

Invest flex prime II

Confidence to grow, designed to adapt



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.

Etiqua Hotline +65 6887 8777



Important Notes:

Age means the age at the 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 prime 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.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 10 December 2025.

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Underwritten by:





Just as life changes, your financial plans should stay adaptable.

Invest flex prime II is designed to keep pace, letting you invest for the long term while giving you the flexibility to pause contributions during unexpected life events.

With access to trusted, high-quality funds and rewards that recognises your commitment, this regular premium investment-linked plan adapts to your goals at every stage of life. It empowers you to build lasting wealth, stay protected and live confidently through life's changes.

Boost your investment journey

- Take your dedication to building wealth further.
- Get a head start. Begin strong with a start-up bonus of up to 55%¹ in your first year of investment, giving your investment an immediate lift.
 - Keep your momentum. Enjoy a 3% special bonus of regular premium paid from as early as your 6th policy year² onwards as a reward for staying the course.
 - Stay committed. Receive a loyalty bonus of 0.1%³ p.a. of your account value at the end of your premium payment term because every step towards your goals deserves recognition.

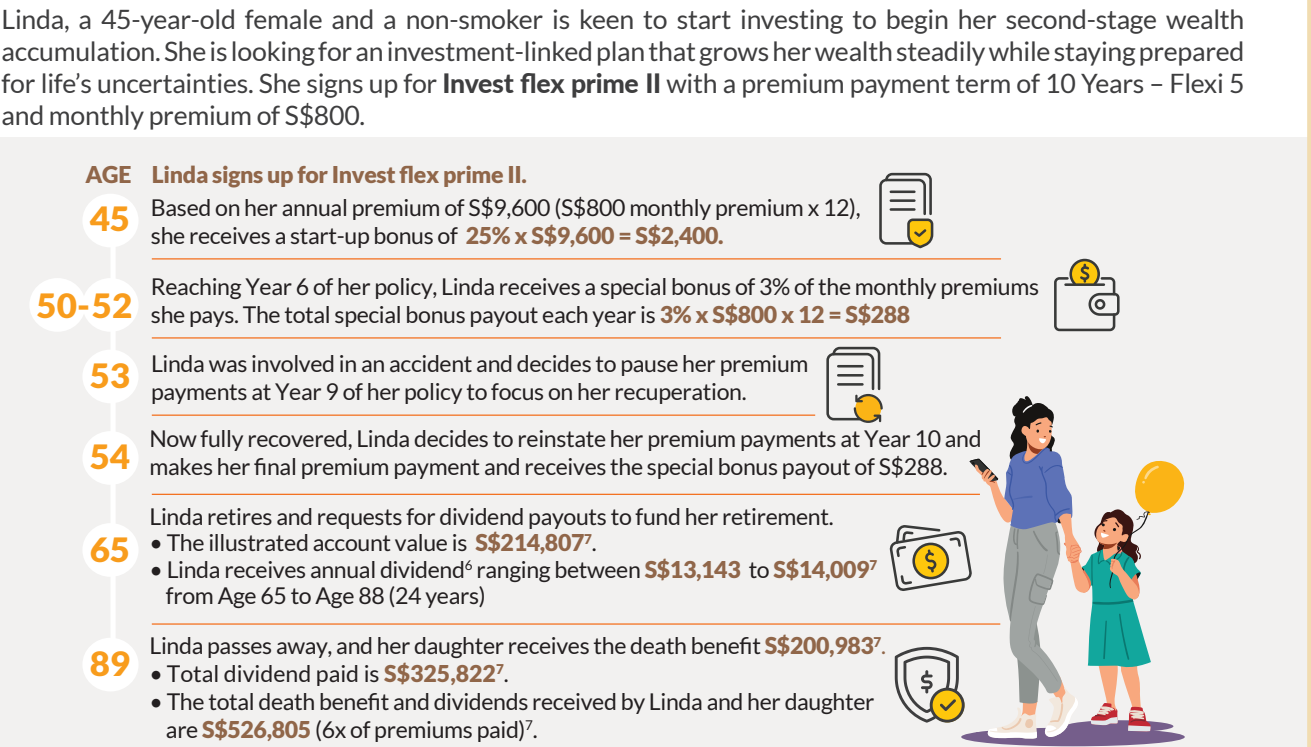
Flexibility that fits your life

- Because life changes, your plan moves with you.
- Choose your path. Decide between premium terms of 10 Years – Flexi 3, 10 Years – Flexi 5 and 20 Years.
 - Pause when life happens. Take a break from premium payments without incurring charges with our premium-free period benefit⁴, keeping your investment growing while you focus on what matters most.
 - Stay in control. Access your funds while keeping your policy in force with 2 free partial withdrawals from your 4th policy year in times of need.
 - Build at your own pace. Increase your investment value with the option to top-up your premiums, so your wealth keeps up with your ambitions.

Protection that stands by you

- Ensure your loved ones and goals stay protected no matter what comes your way.
- Safeguard what matters most. Be covered against death and terminal illness at the higher of 101% of total premiums paid⁵ or regular premium account value.
 - Stay protected through life's challenges. With Extra secure waiver II, your policy continues even without premiums payments if the life insured is diagnosed with any of the 37 covered severe-stage critical illnesses.

How it works:



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% 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. The above illustration excludes any additional bonuses offered with campaigns or promotions.

⁴Dividend 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 details.

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\$113,746. Annual dividend ranges between S\$2,701 to S\$3,059 from Age 65 to Age 88 (24 years).
- Age 89: Death benefit is S\$99,922. Total dividend paid is S\$69,121. The total death benefit and dividends are S\$169,043 (1.9x of premiums paid).

Note:
¹For policy with 20 Years premium term. Start-up bonus varies by premium term, please refer to the policy contract for more details.
²Applicable to policy with 10 Years – Flexi 5 only.
³Applicable to policy with 20 Years premium term only.
⁴Please refer to the policy contract for more details.

⁵Upon 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.