



SunBrilliance Indexed Universal Life II

You define your legacy.  
Your life insurance makes it count.



## The rules of wealth have changed. And so has wealth planning.

**As the global landscape evolves, your insurance plan can safeguard your legacy while allowing you to live your best life.**

Introducing SunBrilliance Indexed Universal Life II: a flexible plan that's indexed to the S&P 500, and designed to give you a good balance of both lifetime coverage and high potential growth, with downside protection.

And rest assured, you're in good hands: Sun Life is backed by a strong AA financial rating from S&P — the highest rating among life insurance companies in Singapore.

Rating agency	Credit rating*
Standard & Poor's	AA
Moody's	Aa3
A.M. Best	A+

\* As of 30 June 2025

## Key benefits:



**Lifetime coverage<sup>1</sup>**  
to leave a legacy.



### High potential growth

- through an Indexed Account linked to the S&P 500 index performance
- a guaranteed loyalty bonus (from policy year 11 onwards) to increase your account value every year



### Downside protection

- 0% p.a. floor on the Indexed Account
- Guaranteed 2.50% p.a. crediting rate for the Fixed Account in the first 20 years
- Guaranteed loyalty bonus credited every year (from policy year 11 onwards)



### Legacy Plus

offers the option to receive Death Benefit payout in a single lump sum or in instalments for up to 10 years.



### Flexibility

- to customise premium amount and allocation between Fixed, Optimum or Multiplier Indexed Account based on your preference
- to rebalance the account value between Fixed and Indexed Accounts after first policy year
- to change the life insured in the future<sup>2</sup>



### Spreading out of risks from market volatility

with Dollar Cost Averaging which spreads the premium allocated to the Indexed Accounts to create Index Segments over 12 months.



<sup>1</sup> Lifetime coverage applies if Net Cash Surrender Value minus loan amount is not less than zero. <sup>2</sup> Subject to terms and conditions.

# How SunBrilliance Indexed Universal Life II works:

SunBrilliance Indexed Universal Life II provides you with both upside growth potential and downside protection. In addition, we offer cumulative guarantee for protection from market volatility.

## Step 1

Choose where you would like your premiums to be allocated: an Indexed Account or spread across an Indexed and a Fixed Account<sup>3</sup>.

### Indexed Account

- + Upside growth potential from the S&P 500, an internationally recognised index
- + Choice of an Optimum or Multiplier Indexed Account
- + Downside protection with 0% p.a. floor
- + Guaranteed loyalty bonus (from policy year 11 onwards)
- + Options for premium and account reallocation
- + Lower premiums for coverage from high expected growth

### Fixed Account

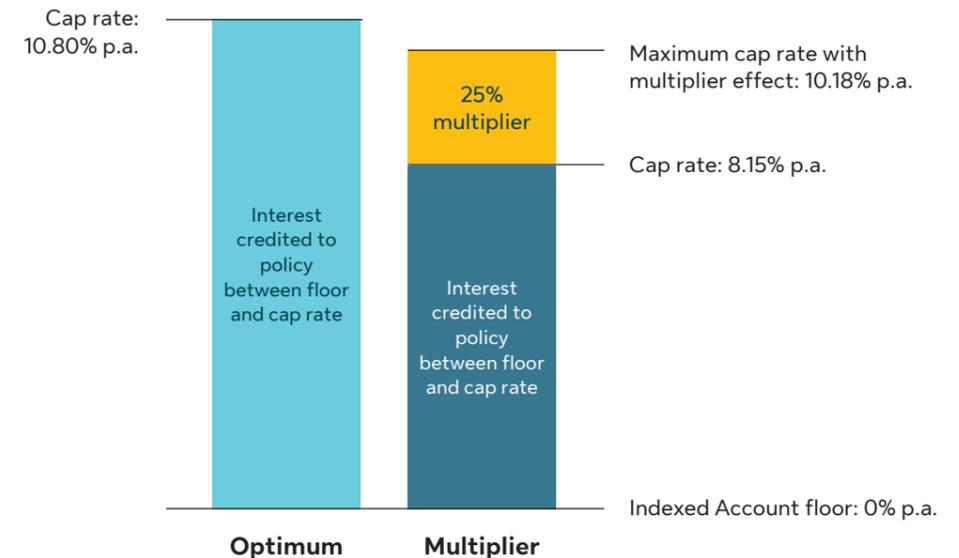
- + Guaranteed minimum crediting rate at 2.50% p.a. (for policy years 1 to 20)
- + Guaranteed loyalty bonus (from policy year 11 onwards)
- + Options for premium and account reallocation
- Requires higher premium commitment

<sup>3</sup> Allocation to Fixed Account should not exceed 50% of the Net Premium of each premium payment.



## Step 2

Next, select an Indexed Account based on your preference:



Optimum	Multiplier
Take advantage of the upside growth potential of the S&P 500 and enjoy a high index cap of 10.80% p.a.	Multiply returns with an additional 25% on the interest credited to Client's account.

# Hypothetical examples: S&P 500 Index returns and Indexed Account crediting rates

## Scenario 1: S&P 500 Index return rate at 12%

Indexed Account	S&P 500 index performance	Indexed Account Cap Rate	Indexed Account floor	Index return after cap and floor	Indexed Account multiplier factor	Indexed Account crediting rate
Optimum Account	12%	10.80% p.a.	0% p.a. →	10.80% p.a. X	100%	= 10.80% p.a.
Multiplier Account	12%	8.15% p.a.	0% p.a. →	8.15% p.a. X	125%	= 10.18% p.a.

## Scenario 2: S&P 500 Index return rate at 6%

Indexed Account	S&P 500 index performance	Indexed Account Cap Rate	Indexed Account floor	Index return after cap and floor	Indexed Account multiplier factor	Indexed Account crediting rate
Optimum Account	6%	10.80% p.a.	0% p.a. →	6% p.a. X	100%	= 6% p.a.
Multiplier Account	6%	8.15% p.a.	0% p.a. →	6% p.a. X	125%	= 7.50% p.a.

## Scenario 3: S&P 500 Index return rate at -5%

Indexed Account	S&P 500 index performance	Indexed Account Cap Rate	Indexed Account floor	Index return after cap and floor	Indexed Account multiplier factor	Indexed Account crediting rate
Optimum Account	-5%	10.80% p.a.	0% p.a. →	0% p.a. X	100%	= 0% p.a.
Multiplier Account	-5%	8.15% p.a.	0% p.a. →	0% p.a. X	125%	= 0% p.a.

# Key product information:

SunBrilliance Indexed Universal Life II			
Sum Assured	\$500,000	Benefit Term	Whole life
Currency	US dollar	Entry Age	0 - 75

## Sun Life Singapore Philanthropic Pledge

When you plan your legacy with SunBrilliance Indexed Universal Life II, we are inspired to give back to the community. Every purchase of SunBrilliance Indexed Universal Life II triggers a donation from Sun Life Singapore of 0.5% from the premiums received with a cap at US\$20,000 per policy.

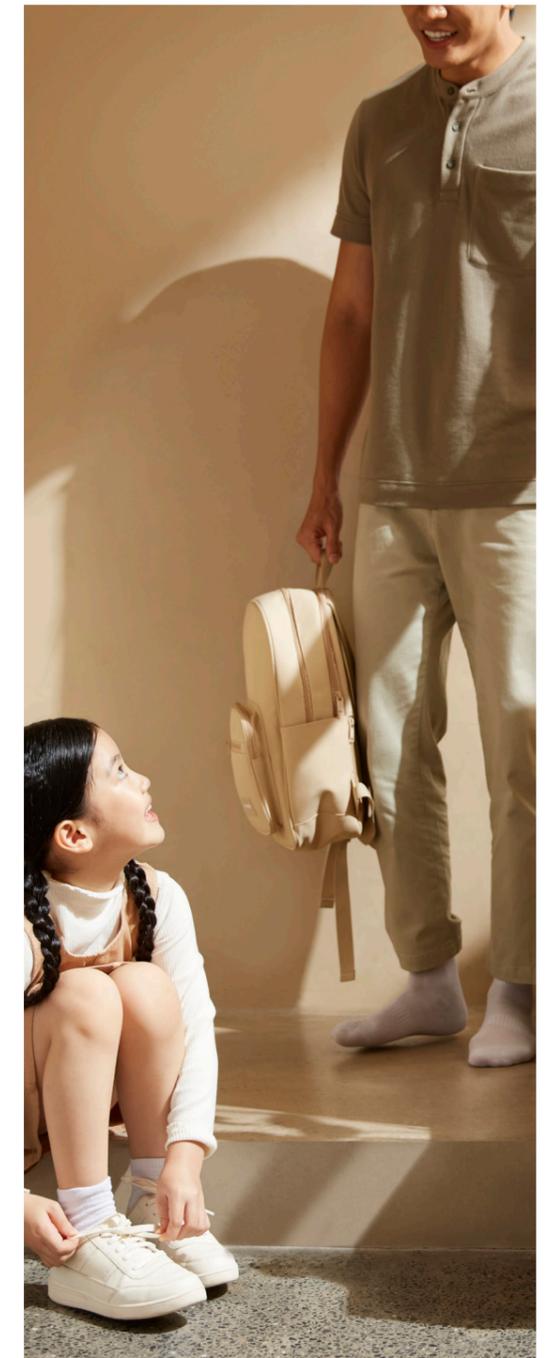
Our Philanthropic Pledge donation will be channelled to Sun Life Singapore "Life is Brighter" charity fund<sup>4</sup> to support local health and financial literacy causes in accordance with Sun Life's philanthropy goals.

<sup>4</sup> The "Fund" refers to a consolidation of moneys by Sun Life Singapore, intended for its philanthropic purposes, and does not refer to an investment fund or a financial instrument.

## Sun Life Quit Smoking Incentive

Strive for healthy living from day one with our incentive programme where you enjoy non-smoker policy charges for the first three policy years while working on quitting smoking.

Remain smoke-free for 12 consecutive months during this period, and these savings may become permanent. Prioritise your health and receive lasting financial benefits for your commitment.



# Scenario



Eric is a successful second-generation family business owner. He has **USD10 million** of funds to plan for his retirement and the financial security of his children.



Years later, Eric's children purchase SunBrilliance Indexed Universal Life II policy with the Death Benefit payout from Eric's SunBrilliance Indexed Universal Life II policy for legacy planning.

## Before purchase of SunBrilliance Indexed Universal Life (IUL) II



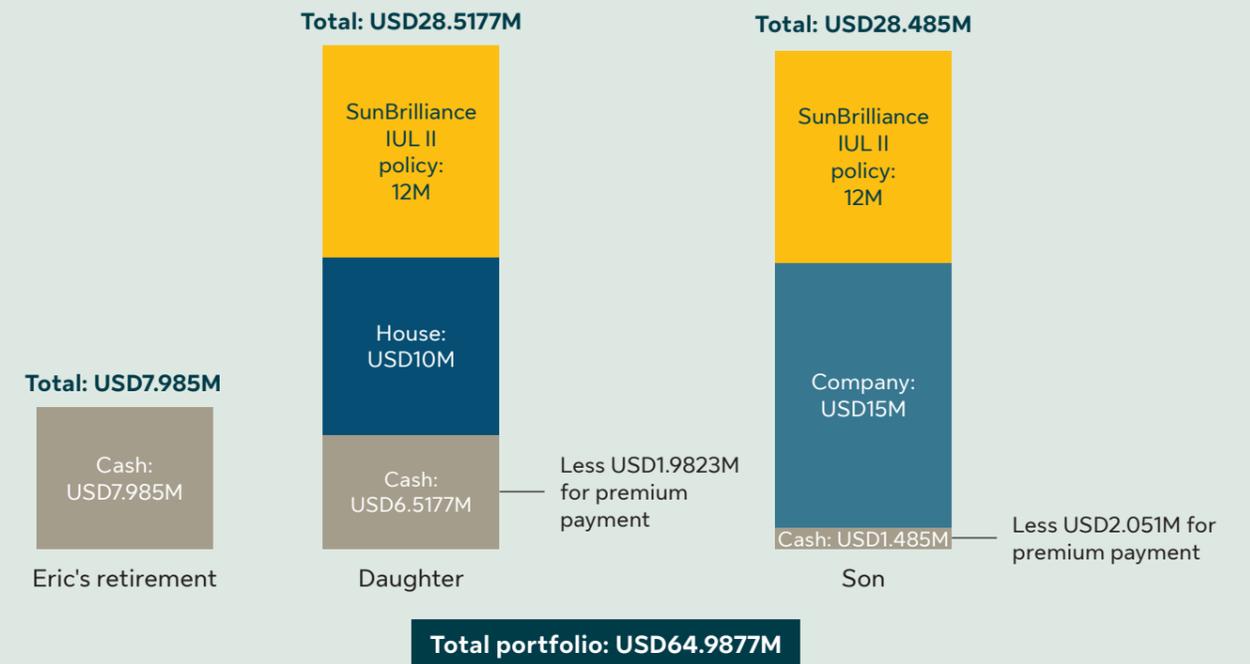
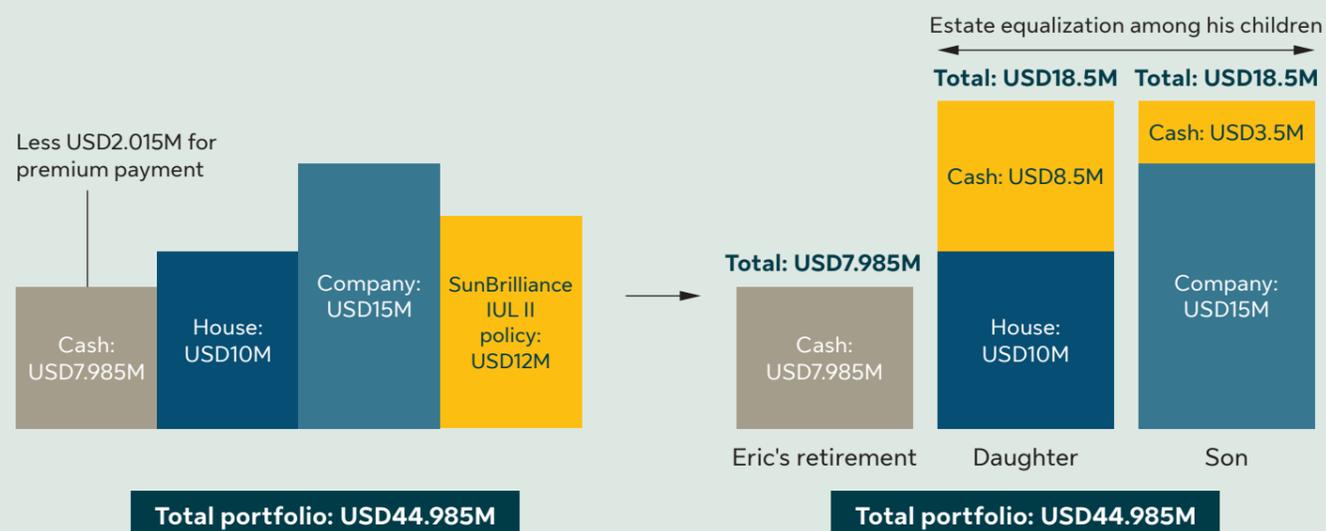
## After purchase of SunBrilliance Indexed Universal Life (IUL) II

Eric's daughter (aged 52, female, standard non-smoker, Singapore resident) purchases a SunBrilliance Indexed Universal Life II policy and pays a single premium of **USD1.9823M** to receive **USD12M for coverage**.

Eric's son (aged 50, male, standard non-smoker, Singapore resident) also purchases a SunBrilliance Indexed Universal Life II policy and pays a single premium of **USD2.015M** for **coverage of USD12M**.

## After purchase of SunBrilliance Indexed Universal Life (IUL) II

Eric (aged 50, male, standard non-smoker, Singapore resident) purchases a SunBrilliance Indexed Universal Life II policy and pays a single premium of **USD2.015M** to receive **USD12M for coverage**.



Under Sun Life Singapore Philanthropic Pledge, Sun Life Singapore will donate 0.5% from premiums collected (USD9,911.50 from daughter's policy and USD10,075 from son's policy) per policy towards philanthropic causes.

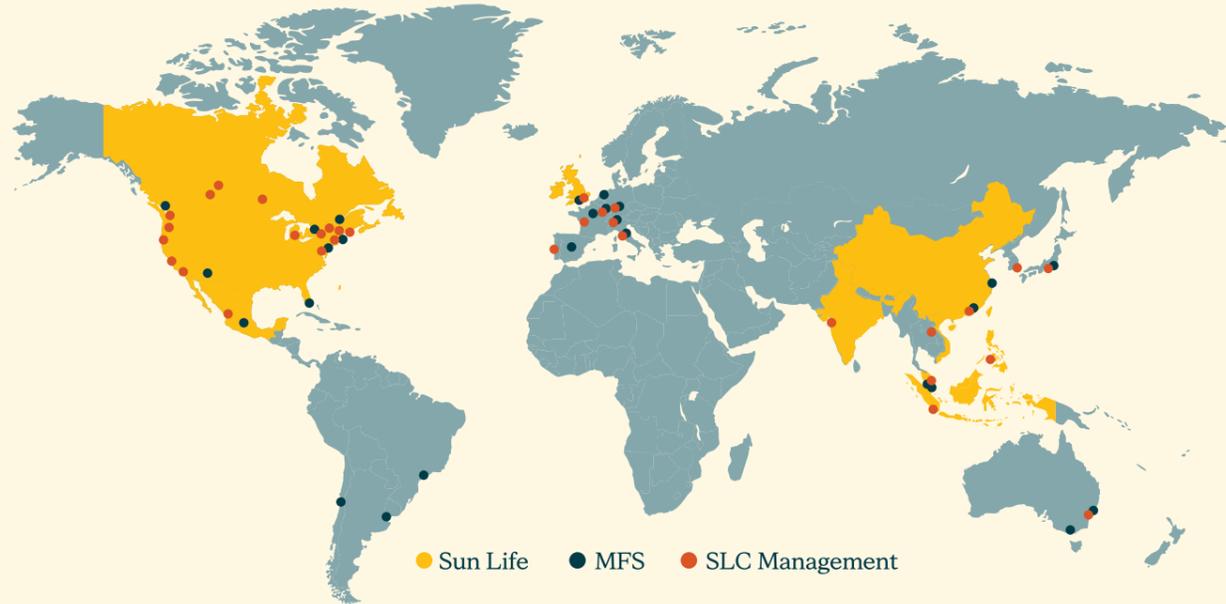
Under Sun Life Singapore Philanthropic Pledge, Sun Life Singapore will donate 0.5% from premiums collected (USD10,075) towards philanthropic causes.

# A strong and stable financial organisation that's trusted by millions worldwide.

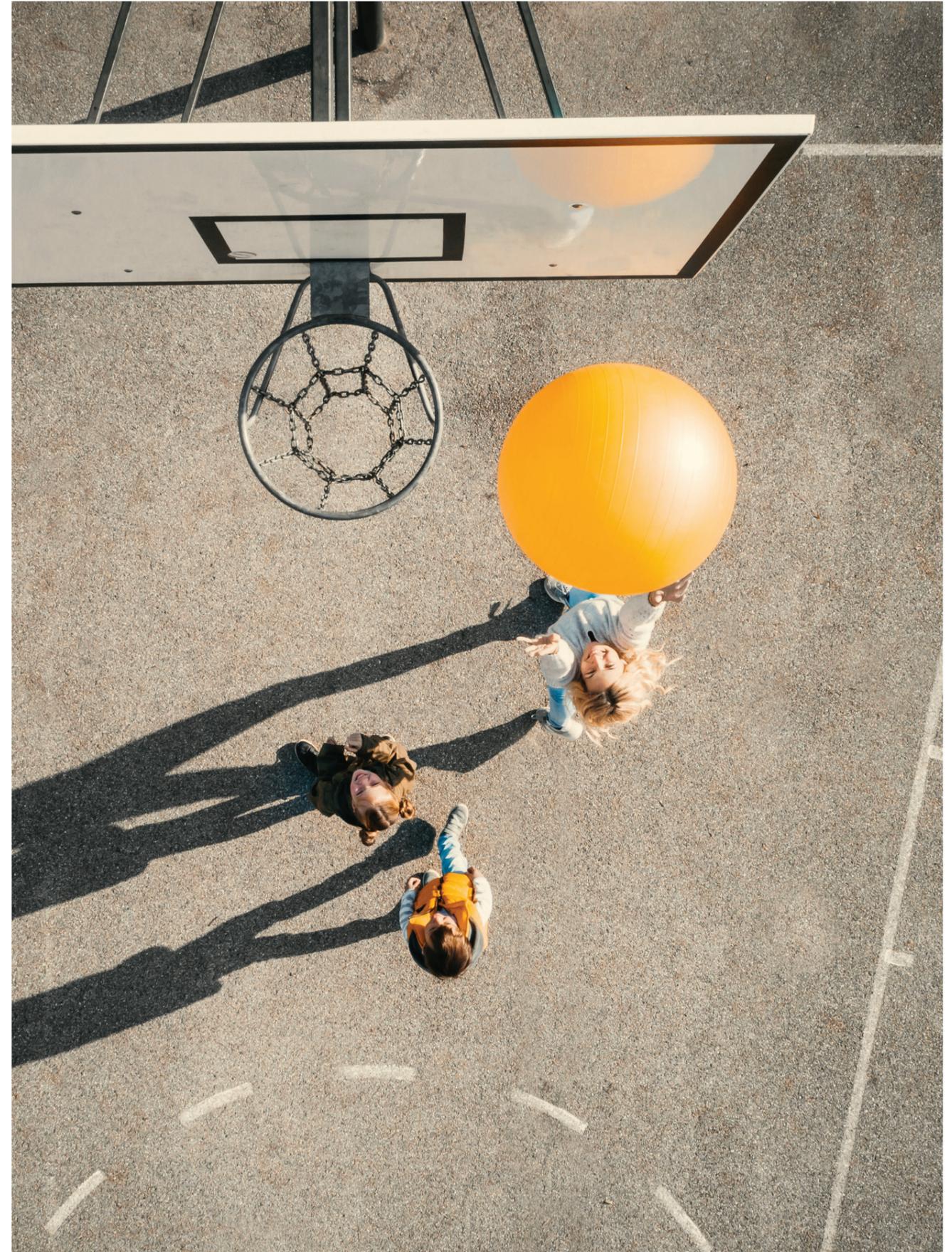
For 160 years, Sun Life has been there for our Clients in good and bad times. With offices in 28 markets\*, we serve millions in Canada, the U.S., Asia and other parts of the world.

As a leading international financial organisation, we provide asset management, wealth, insurance and health solutions to individuals and corporates. We are one of the largest public companies in Canada and our financial strength ratings are some of the highest in the industry. We are listed on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges.

Sustainability is a strategic priority for Sun Life and our goal is to contribute to a healthier, more financially resilient, environmentally secure, socially just and economically prosperous world. For many consecutive years, we have been recognised by Corporate Knights as one of the world's 100 most sustainable corporations.



\* As of 30 June 2025. Includes Asia joint ventures.



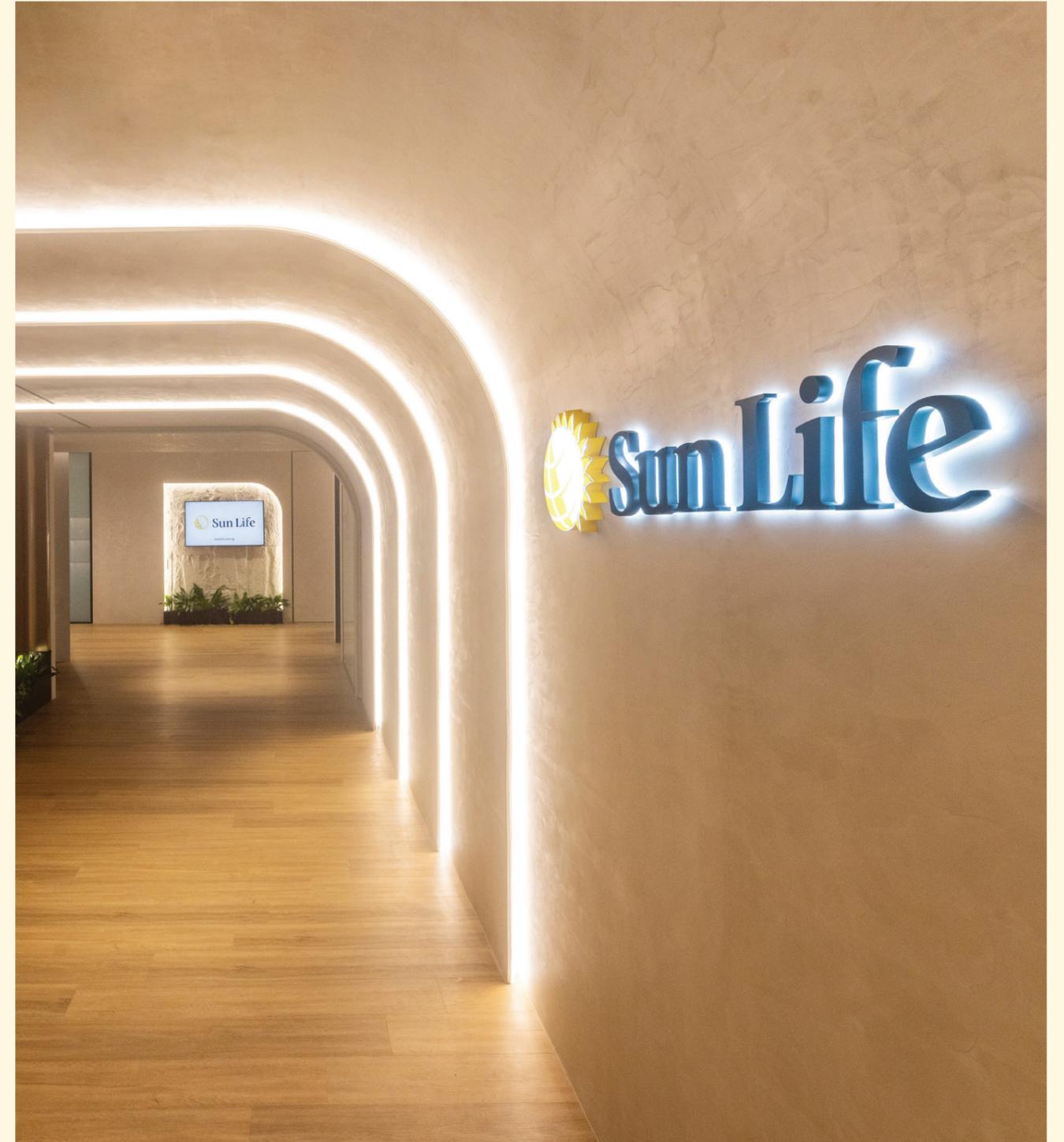
## The choice insurer for the wealth planning needs of High Net Worth Individuals

Sun Life pioneered the introduction of High Net Worth insurance into Asia more than two decades ago, and today it remains a market leader for insurance solutions that contribute to the financial security of its Clients across generations.

Sun Life Assurance Company of Canada Singapore Branch ("Sun Life Singapore") received our Direct Insurer (Life) licence from Monetary Authority of Singapore ("MAS") on 14 May 2020. Sun Life Singapore issues insurance products that comply with Singapore's laws and regulations, to help its Clients achieve their legacy and succession needs. Working with our network of distribution partners, Sun Life Singapore provides Clients with insurance solutions that last a lifetime.

As a branch of Sun Life Assurance Company of Canada, Sun Life Singapore benefits from the same financial strength ratings assigned to Sun Life Assurance Company of Canada. Our strong AA financial rating from S&P is the highest amongst life insurance companies in Singapore\*. Clients can be assured of our financial stability and commitment to help them plan a lasting legacy through our insurance solutions.

To provide value-add to Clients, Sun Life's businesses in Singapore, Hong Kong and Bermuda utilise their various expertise in innovating product solutions, underwriting, technology and human capital, to create synergies in product ideation, processes, and central reporting, bringing best-in-class products and services that can benefit their respective High Net Worth and Ultra High Net Worth clientele across Asia.



\* As of 30 June 2025

# Important information:

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable (if any) may be less than the total premiums paid. This information brochure is for general information only and does not take into account the specific investment objectives, financial situation or particular needs of any specific person. You should seek advice from a financial adviser regarding the suitability of the policy before making a commitment to purchase. In the event that you choose not to do so, you should consider whether the product in question is suitable for you. This information brochure is not a contract of insurance. Please refer to the policy contract for the exact terms and conditions, specific details and exclusions.

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