

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 plus SP 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 <https://www.etiqa.com.sg/portfolio-funds-and-ilp-sub-funds/>. 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

eTiqa



Invest plus SP
The easy way to invest

Start your investment journey early and tap the full potential of your capital with **Invest plus SP**, a single premium investment-linked plan. It is designed to meet your wealth accumulation needs from as low as S\$10,000.

The plan provides a power-up bonus, access to exclusive institutional funds and the opportunity to earn potentially higher returns while getting covered for life's uncertainties throughout the policy term.



Power-up bonus units to boost your investment

Enjoy power-up bonus¹ of up to 1.20% of the average initial account value and average additional account value of each top-up (if applicable) for the preceding 3 years before each payout date².

Access to exclusive reputable funds

Including institutional funds from as low as S\$10,000.

Free and unlimited fund switching

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

Hassle-free application

Guaranteed issuance policy; no health checks needed.

Death coverage

Be covered against death at the higher of 101% of net premiums⁴ or account value less any outstanding amounts.

Flexibility to change life insured⁵

For policies issued under a corporation, change of life insured is allowed without any limit on the number of changes. For policies issued under an individual, change of life insured is allowed only once throughout the policy term.

¹Subject to applicable terms and conditions.

²Payout date refers to every 3 completed years from the policy commencement date and each top-up effective date (if applicable).

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

⁴Net premium refers to total premium paid plus total top-up(s) less any partial withdrawal(s).

⁵Please refer to the policy contract for more information.

Here's how it works:

Amy, age 40, non-smoker, is eager to start investing for her future. She is looking for an investment-linked plan which provides insurance coverage as well as wealth accumulation for her retirement. Hence, she signs up for **Invest plus SP** with a single premium. She is protected with a basic policy sum assured equal to the higher of 101% of net premiums⁴ or account value.



Amy signs up for **Invest plus SP**.

AGE 40

After 3 policy years, the policy will receive a power-up bonus of:
Average initial account value (based on preceding 36 months) x 0.30%

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After 6 policy years, the policy will receive a power-up bonus of:
Average initial account value (based on preceding 36 months) x 0.60%

46

After 9 policy years, the policy will receive a power-up bonus of:
Average initial account value (based on preceding 36 months) x 0.90%

49

After 12 policy years, the policy will receive a power-up bonus of:
Average initial account value (based on preceding 36 months) x 1.20%

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The policy will continue to receive a power-up bonus of 1.20% of average initial account value every 3 years subsequently.

Amy decides to surrender her policy for her retirement. She will receive a lump sum payout.



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