

Note: Invest Wealth Purpose is a Takaful product.

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

¹For policy with 20 years premium term. Start-up bonus varies by premium term, please refer to the policy contract for more details.

²For policy with 10, 15 and 20 years premium term. Special bonus period starts from 6th policy year, 11th policy year, and 16th policy year respectively.

³Please refer to the policy contract for details.

⁴Please 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-period period during times of financial emergency.

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

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

⁶Wakaf is an ongoing charity, a voluntary charitable endowment from one's personal belongings or wealth in the form of cash/property for pious and religious causes.

Important Notes:

Age means the age at the next birthday.

This policy is underwritten by Etiqa Insurance Pte. Ltd., a member of Maybank Group.

This brochure is published for general information only. It does not have any regard to the specific financial or investment objectives, financial situation and the particular needs of any specific person who may read this document and is not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract.

Invest Wealth Purpose 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). ILP sub-funds herein refer to Shariah-compliant ILP sub-funds.

A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from us via <https://www.etiqa.com.sg/portfolio-funds-and-ilp-subfunds>. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. You should seek advice from a financial adviser before deciding to purchase the policy. If you choose not to seek advice, you should consider if the policy is suitable for you. This content is for reference only and is not a contract of insurance. This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

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

Information is correct as of 11 February 2026.

At Etiqa, 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.

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Underwritten by:

eTiqa



VALUES-BASED
INSURANCE

Invest Wealth Purpose
Your Investment,
Your Values

eTiqa

Your investment journey deserves a plan that supports what matters most to you. Invest Wealth Purpose is a Shariah-compliant regular premium investment-linked plan designed to align your financial plans with a values-led approach to investing.

With access to Shariah-compliant funds, flexible premium terms, and rewards that recognise your commitment, Invest Wealth Purpose offers a considered way to invest while safeguarding the people and priorities that are important to you.

Make your investment matter.

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

myimpact



Begin with more. Continue with rewards.

Staying invested deserves recognition.

- Accelerate your investment early. Receive a start-up bonus of up to 75%¹ in your first year to get more out of your contributions from day one.
- Receive additional rewards. Earn a 3% special bonus on your regular premiums from as early as your sixth policy year^{2,3}.
- Enjoy ongoing recognition. Receive a 0.1% per annum loyalty bonus³ on your account value once your premium term ends as a reward for your consistency.

Investing that aligns with what matters.

Build your investment with access to Shariah-compliant funds that reflects the values important to you.

Your plan, your pace.

Built to support your choice, every step of the way.

- Choose what fits your goals. Pick a premium term between 3, 5, 10, 15 and 20 years to align with your financial plans.
- Take a pause when needed. Enjoy a premium-free period^{3,4} that keeps your policy growing even when you take a break.
- Access your funds when it matters. Make two free withdrawals³ each year from your 4th policy year onwards to help manage life's unexpected moments.
- Add more when ready. Top up your premiums anytime to build your investment further when opportunities arrive.

Protection beyond investing

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

- Coverage that protects your loved ones. Receive the higher of 101% of total premiums paid⁵ or your regular premium account value in the event of death or terminal illness.
- Continued assurance. With **Extra secure waiver II - t**, your policy continues without premium payments if the life insured is diagnosed with any of the 37 covered severe-stage critical illnesses.

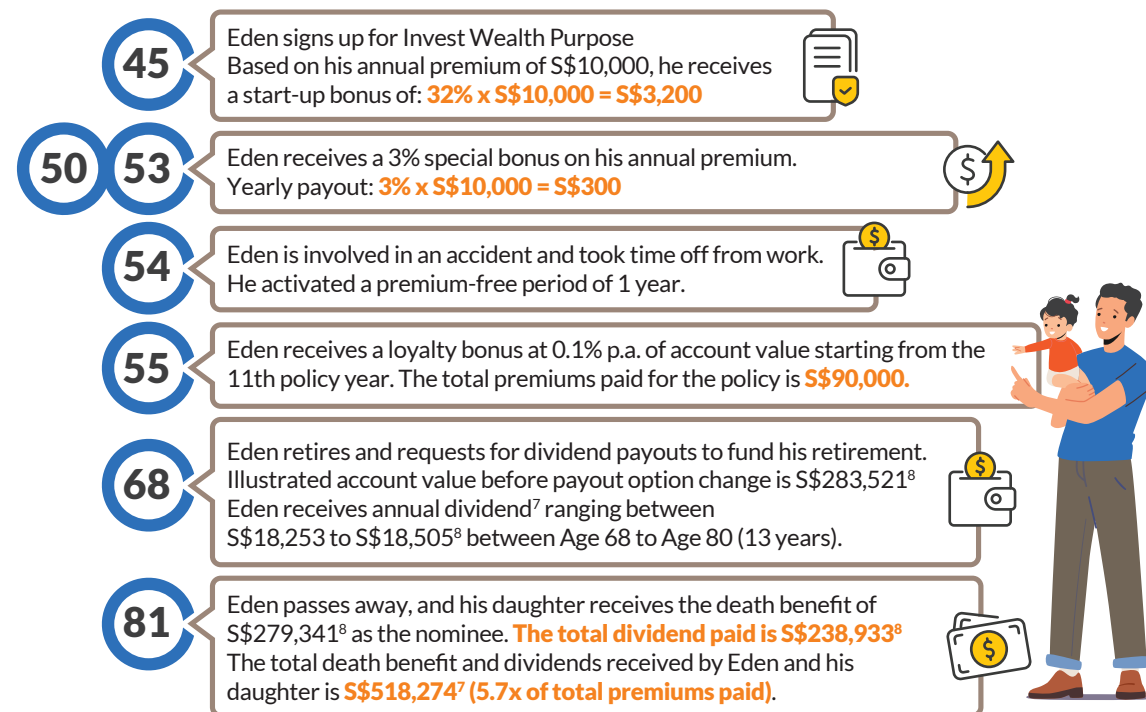
Create a legacy that reflects your values.

Gift or Wakaf⁶ your living and/or death benefits to loved ones or meaningful causes through beneficiary nomination, allowing you to leave a lasting legacy aligned with your values.

How it works:

Eden, age 45 and a non-smoker, wants to begin building his wealth purposefully while leaving a legacy for his family. He chooses Invest Wealth Purpose with a payment term of 10 years, committing to an annual premium of S\$10,000. He decides to invest in dividend-paying funds and reinvests any dividends⁷ to support the potential accumulation of his investment over time.

Eden benefits from basic protection coverage and takes comfort in knowing that his investment approach aligns with what matters to him.



Policy fees and charges apply. Please refer to the policy contract for full details of the terms and conditions.

The scenario above is for illustration purposes only. Figures shown above are rounded to the nearest dollar.

The illustrated dividend payout is 6.73% p.a. under an illustrated investment return of 8%, and 2.73% p.a. under an illustrated investment return of 4%.

The above illustrated values are based on illustrated investment rate of return of 8% per annum. Illustrated values based on illustrated rate of return of 4% per annum are cited in the footnote below. The two rates, 8% per annum and 4% per annum, are used purely for illustrative purposes only, are non-guaranteed and do not represent the upper and lower limits on the investment performance of the selected funds. The actual benefits payable will vary according to the future performance of the selected funds. Past performance or any forecasts are not necessarily indicative of the future or likely performance of your selected funds.

⁷Dividend means payment of distribution under certain funds. Etiqa has the sole discretion to determine the distribution payable for the units in that fund; the rate and frequency of such payment of distribution; and/or the method of distribution. Please refer to policy contract for more information..

⁸Please see the figures below for illustrated values based on the illustrated investment return of 4% per annum.

• Age 68: Illustrated account value before payout option change is S\$129,496. Annual dividend ranges between S\$3,331 to S\$3,485 from Age 68 to Age 80 (13 years).

• Age 81: Death benefit is S\$123,300. Total dividend paid is S\$44,302. The total death benefit and dividends are S\$167,603 (1.8x of premiums paid).