

How it works:

Sarah, age 30, non-smoker is looking for a Shariah-compliant investment-linked plan that will grow her wealth and provide insurance coverage. She signs up for Invest vista with a payment term of 10 Years – Flexi 5 at S\$800 in monthly premiums. Sarah decides to invest her premiums in dividend-paying funds, and reinvest her dividends<sup>8</sup>. She is protected with a basic policy sum assured equal to the higher of 101% of total premiums<sup>6</sup> paid or regular premium account value.

AGE

30



**Sarah signs up for Invest vista.**

Based on her annual premium of S\$9,600 (S\$800 monthly premium x 12), she receives a start-up bonus of: **25% x S\$9,600 = S\$2,400**  
Age 35 to 39: Sarah receives a special bonus of 3% x S\$9,600 = **S\$288** every year

39



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

63



Sarah retires and requests for dividend payouts to fund her retirement. Illustrated account value before payout option change is **S\$538,023<sup>9</sup>**.  
Sarah receives annual dividend<sup>8</sup> ranging between **S\$34,290** to **S\$35,117<sup>9</sup>** between age 63 to age 85 (23 years).

86



Sarah passes away, and her daughter receives the death benefit of **S\$524,775<sup>9</sup>**.  
Total dividend paid is **S\$798,184<sup>9</sup>**.

The total death benefit and dividends received by Sarah and her daughter are **S\$1,322,959<sup>9</sup>**.



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% p.a. 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 investment 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.

<sup>8</sup>Dividend 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.

<sup>9</sup>Please 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\$171,610. Annual dividend ranges between S\$4,277 to S\$4,619 from age 63 to age 85 (23 years).
- Age 86: Death benefit is S\$158,362. Total dividend paid is S\$102,306. The total death benefit and dividends are S\$260,668.

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 vista 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-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). ILP sub-funds herein refer to Shariah-compliant ILP sub-funds.

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](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 correct as of 5 August 2025.



**Invest vista**  
**A clear vision for your financial future**







Embark on ethical investing with **Invest vista**, Etiqa's values-based insurance solution that is designed for investing with a vision. Invest vista is a regular premium investment-linked plan designed to meet your wealth accumulation goals with added flexibilities.

Our values-based insurance is founded on three key principles:

**Risk Sharing:** We share risks together, building community and trust.

**Purposeful:** Focused on sustainable wealth protection—not just profits.

**Transparency:** Shariah-compliant with stringent reviews to ensure fairness.

From S\$200 per month<sup>1</sup>, seize the opportunity to earn potentially higher returns while enjoying comprehensive coverage against life's uncertainties throughout the policy term.

**Make your investment matter.**

Etiqa donates 0.1% of first-year premiums for all regular premium Family Takaful plans launched from 1 August 2025 to Community Chest - at no additional cost to policyholders.

**Supercharge your investment with multiple bonus units**

- Kick off with a massive start-up bonus of up to 55%<sup>2</sup> in your first year of investment.
- Score a 3% special bonus<sup>3</sup> on every premium payment from as early as policy year 6.
- Lock in a steady 0.1%<sup>4</sup> p.a. loyalty bonus when your premium term ends.

**Access to Shariah-compliant funds**

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

**Flexibility to match your needs**

- Choose your premium term: 10 Years – Flexi 3, 10 Years – Flexi 5 and 20 Years.
- Pause premiums without fees<sup>5</sup> - your policy keeps growing.
- Enjoy 2 free partial withdrawals starting policy year 4 when you need cash.
- Boost your investment anytime with easy premium top-ups.

**Protect your loved ones from life's uncertainties**

- Be covered against death and terminal illness at the higher of 101% of total premiums paid<sup>6</sup> or regular premium account value.

**Stay covered with optional premium waiver riders:**

- **Extra secure waiver II – t:** Premiums waived if the life insured is diagnosed with any of the 37 severe-stage critical illnesses.
- **Extra payer waiver II – t:** Premiums waived upon death, total and permanent disability or diagnosis of any of the 37 severe-stage critical illnesses of the policyholder (before age 86).

**Leave a lasting legacy**

- Gift or Wakaf<sup>7</sup> your living and/or death benefits to loved ones or causes through beneficiary nomination.

**Note: Invest vista is a Takaful product.**

- Certified Shariah-compliant by Financial Shariah Advisory and Consultancy (FSAC) of Pergas Singapore
- With Takaful protection based on mutual assistance amongst policyholders
- Contract based on Takaful principles
- End-to-end Shariah investing
- Suitable Islamic wealth preservation and distribution solutions

<sup>1</sup> Based on premium term of 20 years.

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

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

<sup>4</sup> Applicable to policy with 20 Years premium term only.

<sup>5</sup> Please refer to the policy contract for more details.

<sup>6</sup> Upon 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.

<sup>7</sup> Wakaf is an ongoing charity, a voluntary charitable endowment from one's personal belongings or wealth in the form of cash/ property for pious and religious causes.

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Underwritten by:

**eTiqa**