

Important Notes:

Age means the age at next birthday.

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.

Invest builder is an Investment-linked Plan (ILP) which invests in ILP sub-fund(s). Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. Past performance is not necessarily indicative of the future performance of the ILP sub-fund(s).

A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from us via www.etiqa.com.sg/invest-builder/. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

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 content is for reference only and is not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract.

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 accurate as at 1 March 2025.

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Underwritten by:

eTiqa



**Invest builder
Easy Invest,
Better Rewards.**

eTiqa

Start your journey of wealth accumulation with Invest builder, a regular premium investment-linked plan that is designed to meet your investment needs. From as low as S\$200 per month¹, get access to exclusive funds and the opportunity to earn potentially higher returns while getting covered for life's uncertainties throughout the policy term.



Multiple bonus units to boost your investment

- Enjoy start-up bonus² of up to 64% of premium in your first 2 years of investment.
- Loyalty bonus² of 2.0% p.a. of account value from policy year 11 onwards.
- Additional bonus² of 0.1% p.a. of account value from policy year 6 to 10.

Access to exclusive reputable funds

Including institutional funds from as low as S\$200 per month¹.

Free and unlimited fund switching

Flexibility to switch portfolio funds and ILP sub-funds at any time without charges³.

Life contingency benefit

Flexibility to make partial withdrawals at no charge⁴ or take a break from paying premiums⁴ upon a covered life contingency event.

Hassle-free application

Guaranteed issuance policy; no health checks needed.

Death coverage

Be covered against death at the higher of 105% of net premiums⁵ or account value less any outstanding amounts.

Enhance your coverage with optional rider:

- Extra secure waiver

Continue your policy without paying premiums⁵, upon the life insured's diagnosis of any of the 37 severe-stage critical illnesses.

¹ Based on the minimum regular premium amount for a premium payment term of 20 years.

² Subject to applicable terms and conditions.

³ We reserve the right to revise the fund switch charges (if applicable) by giving thirty (30) days' written notice.

⁴ Please refer to policy contract for terms and conditions.

⁵ Net premium refers to total premium paid plus total top-up(s) less any partial withdrawal(s).

Here's how it works:



Ashton, age 30, non-smoker, is keen to start planning for his future. He is looking for an investment-linked plan which provides insurance coverage as well as wealth accumulation for his retirement. Hence, he signs up for Invest builder with a premium payment term of 15 years and monthly premium of S\$500. He is protected with a basic policy sum assured equal to the higher of 105% of net premiums⁵ or account value.

AGE **30**

Ashton signs up for Invest builder plan.



31-32



Based on his annual premium of S\$6,000, his policy will receive a start-up bonus of:
1st policy year: 15% x S\$6,000 = S\$900
2nd policy year: 7% x S\$6,000 = S\$420

The policy will receive an additional bonus of 0.10% p.a. of account value from 6th policy year to 10th policy year.

36-40

41 onwards

The policy will receive a loyalty bonus of 2.00% p.a. of account value from the 11th policy year onwards.

65

Ashton decides to surrender his policy for his retirement. He receives a lump sum payout of **S\$491,281⁶**
(Non-guaranteed and illustrated at investment return of 8.00 p.a.)

546% of premiums paid.



Policy fees and charges apply. Please refer to the policy contract for full details of the terms and conditions.

⁶ The scenario above is for illustration purposes only.

The above illustrated values are based on illustrated investment rate of return of 8% per annum. Should the illustrated investment rate of return be 4% per annum, the illustrated policy value would be S\$167,426 at age 65. The two rates, 4% per annum and 8% per annum, are used purely for illustrative purposes only, are non-guaranteed and do not represent the upper and lower limits on the investment performance of the selected funds. The actual benefits payable will vary according to the future performance of the selected funds. Past performance or any forecasts are not necessarily indicative of the future or likely performance of your selected funds.