



**PRODUCT SUMMARY: eEASY save  
(Promotional offer)**

**The Proposer acknowledges receipt of all the pages of the Product Summary for the Main plan and Supplementary benefits (where applicable). The contents have been explained to his/her satisfaction.**

This Product Summary and Policy Illustration are for illustrative purposes only and shall not constitute a contract. The following is a simplified description of the key product features. The exact terms can be found in the Policy Contract. The quotation is based on standard life.

**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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**Nature and Objective of the Plan:**

This is a regular premium, non-participating life insurance savings plan which pays 105% of the total premiums you paid on this plan upon the death of the life insured during the policy term. A lump sum guaranteed maturity benefit will be paid at the end of the policy term. This plan has a policy term of 6 years.

This plan has a premium payment term of 6 years but you only have to pay premiums for the first 2 years as this plan has an Automatic Premium Benefit that will pay the premiums of this plan from the 3<sup>rd</sup> to 6<sup>th</sup> policy year. The Automatic Premium Benefit will only take effect after we have received the first 2 years premiums in full.

This is a guaranteed issuance policy which means that we issue this policy without asking for your health declaration or medical checks at the time of application.

**Plan Benefit:**

Death Benefit

Upon death of the life insured, we will pay 105% of the total premiums you paid on this plan (not inclusive of any advanced premium paid, interest and Automatic Premium Benefit), less any outstanding amount owing to us. When we make this payment, the policy ends.

Maturity Benefit

On the maturity date, if the policy is still in force, the life insured survives and we have not paid out any claims, we will pay you a guaranteed maturity benefit in one lump sum, less any outstanding amount owing to us. Please refer to the Policy Illustration for the values of the maturity benefit.

Surrender Benefit

A guaranteed surrender benefit will be payable upon surrender, less any outstanding amount owing to us.

**Termination:**

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

- a) death of the life insured;
- b) we paid out 100% of the death benefit of this policy;
- c) premium is not paid on time;
- d) at maturity date;
- e) the loan amount on this policy owing to us exceeds the cash value; or
- f) we receive your written request and our acceptance of your request to terminate the policy.



**Exclusions:**

There are certain conditions (such as death from suicide or pre-existing conditions within 12 months from the date of issue of the policy or the date of the last reinstatement of the policy, whichever is later) under which no benefits will be payable. When this happens, we will return the total premiums you paid without interest, less any expenses incurred by us on your policy.

These are stated as exclusions in the policy contract. You are advised to read your policy contract for the full details of these exclusions.

**Premiums:**

The premium rate for this plan is fixed but not level throughout the premium payment term. Premiums are payable for the period of premium payment term and only yearly premium payment mode is allowed. Please refer to the Policy Illustration for the premiums payable during the premium payment term.

**Impact of Early Surrender:**

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

Please refer to the Policy Illustration for more information on the potential cost of surrendering the plan early.

**Free Look Period:**

You may return this policy for cancellation within 14 days after you receive the policy document, for any reason. We will deduct any costs incurred by the company in assessing the risk under the policy, such as payments for medical check-up and other expenses, from the premium you paid and refund the balance to you.

If your policy document is sent by email, We consider this policy is delivered to you 1 day after the date of emailing. If your policy document is sent by post, We consider this policy is delivered to you 7 days after the date of posting.

**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 policy issued may be void.

The terms and conditions of your policy are contained in your policy contract.