Product Summary: DIRECT – Etiqa *whole life*

Version 2.25

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), 23 Church Street, #01-01 Capital Square, Singapore 049481.

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 Plan

This is a limited Premium whole life protection plan designed to provide protection against death, Total and permanent disability or Terminal illness of the Life insured during the policy term.

This is a Participating life insurance policy. It allows You to participate in the performance of the Participating fund in the form of bonuses that are not guaranteed.

This plan is available for Premium term of up to Age 70 or up to Age 85.

We will only provide a maximum aggregate amount of S$400,000 per Life insured for all direct purchase insurance products and maximum aggregate sub-limit of S$200,000 per Life insured for all whole life direct purchase insurance products issued by Us.

Plan Benefit

Death Benefit

Upon death of the Life insured while the policy is in force, We will pay the Sum insured and any attaching bonuses, less any amounts owing to Us. When We make this payment, the policy ends.

While We assess the death claims, if the claimant needs financial assistance to prepare the funeral, We may consider offering an immediate payment of up to S$3,000 per Life insured. This funeral expense financial aid, if given, will be deducted from the final death Benefit to the claimant. Our advance payment of this financial aid does not mean We have approved the death claim. If the death claim is not approved later, after Our assessment, We have the right to ask You to return this advance payment.

Terminal Illness Benefit

If the Life insured has a Terminal illness while the policy is in force, We will pay the death Benefit in one lump sum. When We make this payment, the policy ends.

The maximum aggregate amount payable is Five Million Singapore Dollars (SGD 5,000,000) per Life

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K)
23 Church Street, #01-01 Capital Square, Singapore 049481
T +65 6887 8777 | E customer.service@etiqa.com.sg

insured for all policies and riders issued by Us with Terminal illness Benefit.
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.

Total and Permanent Disability (TPD) Benefit

If the Life insured becomes totally and permanently disabled on or before reaching the Policy anniversary when he attains Age 65 while the policy is in force, We will pay the death Benefit in one lump sum.

The maximum aggregate amount payable is Four Million Singapore Dollars (SGD 4,000,000) per Life insured for all policies and riders issued by Us with TPD Benefits.

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

If the TPD Benefit payable is the same as the death Benefit, the policy ends when We make this payment.

Total and permanent disability means any of the two situations:

1. The Life insured, due to Accident or sickness, is disabled to such an extent as to be rendered totally unable to engage in any occupation, business or activity for income, remuneration or profit; and The disability must continue uninterrupted for at least six (6) consecutive months from the time when disability started; and The disability must, in the view of a medical examiner appointed by the Company, be deemed permanent with no possibility of improvement in the foreseeable future.

2. The Life insured, due to Accident or sickness, suffers total and irrecoverable loss of use of:

   (a) the entire sight in both eyes; or
   (b) any two limbs at or above the wrist or ankle; or
   (c) the entire sight in one eye and any one limb at or above the wrist or ankle.

Surrender Benefit

Both the guaranteed and non-guaranteed Surrender value will be payable upon surrender of the policy after three (3) complete Policy years and after three (3) full years' Premiums have been paid.

Upon surrender, the surrender Benefit is paid in one lump sum. The total surrender Benefit payable is the sum of the following:

a) guaranteed Surrender value;
b) Surrender value of reversionary bonus (if any); and
c) performance bonus (if any)

less any outstanding amount that You still owe Us.

When We make this payment, the policy ends.

Other Benefits available under DIRECT – Etiqa *whole life*

- Automatic premium loan
- Policy loan
- Conversion to Paid-up policy

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K)
23 Church Street, #01-01 Capital Square, Singapore 049481
T +65 6887 8777 | E customer.service@etiqa.com.sg

Please refer to the Policy Contract for the exact terms and conditions of the above Benefits.

Bonuses:

Future bonuses of this plan which have yet to be allocated to You are not guaranteed and We will decide the level of bonus to be declared each year as approved by the board of directors, taking into account the written recommendation by the appointed actuary.

The Benefits under this plan are made up of guaranteed and non-guaranteed Benefits. The guaranteed Benefits will be paid regardless of the performance of the Participating fund. Non-guaranteed Benefits are in the form of reversionary bonus and performance bonus. The reversionary bonus and performance bonus stated below are NOT guaranteed and will vary according to the future experience of the Participating fund.

<u>Reversionary Bonus</u>

The Reversionary Bonus is determined annually and credited to the policy on the following Policy anniversary. Once the Reversionary Bonus is declared and added/vested, it forms part of the guaranteed Benefit of the policy.

Based on the illustrated investment rate of return of 4.25% p.a., the reversionary bonus rate is illustrated at S$9.00 per S$1,000 Sum insured per year and S$10.00 per S$1,000 on accumulated Reversionary Bonus and payable after the policy is in force for one (1) year. In comparison, at an illustrated investment rate of return of 3.00% p.a., the reversionary bonus rate is expected to be adjusted downwards depending on the future outlook of the Participating Fund.

Based on the illustrated investment rate of return of 3.00% p.a., the reversionary bonus rate is illustrated at S$3.80 per S$1,000 Sum insured per year and S$4.20 per S$1,000 on accumulated Reversionary Bonus and payable after the policy is in force for one (1) year.

<u>Performance Bonus</u>

Performance Bonus is a one-off bonus which is a percentage of the accumulated reversionary bonus. It may be paid when the policyholder surrenders the policy or makes a claim for any of the basic Benefits of the policy. The amount varies, depending on the number of completed years the policy has been in force with Us.

Based on the illustrated investment rate of return of 4.25% p.a., the performance bonus expressed as a percentage of the accumulated reversionary bonus, is illustrated as follow:

No of Completed Years the policy has been in force	**Performance Bonus as a % of Reversionary Bonus**	
	Surrender	Claim
1	0%	0%
2	0%	0%
3	4%	4%
4	8%	8%
5	12%	12%
6	16%	16%
7	20%	20%
8	24%	24%
9	28%	28%
10	52%	52%

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K)
23 Church Street, #01-01 Capital Square, Singapore 049481
T +65 6887 8777 | E customer.service@etiqa.com.sg
Insurance

11	58%	58%
12	64%	64%
13	70%	70%
14	76%	76%
15	82%	82%
16	85%	85%
17	88%	88%
18	91%	91%
19	94%	94%
20 and above	100%	100%

Based on the illustrated investment rate of return of 3.00% p.a., the performance bonus expressed as a percentage of the accumulated reversionary bonus, is illustrated as follow:

No of Completed Years the policy has been in force	**Performance Bonus as a % of Reversionary Bonus**	
	Surrender	Claim
1	0%	0%
2	0%	0%
3	2%	2%
4	4%	4%
5	6%	6%
6	8%	8%
7	10%	10%
8	12%	12%
9	14%	14%
10	26%	26%
11	29%	29%
12	32%	32%
13	35%	35%
14	38%	38%
15	41%	41%
16	43%	43%
17	44%	44%
18	46%	46%
19	47%	47%
20 and above	50%	50%

All bonuses are not guaranteed unless it has been declared by Us and the actual amount may vary depending on the performance of the Participating fund that the plan is invested.

Please refer to the policy illustration for the bonus amount at the illustrated investment rate of return of 3.00% 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.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K)
23 Church Street, #01-01 Capital Square, Singapore 049481
T +65 6887 8777 | **E** customer.service@etiqa.com.sg

Investment of Assets

The investment objective is to maximise the long term returns of the SGD Participating fund through investments consistent with Policy owners' reasonable expectations, while meeting the internal and regulatory solvency requirements. The strategic asset allocation for the SGD Participating fund is as follows:

Asset Type	Strategic Asset Allocation	Actual Allocation as at 31 December 2024
Equities	18.0%	18.4%
Bonds	70.0%	79.4%
Others Assets*	12.0%	2.2%
Total Assets	100.0%	100.0%

*Other assets include alternative assets, cash and policy loan.

While We partly manage the assets of the SGD Participating fund, Maybank Asset Management Singapore Pte. Ltd. ("Maybank Asset Management Singapore"), Our sister company, has been appointed to primarily manage the assets. In addition, BlackRock (Singapore) Ltd and PGIM Private Placement Investors, L.P. had been appointed in March 2023 and October 2024 respectively to manage a portion of the assets.

Maybank Asset Management Singapore address: 50 North Canal Road #03-01, Singapore 059304.
BlackRock (Singapore) Limited address: 20 Anson Road, #18-01 Twenty Anson, Singapore 079912.
PGIM Private Placement Investors, L.P. Address: 655 Broad Street, 17th Floor, Newark, NJ 07102.

Total Expense Ratio (TER)

The TER is the proportion of total expenses incurred by the Participating fund to the assets of the Participating fund. These expenses include costs such as investment, management, distribution, taxation and other expenses.

An expected level of expenses to be incurred by the Participating fund has been allowed for in the Premiums payable for Your policy and is not an additional cost to You. If the actual level of expenses vary significantly from the expected level of expenses, it may affect the non-guaranteed Benefits You may receive.

For Our Participating fund, the past TERs are shown in the table below.

	2022	2023	2024	Average of last 3 years	Average of last 5 years	Average of last 10 years
Total Expense Ratio	2.26%	1.16%	1.49%	1.61%	2.25%	3.64%

Please note that past expense ratios are not necessarily indicative of actual expenses that may be incurred in the future.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K)
23 Church Street, #01-01 Capital Square, Singapore 049481
T +65 6887 8777 | E customer.service@etiqa.com.sg
eTiQa Insurance

Investment Rate of Return

For Our SGD Participating Fund, the past investment rates of return (after deducting investment expenses only) are shown in the table below.

	2022	2023	2024	Average of last 3 years	Average of last 5 years	Average of last 10 years
Investment Returns	-11.06%	5.49%	2.04%	-1.44%	-0.40%	1.92%

Please note that past performance is not necessarily indicative of future performance.

Type of risk affecting the level of bonuses

The level of bonuses depends on the actual performance of the Participating fund. Key factors affecting the performance of the Participating fund are:

- Investment return
- Expenses incurred or allocated to the Participating fund
- The amount of death and sickness claims paid out on policies in the Participating fund
- The number of surrenders of the policies in the Participating fund.

We will determine the level of bonuses taking into account the current performance, the future outlook as well as the financial soundness of the Participating fund.

Sharing of risks

Your Premiums, along with those of other Participating policies will be combined in one pool of assets in the Participating fund. The surrender risks are pooled and shared by all policies in the Participating fund which include both single and regular Premium plans. The investment risks borne by Your plan will be shared with other Participating plans. Other risks may be shared among products that have the same features. Examples of such risks include expense risks, mortality risks and morbidity risks.

In determining the level of bonuses that can be supported, the assets available to back the plan will be derived by accumulating the Premiums paid at the actual rate of investment return less the cost of insurance, expenses incurred, commission paid, taxes and other costs that may be incurred in managing the Participating fund.

Smoothing of bonuses

As investment performance fluctuates over time, bonuses are smoothed to achieve stable medium to long term returns on Your policy. As a result, some of the investment returns in good years may not be distributed so as to boost returns in years where the investment return is low. However, the effect of smoothing is intended to be neutral over time.

i. Reversionary Bonus

   Etiqa's bonus distribution policy is to keep the reversionary bonus at a level that is expected to be sustainable over the long term. Thus, while the reversionary bonus is usually reviewed annually, it is not expected to fluctuate from year to year. Nevertheless, it may be adjusted up or down under exceptional circumstances.

   The reversionary bonus rates declared over the past 3 years are consistent with the reversionary

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K)
23 Church Street, #01-01 Capital Square, Singapore 049481
T +65 6887 8777 | E customer.service@etiqa.com.sg

bonus at Illustrated Investment Rate of Return of 4.25% p.a. as stated under section "Bonuses: Reversionary Bonus" in the Product Summary.

ii. Performance Bonus

The performance bonus rates declared over the past 1 year are consistent with the performance bonus at Illustrated Investment Rate of Return of 4.25% p.a. as stated under section "Bonuses: Performance Bonus" in the Product Summary.

Please note that past performance is not necessarily indicative of future performance.

Fees and Charges:

This plan shares in the experience of the fund. This means that any expenses incurred by the fund can be charged to the policy according to the risk-sharing rules described earlier.

Examples of such expenses include:

- Investment fees paid to fund managers for providing management services
- Mortality (death), Terminal illness, lapse and surrender claims
- Marketing and other distribution-related costs
- Administration fees incurred in underwriting of new business
- Management and overhead expenses

All expenses are shared and charged to the assets backing the policy according to the risk-sharing rules described earlier.

Please note that the charges described in this section will not be in the form of explicit fees or charges to You; it has already been allowed for in calculating Your Premium.

Update on performance:

You can expect to receive an annual bonus update from Us on the performance of Your policy and the Participating fund, by October each year. An updated Policy Illustration is available upon request.

Please contact Us at any time if You wish to receive an updated full Policy Illustration showing the illustrations of future bonuses based on Our best estimate of the future performance of the fund.

Conflict of interest:

Potential conflicts of interest arise in the allocation of expenses between the Participating and other insurance funds. Over-allocation of expenses to the Participating fund is detrimental to Policy owners of Participating policies. As such, We strive to achieve a fair allocation substantiated by regular expense investigations.

Related party transactions:

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

Termination:

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

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K)
23 Church Street, #01-01 Capital Square, Singapore 049481
T +65 6887 8777 | E customer.service@etiqa.com.sg

a) Death of the Life insured;
b) We paid out 100% of the Benefit amount for the covered events;
c) Full surrender of the policy;
d) Premium is not paid on time and there is insufficient Surrender value;
e) The loan amount on this policy owing to Us exceeds the Surrender value; or
f) Your written request and Our acceptance of the application to terminate the policy.
g) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

Exclusions:

1) Benefits of this plan are not payable under certain conditions. These conditions are stated as "exclusions" in the policy contract. The categories of exclusions that are common to all life insurers relate to:
   - Suicide within one (1) year (for Death Benefit)
   - Self-inflicted injury (for Total & Permanent Disability Benefit)

2) In addition to the above common categories of exclusions, life insurers may impose other exclusions.

3) For DIRECT – Etiqa *whole life*, the following exclusions apply:

Death Benefit

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

- Life insured commits intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide within the first twelve (12) months from the Policy issue date or the latest Reinstatement date, whichever is later.

Terminal Illness

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

a) Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide; or

b) Acquired Immune Deficiency Syndrome (AIDS), AIDS-related conditions or infection in the presence of Human Immunodeficiency Virus (HIV) except HIV due to blood transfusion and occupationally acquired HIV.

TPD Benefit

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

a) Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide;

b) Criminal acts, war (declared or not), terrorism and chemical warfare;

c) Participating in aviation (except as fare-paying passenger or member crew of a commercial airline), any dangerous or hazardous sport or hobby such as (but not limited to) steeple chasing, polo, horse racing, underwater diving, hunting, motor vehicular racing, mountaineering or potholing, or aerial sports such as skydiving, parachuting, bungee jumping;

d) Effects of drug or alcohol addiction; or

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K)
23 Church Street, #01-01 Capital Square, Singapore 049481
T +65 6887 8777 | E customer.service@etiqa.com.sg

e) AIDS, AIDS-related conditions or infection in the presence of HIV except HIV due to blood transfusion and occupationally acquired HIV.

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, the Policy Information Page and Endorsement. When any of the exclusion happens, We will return the higher of either the total Premiums paid (less any amounts previously paid to You under this policy) without interest or the Surrender value (if any), less any amounts owing to Us.

4) The definitions of the exclusions are stated in the policy contract. Please refer to the policy contract.

Premiums:

The Premium rate for this plan is level and guaranteed throughout the Premium payment term. Premiums are payable for the period of Premium payment term and can be paid monthly, quarterly, half-yearly or yearly. You will pay the first Premium at the time You apply for this policy. Thereafter, You will pay all future Premiums within thirty (30) days from the due date so as to continue the policy. If You fail to pay Premiums on time, We will pay the Premiums for You so that the policy can continue. We can only do so if the policy has accumulated a Surrender value which is enough to pay for the Premiums. This is a loan (automatic Premium loan) from Us and We will charge You interest. Interest accrues on a daily basis. If there is not enough Surrender value, this policy will end. We will deduct these loans and interest from any amount We may be due to pay under this policy.

Select additional Benefits according to Your need(s):

With additional Premiums, You may add supplementary Benefits to this insurance plan for extra protection. Available supplementary Benefits: DIRECT – Etiqa *CI rider*

For more details on the rider, please refer to the key provisions in the rider's product summary.

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 Table of Deductions in the Policy Illustration for the potential cost of surrendering the plan early.

Free Look Period:

You may return this policy for cancellation within fourteen (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 one (1) day after the date of emailing. If Your policy document is sent by post, We consider this policy is delivered to You seven (7) days after the date of posting.

Note:

Age means Age at next birthday.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K)
23 Church Street, #01-01 Capital Square, Singapore 049481
T +65 6887 8777 | E customer.service@etiqa.com.sg

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.

If You wish to know more about Participating life insurance products, You may refer to “Your Guide to Life Insurance” and "Your Guide to Participating Policies" on Our website or LIA’s website (www.etiqa.com.sg or www.lia.org.sg). Alternatively, We can provide You a copy of the guide upon request.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K)
23 Church Street, #01-01 Capital Square, Singapore 049481
T +65 6887 8777 | **E** customer.service@etiqa.com.sg

Product Summary: DIRECT - Etiqa *CI rider*

Version 1.25

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), 23 Church Street, #01-01 Capital Square, Singapore 049481.

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 Plan

This is a Non-participating rider that accelerates the Death Benefit of the Basic policy upon diagnosis of any one of the 30 critical illnesses of the Life insured.

This rider is available for DIRECT- Etiqa *whole life* with Premium term of either up to Age 70 or up to Age 85.

The entry Age of the Life insured for DIRECT – Etiqa *CI rider* (attachable to DIRECT- Etiqa *whole life*) is shown below.

Premium Term **DIRECT – Etiqa *whole life***	**Entry Ages (Age Next Birthday)** **DIRECT – Etiqa *CI rider***
To Age 70	19 to 60
To Age 85	19 to 65

Plan Benefit

Critical Illness (CI) Benefit

This rider pays 100% of the Sum insured plus accumulated bonuses (if any) that have been added to the Basic policy if the Life insured is diagnosed with a CI (except for 'Angioplasty & Other Invasive Treatment for Coronary Artery') for the first time during the rider policy term.

We pay this Benefit only for one CI, with the exception that if the first CI claimable under this rider is 'Angioplasty & Other Invasive Treatment for Coronary Artery', we will only pay 10% of the Sum Insured under this rider subject to a S$25,000 maximum sum payable. This Benefit is payable once only and shall be deducted from the amount of this rider, thereby reducing the amount of the Sum Insured which may be payable herein.

Once the total CI Benefit is paid, the Basic policy will automatically terminate.

Our payment on this rider will proportionately reduce the Sum insured of the Basic policy. You must continue to pay the revised Premiums to keep the Basic policy in force.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K)
23 Church Street, #01-01 Capital Square, Singapore 049481
T +65 6887 8777 | E customer.service@etiqa.com.sg

If the Death Benefit of the Basic policy is reduced due to a claim for Total and Permanent Disability Benefit or Terminal Illness Benefit under the Basic policy, we will reduce the CI Benefit of this rider proportionally. The Premium of the rider will be reduced accordingly and You must continue to pay the revised Premiums to keep the rider in force.

The maximum aggregate amount payable is Two Million Singapore Dollars (SGD 2,000,000) per Life insured for all policies and riders issued by Us with CI Benefits.

The 30 Critical Illnesses are listed below:

No	List of Critical Illnesses Covered*
1	Major Cancer
2	Heart Attack of Specified Severity
3	Stroke with Permanent Neurological Deficit
4	Coronary Artery By-Pass Surgery
5	End Stage Kidney Failure
6	Irreversible Aplastic Anaemia
7	End Stage Lung Disease
8	End Stage Liver Failure
9	Coma
10	Deafness (Irreversible Loss of Hearing)
11	Open Chest Heart Valve Surgery
12	Irreversible Loss of Speech
13	Major Burns
14	Major Organ / Bone Marrow Transplantation
15	Multiple Sclerosis
16	Muscular Dystrophy
17	Idiopathic Parkinson's Disease
18	Open Chest Surgery to Aorta
19	Alzheimer's Disease / Severe Dementia
20	Fulminant Hepatitis
21	Motor Neurone Disease
22	Primary Pulmonary Hypertension
23	HIV Due to Blood Transfusion and Occupationally Acquired HIV
24	Benign Brain Tumour
25	Severe Encephalitis
26	Severe Bacterial Meningitis
27	Angioplasty & Other Invasive Treatment for Coronary Artery
28	Blindness (Irreversible Loss of Sight)
29	Major Head Trauma
30	Paralysis (Irreversible Loss of Use of Limbs)

The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). These Critical Illnesses fall under Version 2019. You may refer to www.lia.org.sg for the standard Definitions (Version 2019).

Termination:

This rider ends when any of the following events happens:

a) the rider is terminated in accordance with the terms and conditions of the rider;
b) termination of the Basic policy;

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K)
23 Church Street, #01-01 Capital Square, Singapore 049481
T +65 6887 8777 | E customer.service@etiqa.com.sg

c) the required Premium(s) is not paid by the expiry date of the Grace Period and there is insufficient Surrender value in the Basic policy (if applicable);
d) We paid 100% of CI Benefit except when the claim is on Angioplasty and Other Invasive Treatment for Coronary Artery;
e) Upon expiry of this rider;
f) Your written request and Our acceptance of the application to terminate this rider. If You write to Us to terminate Your rider, there will not be any prorated refund of Premium and Your rider will terminate from the Premium due date immediately following the date We accept Your written request for termination; or
g) any other cause of termination as permitted under or any change or laws or regulatory requirements, including court orders

Exclusions:

1) There are certain conditions under which no Benefit will be payable. These conditions are stated as "exclusions" in the policy contract. The categories of exclusions that are common to all life insurers for CI Benefit relate to:
    a) A Waiting period
    b) Pre-existing medical conditions

    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, the Policy Information Page and Endorsement.

    When any of the exclusion happens, We will return the total Premiums paid (less any amounts previously paid to You under this rider) without interest, less any amounts owing to Us.

2) In addition to the above common categories of exclusions, life insurers may impose other exclusions.

3) For this rider, the following exclusions apply:

    a) Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide within the first twelve (12) months from the Policy Issue date or the latest Reinstatement date, whichever is later;
    b) Effects of drug or alcohol addiction;
    c) Acquired Immune Deficiency Syndrome (AIDS), AIDS-related conditions or infection in the presence of Human Immunodeficiency Virus (HIV) except HIV due to blood transfusion and occupationally acquired HIV;
    d) Any Pre-existing condition; or
    e) The CI is diagnosed during the Waiting period, which is applicable to 'Major Cancer', 'Coronary Artery By-pass Surgery', 'Heart Attack of Specified Severity' and 'Angioplasty & Other Invasive Treatment For Coronary Artery' .

4) The definitions of the exclusions are stated in the policy contract. Please refer to the policy contract.

Premiums:

The Premium that You pay for this rider is not guaranteed and may change depending on the claims experience. We will write to You to tell You the new Premiums at least thirty (30) days before We make any changes to Your Premium. Premium are payable during the Premium term and can be paid monthly, quarterly, half-yearly or yearly.

You will pay the first Premium at the time You apply for this rider. Thereafter, You will pay all future Premiums within thirty (30) days from the due date so as to continue the rider ("**Grace Period**"). If the required Premiums are not paid by the expiry of the Grace Period, this rider will end. We will pay the

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K)
23 Church Street, #01-01 Capital Square, Singapore 049481
T +65 6887 8777 | E customer.service@etiqa.com.sg

Premiums for You so that the rider can continue. We can only do so if the Basic policy has accumulated a Surrender value which is enough to pay for the Premiums. This is a loan (automatic Premium loan) from Us and We will charge You interest. Interest accrues on a daily basis. If there is insufficient Surrender value in the Basic policy, this rider will end. We will deduct any outstanding Premium from any amount We may be due to pay under this rider.

Impact of Early Surrender:

As this rider has no savings or investment feature, there is no cash value if the rider ends or if the rider is terminated prematurely.

Free Look Period:

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

If Your rider document is sent by email, We consider this rider is delivered to You one (1) day after the date of emailing. If Your rider document is sent by post, We consider this rider is delivered to You seven (7) days after the date of posting.

Note:

Age means 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 rider are contained in Your Policy Contract.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K)
23 Church Street, #01-01 Capital Square, Singapore 049481
T +65 6887 8777 | **E** customer.service@etiqa.com.sg