expiry date of the grace period to ensure that the minimum Rider account value of S$100 is met; or
- We receive Your written request and accept Your written request to terminate the rider.

Exclusion:

We will not pay the covered Benefits for the following:

We do not pay the death Benefit if the death is directly or indirectly, wholly or partly caused by:

- Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide; or
- Pre-existing conditions within the first twelve (12) months from the Rider Issue date.

When death exclusion happens, We will return the Rider account value calculated based on the next Valuation day following Our receipt of Your death notification, less any amounts owing to Us from this rider.

We do not pay the TI Benefit if the TI is directly or indirectly, wholly or partly caused by:

- Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide;
- Pre-existing conditions within the first twelve (12) months from the Rider issue date; or
- Acquired Immunodeficiency Syndrome (AIDS), AIDS-related conditions or infection in the presence of Human Immunodeficiency Virus (HIV) except HIV infection due to blood transfusion and occupationally acquired HIV.

When TI exclusion happens, You have the option to either continue with this rider or to surrender the rider.

When there is condition(s) specific to the Life insured which We will not cover, We will state them on Our offer of conditional acceptance and the Endorsement.

Other Material Information:

Premium

This is a yearly renewable, optional single Premium investment-linked insurance rider that is attachable to the Basic policy. The minimum single Premium required is S$1,000 while the maximum single Premium is capped at S$99,999.

Conflict of Interest

We and the Fund managers may from time to time deal with conflicting interests between the rider and other ILP issued by Us or between the relevant Portfolio fund / ILP sub-fund and such other funds managed by the Fund manager. However, We and the Fund managers will use reasonable endeavours to act fairly in respect of the ILP issued by Us and all funds managed by the Fund managers.

We and the Fund managers and its affiliates may involve in other investment, financial and professional activities which may cause conflict of interest with the rider and the other ILP issued by Us as well as the management of the relevant Portfolio fund / ILP sub-fund. We and the Fund managers and its affiliates will ensure that the performance of Our duties will not be impaired by any such involvement. In the event a conflict of interest does arise, We and the Fund managers and its affiliates will take all reasonable steps to resolve the conflict of interest as quickly as possible and as far as possible, in Your interest.

We and the Fund managers may hold, dispose or deal with units in the relevant Portfolio fund / ILP sub-fund in Our own capacity. In the event of any conflict of interest arising as a result of such dealing, We and the Fund manager will resolve such conflict in a just and equitable manner. We and the Fund managers will perform all transactions for the rider and the relevant Portfolio fund / ILP sub-fund on an arm's length basis.

Related Party Transactions

All transactions with the related parties to be approved by relevant committee to ensure that transactions are done at arm's length.

Reports

Policy statement will be made available to You on a monthly basis as per Your Portfolio fund.

If the Portfolio fund that You have purchased is classified as a specified ILP, policy statements will be made available to You within thirty (30) days' after the end of the financial year of the respective ILP sub-funds. The financial year end is 31st December.

The semi-annual report and annual fund report of each of Your ILP sub-fund will be made available to You within two (2) months and three (3) months respectively from the last date of the period to which the reports relate.

We will at Your request, provide a printed version of the latest semi-annual report and annual fund report.

The auditor for the Portfolio fund is Ernst & Young LLP.

Soft Dollar Commissions

We do not retain, for Our own account, cash or commission rebates arising out of transactions for the relevant ILP sub-funds whether executed in Singapore or outside Singapore. We shall be entitled to receive soft dollar commissions or arrangement in respect of the relevant ILP sub-funds, however, this will be made in accordance with the applicable regulatory requirements.

Please refer to the Fund Summary / Fund Prospectus for more information pertaining to soft dollar commissions or arrangements applicable to ILP sub-funds.

Suspension of Dealings

We or the relevant Fund managers may at any time suspend the valuation, issuance and redemption of units at Our discretion, but not limited to the following circumstances.

- a significant part of the Portfolio fund or ILP sub-funds are quoted, listed, traded or dealt in is closed or when the respective stock exchange / market is restricted or suspended or when dealings in any ILP sub-funds are restricted or suspended; or

- when a breakdown occurs in any of the means normally employed in ascertaining the value of investments or the net asset value or the issue and redemption price per unit for the Portfolio fund or when the value of the ILP sub-funds investment or other assets cannot be reasonably or fairly ascertained; or

- during which the Portfolio fund is unable to repatriate funds for the purpose of fund switching, redemption or acquisition of investments cannot be processed at normal rates of exchange; or

- when circumstances exist as a result of which in the opinion of the Fund managers it is not reasonably practicable for the relevant ILP sub-funds to dispose of investments or as a result of which any such disposal would be materially prejudicial to You.

We will notify You of such suspension and the termination of such suspension by giving You thirty (30) days' written notice.

CPF Investment Scheme (CPFIS)

This rider is not included under CPFIS, payment of Premiums using CPF money cannot be made.

Exercise of Voting Rights

You do not have any voting rights.

Impact of Early Surrender

As buying a life insurance policy is a long-term commitment, an early termination of the rider usually involves high costs and the surrender value, if any, that is payable to You may less than the Premiums paid.

Risk

Investment returns in investment-linked plans are subject to investment risks including the possible loss of principal amount invested. The value of units in the Portfolio fund may fall or rise depending on economic / market conditions.

The risks of investing in the Portfolio fund are set out in the relevant section of the Fund Summary and Fund Prospectus.

No guarantee is given, express or implied, that You will receive any amount invested. All investments involve risks and there can be no guarantee against loss resulting from an investment in the Portfolio fund, nor is there any assurance that the Portfolio fund investment objectives will be attained in respect of their overall performance.

You should also be aware that an investment returns in the particular Portfolio fund may be exposed to other risks of an exceptional nature from time to time.

Past performance of the Portfolio fund is not necessarily indicative of the future performance of the Portfolio fund.

You acknowledge and agree that the Sub-fund Manager makes no representation or warranty, express or implied, that any level of performance or investment results will be achieved by the Portfolio fund or that the Portfolio fund will perform comparably with any standard or index.

Note:

Age means the age at next birthday.

Life Insurance is a contract of utmost good faith and a proposer is required to disclose in proposal form fully and faithfully all the facts, which he knows or ought to know, as otherwise the rider issued may be void.

The terms and conditions of Your rider are contained in Your Policy Contract. The Fund Summary, contains details of the Portfolio fund and is a part of the Product Summary thus, it should be viewed together. More information of the ILP sub-funds can be obtained from the Fund Factsheet, Product Highlights Sheet and Fund Prospectus.