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Underwritten by:

eTiQa

At Etiqua, 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.

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 flex pro 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-subfunds>. 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. 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 correct as of 6 May 2025.

eTiQa

Invest flex pro
Boost your future with
freedom and flexibility



Unlock a brighter financial future with **Invest flex pro**, a regular premium investment-linked plan, and grow your wealth with confidence. Starting from as low as just S\$200¹ monthly, you can tap on reputable funds and enjoy holistic protection benefits – all in one plan. Achieve your wealth accumulation goals and build a meaningful legacy for your family tomorrow



Enhance your investment with multiple bonus units

- Accelerate your returns with a start-up bonus of up to 55%² in your first year of investment.
- Enjoy a 3% special bonus of regular premium paid from as early as your 6th policy year³ onwards.
- Stay committed to your investment goals and receive a loyalty bonus of 0.1%⁴p.a. of your account value at the end of your premium payment term.

Flexibility to match your evolving goals and needs

- Choose your premium term between 10 Years – Flexi 3, 10 Years – Flexi 5 and 20 Years.
- Take a break from premium payments without incurring charges while your policy continues to grow with our premium-free period benefit⁵.
- Access your funds while keeping your policy in force with 2 free partial withdrawals from your 4th policy year in times of need.
- Increase your investment value with the option to top-up your premiums.

Protect your loved ones from life's uncertainties

- Be covered against death and terminal illness at the higher of 101% of total premiums paid⁶ or regular premium account value.
- Protect your investment in tough times with optional premium waivers. With **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. With **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).

Note:

¹Based on premium term of 20 years.

²For policy with 20 Years premium term. Start-up bonus varies by premium term, please refer to the policy contract for more details.

³Applicable to policy with 10 Years – Flexi 5 and 20 Years premium term only.

⁴Applicable to policy with 20 Years premium term only.

⁵Please refer to the policy contract for more details.

⁶Upon the death of the Life insured while the Policy is in force, the death benefit payable is the sum of:

a) 101% of (total regular Premium paid less all partial withdrawals made from the Regular Premium Account) or the Regular Premium Account value, whichever is higher; and

b) Top-up Account value, less any amounts owing to us.

How it works:

Sarah, age 30, non-smoker is looking for an investment-linked plan that will grow her wealth and provide insurance coverage. She signs up for Invest flex pro with a payment term of 10 Years – Flexi 3 at S\$800 in monthly premiums. Sarah decides to invest her premiums in dividend-paying funds, and reinvest her dividends⁷. She is protected with a basic policy sum assured equal to the higher of 101% of total premiums⁶ paid or regular premium account value.

AGE

30



Sarah signs up for Invest flex pro.

Based on her annual premium of S\$9,600 (S\$800 monthly premium x 12), she receives a start-up bonus of: **15% x S\$9,600 = S\$1,440**

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Sarah pays her final year's premium of \$9,600.

63



Sarah retires and requests for dividend payouts to fund her retirement.

Illustrated account value before payout option change is **S\$536,861⁸**.

Sarah receives annual dividend⁷ ranging between **S\$34,214 to S\$35,042⁸** between Age 63 to Age 85 (23 years).

86



Sarah passes away, and her daughter receives the death benefit of **S\$523,613⁸**.

Total dividend paid is **S\$796,439⁸**.

The total death benefit and dividends received by Sarah and her daughter are **S\$1,320,051⁸**.



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

The scenario above is for illustration purposes only. Figures shown above are rounded to the nearest dollar.

The illustrated dividend payout is 6.73% p.a. under an illustrated investment return of 8% per annum, and 2.73% under an illustrated investment return of 4% per annum.

The above illustrated values are based on illustrated investment rate of return of 8% per annum. Illustrated values based on illustrated rate of return of 4% per annum are cited in the footnote below. 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.

⁷Dividend means payment of distribution under certain funds. Etiqa has the sole discretion to determine the distribution payable for the units in that fund; the rate and frequency of such payment of distribution; and/or the method of distribution. Please refer to policy contract for more information.

⁸Please see the figures below for illustrated values based on the illustrated rate of return of 4% per annum.

- Age 63: Illustrated account value before payout option change is S\$171,628. Annual dividend ranges between S\$4,278 to S\$4,619 from Age 63 to Age 85 (23 years).
- Age 86: Death benefit is S\$158,380. Total dividend paid is S\$102,317. The total death benefit and dividends are S\$260,697