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Underwritten by:

**eTiQa**

#### Important Notes:

Age means the age at next birthday.

This policy is underwritten by Etiqua 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 starter 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.etiqua.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 starter**  
**Unlock your investment**  
**potential**

**eTiQa**

**Invest starter** is a regular premium investment-linked plan with entry premiums from as low as S\$100 a month and low charges that allows anyone to start investing and maximise their returns while getting covered for life's uncertainties throughout the policy term.



**Multiple rewards to boost your investment**

- A policy charge refund of 0.8%<sup>1</sup> of the Average Account Value (AAV) will be credited to your policy from the start of the 4<sup>th</sup> policy year for every completed 3 years if no partial withdrawal is made.
- Purchase an additional eligible plan and get a one-time reward<sup>1</sup> of up to 10% of first year annual premium of the new plan credited to your policy in the form of additional units.

List of Eligible Plans	One-Time Reward
Invest builder and rider (if any)	5% of the first year annual premium
ePROTECT Mortgage and rider (if any)	10% of the first year annual premium
Essential cancer care and rider (if any)	10% of the first year annual premium
Essential whole life cover and rider (if any)	10% of the first year annual premium
Essential term life cover and rider (if any)	5% of the first year annual premium

**Access to portfolio funds with diversified risks**

From as low as S\$100 a month.

**Hassle-free application**

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

**Protection**

Be covered against death and terminal illness at the higher of 105% of net premiums<sup>3</sup> or account value less any outstanding amounts.

**Flexibility to meet your needs**

- Option to do adhoc top-ups<sup>1</sup> and increase the regular premium amount<sup>1</sup> at any time.
- Option to request for a reduction of the regular premium amount<sup>1</sup> or partial withdrawals<sup>1</sup> or activate premium holiday<sup>1</sup> from the 6<sup>th</sup> policy year at no charge when you need it.
- Option to change the Life insured<sup>1</sup> at any time from the 3rd policy year onwards.
- Option to switch portfolio fund at any time without charges<sup>2</sup>.

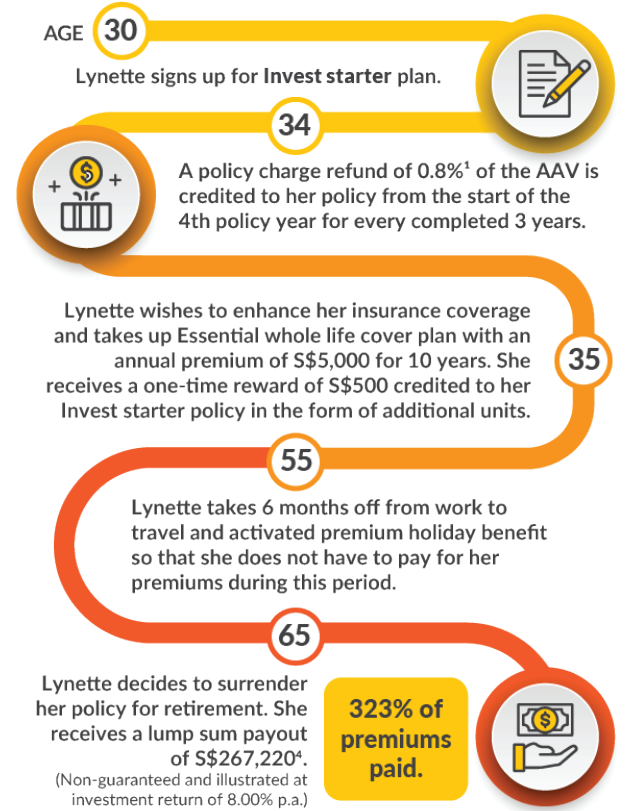
**Enhance your coverage with optional rider(s) subject to underwriting:**

- Advanced CI rider  
Accelerate the death coverage payout of the basic plan upon diagnosis of any of the 36 covered severe-stage critical illnesses.
- Extra disability care rider  
Accelerate the death coverage payout of the basic plan upon total & permanent disability (before age 86).

<sup>1</sup>Subject to applicable terms and conditions. Please refer to the policy contract for more information.  
<sup>2</sup>We reserve the right to revise the fund switch charges (if applicable) by giving thirty (30) days' written notice.  
<sup>3</sup>Net premium refers to total premium paid plus total top-up(s) less any partial withdrawal(s).

**Here's how it works:**

Lynette, age 30, non-smoker, is interested to start investing for wealth accumulation and is looking for an investment-linked plan with low entry that provides insurance coverage. Hence, she signs up for **Invest starter** with a monthly premium of S\$200. She is protected with a death and terminal illness coverage equal to the higher of 105% of net premiums<sup>3</sup> or account value.



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

<sup>4</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\$117,764 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.