

**At Etiqa**, our passion is to humanise insurance. We place people above processes and policies, because your hopes and dreams are valuable to us. We will do everything possible to help you see them come true.

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Underwritten by:

**eTiQa**

#### **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 flex wealth 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](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 accurate as at 1 March 2025.



**Invest flex wealth**  
**Explore a world of endless**  
**flexibilities**

**eTiQa**

Embark on a financial journey like no other with **Invest flex wealth**. This regular premium investment-linked plan unlocks a world of possibilities, offering you unmatched flexibility and control over your wealth accumulation goals, starting from as low as S\$200 per month<sup>1</sup>. Gain access to top reputable funds and seize the opportunity to earn potentially higher returns while enjoying comprehensive coverage against life's uncertainties throughout the policy term.



### Multiple bonus units to boost your investment

- Accelerate your returns with start-up bonus<sup>2</sup> of up to 80% of regular premium paid in your first year of investment.
- Enjoy special bonus<sup>2</sup> at 5% of regular premium paid from as early as the 6<sup>th</sup> policy year<sup>3</sup> until the end of the premium payment term.
- Enjoy loyalty bonus<sup>2</sup> at 0.2% p.a. of account value starting from the policy anniversary after the end of the premium payment term.

### Access to top reputable funds

Start from just S\$200 a month<sup>1</sup> and get access to institutional funds managed by regional and global asset management companies.

### Flexibility to meet your needs

- Enjoy 2 free partial withdrawals<sup>2</sup> throughout your premium payment term (from 4<sup>th</sup> policy year) and low partial withdrawal charges<sup>2</sup> (from 6<sup>th</sup> policy year).
- Option to do top-ups<sup>2</sup>, reduce regular premium amount<sup>2</sup> (after 3 years of paid premiums) or activate premium-free period<sup>2</sup> (from 6<sup>th</sup> policy year) when you need it.
- Option to change the life insured<sup>2</sup> at any time from the 3<sup>rd</sup> policy year.
- Option to switch funds at any time without charges<sup>4</sup>.

### Protection

Be covered against total and permanent disability (up to age 65) and death at the higher of 105% of net premiums<sup>5</sup> or account value less any outstanding amounts.

### Hassle-free application

Guaranteed issuance policy; no health checks needed for Invest flex wealth plan.

### Accelerated Death and Total & Permanent Disability rider

Option to add on rider for additional coverage subject to underwriting.

## NEW Option to enhance your coverage with the following riders:

### Extra payer waiver II

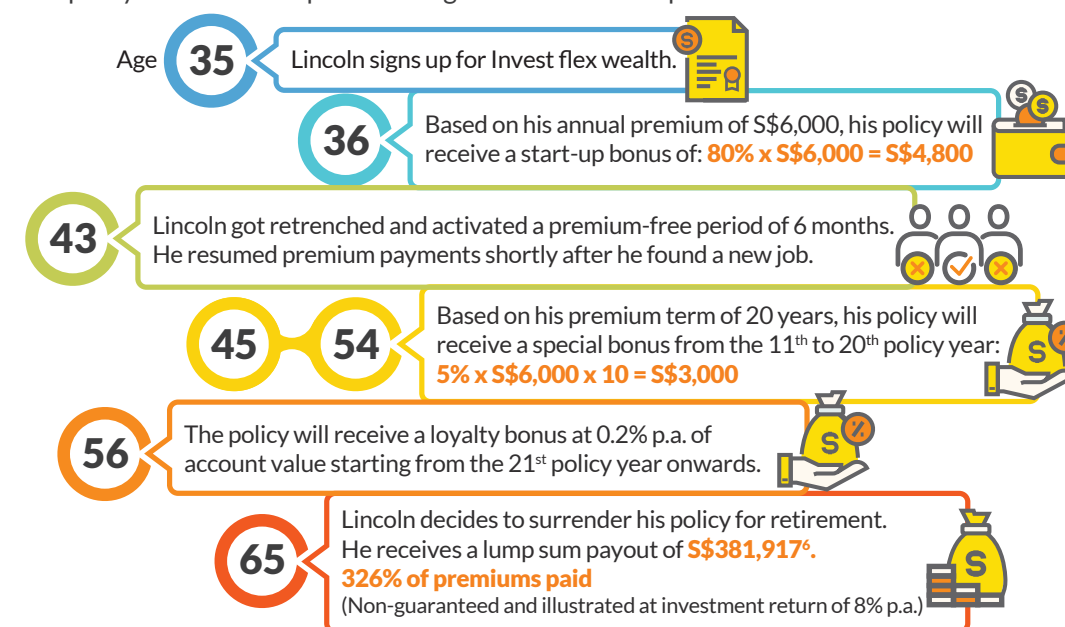
We will waive off your premiums for the basic plan and any attaching riders upon the policyholder's death or diagnosis of total and permanent disability or a severe-stage critical illness (CI).

### Extra secure waiver II

We will waive off your premiums for the basic plan and any attaching riders (up to the policy anniversary before the life insured turns age 86 or the end of the premium payment term, whichever is earlier) upon the life insured's diagnosis of a severe-stage CI.

### How it works:

Lincoln, age 35, 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 flex wealth** with a premium payment term of 20 years and monthly premium of S\$500. He is protected with a basic policy sum assured equal to the higher of 105% of net premiums<sup>5</sup> or account value.



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

<sup>6</sup>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\$169,750 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.

<sup>1</sup>Based on the minimum premium requirement for a premium payment term of 20 years.

<sup>2</sup>Subject to applicable terms and conditions. Please refer to policy contract for details.

<sup>3</sup>Applicable to policy with 10-year premium term only.

<sup>4</sup>We reserve the right to revise the fund switch charges (if applicable) by giving 30 days' written notice.

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