

# Tiq CashSaver

Start saving with what you have today, while protecting tomorrow's dreams.



Tiq by Etiqa Insurance

#Tiq  
BY ETIQA



## Tiq CashSaver

Scan QR code to view more information or visit  
[www.tiq.com.sg/cashsaver](http://www.tiq.com.sg/cashsaver)



**Tiq CashSaver** is a capital guaranteed endowment plan upon maturity. This is a plan that provides a lump sum payout at maturity<sup>1</sup>, guaranteed and non-guaranteed yearly cash benefits and the flexibility to start saving from as low as S\$125 a month<sup>2</sup>.

### Why Choose Tiq CashSaver?



#### Save Comfortably

Start saving from just S\$125 a month<sup>2</sup>.



#### Enjoy Yearly Cash Payouts

Withdraw<sup>3</sup> or accumulate<sup>4</sup> your yearly cash benefit from the end of your 2<sup>nd</sup> policy year.



#### Secure Your Family's Future

Future premiums will be waived should you become totally and permanently disabled<sup>5</sup>.

For more information, please view our Policy Wording on our Tiq by Etiqa product page.



### Flexible Savings Duration

- Pay over 2 years, save from 6 to 10 years
- Pay over 5 years, save from 11 to 15 years
- Monthly, quarterly, half-yearly or yearly payment available



### 100% Capital Guaranteed

Upon maturity, get 100% of your capital back, guaranteed.



### Hassle-Free Guaranteed Acceptance<sup>6</sup>

Enjoy a hassle-free application online with no medical examinations required.





### **Protection for Death and Terminal Illness**

Receive 101% of the total premiums paid in the event of Death or Terminal Illness<sup>7</sup>.

Receive an additional 50% of total premiums paid<sup>8</sup> for accidental death.



### **Extended Grace Period for Difficult Times**

Request for a 60 day extension to your policy's grace period if you're faced with retrenchment or hospitalisation<sup>9</sup>.



## Supporting Family

### Eason, 35

He is a private hire driver and the sole breadwinner in his family of 4. He work long hours to save up for his eldest child's university education.

Monthly Premium: **S\$800**

Total Premiums Paid: **S\$48,001**

Premium Term: **5 years**

Policy term: **15 years**



Starts saving  
S\$800/month.



Uses his yearly  
cash benefit  
payout to enrol his  
daughter in  
enrichment classes.



Met with a road accident  
while working and suffers  
from total and permanent  
disability. Future premiums  
of S\$9,600 are waived.



His daughter's  
university  
education is fully  
funded with the  
maturity payout.

Year 1  
Age 35

End of Year 3  
Age 38

End of Year 4  
Age 39

Year 15  
Age 50



**Total Premium Paid: S\$28,801**  
**Yearly Cash Benefit: S\$1,468<sup>^</sup>**



**Total Payout  
S\$45,953\***

<sup>^</sup>The illustrated yearly cash benefit payout amount consists of a guaranteed amount of S\$894 and a non-guaranteed amount of S\$573 assuming an illustrated investment rate of return of 4.25% p.a. At 3% p.a. illustrated investment rate of return, the non-guaranteed amount is S\$314.

\*The illustrated values use bonus rates assuming an illustrated investment rate of return of 4.25% p.a. As bonus rates are not guaranteed, the actual benefits payable will vary according to the future performance of the participating fund. At 3% p.a. illustrated investment rate of return, the Policy Maturity Benefit is S\$42,766. It includes the last Yearly Cash Benefit and Non-Guaranteed Yearly Cash Benefit.

Important note: All values are rounded to the nearest dollar for illustrative purposes only.

## Important notes:

- <sup>1</sup> Upon maturity if the policy is still in force, the maturity benefit payable is the sum of the following: a) the guaranteed maturity value; and b) performance bonus (if any); and c) yearly cash benefit and non-guaranteed yearly cash benefit accumulated with us (if any); less any amount owing to us. All bonuses are not guaranteed. This is a participating plan and actual amounts may vary depending on the performance of the participating fund that the plan is invested.
- <sup>2</sup> Based on a premium term of 5 years and yearly payment of S\$1,500 (rounded to the nearest dollar).
- <sup>3</sup> Receive a guaranteed yearly cash benefit starting from the end of the second policy year until the policy matures, as long as the life insured is alive and the policy is in force. The guaranteed yearly cash benefit is 3.9% p.a. of the face value, while the non-guaranteed yearly cash benefit is 2.5% p.a. of the face value based on the illustrated investment rate of return of 4.25% p.a. In comparison, at an illustrated investment rate of return of 3% p.a, the non-guaranteed yearly cash benefit expected to be adjusted downwards depending on the future outlook of the Participating Fund. Please refer to the policy illustration for the non-guaranteed yearly cash benefit amount at the investment rate of return of 3% p.a and 4.25% p.a respectively. The two rates are used purely for illustrative purposes and do not represent upper and lower limits of the investment performance of the Participating Fund.
- <sup>4</sup> The guaranteed and non-guaranteed yearly cash benefits accumulated with us will be at the prevailing interest rate. The prevailing interest rate is non-guaranteed and we may change the interest rate at any time by giving you thirty (30) days' written notice.
- <sup>5</sup> The Total & Permanent Disability (TPD) Premium Waiver Benefit waives all future premiums on the policy for the remaining premium term if you become totally and permanently disabled (on or before reaching the policy anniversary when you attain age 86) during the premium term while the policy is in force.
- <sup>6</sup> Provided you are eligible to apply for Tiq CashSaver and make a simple declaration.
- <sup>7</sup> The Death Benefit payable will be: (a) 101% of the total premiums paid (excluding Advance Premium); (b) performance bonus, if any; and (c) yearly cash benefit and non-guaranteed yearly cash benefit accumulated with us (if any); less any amounts owing to us. If the life insured has a Terminal Illness while the policy is in force, the Death Benefit is paid in one lump sum. The maximum aggregate amount payable is S\$5,000,000 per life insured for all policies and riders issued by us with Terminal illness benefit. If Advance Premium is paid and death occurs in the first year, the Advance Premium will be refunded with no interest.
- <sup>8</sup> The Accidental Death Benefit payable is 50% of the total premiums paid (excluding advanced premium) in addition to the death benefit. It covers the life insured on or before reaching the policy anniversary when he attains age 80.
- <sup>9</sup> The Extended Grace Period Option can be exercised two (2) times if you meet with the following events: (a) You are retrenched and remained unemployed for at least thirty (30) consecutive days before reaching age 65.; or (b) if you are self-employed and are issued a hospitalisation leave for sixty (60) days or more by a Singapore hospital. Please refer to the policy contract for the full terms and condition.



### Important notes:

This policy is underwritten by [Etiqa Insurance Pte. Ltd.](#) This content is for reference only and is not a contract of insurance. Full details of policy terms and conditions can be found in the policy contract. The information contained on this product advertisement 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.

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. You should seek advice from a financial adviser before deciding to purchase the policy. If you choose not to seek advice, you should consider if the policy is suitable for you.

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

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as at 1 July 2024.

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