

**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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**Etiqa Insurance Pte. Ltd.**  
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Underwritten by:  
**eTiqa**

**Important Notes:**

Age means the age at 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.

Invest future is an Investment-linked Plan (ILP) which invests in ILP sub-fund(s). Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. Past performance is not necessarily indicative of the future performance of the ILP sub-fund(s).

A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from us via <https://www.etiqa.com.sg/portfolio-funds-and-ilp-sub-funds>. 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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

Information is accurate as at 2 January 2025.



VALUES-BASED  
INSURANCE

**Invest future**  
**A future with ethical**  
**investing**

**eTiqa**

Embark on ethical investing with Invest future, Etiqa's first values-based insurance solution that is designed for investing with a purpose. **Invest future** is a regular premium investment-linked plan designed to meet your wealth accumulation goals with added flexibilities.

Our values-based insurance is founded on three key principles:

**Risk Sharing:** Collectively sharing financial risks and fosters a sense of community and shared responsibility among policyholders.

**Purposeful:** Prioritising sustainable protection for policyholders over maximising profit.

**Transparency:** As a Shariah-compliant product, it is subject to stringent reviews by the Shariah advisors to ensure fairness to customers.

From S\$200 per month<sup>1</sup>, seize the opportunity to earn potentially higher returns while enjoying comprehensive coverage against life's uncertainties throughout the policy term.

**myimpact**



### Multiple bonus units to boost your investment

- Accelerate your returns with start-up bonus<sup>2</sup> of up to 80% of regular premium paid in your first year of investment.
- Enjoy special bonus<sup>2</sup> at 5% of regular premium paid from as early as the 6<sup>th</sup> policy year<sup>3</sup> until the end of the premium payment term.
- Enjoy loyalty bonus<sup>2</sup> at 0.2% p.a. of account value starting from the policy anniversary after the end of the premium payment term.

### Access to Shariah-compliant funds

Start from just S\$200 a month<sup>1</sup> and gain access to reputable funds managed by regional and global asset management companies.

### Flexibility to meet your needs

- Enjoy 2 free partial withdrawals<sup>2</sup> throughout your premium payment term (from 4<sup>th</sup> policy year) and low partial withdrawal charges<sup>2</sup> (from 6<sup>th</sup> policy year).
- Option to do top-ups<sup>2</sup>, reduce regular premium amount<sup>2</sup> (after 3 years of paid premiums) or activate premium-free period<sup>2</sup> (from 6<sup>th</sup> policy year) when you need it.
- Option to change the life insured<sup>2</sup> at any time from the 3<sup>rd</sup> policy year.
- Option to switch funds at any time without charges<sup>4</sup>.

### Protection

Be covered against total and permanent disability (up to age 65) and death at the higher of 105% of net premiums<sup>5</sup> or account value less any outstanding amounts.

### Hassle-free application

Guaranteed issuance policy; no health checks needed for Invest future plan.

### Accelerated Death and Total & Permanent Disability rider

Option to add on rider for additional coverage subject to underwriting.

### Leave a Legacy with a Gift

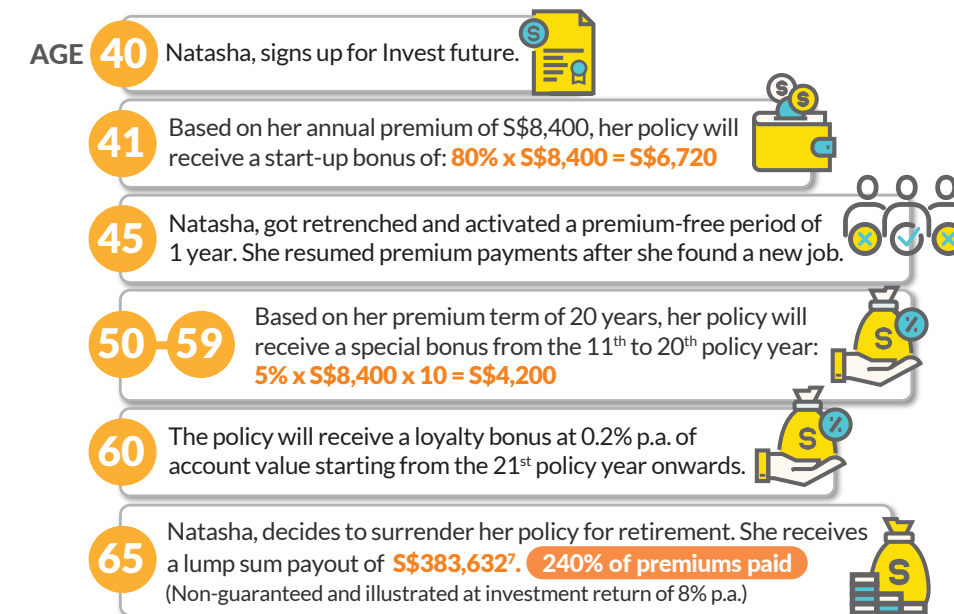
Pledge your living and/or death benefits to your loved ones or any organisations as a gift and/or wakaf<sup>6</sup> through nomination of beneficiary.

**Note:** Invest future is a Takaful product.

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

### How it works:

Natasha, a values-driven individual aged 40 and a non-smoker, is taking proactive steps to plan for her retirement. She enrolls for **Invest future**, a financial product that aligns with her ethical principles. By choosing a premium payment term of 20 years and monthly premium of S\$700, she is protected with a basic policy sum insured equal to the higher of 105% of net premiums<sup>5</sup> or account value.



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

<sup>7</sup>The scenario above is for illustration purposes only.

The above illustrated values are based on illustrated investment rate of return of 8% per annum. Should the illustrated investment rate of return be 4% per annum, the illustrated policy value would be S\$207,767 at age 65. The two rates, 4% per annum and 8% 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.

<sup>1</sup>Based on the minimum premium requirement for a premium payment term of 20 years.

<sup>2</sup>Subject to applicable terms and conditions. Please refer to policy contract for details.

<sup>3</sup>Applicable to policy with 10-year premium term only.

<sup>4</sup>We reserve the right to revise the fund switch charges (if applicable) by giving 30 days' written notice.

<sup>5</sup>Net premium refers to total premium paid plus total top-up(s) less any partial withdrawal(s).

<sup>6</sup>Wakaf 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.