

**Invest flex wealth II**  
Grow your wealth on your  
terms with confidence.



**Etiqua Hotline +65 6887 8777**



**Important Notes:**

Age means the age at the 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 flex wealth II 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).

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 29 October 2025.

**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:



## Your financial journey deserves more than growth. It deserves reassurance.

Invest flex wealth II helps you build lasting wealth while staying protected, every step of the way. You can access trusted, high-quality funds and enjoy rewards that recognise your commitment. The plan adapts to your goals and safeguards what matters most, giving you the confidence to grow on your own terms.



### Start strong. Stay rewarded.

Your consistency deserves recognition.

- Accelerate your investment early. Receive a start-up bonus of up to 75%<sup>1</sup> in your first year to give your portfolio a head start.
- Stay the course. Earn a 3% special bonus on your regular premiums from as early as your sixth policy year<sup>2,3</sup>.
- Be rewarded for commitment. Receive a 0.1% per annum loyalty bonus<sup>3</sup> on your account value once your premium term ends.

### Flexibility made for real life.

Because life changes, your plan moves with you.

- Choose what fits your goals. Pick a premium term between 3, 5, 10, 15 and 20 years to match your milestones.
- Pause when you need to. Enjoy a premium-free period that keeps your policy growing even when you take a break<sup>3</sup>.
- Access your funds with ease. Make two free withdrawals<sup>3</sup> from your fourth policy year onwards to manage unexpected needs.
- Grow at your pace. Top up your premiums anytime to build your investment further.

### Protection that gives you peace of mind.

Focus on your goals knowing that you and your loved ones are protected.

- Coverage that protects your loved ones. Receive the higher of 101% of total premiums paid<sup>4</sup> or your regular premium account value in the event of death or terminal illness.
- Continued assurance. With **Extra secure waiver II**, your policy continues without premium payments if the life insured is diagnosed with any of the 37 covered severe-stage critical illnesses.

<sup>1</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>2</sup> For policy with 10 years premium term.

<sup>3</sup> Please refer to the policy contract for details.

<sup>4</sup> Upon the death of the life insured while the policy is in force, the death benefit payable is the sum of:

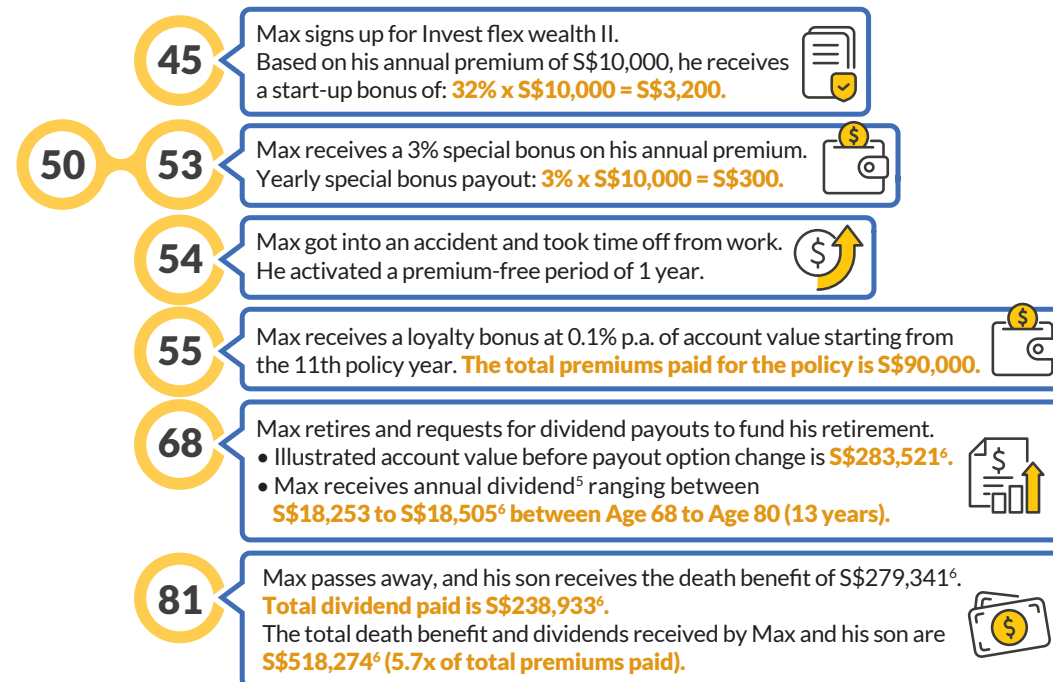
a) 101% of (total regular premium paid less all partial withdrawals made from the regular premium account) or the regular premium account value, whichever is higher; and

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

### How it works:

Max, age 45 and a non-smoker, wants to build his retirement fund. He signs up for **Invest flex wealth II** with a payment term of 10 years at S\$10,000 in annual premium.

Over time, his discipline pays off. His investment grows with start-up, special and loyalty bonuses. He enjoys the flexibility to adjust his plan and the protection that keeps his loved ones secure.



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%, and 2.73% p.a. under an illustrated investment return of 4%.

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, 8% per annum and 4% 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>5</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>6</sup> Please see the figures below for illustrated values based on the illustrated rate of return of 4% per annum.

- Age 68: Illustrated account value before payout option change is S\$129,496. Annual dividend ranges between S\$3,331 to S\$3,485 from Age 68 to Age 80 (13 years).
- Age 81: Death benefit is S\$123,300. Total dividend paid is S\$44,302. The total death benefit and dividends are S\$167,603 (1.8x of premiums paid).