POLICY CONTRACT FOR

Invest vista

Contents

1		**Our Agreement**	**Page**
	1.1	The Agreement	1
	1.2	No Restriction on Residence, Travel and Occupation	1
	1.3	Policy Currency	1
2		**Policy Owners' Protection Scheme**	2
3		**Our Responsibilities**	
	3.1	Start-up Bonus	2
	3.2	Special Bonus	3
	3.3	Loyalty Bonus	3
	3.4	Premium-Free Period	4
	3.5	Free Partial Withdrawal Benefit	5
	3.6	Maturity Benefit	5
	3.7	Policy Options	5
	3.8	The ILP Sub-Funds	8
	3.9	Premium Allocation to the ILP Sub-Funds	13
	3.10	Settlement for Redemption	14
4		**Your Responsibilities**	
	4.1	Premium	15
	4.2	Grace Period	17
	4.3	Reinstatement	17
	4.4	Fees and Charges	17
5		**What Is Covered?**	
	5.1	Death Benefit	23
	5.2	Terminal Illness (TI) Benefit	23
6		**What Is Not Covered?**	
	6.1	Death Benefit	23
	6.2	TI Benefit	24
7		**Making Claims From The Policy**	
	7.1	How to make a Claim	24
	7.2	Who do We pay Benefits to	24
8		**Our Rights**	
	8.1	Incontestability	24
	8.2	Correction of Mistakes and Errors	25
	8.3	Fraud and Misrepresentation	25
	8.4	Change of Address, Country of Residence or Citizenship	25
	8.5	Changes in Taxation, Regulations and Legislation	25
	8.6	Errors In Age / Gender / Smoker Status / Country of Residence	25
	8.7	Prohibited Person Limitation and Exclusion	26
9		**Your Rights**	
	9.1	Free Look	26
	9.2	Transferring the Legal Right of the Policy	26
	9.3	Nominees	26
10		**When Will Your Policy End?**	27
11		**Other Material Information**	
	11.1	Conflict of Interest	27
	11.2	Related Party Transactions	27
	11.3	Reports	27
	11.4	Soft Dollar Commissions	28
	11.5	Exercise of Voting Rights	28
	11.6	Impact of Early Surrender	28
	11.7	Risk	28

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12	**What Do We Mean With These Words?**	29
13	**Takaful Principles**	31
14	**Appendix**	
	Appendix A – Insurance Charge Table	32
	Appendix B – Terms and Conditions of the Additional Start-up Bonus Promotion	34

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1 Our Agreement

1.1 The Agreement

Your Policy is regulated by the laws of Singapore. It forms the entire legal agreement between You and Us. It is made up of:

- Your Policy Contract for Invest vista
- Your Policy Information Page
- Your Proposal form
- Your Policy Illustration
- Your Product Summary
- Your Bundled Product Disclosure (if applicable)
- Your Financial Needs Analysis (if applicable)
- Your Fund Summary (if applicable)
- Your Product Highlights Sheet (if applicable)
- Our offer of conditional acceptance (if any)
- any Endorsements We may issue to You on this Policy
- any supplementary questionnaires that You have given to Us for Our risk assessment purpose, including information in medical reports

We took the information You have provided in the Proposal form, supplementary questionnaires, medical reports and medical examination to decide whether or not to insure You. The information obtained will form the basis of the contract of insurance between You and Us.

You must disclose all material facts required under this Policy. We reserve the rights to void Your Policy if You have provided incomplete or inaccurate information. When this happens, We will refund all Premiums paid without interest less any change in the unit price(s) of the ILP Sub-Fund and any costs incurred by Us in providing You the Policy, such as payments for medical check-up and other expenses. Any partial withdrawal previously paid to You under this Policy will also be deducted. In the event that the Account value of Your Policy is more than the Premium paid, We will only refund the Premium You have paid without interest, less partial withdrawal made and less any cost incurred by Us in providing You the Policy, such as payments for medical check-up and other expenses.

In exchange for the Premiums You pay, We agree to give You the Benefits written on Your Policy Information Page and which are explained in this Policy Contract.

Anyone not directly a party to this contract has no right to invoke and/or enforce the Contracts (Rights of Third Parties) Act 2001 of Singapore or any statutory modification or re-enactment of the said Act.

1.2 No Restriction on Residence, Travel and Occupation

After the Policy commencement date, there is no restriction as to the Life insured's residence, travel and occupation, unless We state differently in the Endorsements.

1.3 Policy Currency

All Premiums and Benefits of this Policy are in Singapore dollars, unless We state differently on the Policy Information Page.

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2 Policy Owners' Protection Scheme

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 web-sites (www.lia.org.sg or www.sdic.org.sg).

3 Our Responsibilities

This is a whole life regular Premium investment-linked insurance plan that is designed to meet Your wealth accumulation needs. This plan provides protection against death and terminal illness of the Life insured during the policy term up to Age 100.

This plan allows a choice of premium payment term of ten (10) Years – Flexi 3, ten (10) Years – Flexi 5 or twenty (20) Years.

This plan consists of 2 accounts for premium allocation:

a) the Regular Premium Account; and
b) the Top-up Account.

Regular Premiums paid will be allocated to the Regular Premium Account while any Top-up Premium will be allocated to the Top-up Account.

The bonuses, fees and charges, if applicable, are reflected in the non-guaranteed account values, surrender values and death benefits in Your policy illustration.

This plan gives You access to Our list of ILP Sub-Funds from reputable fund managers for investment.

This is a guaranteed issuance policy which means that We issue this Policy without asking for Your health declaration or medical checks at the time of application.

Your Policy covers the Benefits described below.

3.1 Start-up Bonus

While the Policy is in force, a one-time Start-up Bonus will be credited to the Regular Premium Account for the first Policy year upon receipt of the regular Premium You paid. The applicable Start-up Bonus rate per annum is determined based on Your Premium amount and selected premium payment term.

The Start-up Bonus is calculated as below:
Start-up Bonus = Total Start-up Bonus rate X regular Premium received

Please refer to the table below for the Start-up Bonus rates. The Total Start-up Bonus rates include the additional start-up bonus offered under the current promotion.

Premium payment term	Annualised regular Premium (S$)	
	Tier 1	Tier 2
10 Years – Flexi 3	4,800 to 9,599	9,600 and above
10 Years – Flexi 5	4,800 to 9,599	9,600 and above
20 Years	2,400 to 4,799	4,800 and above

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Premium payment term	Start-up Bonus rate (per annum)					
	Tier 1			Tier 2		
	Start-up Bonus rate	Additional Start-up Bonus rate	Total Start-up Bonus rate	Start-up Bonus rate	Additional Start-up Bonus rate*	Total Start-up Bonus rate
10 Years – Flexi 3	8%	4%	12%	15%	7%	22%
10 Years – Flexi 5	10%	4%	14%	25%	7%	32%
20 Years	25%	12%	37%	55%	20%	75%

* The Additional Start-up Bonus is a promotion. Please refer to Appendix B for the terms and conditions of the promotion.

The Start-up Bonus will be credited to Your Policy in the form of additional units to the Regular Premium Account value in accordance to the investment allocation chosen by You. The additional units will be purchased based on the unit price on the next Valuation day.

We reserve the right to revise the Start-up Bonus rate at any time by giving You thirty (30) days' written notice.

Start-up Bonus will not be paid on any Top-up Premium.

3.2 Special Bonus

While the Policy is in force, a Special Bonus will be credited to the Regular Premium Account upon receipt of each regular Premium You paid during the Special Bonus Period. The applicable Special Bonus Period is determined based on Your selected premium payment term.

The Special Bonus is calculated as below:
Special Bonus = 3% X regular Premium received

Please refer to the table below for the specified Special Bonus Period.

Premium payment term	Special Bonus Period
10 Years – Flexi 3	N.A.
10 Years – Flexi 5	From the sixth (6th) Policy year to the tenth (10th) Policy year
20 Years	From the sixteenth (16th) Policy year to the twentieth (20th) Policy year

The Special Bonus will be credited to Your Policy in the form of additional units to the Regular Premium Account value in accordance to the investment allocation chosen by You. The additional units will be purchased based on the unit price on the next Valuation day.

We reserve the right to revise the Special Bonus rate at any time by giving You thirty (30) days' written notice.

Special Bonus will not be paid on any Top-up Premium.

3.3 Loyalty Bonus

While the Policy is in force, a Loyalty Bonus will be credited to the Regular Premium Account on each Policy monthiversary starting from the Policy monthiversary immediately after the end of the premium payment term. The applicable Loyalty Bonus rate per annum is determined based on Your selected premium payment term.

The monthly Loyalty Bonus is calculated as below:

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Monthly Loyalty Bonus = (Loyalty Bonus rate/ 12) X Account value of the Regular Premium Account

Please refer to the table below for the specified Loyalty Bonus rate.

Premium payment term	Loyalty Bonus rate (per annum)
10 Years – Flexi 3	N.A.
10 Years – Flexi 5	N.A.
20 Years	0.1%

The Loyalty Bonus will be credited to Your Policy in the form of additional units to the Regular Premium Account value in accordance to the investment allocation chosen by You. The additional units will be purchased based on the unit price on the next Valuation day.

The Loyalty Bonus will not be payable in the subsequent twelve (12) policy months if You have made any partial withdrawal from the Regular Premium Account. The Loyalty Bonus resumes on the thirteen (13th) policy month following the date of partial withdrawal from the Regular Premium Account.

We reserve the right to revise the Loyalty Bonus rate at any time by giving You thirty (30) days' written notice.

Loyalty Bonus will not be paid on any Top-up Premium.

3.4 Premium-Free Period

While the Policy is in force, You are entitled to a Premium-Free Period throughout the premium payment term. The Premium-Free Period will be activated automatically when regular Premiums are missed or when You request to activate it. The applicable Premium-Free Period is determined based on the prevailing Policy year and Your selected premium payment term.

"Premium-Free Period" refers to the number of months in which Premium shortfall charge will not be applicable if You missed paying any regular Premium.

Please refer to the table below for the applicable Premium-Free Period.

<table>
<tr><th rowspan="3">Policy year</th><th colspan="3">Premium-Free Period</th></tr>
<tr><th colspan="3">Premium payment term</th></tr>
<tr><th>10 Years – Flexi 3</th><th>10 Years – Flexi 5</th><th>20 Years</th></tr>
<tr><td>1</td><td rowspan="3">Not applicable</td><td rowspan="4">Not applicable</td><td rowspan="4">Not applicable</td></tr>
<tr><td>2</td></tr>
<tr><td>3</td></tr>
<tr><td>4</td><td rowspan="7">84 months</td></tr>
<tr><td>5</td><td rowspan="6">60 months</td><td rowspan="6">12 months</td></tr>
<tr><td>6</td></tr>
<tr><td>7</td></tr>
<tr><td>8</td></tr>
<tr><td>9</td></tr>
<tr><td>10</td></tr>
<tr><td>11</td><td></td><td></td><td>120 months</td></tr>
</table>

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12			
13			
14			
15			
16			
17			
18			
19			
20			
Total allowable	**84 months**	**60 months**	**132 months**

You are allowed to accumulate any unused Premium-Free Period within the premium payment term. Once You have fully utilised the applicable Premium-Free Period, a premium shortfall charge will apply on the regular Premium that You have missed.

Please note that utilising the premium-free period may result in lower projected account values and potentially deviate from your financial goals. You are encouraged to pay the full regular Premium term and only utilise the premium-free period during times of financial emergencies.

Top-up(s) is/are not allowed when You are on Premium-Free Period and recurring Top-up(s) (if any) will stop.

3.5 Free Partial Withdrawal Benefit

While the Policy is in force, You are entitled to two (2) Free Partial Withdrawals throughout the premium payment term starting from the fourth (4^{th}) Policy year.

“Free Partial Withdrawal” refers to the number of partial withdrawals that could be made without Partial Withdrawal Charge. Each Free Partial Withdrawal is capped at 5% of total regular Premium paid. Any amount withdrawn beyond the capped amount will be subject to the Partial Withdrawal Charge.

3.6 Maturity Benefit

At the Maturity date on the Policy anniversary immediately before the Life insured attains 100 years old, if the Policy is still in force, You will receive a lump sum Maturity Benefit which is equivalent to the sum of the Regular Premium Account value and the Top-up Account value (if any), less any amounts owing to Us.

When We make this payment, the Policy ends.

3.7 Policy Options

3.7.1 Change in Regular Premium

An increase in regular Premium is not allowed.

While the Policy is in force, You may request for a decrease in regular Premium after 3 years of Premiums have been paid to Us i.e. 36 monthly, 12 quarterly, 6 half-yearly or 3 annual Premiums, subject to the following:

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- the minimum regular Premium requirement set by Us; and
- the decrease in regular Premium must not be more than 25% of the original regular Premium amount chosen at the Policy issue date.

Start-up Bonus recovery charge will apply when You decrease Your Policy's regular Premium. Please refer to the Fees and Charges section for the Start-up Bonus recovery charge.

The change in regular Premium shall take effect from the next premium due date.

3.7.2 Top-up (Ad-hoc / Recurring)

While the Policy is in force, You may request to make a recurring or ad-hoc Top-up(s) to Your Policy immediately after the Policy issue date, subject to Our approval.

100% of each recurring Top-up Premium and ad-hoc Top-up Premium less premium charge will be credited to Your Policy in the form of units to the Top-up Account value in accordance to the investment allocation chosen by You. The units will be purchased based on the unit price on the next Valuation day. Please refer to the Fees and Charges section for the premium charge.

Where the Top-up is paid prior to the date the Top-up application is accepted by the Company, it will only be allocated and apportioned to create units in each fund following the Company's acceptance.

Ad-hoc Top-up

Ad-hoc Top-up is subject to the following conditions:

- the minimum ad-hoc Top-up is S$2,500;
- Top-up must be in multiples of S$100; and
- for specified limits for certain ILP Sub-Fund(s), please refer to the individual fund's Product Highlights Sheet for details.

Recurring Top-up

Recurring Top-up is subject to the following conditions:

- the minimum recurring Top-up is S$1,200 per annum, S$600 per semi-annual, S$300 per quarter or S$100 per month;
- Top-up must be in multiples of S$100; and
- for specified limits for certain ILP Sub-Fund(s), please refer to the individual fund's Product Highlights Sheet for details.

Top-up can be made to any ILP Sub-Funds. You can only hold a maximum of ten (10) ILP Sub-Funds under Your Policy.

Top-up is not allowed when You are on Premium-Free Period. Recurring Top-up (if any) will stop when You are on Premium-Free Period.

We reserve the right to revise the Top-up requirements at any time by giving You thirty (30) days' written notice.

3.7.3 Partial Withdrawal

While the Policy is in force, You may request for partial withdrawal(s) from Your Account value at any time, subject to the following conditions:

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- the minimum partial withdrawal amount is S$500 (“Minimum Partial Withdrawal Amount”) and in multiples of S$100;
- the partial withdrawal amount from the Regular Premium Account is within the Partial Withdrawal Limit as set out in clause 4.4.4 (where applicable);
- the minimum requirement for Regular Premium Account value after any partial withdrawal must be at least S$1,000;
- partial withdrawal(s) is not allowed if the remaining Regular Premium Account value falls below the minimum requirement after withdrawal(s); and
- for specified limits for certain ILP Sub-Fund(s), please refer to the individual fund’s Product Highlights Sheet for details.

A partial withdrawal charge will be imposed on the partial withdrawn amount from the Regular Premium Account during the premium payment term. Please refer to the Fees and Charges section for the partial withdrawal charge.

You can make a Partial Withdrawal from the Top-up Account as long as the amount withdrawn fulfils the minimum partial withdrawal requirements. There is no partial withdrawal charge on the Top-up Account. If the account value of the Top-up Account is not sufficient to deduct the withdrawal amount, the remaining withdrawal amount will be deducted from the Regular Premium Account, which may incur a partial withdrawal charge. If you do not indicate the account to withdraw from, the requested withdrawal amount will be deducted from the Top-up Account first.

We reserve the right to revise the partial withdrawal requirements at any time by giving You thirty (30) days’ written notice.

3.7.4 Full Surrender

You may request to surrender Your Policy for its account value at any time after the free look period.

A surrender charge will be imposed on the Regular Premium Account value when you surrender the Policy during the premium payment term. Please refer to the Fees and Charges section for the full surrender charge. There is no surrender charge on the Top-up Account.

The surrender value consists of the following:

a) Account value(s) less surrender charge (if any); and
b) any Premium and/or Top-up(s) Premium you have paid but have yet to be invested in any ILP Sub-Fund,
c) less any amounts owing to Us.

We will pay You an amount equivalent to the value of the cancelled units at the unit prices of the respective ILP Sub-Fund(s) on the next Valuation day after We receive your request, less any applicable charges.

Your coverage will be terminated once You have surrendered Your Policy.

3.7.5 Premium Redirection

You may request to re-direct Your future regular Premium into other ILP Sub-Fund(s) of Your choice without affecting the units in Your existing selected ILP Sub-Fund(s).

Premiums can be redirected to a maximum of ten (10) ILP Sub-Funds. The premium redirection is subject to a minimum allocation of 10% per selected fund, or a minimum investment amount for certain ILP Sub-Fund(s).

Note that for Your Policy, only Shariah-compliant ILP Sub-Funds will be made available for subscription (including premium redirection and/or top-up(s)), redemption and/or fund switching.

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3.7.6 Change of Life Insured

While the Policy is in force, You have the option to request for a change of Life insured from the third (3rd) Policy year onwards, subject to the following conditions:

a) the new Life insured must meet the entry Age requirement;
b) there must be insurable interest between You and the new Life insured;
c) acceptance of the new Life insured is subject to Our approval, depending on the insurability of the new Life insured and such other terms and conditions as We shall determine from time to time;
d) all exclusions and conditions will be applicable to the new Life insured. The exclusions and conditions to this Policy will begin from the effective date of the change of Life insured;
e) where the Policy owner is a corporation, Policy owner may request to change the Life insured under this Policy, without any limit on the number of changes. Where the Policy owner is not a corporation, Policy owner may only change the Life insured once throughout the policy term; and
f) the Policy will mature on the Policy anniversary immediately before the new Life insured attains 100 years old.

The insurance charge will be adjusted based on the attained Age, gender and smoking status of the new Life insured at the time of change.

If You have attached any optional rider(s) to Your Basic policy, the optional rider(s) will be terminated upon a change of Life insured. Any application of optional rider(s) for the new Life insured will be subjected to the applicable underwriting process and requirements.

3.8 The ILP Sub-Funds

3.8.1 Administration of the ILP Sub-Funds

- Each ILP Sub-Fund is denominated in terms of units, and the value of each unit will vary from time to time.
- The Company may change the list of ILP Sub-Fund offered under this Policy from time to time, including introducing new funds or closing and/or terminating funds in accordance with clause 3.8.2.
- The Company may at any time create new units or cancel units in any or all of the ILP Sub-Fund.

3.8.2 Available ILP Sub-Fund

You can choose to invest in up to ten (10) ILP Sub-Funds. The minimum allocation for each ILP Sub-Fund must be at least 10% of the total allocation, or a minimum investment amount for certain ILP Sub-Fund(s).

Note that for Your Policy, only Shariah-compliant ILP Sub-Funds will be made available for subscription (including premium redirection and/or top-up(s)), redemption and/or fund switching.

For the list of ILP Sub-Funds available for Your Policy, please refer to our website at www.etiqa.com.sg. More information of the ILP Sub-Funds can be obtained from the Fund Summary, Product Highlights Sheet, Fund Factsheet and Fund Prospectus.

Note that We may, as deemed appropriate and, at any time make any of the following change(s):

- introduce new ILP Sub-Funds;
- restrict new investments in any of the ILP Sub-Funds and/or to the Portfolio fund;
- merge two or more of the ILP Sub-Funds and/or to the Portfolio fund;
- terminate any of the ILP Sub-Funds and/or the Portfolio fund;
- adjust the ILP Sub-Funds' allocations in the Portfolio fund;
- the name of any of the ILP Sub-Fund;
- the investment objective or focus of any of the ILP Sub-Fund;

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- the investment approach of the fund manager(s) or any of the ILP Sub-Fund; and
- any of the fund manager(s) of an ILP Sub-Fund and substitute with a new fund manager.

Subject to the Applicable Law, the Company has the absolute discretion to terminate any ILP Sub-Fund, transfer any premiums allocated to create units in an ILP Sub-Fund, transfer the fund value of an ILP Sub-Fund to another ILP Sub-Fund or prevent any further allocation of premiums to create units in an ILP Sub-Fund if:

- The Company is required to do so by the fund manager;
- Any law or regulation is passed or any order or decision is given by the relevant regulatory authority body or authority requiring the Company to do so;
- Any approval or authorisation of that ILP Sub-Fund is revoked or withdrawn;
- The fund manager is of the opinion that it is not in the best interest of investors in that ILP Sub-Fund to continue investing in the ILP Sub-Fund or it is impracticable or not advisable to continue that ILP Sub-Fund;
- In the event of the amalgamation, reconstruction, reorganization, dissolution, liquidation, merger or consolidation of any of the ILP Sub-Fund; or
- In the reasonable opinion of the Company, such closure of any ILP Sub-Fund, transfer of any premiums allocated to create units, transfer of the fund value to another ILP Sub-Fund, prevention of any further allocation of premiums to create units, fund switching or transfer of the fund value to another fund is necessary.

If the Company terminates any ILP Sub-Funds, the Company will cancel all the units in such ILP Sub-Fund held by the Policy owner and create units in such cash or money market funds or ILP Sub-Funds of similar investment objectives as it may decide in its absolute discretion until You notify the Company in writing of the ILP Sub-Fund in which You wish to create units.

In the event there are changes to the ILP Sub-Fund including closure of funds, the Company may amend how the premiums should be allocated to create units in each ILP Sub-Fund by giving the prevailing period of notice prescribed under any Applicable Law (and if no such period is prescribed under the Applicable Law, at least one (1) month's notice to the Policy owner).

If the Company closes all the ILP Sub-Funds available in this Policy, the Company may in its absolute discretion:

- realise all the units in the ILP Sub-Funds held by You at the unit prices of the respective ILP Sub-Funds available at the next Valuation Date after the Company decides to close all the ILP Sub-Funds and pay to the Policy owner the proceeds in one lump sum, whereupon this Policy and all its riders will terminate; or
- subject to Applicable Law, transfer all the fund value in the ILP Sub-Funds held by the Policy owner at the unit prices of the respective funds available at the next Valuation Date after the Company decides to close all the ILP Sub-Funds to such other investments which will achieve similar investment objectives as the relevant funds as the Company may determine in its absolute discretion.

3.8.3 Investment Objectives, Focus and Approach

Terms and disclosure (e.g. Fees and charges, Top-ups and withdrawals) indicated in this Policy Contract are applicable to all ILP Sub-Funds while the details of each ILP Sub-Fund as well as the rest of the terms and disclosure (e.g. Risk, investment Objectives) can be found in the Fund Summary, Product Highlights Sheets and/or Fund Prospectus.

Please refer to the Fund Summary, Product Highlights Sheets and/or Fund Prospectuses for more information on the ILP sub-funds' managers, investment objectives, focus and approach.

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ILP sub-fund manager refers to the asset management company and/or investment manager that manages the respective ILP Sub-Funds.

The ILP sub-fund manager shall have the sole discretion in determining how the ILP Sub-Funds are to be invested and the forms of investment to be undertaken. The ILP sub-fund manager shall have the right to change the investment objectives of the ILP Sub-Funds from time to time. We will keep You updated on such change(s) as per applicable law and regulations by giving You thirty (30) days' written notice.

We will observe certain duties and obligations (which may require Your co-operation and assistance):

a) under the agreements between Us and the ILP sub-fund managers, and
b) under certain statutory and regulatory requirements which may include, but are not limited to notices and guidelines issued from time to time by various associations and authorities.

We may therefore require Your co-operation, upon Our request, to perform certain actions, so as to allow Us to carry out these duties and obligations.

We shall provide You material information, such as, but not limited to, name changes and valuation errors, in writing as soon as practicable and in accordance with applicable laws and regulations after obtaining such information from the ILP sub-fund manager.

3.8.4 Determination of Unit Prices and Pricing Basis

The Company will value each ILP Sub-Fund on every Dealing Day to determine the unit price of a unit on a forward-pricing basis. The pricing of each fund is done on a single pricing basis.

The Company will determine the unit price of each ILP Sub-Fund based on the Net Asset Value of the ILP Sub-Fund determined pursuant to clause 3.8.5. The result will be rounded down to the nearest five (5) decimal places in Singapore dollars or other currency in which the ILP Sub-Fund is denominated.

The unit price of each ILP Sub-Fund can be obtained from the Company's website www.etiqa.com.sg. The Company may from time to time change the address of its website without notice. The Company may also make available the unit price in such other manner as it may determine in its absolute discretion from time to time.

3.8.5 Valuation of Funds

The Company will determine the unit price of each ILP Sub-Fund on a Valuation Date. Subject to Applicable Law, the Company may seek the services of a person or firm to value the assets making up the ILP Sub-Fund whether in the case of the Company selling or buying Units.

The Net Asset Value of the ILP Sub-Fund at each Valuation Date will be calculated as follows:

a) the value of all the assets (as described below) held in that fund on the business day immediately preceding the Valuation Date; plus
b) cash held by that fund which is not invested on the business day immediately preceding the Valuation Date; plus
c) income accrued or attributable to that fund as at the business day immediately preceding the Valuation Date; less
d) the following liabilities of the fund:
    i. the Fund Management Charge;
    ii. the Custodian Fee;
    iii. all taxes, duties and expenses incurred in the purchase, sale, valuation and maintenance of the investments of that fund; and
    iv. any taxes on the income of that fund or any capital gains on the assets of that fund or provisions for such taxes due but not yet paid, including provisions for tax on unrealised

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capital gains where such a tax would be payable if the gains had been realised on the date the asset was valued.

The value of assets held by the ILP Sub-Fund will be calculated as follows:

a) in the case of quoted securities, the official closing price or last known transacted price on the securities exchanges on which the securities are listed or an organised over-the-counter market on which the securities are traded;
b) in the case of quoted securities, where the Company considers that the official closing price or last known transacted price is not representative or where it is not available to the market on which the securities are quoted, and in the case of assets which are not quoted securities, the fair value of the assets, which shall be the price that the fund would reasonably expect to receive upon the current sale of the assets; and
c) in the case of the ILP Sub-Fund which feeds into an underlying fund, the latest published or available Net Asset Value per unit or share of that underlying fund, or if no Net Asset Value per unit or share is published or available, then the latest available realisation price of such unit or share.

Subject to Applicable Law, the Company reserves the right to change the valuation principles at any time where such change is:

a) required by the fund manager or any Applicable Law; or
b) in the reasonable opinion of the Company, such change is necessary.

3.8.6 Fund Management Charge, Custodian Fees, Taxes, Duties and Expenses

The following fees and charges can be deducted from each ILP Sub-Fund's asset value, at each Valuation Date:

a) the Fund Management Charge;
b) the Custodian Fee;
c) all taxes, duties and expenses incurred in the purchase, sale, valuation and maintenance of the investments of that fund; and
d) any taxes on the income of that fund or any capital gains on the assets of that fund or provisions for such taxes due but not yet paid, including provisions for tax on unrealised capital gains where such a tax would be payable if the gains had been realised on the date the asset was valued.

The Company may change the Fund Management Charge and/or the Custodian Fee by giving the prevailing period of notice prescribed under any Applicable Law (and if no such period is prescribed under the Applicable Law, by giving You thirty (30) days' notice), subject to the maximum Fund Management Charge for each ILP Sub-Fund as detailed in respective underlying fund's prospectuses.

3.8.7 Distribution Paying Fund

Where the ILP Sub-Fund under this Policy provides for the payment of distribution, the Company has the sole discretion to determine the following:

a) the distribution payable for the units in that fund;
b) the rate and frequency of such payment of distribution; and/or
c) the method of distribution.

When the Company declares distribution payable for the units under that ILP Sub-Fund, the value of distribution payable will be based on the number of units held by the Policy owner in that ILP Sub-Fund at the end of its record date and/or on such business day as the Company may in its sole discretion decide.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
E customer.service@etiqa.com.sg

If that ILP Sub-Fund:

a) provides for the re-investment of the distributions, the Company will create and grant to the Policy owner, the number of units in that fund for the value of the distribution payable by referring to the unit price on the re-investment date as determined by the Company in its absolute discretion, subject to Applicable Law; or
b) provides for the payment of distribution, the Company will pay the dividends within one (1) month from the date of the declaration made by the ILP Sub-Fund; or
c) provides for the accumulation of dividends, the Company will reflect the accumulated dividends in the fund value.

Note that for payment of distribution, such payment is subject to the minimum amount of S$40. If the amount of dividend is less than S$40, the Company will reinvest that particular distribution(s) as additional units to Your ILP Sub-Fund on Your behalf.

Partial withdrawal charge will apply if You choose to withdraw the reinvested distribution(s) during the premium payment term. If You would like to withdraw the reinvested distributions, You must submit Your request and it is subject to Our approval. The minimum amount to withdraw is S$500. Should You choose to receive the distribution, You will be required to provide Us with Your bank account details. The payout will be distributed only to Your designated bank account.

For any changes to the distribution option, You will need to notify Us in advance. Should We receive Your change request within three (3) business days from the distribution payout/reinvestment date, We will only change Your mode of distribution from the next distribution date.

3.8.8 Fund Switching

While the Policy is in force, You are entitled to an unlimited number of times of fund switching. Currently, We do not impose any charge for fund switching.

You can only hold a maximum of ten (10) ILP Sub-Funds under Your Policy.

The minimum fund switch amount is S$500 per fund. If the remaining value of the fund is less than S$500 at the point of fund switch, You must switch out all the units from this fund. For specified limits for certain ILP Sub-Fund(s), please refer to the individual fund's Product Highlights Sheet for details.

If We accept Your fund switching request, We will sell the units in the ILP Sub-Fund(s) that You have instructed Us to switch out from. We will then use the net sale proceeds to buy the units of the ILP Sub-Fund(s) that You have instructed Us to switch into. The fund switching is based on the unit price of the applicable ILP Sub-Fund(s) at the date when the switching is carried out by the Company. Please refer to clause 3.8.9 for the Processing of Requests and Dealing Deadline.

We reserve the right to revise the charge for fund switching by giving You thirty (30) days' written notice.

3.8.9 Processing of Requests and Dealing Deadline

The units to be cancelled or created in respect of the Policy owner's requests to switch fund(s), make withdrawals from this Policy, cancel this Policy pursuant to Free Look or surrender this Policy, and/or the Policy owner's payment of regular Premiums, single Premium and/or Top-ups will be cancelled or created at the unit prices of the relevant funds available on the next Valuation Day following the date of the relevant request or payment (as the case may be) is received and duly processed.

As units are issued on a forward pricing basis, the fund price of units will not be ascertainable at the time of application.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
E customer.service@etiqa.com.sg

The cut-off time for submitting requests is 3 p.m. (Singapore time) on each Valuation Day. Complete applications and/or requests that meet all acceptance criteria, received and processed before this cut-off time will be taken to have been received on that business day and we will place your order on the next Valuation Day, subject to the ILP sub-fund manager's pricing policy.

If a request is submitted and/or processed after the cut-off time or on a day that is not a Valuation Day, the request will be taken to have been received on the next business day and We will place your order two (2) business days later, subject to the ILP sub-fund manager's pricing policy.

The request date, in relation to Your Policy application and Top-up application, will be the later of the application acceptance date or premium receipt date. Any premium received prior to the acceptance of the application will be considered received on the approval date. Please refer to clause 4.1.1 for the Premium Requirement.

For subsequent premium collection, the request date, will be the later of the premium receipt date or premium due date. Any premium received before the premium due date will be considered received on the due date.

Note that request(s) or Premiums must be fully cleared and processed in the system to be acknowledged as received.

In the event of any pending processing requests, We will defer processing Your latest request until the fund valuation of the prior request is completed. The subsequent request will be processed on the next business day following the completion of the prior transaction's fund valuation, using that day as the request date.

The Company reserves the right to revise the processing of requests and dealing deadlines at Our discretion.

3.8.10 Suspension of Dealings

The Company and/or the relevant ILP sub-fund manager may defer cancellation or creation of units in the ILP Sub-Fund if it is necessary for any purpose, but not limited to the following circumstances:

a) any period when any stock exchange on which any assets forming part of the fund for the time being are listed or dealt in is closed (otherwise than for non-business days) or during which dealings are restricted or suspended;
b) the existence of any state of affairs which, in the opinion of the Company might seriously prejudice the interests of the Policy owners holding similar policies as a whole or of any of the funds;
c) any breakdown in the means of communication normally employed in determining the price of a unit of any of such funds or when for any reason the prices of any of such units in any fund cannot be promptly and accurately ascertained;
d) any period when remittance of money which will or may be involved in the realisation of such funds or in the payment for such funds cannot, in the opinion of the Company, be carried out at normal rates of exchange;
e) any period when dealing of units in any or all of the funds is suspended pursuant to any order or direction of the Monetary Authority of Singapore; or
f) any period when the business operations of the Company in relation to the operation of the funds are substantially interrupted or closed as a result of or arising from any circumstances beyond the control of the Company including but not limited to, an act of God, fire, flood, earthquake, typhoon or other natural disaster, pestilence, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), terrorism, insurrection, revolution, civil unrest, riot, strike, labour dispute, nationalisation, sanction, embargo, epidemic, pandemic or interruption or failure of utility service (including but not limited to electric power, gas, water or telephone service).

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E customer.service@etiqa.com.sg

3.9 Premium Allocation to the ILP Sub-Funds

Regular Premium Account: 100% of the regular Premium paid will be invested into Your selected ILP Sub-Funds. The Premium shall be invested according to the allocations indicated for Your ILP Sub-Funds.

Top-up Account: 100% of each recurring Top-up Premium and/or ad-hoc Top-up Premium paid less premium charge will be invested into Your selected ILP Sub-Funds. The Premium shall be invested according to the allocations indicated for Your ILP Sub-Funds.

Calculation of Number of Units Allocated

The following example illustrates the number of units You will receive for each ILP Sub-Fund assuming that You contribute S$1,000 regular Premium.

The Premium will be allocated according to the ILP Sub-Funds' allocation for ILP Sub-Fund A, B, C and D below.

ILP Sub-Fund	ILP Sub-Fund Allocation	Amount Allocated	Notional Issue Price*	Fees and Charges	Units Subscribed
A	30%	S$300	S$1	Nil	300
B	10%	S$100	S$1	Nil	100
C	40%	S$400	S$1	Nil	400
D	20%	S$200	S$1	Nil	200
Total	100%	S$1,000	S$1	Nil	1,000

There are no fees and charges incurred for the purchase of ILP Sub-Funds in the Regular Premium Account.

* The notional unit price is for illustration purpose and the actual unit price will fluctuate according to the market performance.

The following example illustrates the number of units You will receive for an ILP Sub-Fund assuming that You contribute S$1,000 Top-up Premium.

ILP Sub-Fund	ILP Sub-Fund Allocation (Net of Premium Charge)	Amount Allocated	Notional Issue Price*	Units Subscribed
E	100% - 3%	S$970	S$1	970

Premium charge will be incurred for the purchase of ILP Sub-Funds in the Top-up Account. Please refer to the Fees and Charges section for more information.

* The notional unit price is for illustration purpose and the actual unit price will fluctuate according to the market performance.

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E customer.service@etiqa.com.sg

3.10 Settlement for Redemption

Upon the receipt and acceptance of Your redemption request with all the required documents, the redemption proceeds will be paid to You unless dealings have been suspended as set out in clause 3.8.10 Suspension of Dealings. Redemption proceeds will be paid as per the following timeline:

- for ILP Sub-Funds which invest all or significantly all of the assets in another collective investment scheme to be paid within seven (7) business days.

Note: Redemption applications submitted or Premium received after 3 p.m. (Singapore time) will be processed on the next business day. Please refer to clause 3.8.9 for the Processing of Requests and Dealing Deadline.

Calculation of Redemption Proceeds

The following example illustrate how the redemption works assuming You plan to withdraw S$1,000 from Your ILP Sub-Fund on the sixth (6th) Policy year.

ILP Sub-Fund	No. of Units Before Withdrawal	Unit Price**	ILP Sub-Fund Allocation	Amount to be Redeemed	Units Redeemed	Fees & Charges	Balance Units
A	300	S$1.20	30%	S$300	250	*S$50	50
B	100	S$1.60	10%	S$100	62.50		37.50
C	400	S$1.60	40%	S$400	250		150
D	200	S$1.60	20%	S$200	125		75
Total	1,000	-	100%	S$1,000	-		-

Net amount to be redeemed = Amount to be redeemed less Fees & Charges = S$1,000 – S$50 = S$950

* Partial Withdrawal Limit will apply (where applicable) and Partial withdrawal charge will be incurred upon the partial withdrawal of the ILP Sub-Fund during the premium payment term. Please refer to the Fees and Charges section for more information.

** The actual unit price of units will fluctuate according to the market performance.

4 Your Responsibilities

4.1 Premium

4.1.1 Premium Requirement

This is a regular Premium investment-linked insurance plan. You can choose to pay the regular Premium on a monthly, quarterly, half-yearly or yearly basis. The minimum regular Premium requirements are as follows:

Premium Payment Term	Annual Regular Premium Amount	Half-yearly Regular Premium Amount	Quarterly Regular Premium Amount	Monthly Regular Premium Amount

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10 Years – Flexi 3	S$4,800	S$2,400	S$1,200	S$400
10 Years – Flexi 5	S$4,800	S$2,400	S$1,200	S$400
20 Years	S$2,400	S$1,200	S$600	S$200

Where the Premium is paid prior to the date Your Policy application / Top-up application is accepted by the Company, it will only be allocated and apportioned to create units in each fund following the Company's acceptance of the application. For subsequent Premium(s), the acceptance will be the later of the premium receipt date or premium due date. Any Premium received before the premium due date will be considered received on the due date.

For avoidance of doubt, the acceptance of the application refers to:

a) the fulfilment of all conditions and requirements communicated by the Company, whether outlined in any form of acceptance letter or conveyed through other communication means, including but not limited to any additional follow-up items that may arise during the process;
b) the Company duly received and processed payment of Premium(s); and
c) the issuance of Your Policy.

4.1.2 Premium Repayment

You may request to repay all the missed regular Premium, subject to Our approval. You will be required to repay all the missed regular Premium under the Policy including the next regular Premium due in full. Upon receipt of such payments, We will:

a) deduct all the applicable fees and charges that have been missed from the regular Premiums that You have repaid and the applicable bonus, and the remainder (if any) will be credited into Your Policy's Regular Premium Account value in the form of units in accordance to the investment allocation chosen by You. Units will be purchased based on the unit price on the next Valuation day;
b) return all the Premium Shortfall Charge imposed on Your Policy without interest back into Your Policy's Regular Premium Account value in the form of units in accordance to the investment allocation chosen by You. Units will be purchased based on the unit price on the next Valuation day;
c) reset the applicable Premium-Free Period; and
d) provide the applicable bonus that have been missed.

4.1.3 Missed Premium during Premium Payment Term

If Premium-Free Period is applicable:

- Premium-Free Period will be activated automatically if regular Premium due under the Regular Premium Account are unpaid after the grace period or upon Your request to activate it.
- the Policy (including attaching optional unit-deducting riders) will continue to be in force as long as the Regular Premium Account value is sufficient to cover the applicable fees and charges due.
- optional premium-paying riders (if attached) will lapse.
- Premium shortfall charge will not apply as long as within the Premium-Free Period.
- Top-up(s) is/are not allowed and recurring Top-up(s) if any, will stop.
- when the Regular Premium Account value is insufficient to pay for the applicable fees and charges due, the Policy (including attaching optional unit-deducting riders) will lapse.
- Premium-Free Period will stop when You resume paying your regular Premium.

If Premium-Free Period is not applicable:

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E customer.service@etiqa.com.sg

- Premium shortfall charge will apply if regular Premium due under the Regular Premium Account are unpaid after the grace period. The Policy (including attaching optional unit-deducting riders) will continue to be in force as long as the Regular Premium Account value is sufficient to cover the applicable fees and charges due.
- optional premium-paying riders (if attached) will lapse.
- when the Regular Premium Account value is insufficient to pay for the applicable fees and charges due, the Policy (including attaching optional unit-deducting riders) will lapse.
- Premium shortfall charge will not apply when you resume paying your regular Premium.

4.2 Grace Period

Grace period will apply for below scenarios:

- We will provide a thirty (30) days' grace period from each premium due date for You to pay the respective Premiums due.
- if the Regular Premium Account value is zero or less than zero, We will provide an additional thirty (30) days' for You to resume Your regular Premium payments or pay the outstanding Premium amounts required by Us to keep Your Policy (including any attached riders) in force. If no payment is made by the end of the grace period, Your Policy will lapse.

4.3 Reinstatement

If no payment is made by the end of the grace period as set out in clause 4.2 and Your Policy lapsed, You may reinstate Your Policy within twelve (12) months from the Policy lapse date by:

a) paying the regular Premium payments or the outstanding Premium amounts required by Us;
b) paying any fees and charges required by Us for reinstatement of this Policy;
c) paying any outstanding amount You owe Us (if applicable); and
d) giving Us satisfactory proof of the Life insured's good health (if applicable), at Your own expense.

Reinstatement is subject to Our approval.

4.4 Fees and Charges

4.4.1 Premium Charge

You do not need to pay a premium charge for regular Premium(s).

A premium charge of 3.00% will be imposed on each recurring Top-up Premium and ad-hoc Top-up Premium paid.

100% of each recurring Top-up Premium and ad-hoc Top-up Premium less premium charge will be used to purchase units of Your selected ILP Sub-Funds.

We reserve the right to revise the premium charge any time at our discretion by giving You thirty (30) days' written notice.

4.4.2 Policy Charge

Policy charge is payable throughout the policy term. We will impose the policy charge through cancellation of units from the Regular Premium Account starting once the Policy commences and the next day after the Policy monthiversary for subsequent deductions.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
E customer.service@etiqa.com.sg

The monthly policy charge is calculated as below:

Monthly policy charge = (Policy charge percentage / 12) X annualised regular Premium at Policy issue date X [lower of (Policy year and selected premium payment term)]

Please refer to the table below for the policy charge percentage.

Policy year	Policy charge percentage		
	Premium payment term		
	10 Years – Flexi 3	10 Years – Flexi 5	20 Years
1	1.70% p.a.	2.18% p.a.	1.61% p.a.
2	1.70% p.a.	2.18% p.a.	1.61% p.a.
3	1.70% p.a.	2.18% p.a.	1.61% p.a.
4	1.70% p.a.	2.18% p.a.	1.61% p.a.
5	1.70% p.a.	2.18% p.a.	1.61% p.a.
6	1.70% p.a.	2.18% p.a.	1.61% p.a.
7	1.70% p.a.	2.18% p.a.	1.61% p.a.
8	1.70% p.a.	2.18% p.a.	1.61% p.a.
9	1.70% p.a.	2.18% p.a.	1.61% p.a.
10	1.70% p.a.	2.18% p.a.	1.61% p.a.
11	0.60% p.a.	0.60% p.a.	1.61% p.a.
12	0.60% p.a.	0.60% p.a.	1.61% p.a.
13	0.60% p.a.	0.60% p.a.	1.61% p.a.
14	0.60% p.a.	0.60% p.a.	1.61% p.a.
15	0.60% p.a.	0.60% p.a.	1.61% p.a.
16	0.60% p.a.	0.60% p.a.	1.61% p.a.
17	0.60% p.a.	0.60% p.a.	1.61% p.a.
18	0.60% p.a.	0.60% p.a.	1.61% p.a.
19	0.60% p.a.	0.60% p.a.	1.61% p.a.
20	0.60% p.a.	0.60% p.a.	1.61% p.a.
21 onwards	0.60% p.a.	0.60% p.a.	0.70% p.a.

If there are any pending transactions, We may defer the deduction of the policy charge until the transaction is completed and We will use the unit price as of the next Valuation day.

We will continue to deduct the policy charge even if You miss paying any regular Premium.

If the balance in the Regular Premium Account is insufficient to cover the applicable fees and charges due, the Policy will lapse and the remaining units in the Top-up Account (if any) will be payable to You as surrender value.

We reserve the right to revise the policy charge by giving You thirty (30) days' written notice.

There is no policy charge on the Top-up Account.

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E customer.service@etiqa.com.sg

Example: Illustration of policy charge percentage due

A Policyowner contributes an annual Premium of $12,000 for a 10 Years – Flexi 5 Premium Payment Term plan. The Policyowner exercises Premium-Free Period between Policy Year 6 to 8, and subsequently resumes Premium payment. The table below shows the policy charge applicable for the respective periods:

Policy Year	Annual Premium	Total Premiums Paid to Date	Policy charge percentage	Policy charge payable
1st	$12,000	$12,000	2.18%	(2.18% / 12) x $12,000
2nd	$12,000	$24,000	2.18%	(2.18% / 12) x $24,000
3rd	$12,000	$36,000	2.18%	(2.18% / 12) x $36,000
4th	$12,000	$48,000	2.18%	(2.18% / 12) x $48,000
5th	$12,000	$60,000	2.18%	(2.18% / 12) x $60,000
6th	$0	$60,000	2.18%	(2.18% / 12) x $72,000
7th	$0	$60,000	2.18%	(2.18% / 12) x $84,000
8th	$0	$60,000	2.18%	(2.18% / 12) x $96,000
9th	$12,000	$72,000	2.18%	(2.18% / 12) x $108,000
10th	$12,000	$84,000	2.18%	(2.18% / 12) x $120,000
11th onwards	N.A.	$84,000	0.60%	(0.60% / 12) x $120,000

4.4.3 Premium Shortfall Charge

If You missed paying any regular Premium during the premium payment term, a monthly premium shortfall charge is payable starting from the first business day after the end of the grace period of each missed regular Premium. We will impose and deduct the monthly premium shortfall charge through cancellation of units from the Regular Premium Account until You resume the payment of regular Premium or until the end of the premium payment term, whichever is earlier.

Premium shortfall charge will not be applied if Premium-Free Period has been activated.

The monthly premium shortfall charge is calculated as below:

Monthly premium shortfall charge = Premium shortfall charge percentage (the prevailing Policy year in which the premium shortfall charge is imposed) x annualised Premium / 12
Please refer to the table below for the premium shortfall charge percentage.

Policy year	Premium shortfall charge percentage		
	Premium payment term		
	10 Years – Flexi 3	10 Years – Flexi 5	20 Years
1	100%	100%	100%
2	100%	100%	100%
3	79%	79%	90%
4		60%	75%
5		50%	63%
6			59%
7			55%
8			51%

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9			45%
10			40%
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			

If the balance in the Regular Premium Account is insufficient to cover the applicable fees and charges due, the Policy will lapse and the remaining units in the Top-up Account (if any) will be payable to You as surrender value.

We reserve the right to revise the premium shortfall charge by giving You thirty (30) days' written notice. There is no premium shortfall charge on the Top-up Account.

4.4.4 Partial Withdrawal Charge

Partial withdrawal charge is payable if You request for partial withdrawal(s) from the Regular Premium Account value during the premium payment term. The partial withdrawal charge is to be deducted from the withdrawn amount prior to paying out to You.

The partial withdrawal charge is calculated as below:

Partial withdrawal charge = Partial withdrawal charge percentage (depending on the Policy year at the point of the withdrawal request) X Amount withdrawn

Please refer to the table below for the partial withdrawal charge percentage.

Policy year	Partial withdrawal charge percentage		
	Premium payment term		
	10 Years – Flexi 3	10 Years – Flexi 5	20 Years
1	100%	100%	100%
2	70%	70%	80%
3	60%	60%	70%
4	5%*	50%	60%
5	5%*	40%	50%
6	5%*	5%*	5%*
7	5%*	5%*	5%*
8	5%*	5%*	5%*

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9	5%*	5%*	5%*
10	5%*	5%*	5%*
11			5%*
12			5%*
13			5%*
14			5%*
15			5%*
16			5%*
17			5%*
18			5%*
19			5%*
20			5%*

* Partial Withdrawal Limit apply

The Partial Withdrawal Limit is calculated as below:

Partial Withdrawal Limit = 50% of total regular Premium paid – All partial withdrawals made from the Regular Premium Account, subject to a remaining Regular Premium Account value of S$1,000

"All partial withdrawals made from the Regular Premium Account" refers to all past partial withdrawal amounts paid to You from the Regular Premium Account including partial withdrawal charge imposed.
If the balance in the Regular Premium Account is insufficient to cover the applicable fees and charges due, the Policy will lapse and the remaining units in the Top-up Account (if any) will be payable to You as surrender value.

We reserve the right to revise the partial withdrawal charge by giving You thirty (30) days' written notice.

There is no partial withdrawal charge on the Top-up Account.

4.4.5 Surrender Charge

Surrender charge is payable on the Regular Premium Account value if You request for full surrender of Your Policy during the premium payment term. The surrender charge is to be deducted from the surrender amount prior to paying out to You.

The surrender charge is calculated as below:

Surrender charge = Surrender charge percentage (depending on the Policy year at the point of the surrender request) X Regular Premium Account value

Please refer to the table below for the surrender charge percentage.

Policy year	**Surrender charge percentage**		
	Premium payment term		
	10 Years – Flexi 3	**10 Years – Flexi 5**	**20 Years**
1	100%	100%	100%
2	100%	100%	100%

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3	79%	79%	90%
4	60%	60%	75%
5	50%	50%	63%
6	47%	47%	59%
7	44%	44%	55%
8	21%	21%	51%
9	16%	16%	45%
10	8%	8%	40%
11			35%
12			30%
13			25%
14			20%
15			14%
16			10%
17			8%
18			8%
19			8%
20			8%

If the balance in the Regular Premium Account is insufficient to cover the applicable fees and charges due, the Policy will lapse and the remaining units in the Top-up Account (if any) will be payable to You as surrender value.

We reserve the right to revise the surrender charge by giving You thirty (30) days' written notice.

There is no surrender charge on the Top-up Account.

4.4.6 Start-up Bonus Recovery Charge

Start-up Bonus recovery charge is payable if You decrease Your Policy's regular Premium. We will impose and deduct a Start-up Bonus recovery charge through cancellation of units from the Regular Premium Account when each decrease in regular Premium takes effect.

The Start-up Bonus recovery charge is calculated as below:

Start-up Bonus recovery charge = (current annualised regular Premium – new annualised regular Premium) X total % of Start-up Bonus received X (1 – Number of months passed since Policy issued / premium payment term in months)

"Number of months passed since Policy issued" refers to the duration in number of months that regular Premium has been paid.

If the balance in the Regular Premium Account is insufficient to cover the applicable fees and charges due, the Policy will lapse and the remaining units in the Top-up Account (if any) will be payable to You as surrender value.

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We reserve the right to revise the Start-up Bonus recovery charge by giving You thirty (30) days' written notice.

There is no Start-up Bonus recovery charge on the Top-up Account.

4.4.7 Insurance Charge

Insurance charge is payable on each Policy monthiversary for the cost of providing the Death Benefit and Terminal Illness Benefit.

The insurance charge is payable throughout the policy term and is deducted through cancellation of units from the Regular Premium Account on each Policy monthiversary. The insurance charge is based on the Life insured's attained Age, gender, smoker status as well as the net sum at risk at the time this charge is due. If the net sum at risk is less than or equals to zero, there shall be no insurance charge.

Net sum at risk = 101% of (the total regular Premium paid less All partial withdrawals made from the Regular Premium Account) less Regular Premium Account Value

"All partial withdrawals made from the Regular Premium Account" refers to all past partial withdrawal amounts paid to You from the Regular Premium Account including partial withdrawal charge imposed.

If the balance in the Regular Premium Account is insufficient to cover the applicable fees and charges due, the Policy will lapse and the remaining units in the Top-up Account (if any) will be payable to You as surrender value.

The insurance charge for this Policy is guaranteed throughout the policy term.

There is no insurance charge on the Top-up Account.

Please refer to Appendix A for the insurance charge table.

5 What is Covered?

5.1 Death Benefit

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.

When We make this payment, the Policy ends.

"All partial withdrawals made from the Regular Premium Account" refers to all past partial withdrawal amounts paid to You from the Regular Premium Account including partial withdrawal charge imposed.

5.2 Terminal Illness (TI) Benefit

If the Life insured has a TI while the Policy is in force, We will pay the Death Benefit in one lump sum.

The maximum aggregate amount payable is Five Million Singapore Dollars (S$5,000,000) per Life insured for all policies and riders issued by Us with TI Benefit.

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E customer.service@etiqa.com.sg

If the TI Benefit payable is less than the Death Benefit, the Death Benefit will be automatically reduced by the amount paid for the TI. The Policy remains in force and the remaining Death Benefit is the original Death Benefit less the amount paid for TI.

If the TI Benefit payable is the same as the Death Benefit, the Policy ends when We make this payment.

6 What is Not Covered?

There are certain conditions under which no Benefits will be payable. These conditions are stated as exclusions.

6.1 Death Benefit

We do not pay the Death Benefit if the death is directly or indirectly, wholly or partly caused by:

a) intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide within the first twelve (12) months from the Policy issue date, the date in which there is a new Life insured or the latest Reinstatement date, whichever is later; or
b) Pre-existing conditions within the first twelve (12) months from the Policy issue date, the date in which there is a new Life insured or the latest Reinstatement date, whichever is later.

When death exclusion happens, We will return the Account value less any bonus units allocated (including promotion bonus units) calculated based on the next Valuation day following Our receipt of Your death notification, less any amounts owing to Us from this Policy.

6.2 TI Benefit

We do not pay the TI Benefit if the TI is directly or indirectly, wholly or partly caused by:

a) intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide;
b) Pre-existing conditions within the first twelve (12) months from the Policy issue date, the date in which there is a new Life insured or the latest Reinstatement date, whichever is later; or
c) Acquired Immune Deficiency Syndrome (AIDS), AIDS-related conditions or infection in the presence of Human Immunodeficiency Virus (HIV) except HIV due to blood transfusion and occupationally acquired HIV.

When there is/are condition(s) specific to the Life insured which We will not cover, We will state them on Our Letter of Conditional Acceptance.

7 Making Claims from the Policy

7.1 How to make a Claim

We must be informed in writing within three (3) months of the event giving rise to the claim. At the Proper claimant's own expense, he/she must give Us all documents and evidence We ask for to assess the claim. This may include re-examining the Life insured by a particular Doctor We appoint.

We reserve the rights to reject Your claim if the terms and conditions stated in this Policy Contract are not met.

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E customer.service@etiqa.com.sg

7.2 Who do We pay Benefits to

If the Policy has been assigned, the Benefit amount will be paid to the Assignee. If the Policy has not been assigned, the Benefit amount will be paid to either You or Your executors, administrators, Nominees or any other Proper claimant, provided We have proof, as deemed sufficient by Us, of the relationship of the person claiming the Benefit.

Before We pay any Benefit, We will deduct any amount You owe on this Policy from the Benefit. By paying out the Benefit, it will end Our legal responsibility on this Policy.

8 Our Rights

8.1 Incontestability

Claims will not be rejected and this Policy will not be voided or have its terms revised after this Policy has been in-force for two (2) years from the Policy commencement date or the latest Reinstatement date, whichever is later, except for:

- fraud;
- material non-disclosure and/or misrepresentation of a material fact that would have impacted acceptance of coverage;
- non-payment of Premium; or
- Policy exclusions

However, if the above-mentioned event occurs, We reserve the rights to void the Policy, revise the terms of the Policy or reject any claims even after two (2) years have passed from the Policy commencement date or the latest Reinstatement date, whichever is later. We will refund all Premiums paid without interest less any change in the unit price(s) of the ILP Sub-Funds and any costs incurred by Us in providing You the Policy, such as payments for medical check-up and other expenses. Any partial withdrawal previously paid to You under this Policy will also be deducted from the refund amount. In the event that the Account value of Your Policy is more than the Premium paid, We will only refund the Premium You have paid without interest, less partial withdrawal made and less any cost incurred by Us in providing You the Policy, such as payments for medical check-up and other expenses.

8.2 Correction of Mistakes and Errors

In the event of any mistake or error made in this Policy, We will make the correction and inform You by way of an Endorsement.

8.3 Fraud and Misrepresentation

If You or Your executors, administrators, Nominees or any other Proper claimant obtains any sum payable under this Policy through fraudulent means or devices, all Benefits paid under this Policy shall be forfeited and must be immediately repaid to the Company. This Policy will be terminated immediately and there will be no refund of Premiums. We shall have no liability in respect of such claims and shall be entitled to recover any payment made prior to the discovery of the fraud or misrepresentation.

8.4 Change of Address, Country of Residence or Citizenship

You must, as soon as practicable within three (3) months of the changes, notify Us in writing if there is a change in Your citizenship and / or usual country of residence. A change in the usual country of residence will be deemed to mean Your living or intending to live in another country other than Singapore in excess of twelve (12) consecutive calendar months.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
E customer.service@etiqa.com.sg

You must also, as soon as practicable within three (3) months of the change, notify Us in writing if there is a change of address for the Life insured (if any).

We reserve the right and sole discretion to terminate or decline to renew the Policy or continue cover on prevailing or varied terms and conditions.

8.5 Changes in Taxation, Regulations and Legislation

Should there be any changes in taxation, regulations or legislation that will affect this Policy, We may vary the terms of the Policy accordingly. If We do so, We shall notify You by giving You thirty (30) days' notice prior to such change.

8.6 Errors in Age / Gender / Smoker Status / Country of Residence

If the Age, gender, smoker status and/or country of residence of the Life insured is not correctly stated such that the insurance charge is wrong, We reserve the rights to adjust the Benefits. For underpayment of insurance charge, the claims will be pro-rated as if You have purchased a lower cover. For overpayment of insurance charge, We will refund the excess insurance charge without interest less any change in the unit price(s) of the ILP Sub-Fund.

Based on the correct Age, gender, smoker status and/or country of residence, if the Life insured is not eligible to apply for this Policy, We will not pay any Benefits and the Policy will be terminated. When this happens, We will refund all Premiums paid (less any change in the unit price(s) of the ILP Sub-Funds) and any costs incurred by the Company in assessing the risk under the Policy, such as payments for medical check-up and other expenses. Any partial withdrawal previously paid to You under this Policy will also be deducted.

In the event that the Account value of Your Policy is more than the Premium paid, We will only refund the Premium You have paid without interest, less partial withdrawal made and less any cost incurred by Us in providing You the Policy, such as payments for medical check-up and other expenses.

8.7 Prohibited Person Limitation and Exclusion

If You are or any relevant person is found to be a Prohibited Person:

a) We are entitled to not accept the application; and
b) if any Policy is issued, We are entitled to end/terminate the Policy, not pay any Benefits or not allow any transaction to be carried out under the Policy. We will not refund any unutilised Premium when the Policy is ended/terminated.

You will need to inform Us immediately if there is any change in Your or any relevant person's identity, status or identity documents.

Our decision in respect of this exclusion will be final.

9 Your Rights

9.1 Free Look

You may return this Policy for cancellation within fourteen (14) days after You receive the Policy document, for any reason. We will refund You the Premiums You have paid less any change in the unit price(s) of the ILP Sub-Fund and any costs incurred by the Company in assessing the risk under the Policy, such as

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
E customer.service@etiqa.com.sg

payments for medical check-up and other expenses. Start-up Bonus will not be paid to You if the Policy is cancelled during the free look period. Any partial withdrawal previously paid to You under this Policy will also be deducted.

In the event that the Account value of Your Policy is more than the Premium paid, We will only refund the Premium You have paid without interest, less partial withdrawal made and less any cost incurred by Us in providing You the Policy, such as payments for medical check-up and other expenses.

If Your Policy document is sent by email, We consider this Policy is delivered to You one (1) day after the date of the email. If Your Policy document is sent by post, We consider this Policy is delivered to You seven (7) days after the date of posting.

9.2 Transferring the Legal Right of the Policy

If You write to Us and We agree to the transfer, You can transfer (assign) this Policy to another person. When We do so, You may not make any further transfer until the previous transfer has been properly cancelled by the Assignee.

We will not be responsible for the validity of any transfer of Policy.

9.3 Nominees

Subject to the current laws and regulations, You may add, change or remove a Nominee(s) to receive the share of the Benefit by giving Us written notice in the prescribed form. However, if there is a trustee(s) appointed or created under the Policy, the trustee(s) must consent before any change can be effected.

10 When Will Your Policy End?

The Policy and all optional riders attached will automatically terminate when one of these events happens first:

a) if the Policy is terminated in accordance with the terms and conditions of the Policy;
b) We paid out 100% of the Death Benefit of this Policy as a result of death or TI;
c) full surrender of the Policy and We paid out 100% of the surrender value;
d) on the Maturity date and We paid out 100% of the Maturity Benefit;
e) the required outstanding regular Premium amounts are not paid by the end of the grace period as a result the Policy lapse;
f) if the balance in the Regular Premium Account is insufficient to cover the applicable fees and charges due;
g) Your written request and Our acceptance of the application to terminate the Policy; or
h) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

11 Other Material Information

11.1 Conflict of Interest

We and the ILP sub-fund managers may from time-to-time deal with conflicting interests between the Policy and other ILP issued by Us or between the relevant ILP Sub-Fund and such other funds managed by the ILP sub-fund manager. However, We and the ILP sub-fund managers will use reasonable endeavours to act fairly in respect of the ILP issued by Us and all funds managed by the ILP sub-fund managers.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
E customer.service@etiqa.com.sg

We and the ILP sub-fund managers and its affiliates may be involved in other investment, financial and professional activities which may cause conflict of interest with the Policy and the other ILP issued by Us as well as the management of the relevant ILP Sub-Fund. We and the ILP sub-fund managers and its affiliates will ensure that the performance of Our duties will not be impaired by any such involvement. In the event a conflict of interest does arise, We and the ILP sub-fund managers and its affiliates will take all reasonable steps to resolve the conflict of interest as quickly as possible and as far as possible, in Your interest.

We and the ILP sub-fund managers may hold, dispose or deal with units in the relevant ILP Sub-Fund in Our own capacity. In the event of any conflict of interest arising as a result of such dealing, We and the ILP sub-fund manager will resolve such conflict in a just and equitable manner. We and the ILP sub-fund managers will perform all transactions for the Policy and the relevant ILP Sub-Fund on an arm's length basis.

11.2 Related Party Transactions

All transactions with or for the ILP Sub-Fund will be done at arm's length basis.

11.3 Reports

Policy statement will be made available to Policy owners on a monthly basis as per Your respective ILP Sub-Fund.

The semi-annual report and annual fund report of each of Your ILP Sub-Fund will be made available to You within two (2) months and three (3) months respectively from the last date of the period to which the reports relate.

We will at Your request, provide a printed version of the latest semi-annual report and annual fund report. The auditor for the ILP Sub-Fund is Ernst & Young LLP.

11.4 Soft Dollar Commissions

We do not receive any soft dollar commissions in respect of the underlying fund(s).

Please refer to the Fund Prospectus for more information pertaining to soft dollar commissions or arrangements applicable to ILP Sub-Funds.

11.5 Exercise of Voting Rights

You do not have any voting rights.

11.6 Impact of Early Surrender

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 less than the Premiums paid.

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E customer.service@etiqa.com.sg

11.7 Risk

Investment returns in investment-linked plans are subject to investment risks including the possible loss of principal amount invested. The value of units in the ILP Sub-Fund may fall or rise depending on economic / market conditions.

The risks of investing in the ILP Sub-Fund(s) are set out in the relevant section of the Fund Summary and Fund Prospectus.

No guarantee is given, express or implied, that You will receive any amount invested. All investments involve risks and there can be no guarantee against loss resulting from an investment in any of the ILP Sub-Fund(s), nor is there any assurance that the ILP Sub-Fund(s)'s respective investment objectives will be attained in respect of their overall performance.

You should also be aware that investment returns in the particular ILP Sub-Fund(s) may be exposed to other risks of an exceptional nature from time to time.

Past performance of the ILP Sub-Fund(s) is not necessarily indicative of the future performance of the ILP Sub-Fund(s).

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E customer.service@etiqa.com.sg

12 What Do We Mean With These Words?

Account value is the value of all the units in the Regular Premium Account and Top-up Account less any applicable fees and charges.

Age means the Age at next birthday.

Applicable Law means all relevant legislation, rules and regulations and all orders, directions, codes, practice notes, notices, guidelines and circulars issued by any government regulatory body or government ministry that supervises, regulates or otherwise has jurisdiction over the Company.

Application means the Proposal form, any amendments, forms and documents provided by You and the Life insured.

Assignee means any person to whom You have transferred Your rights as the Policy owner and the assignment is registered with Us.

Basic policy means the Policy as it exists, including the supplementary terms and any Endorsement made to it, without any optional supplementary contract / rider.

Benefit(s) means any payments that We will pay and/or the amount of Premium that We will waive when certain events defined in this Policy occur.

Doctor means a licensed person who is qualified by degree in western medicine to practice medicine. The license is given by the appropriate medical authority of his country of residence to practice medicine within his scope of licensing and training. This cannot be You, the Life insured, a family member or a relative.

Endorsement means any written change to the Policy which is issued and properly authorised by Us.

Fund Factsheet refers to a product document that show the performance of the Portfolio fund / ILP Sub-Fund.

Fund Summary refers to a product document that contains the list of ILP Sub-Fund and Portfolio funds as well as their ILP Sub-Funds and allocations.

ILP refers to Investment-linked insurance plan.

ILP sub-fund manager refers to the asset management company and/or investment manager that manages the respective ILP Sub-Funds.

ILP Sub-Fund(s) refers to one or more of the funds selected by the Policy owner from the list of funds offered under this Policy, which the Company may change from time to time. Note that this include Portfolio fund.

Life insured means the person whom We provide the cover for. The Life insured does not have any right to the Policy, unless he/she is also the Policy owner.

Maturity date is the date the Policy ends and where a maturity Benefit is payable.

Nominee(s) is a person that You have nominated (under the **Insurance Act 1966**, and **Insurance (Nomination of Beneficiaries) Regulations 2009**) to receive the policy monies payable under the Policy upon Your death. The nomination must be registered with Us.

Policy commencement date means the date the Policy commences, as shown in the Policy Information Page.

Policy issue date means the date We issue the Policy. This is shown in the Policy Information Page.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
E customer.service@etiqa.com.sg

Policy owner is the person named as the owner in the Policy Information Page or any Endorsement issued by Us. The Policy owner has full rights on the Policy, unless the Policy has been transferred to another party.

Policy year / Policy anniversary is the 1-year period that starts on the Policy commencement date or any subsequent anniversary of the Policy commencement date.

Policy monthiversary is the 1-month period that starts on the Policy commencement date or any subsequent monthiversary of the Policy commencement date.

Portfolio fund refers to the list of ILP Sub-Funds in the Policy in which the Premiums are allocated. Portfolio Fund is a type of fund under ILP Sub-Fund. Note that the Company, may from time to time, apply certain restrictions to the type and/or number of Portfolio fund You may hold.

Portfolio fund manager refers to Etiqa Insurance Pte. Ltd. who manages the Portfolio funds.

Premium(s) is an amount that You pay to Us to keep this Policy in force.

Pre-existing condition means the existence of any signs or symptoms before the Policy commencement date or Reinstatement date for which treatment, medication, consultation, advice, or diagnosis has been sought or received by the Life insured or would have caused any reasonable and sensible person to get medical advice or treatment.

Prohibited Person means a person or entity who is, or who is related to a person or entity:

a) subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict Us from providing insurance or carrying out any transaction under this Policy; or
b) who is involved in any terrorist or illegal activities or placed on sanction listing or issued with freezing order.

Proper claimant(s) has the meaning in the Insurance Act 1966. It means a person who claims to be entitled to the sums in question as executor of the deceased, or who claims to be entitled to that sum (whether for his own Benefit or not) and is the widower, widow, parent, child, brother, sister, nephew or niece of the deceased.

Proposal form means the form You signed to buy this Policy from Us. It includes anything written, said (and recorded) and/or any document given to Us which has information for Us to rely on before We decide to issue this Policy.

Reinstatement date is the date We reinstate Your Policy and becomes in force again.

Terminal illness is the conclusive diagnosis of an illness that is expected to result in the death of the Life insured within 12 months. This diagnosis must be supported by a specialist and confirmed by the Company's appointed Doctor. Terminal illness in the presence of HIV infection is excluded.

Top-up(s) means the subsequent additional premium(s) You make to Your Policy after Your Policy is issued.

Valuation day means a business day when We carry out a valuation to determine the price of a unit of the ILP Sub-Funds under this Policy respectively.

We, Our, Us, the Company means Etiqa Insurance Pte. Ltd. (Company Registration No. 201331905K).

You, Your means the Policy owner.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
E customer.service@etiqa.com.sg

13 Takaful Principles

This section applies to your Policy (and its attached rider, if applicable) for Invest vista being a Family Takaful certificate based on the principles of Takaful as explained further in this section. This section shall be read together with the preceding provisions of this Policy.

For the purposes of this Policy, both You and Us acknowledge that:

a) *Wakalah* (agency): You agree to appoint Us to administer and/or invest Your Premiums on Your behalf.

b) *Tabarru'* (donation): You also agree to the concept of commitment to donate by paying *Tabarru'* to the pool of fund for the purposes of mutual support and cooperation among other Takaful participants and You are entitled to the coverage and Benefits as expressed in the terms and conditions of this Policy.

c) Based on *Wakalah* and *Tabarru'* principles, You agree to the fees and charges relating to this Policy. This includes charges for ad-hoc and/or recurring Top-up Account, if applicable.

d) The relevant fees and charges are to meet Our operating expenses and direct distribution cost including the commissions payable to financial advisers, where applicable, in consideration of Us administering and/or investing the Premiums paid by You. Where charges are incurred in the event You partially withdraw and/or surrender this Policy, You agree to waive Your rights to receive the amount which is equivalent to partial withdrawal and/or surrender charges (refer to Fees and Charges section) and give it to Us to cover Our operating expenses.

e) In the event of excess of *Tabarru'* contributed by You, You agree to waive Your rights to the excess and it will be given to Us for Us to utilise where We deem fit including administering and/or investing the overall Family Takaful scheme.

Save for section 2 of this Policy Contract, reference to the terms used in all related Policy documents shall be construed in accordance with the corresponding terms that are commonly referred in a Family Takaful certificate as follows:

Insurance Terms	Takaful Terms
Benefits	Takaful Benefits
Buying/Purchasing	Signing up
Insurance	Takaful or Cover
Insurance charges	*Tabarru'*
Insure	Cover
Life Insured	Person Covered
Life Insurance	Family Takaful
ILP Sub-Funds	Shariah-compliant ILP Sub-Funds
Insurable Interest	Permissible Takaful Interest
Policy	Certificate
Policy owners	Takaful Participants
Premiums	Contributions
Proposal	Application
Proposer	Applicant
Premium Payment Term	Contribution Term
Premium Shortfall Charge	*Gharamah* (penalty)
Sum Insured	Sum Covered

Important Notes:

Financial Shariah Advisory and Consultancy of Singapore Islamic Scholars & Religious Teachers Association (Pergas) Singapore has certified this plan and its structure as Shariah compliant under the concept of *Wakalah*, *Tabarru'* and Takaful.

The Monetary Authority of Singapore has not reviewed whether the product is compliant with Shariah principles.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
E customer.service@etiqa.com.sg

14 Appendix

Appendix A – Insurance Charge Table

Annual Insurance Charge for Death Benefit and TI Benefit (per S$1,000 Net Sum At Risk)				
ANB	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
1	0.162	0.162	0.171	0.171
2	0.143	0.143	0.155	0.155
3	0.143	0.143	0.141	0.141
4	0.143	0.143	0.141	0.141
5	0.143	0.143	0.141	0.141
6	0.143	0.143	0.141	0.141
7	0.143	0.143	0.141	0.141
8	0.143	0.143	0.141	0.141
9	0.143	0.143	0.141	0.141
10	0.143	0.143	0.141	0.141
11	0.143	0.143	0.141	0.141
12	0.143	0.143	0.141	0.141
13	0.143	0.143	0.141	0.141
14	0.143	0.143	0.141	0.141
15	0.150	0.150	0.141	0.141
16	0.171	0.171	0.141	0.141
17	0.193	0.289	0.142	0.213
18	0.214	0.321	0.153	0.230
19	0.234	0.351	0.164	0.246
20	0.252	0.378	0.172	0.259
21	0.267	0.400	0.180	0.269
22	0.279	0.418	0.183	0.275
23	0.288	0.432	0.184	0.276
24	0.292	0.438	0.184	0.276
25	0.294	0.441	0.184	0.276
26	0.294	0.441	0.184	0.276
27	0.294	0.441	0.184	0.276
28	0.294	0.441	0.184	0.276
29	0.294	0.441	0.184	0.276
30	0.294	0.441	0.184	0.276
31	0.294	0.441	0.184	0.276
32	0.294	0.441	0.184	0.276
33	0.294	0.441	0.184	0.276
34	0.307	0.461	0.184	0.276
35	0.324	0.486	0.185	0.277
36	0.344	0.516	0.207	0.310
37	0.368	0.552	0.232	0.348
38	0.393	0.590	0.262	0.393
39	0.421	0.631	0.296	0.444
40	0.451	0.676	0.333	0.499
41	0.484	0.726	0.373	0.560
42	0.522	0.783	0.415	0.623
43	0.567	0.850	0.458	0.688
44	0.621	0.932	0.502	0.752
45	0.689	1.034	0.546	0.818
46	0.774	1.160	0.591	0.887
47	0.876	1.313	0.641	0.961
48	0.997	1.496	0.699	1.048

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
E customer.service@etiqa.com.sg

49	1.136	1.704	0.766	1.148
50	1.290	1.935	0.846	1.269
51	1.455	2.182	0.938	1.407
52	1.623	2.434	1.041	1.562
53	1.792	2.688	1.153	1.729
54	1.956	2.934	1.269	1.903
55	2.120	3.180	1.388	2.082
56	2.288	3.432	1.506	2.259
57	2.468	3.703	1.621	2.431
58	2.672	4.008	1.731	2.596
59	2.908	4.363	1.838	2.757
60	3.192	4.788	1.946	2.919
61	3.533	5.300	2.058	3.087
62	3.945	5.918	2.186	3.279
63	4.438	6.657	2.340	3.510
64	5.020	7.531	2.536	3.804
65	5.701	8.551	2.790	4.184
66	6.486	9.730	3.119	4.678
67	7.383	11.075	3.544	5.316
68	8.398	12.597	4.084	6.126
69	9.537	14.305	4.757	7.136
70	10.805	16.207	5.583	8.374
71	12.208	18.312	6.575	9.863
72	13.751	20.626	7.753	11.629
73	15.438	23.157	9.128	13.692
74	17.273	25.909	10.716	16.074
75	19.259	28.888	12.528	18.792
76	21.401	32.101	14.573	21.859
77	23.701	35.552	16.862	25.293
78	26.240	39.360	19.400	29.101
79	29.051	43.576	22.195	33.293
80	32.162	48.243	25.252	37.879
81	35.607	53.411	28.574	42.862
82	39.422	59.133	32.166	48.249
83	43.644	65.467	36.030	54.045
84	48.320	72.480	40.167	60.250
85	53.496	80.244	44.904	67.356
86	59.226	88.839	50.203	75.305
87	65.570	98.355	56.126	84.190
88	72.594	108.891	62.749	94.124
89	80.370	120.554	70.154	105.230
90	88.979	133.468	78.432	117.648
91	98.510	147.765	87.687	131.530
92	109.062	163.593	98.034	147.051
93	120.745	181.117	109.602	164.403
94	133.678	200.517	122.535	183.802
95	147.998	221.996	136.994	205.491
96	163.851	245.776	153.159	229.738
97	181.401	272.102	171.231	256.847
98	200.833	301.249	191.437	287.155
99	222.345	333.518	214.026	321.039
100	246.162	369.244	239.281	358.921

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Appendix B – Terms and Conditions of the Additional Start-up Bonus Promotion

- This promotion is only applicable for policies signed and issued from 6 November 2025.
- Eligible sign-ups will be entitled to an additional start-up bonus on the regular premium paid (refer to the table below) in the first policy year.
- This promotion is applicable for all premium payment terms and payment mode selection.
- Policies that are not taken up or cancelled during the free look period shall not qualify for this promotion. Any start-up bonus which was paid to You will be clawed back by any means We deem to be appropriate.
- We shall not be liable to You or any party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses or for any special or consequential damages or losses in connection with, related to or resulting from this promotion.
- We reserve the right to terminate or change the terms and conditions of this promotion without prior notice.
- All decisions made by Us on this promotion shall be final and binding on all persons.

Premium Payment Term	Annualised Regular Premium	Additional Start-up Bonus Rate (per annum)
10 Years – Flexi 3	S$4,800 – S$9,599	4%
	S$9,600 and above	7%
10 Years – Flexi 5	S$4,800 – S$9,599	4%
	S$9,600 and above	7%
20 Years	S$2,400 to S$4,799	12%
	S$4,800 and above	20%

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