

## 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 achiever 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-achiever](http://www.etiqa.com.sg/invest-achiever). 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.

**Etiqa Hotline +65 6887 8777**



**Etiqa Insurance Pte. Ltd.**  
(Company Registration Number 201331905K)

23 Church Street, #01-01 Capital Square  
Singapore 049481

E [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg)

[www.etiqa.com.sg](http://www.etiqa.com.sg)

Underwritten by:

**eTiqa**



**Invest achiever**  
**Achieve your life goals**

**eTiqa**

Start your investment journey early and achieve your life goals with **Invest achiever**, a regular premium investment-linked plan designed to meet your wealth accumulation and retirement needs.

With multiple bonus units to boost your investment and access to exclusive institutional funds, you have the opportunity to earn potentially higher returns while having the flexibility to receive a monthly income after the selected premium payment term.



### Multiple bonus units to boost your investment

- Start-up bonus<sup>1</sup> of up to 24% of annual premium in your first 2 years of investment.
- Power-up bonus<sup>1</sup> of 1.91% p.a. of account value from policy year 11 onwards.

### Access to exclusive institutional funds

Get access to reputable funds managed by regional and global asset management companies.

### Flexibility to receive monthly income

Treat this as your retirement plan with the option to receive a monthly income<sup>1</sup> after the selected premium payment term.

### Free and unlimited fund switching

Flexibility to switch ILP sub-funds at any time without charges<sup>2</sup>.

### Death and Total & Permanent Disability Benefit

Be covered against total & permanent disability (up to age 65) and death at the higher of 105% of net premiums<sup>3</sup> or account value less any outstanding amounts.

### Life contingency benefit<sup>4</sup>

Flexibility to make partial withdrawals at no charge<sup>1</sup> up to 15% of account value or take a break from paying premiums<sup>1</sup> up to 12 months upon a covered life contingency event.

### Hassle-free application

Guaranteed issuance policy; no health checks needed for basic plan.

### Accelerated Death and Total & Permanent Disability rider

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

<sup>1</sup>Subject to applicable terms and conditions. Please refer to the policy contract for more information.

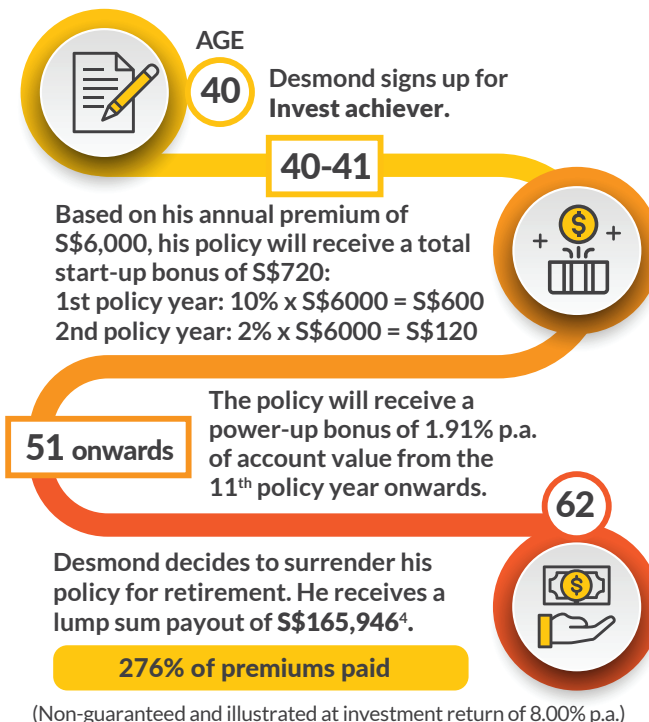
<sup>2</sup>We reserve the right to revise the fund switch charges (if applicable) by giving thirty (30) days' written notice.

<sup>3</sup>Net premium refers to total premium paid plus total top-up(s) less any partial withdrawal(s) and monthly income payout.

<sup>4</sup>Life Contingency Benefit is available after twenty-four (24) months from the Policy commencement date, while the policy is in force. This benefit can only be exercised once per policy.

### How it works:

Desmond, age 40, non-smoker, is keen to start planning for his retirement. 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 achiever** with a premium payment term of 10 years and annual premium of S\$6,000. He is protected with a basic policy sum assured amounting 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\$84,309 at age 62. 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.