

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 smart flex 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 or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as of 14 October 2025.

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Underwritten by:

eTiQa



Invest smart flex II
Plan your future with
flexibility and confidence

Take charge of your financial journey with **Invest smart flex II**, a regular premium investment-linked plan that helps you grow your wealth while staying protected. Starting from just S\$200¹ a month, you can tap on reputable funds and enjoy built-in protection benefits – all in one flexible plan. Build towards your wealth goals today and leave a lasting legacy for your family tomorrow.



Enhance your investment with attractive bonus units

- Kickstart your journey with a start-up bonus of up to 60%² in your first year of investment.
- Earn a 3% special bonus of regular premium paid from as early as your 6th policy year^{3,4}.
- Stay invested and receive a loyalty bonus⁴ of 0.1% p.a. of your account value at the end of your premium payment term.

Flexible options to suit your changing needs

- Choose premium term that fits your goals: 10, 15 & 20 years.
- Take a break from premium payments when needed, while your policy continues to grow with our premium-free period benefit⁴.
- Make 2 free partial withdrawals⁴ from your 4th policy year to access your funds when life calls for it.
- Top up your premiums anytime to grow your investment further.

Protection that goes beyond investing

- Get protected against death and terminal illness, with coverage of the higher of 101% of total premiums paid⁵ or regular premium account value.
- Enhance your protection with add-on riders:
 - **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.
 - **Extra payer waiver II**
Ensure your policy stays active if the payer passes away, suffers total and permanent disability, or is diagnosed with any of the 37 covered severe-stage critical illnesses (before age 86).

¹ For policy with 20 years premium term.

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

³ For policy with 10 years premium term.

⁴ Please refer to the policy contract for details.

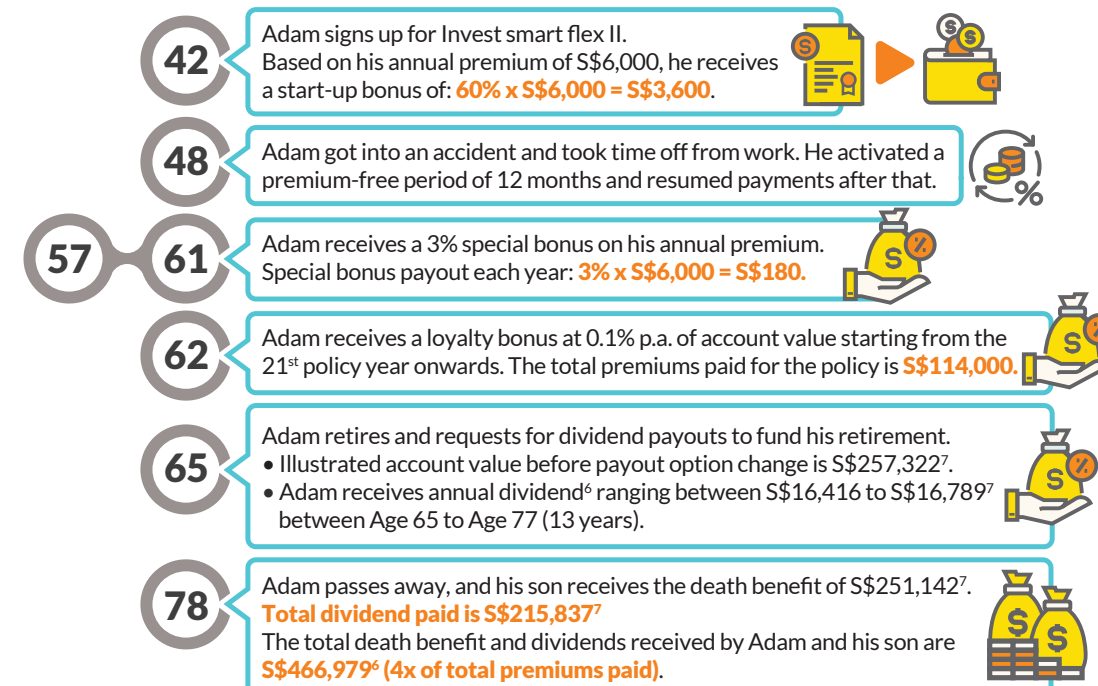
⁵ Upon the death of the life insured while the policy is in force, the death benefit payable is the sum of:

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:

Adam, age 42, non-smoker is looking for an investment-linked plan that will grow his wealth and leave a legacy to his family. He signs up for **Invest smart flex II** with a payment term of 20 years at S\$6,000 in annual premium. Adam decides to invest his premiums in dividend-paying funds, and reinvest his dividends⁶. He is protected with a basic policy sum assured equal to the higher of 101% of total premiums⁵ paid or regular premium account value.



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.

⁶Dividend 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.

⁷Please see the figures below for illustrated values based on the illustrated rate of return of 4% per annum.

- Age 65: Illustrated account value before payout option change is S\$141,765. Annual dividend ranges between S\$3,623 to S\$3,814 from Age 65 to Age 77 (13 years).
- Age 78: Death benefit is S\$134,073. Total dividend paid is S\$48,340. The total death benefit and dividends are S\$182,413.