



POLICY CONTRACT UPDATE

Effective from 23 December 2024

Section	Key Changes (in Bold)
Top Up (Ad-Hoc / Recurring)	<p>While the policy is in force, You can make a recurring or ad-hoc Top-up immediately after the Policy issue date, subject to Our approval.</p> <p>Where the Top-up is paid prior to the date the application is accepted by the Company, it will only be allocated and apportioned to create Units in each Fund following the Company's acceptance.</p>
Premium Requirement	<p>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: (Please refer to the policy contract for further details)</p> <p>Where the Premium is paid prior to the date the 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.</p> <p>For avoidance of doubt, the acceptance of the application refers to:</p> <ul style="list-style-type: none"> i) 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; ii) duly received and processed payment of Premium(s); and iii) the issuance of Your policy.
Pricing and Dealing Deadlines	<p>The cut-off time for subscription / redemption of units is 3 p.m. (Singapore time) on each business day. Note that subscriptions / redemptions received and processed before 3 p.m, the request 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.</p> <p>If You submit Your request after the cut-off time or on a day that is not a Valuation day, the request will be taken to have been received and processed on the next business day and we will place your order two business days later, subject to the ILP sub-fund manager's pricing policy.</p> <p>Please refer to Premium Requirement section and/or Top-Up (Ad-Hoc / Recurring) section for conditions of acceptance.</p>



FREQUENTLY ASKED QUESTIONS (FAQ) ON POLICY CONTRACT UPDATE

1. Why is there a need to revise the wordings of the policy contract?

The revisions to the wording of the policy contract are necessary as part of our continuous efforts to enhance the administration of our ILP products and to provide you with better service. As such, the updated wording is to better reflect these operational changes.

These changes are aimed at providing you with better clarity more precise information regarding the approval of request including top-ups and premiums as well as pricing and dealing deadlines, ultimately enhancing your overall experience with our services.

2. What product will be affected by the policy contract update?

Product Name
<i>Invest builder</i>
<i>Invest plus SP</i>
<i>Invest starter</i>
<i>Invest achiever</i>
<i>Invest smart flex</i>
<i>Invest flex wealth</i>

3. Will these changes affect my current policy terms?

No, all other contents of your policy remain unchanged. The changes only affect the sections mentioned in the letter and aim to provide more precise information regarding your policy's administrative handling.

4. How does the update on premium (including top up) requirements benefit me?

The update provides clearer guidance on the minimum regular premium requirements and ensures that premiums paid before application acceptance are appropriately allocated once accepted, improving transparency and accuracy in policy management.

5. How will the updated pricing and dealing deadlines impact my transactions?

- **Cut-off Time:** The cut-off time is 3 p.m. (Singapore time) on each business day.
- **Processing:** Requests received and processed before the cut-off time will be taken as received on the business day and will be transacted on the next Valuation Day. Requests received and processed after the cut-off time or on non-Valuation days will be transacted two business days later.

Note: Please be advised that processing will be initiated only when requests are accurately completed and all required information is provided, if applicable.

6. Are there any changes to the way I make top-ups to my policy?

The primary change is that top-ups can now be made immediately after the policy issue date, subject to our approval. If the top-up premium is paid before the application is accepted, it will be allocated to create units after acceptance.

7. How do I know if my application has been accepted?

You will be informed once your application has been accepted. The acceptance of your application is



contingent upon fulfilling all conditions and requirements as communicated by the Company. These may be outlined in an acceptance letter or conveyed through other communication methods. Once all conditions are met and your policy is issued, you will receive a confirmation from us, indicating that your application has been successfully accepted. If you have not received any such communication or have questions about the status of your application, please reach out to us, and we will be happy to provide you with an update.

8. If my policy is affected, am I required to take any action due to policy contract update?

No action is required on your part due to the policy contract update.

The changes have been made automatically to your policy to enhance clarity and improve service efficiency. Your existing policy terms and benefits remain intact, and there is no need for you to sign or agree to anything further. If you have any questions or concerns, please feel free to contact us, and we will be happy to assist you.

9. When will these changes take effect?

The updated provisions will take effect from **23 December 2024**. Until then, all other provisions of your policy remain unchanged. If your policy is incepted before **23 December 2024**, the updates will still apply from the effective date. Any transactions, coverage, or terms established prior to this date will continue to follow the original policy provisions until the updates take effect.

10. Will my past transactions be affected by this update?

No, any transactions conducted before the effective date will remain unaffected.

11. What happens if my policy is not in force by the time these updates take effect?

If your policy has not yet been issued or is pending activation, the updates will automatically apply once your policy becomes in force.

12. What should I do if I have questions or need further clarification?

If you have any questions, please do not hesitate to contact your representative. Alternatively, you can reach out to our customer care consultants via WhatsApp at +65 6887 8777 or email us at customer.service@etiqa.com.sg.