

Important Notes:

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 Prime 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 20 April 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.

Etiqa Hotline +65 6887 8777



Etiqa Insurance Pte. Ltd.

(Company Registration Number 201331905K)

23 Church Street, #01-01 Capital Square
Singapore 049481

E customer.service@etiqa.com.sg

www.etiqa.com.sg

Underwritten by:

eTiqa



VALUES-BASED
INSURANCE

Invest Prime Purpose
Grow with principles,
invest with purpose.

eTiqa

Note: Invest Prime 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 years - Flexi 5 and 20 years premium term. Special bonus period starts from 6th policy year and 16th policy year respectively.

³Applicable to policy with 20 year premium term only.

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.

⁷Please refer to the policy contract for details.

Just as life evolves, your financial plans should remain adaptable.

Invest Prime Purpose is a regular premium Takaful investment-linked plan designed to help you build lasting wealth without compromising on your values, while offering flexibility to pause contributions during unexpected life events.

Guided by a values-based approach, it provides access to Shariah-compliant funds and rewards that recognise your commitment, supporting you as you plan ahead, while staying aligned with what matters most.

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.



Strengthen your investment journey

Build steadily towards your long-term goals.

- Receive a start-up allocation of up to 55%¹ in your first year, so more of your contributions be invested from the beginning.
- Be rewarded for your commitment. Enjoy an additional 3% special bonus on regular contributions from as early as your 6th policy year² as a reward for staying the course.
- Enjoy ongoing recognition. Receive a loyalty bonus³ of 0.1% p.a. of your account value at the end of your premium payment term.

Flexibility that fits your life

Because life evolves, your plan should too.

- Decide between premium terms of 10 Years – Flexi 3, 10 Years – Flexi 5 or 20 Years.
- Pause when life happens. Take a break from premium payments without incurring charges with our premium-free period benefit⁴, keeping your investment growing.
- Enjoy up to 2 free partial withdrawals⁷ from your 4th policy year, allowing you to access your investment while keeping your plan active.
- Build at your own pace. Increase your investment value with the option to top-up your contributions.

Support when it matters most

Ensure your plans stay on track through life's uncertainties.

- Safeguard what matters most. Be covered against death and terminal illness at the higher of 101% of total premiums paid⁵ or regular premium account value.
- Stay protected through life's challenges. With **Extra waiver II-t** your policy continues even without premiums payments if the life insured is diagnosed with any of the 37 covered severe-stage critical illnesses.

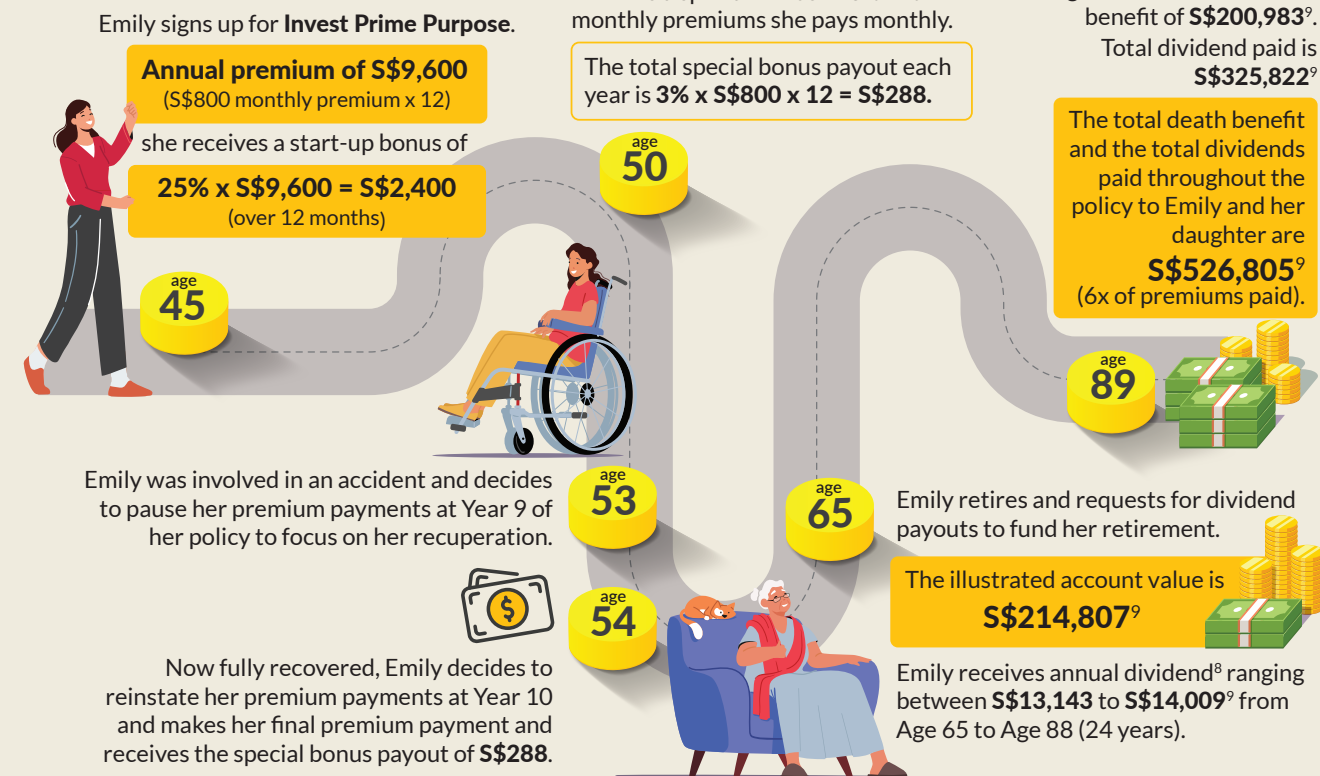
Create a legacy that reflects your values.

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:

Emily, a 45-year-old female non-smoker, is looking to begin the next stage of her wealth accumulation journey. She is looking for an investment solution that supports steady long-term growth, while staying aligned with her values and allowing flexibility as life evolves.

She chooses **Invest Prime Purpose** with a premium payment term of 10 Years – Flexi 5 and a monthly contribution of S\$800.



Policy fees and charges apply. Please refer to the policy contract for full details of the terms and conditions. The scenario above is for illustration purposes only. Figures shown above are rounded to the nearest dollar. The illustrated dividend payout is 6.73% p.a. under an illustrated investment return of 8%, and 2.73% under an illustrated investment return of 4%. The above illustrated values are based on illustrated investment rate of return of 8% per annum. Illustrated values based on illustrated rate of return of 4% per annum are cited in the footnote below. The two rates, 8% per annum and 4% per annum, are used purely for illustrative purposes only, are non-guaranteed and do not represent the upper and lower limits on the investment performance of the selected funds. The actual benefits payable will vary according to the future performance of the selected funds. Past performance or any forecasts are not necessarily indicative of the future or likely performance of your selected funds. The above illustration excludes any additional bonuses offered with campaigns or promotions.

⁸Dividend 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.

⁹Please see the figures below for illustrated values based on the illustrated rate of return of 4% per annum.

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