

#### 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 smart flex 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 31 May 2023.

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Underwritten by:

**eTiqa**



**Invest smart flex**  
**Power up your investment**  
**goals with flexibility**

**eTiqa**

Power up your investment goals with **Invest smart flex**, our regular premium investment-linked plan that offers you the flexibility to pursue your investment goals. Starting from just S\$200 per month<sup>1</sup>, this plan allows you to diversify your portfolio by investing in reputable funds and provides you with opportunities for potentially higher returns.

**Invest smart flex** puts you in control of your financial future, giving you the freedom to adapt your investments as your goals and risk tolerance evolve. With our range of trusted funds, you can build a portfolio tailored to your needs and aspirations while getting covered 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> of 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> of 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 exclusive portfolio funds and 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 smart flex plan.

<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).

### Enhance your coverage with optional rider(s) subject to underwriting:

#### • Extra secure waiver II

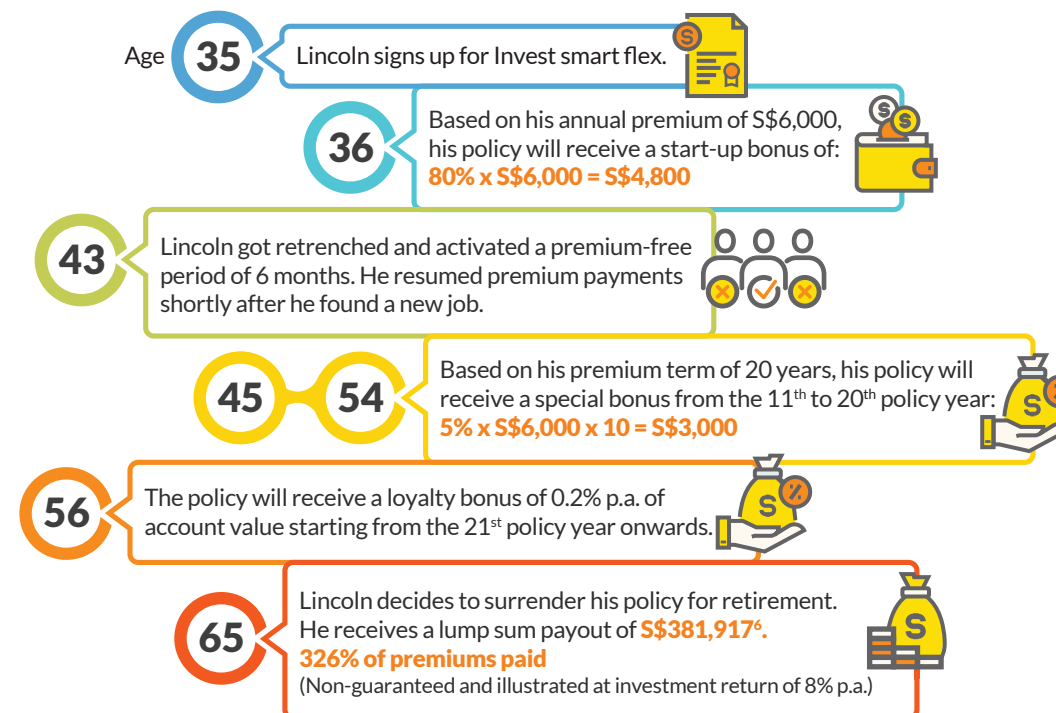
Continue your policy without paying premiums if the life insured is diagnosed with any of the 37 covered severe-stage critical illnesses.

#### • Extra payer waiver II

Continue your policy without paying premiums upon death, total and permanent disability or diagnosis of any of the 37 covered severe-stage critical illnesses of the policyholder (before age 86).

### 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 smart flex** 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.