



SunBrilliance Indexed Savings

You gift the headstart.
Your savings plan sustains it.



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

You have reached the pinnacle of life, experienced the best it has to offer, and you are about to make your most important decision yet: ensuring that the rewards of your endeavours benefit future generations. You need a plan that can safeguard your legacy and ensure that those who inherit it continue to thrive.

SunBrilliance Indexed Savings is indexed to the S&P 500 to provide high potential growth and offers the flexibility to plan your wealth transfer across your future generations.

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:



Wealth accumulation

- through an Elite or Booster Indexed Account linked to the S&P 500 index performance
- with a higher multiplier factor of 125% in the market
- downside protection with 0% floor rate
- guaranteed loyalty bonus credited every year (from policy year 11 to 100) to increase your account value



Early kickstart

to plan your legacy with quick issuance of policy with no medical underwriting required.



Legacy Plus

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



Wealth transfer flexibility*

- to change ownership and life insured of the policy when it is in force
- to appoint Contingent Owner and Contingent Insured
- to split your policy into multiple policies to be shared by your loved ones
- through a longer maturity term of 150 years



Futureproof financial needs

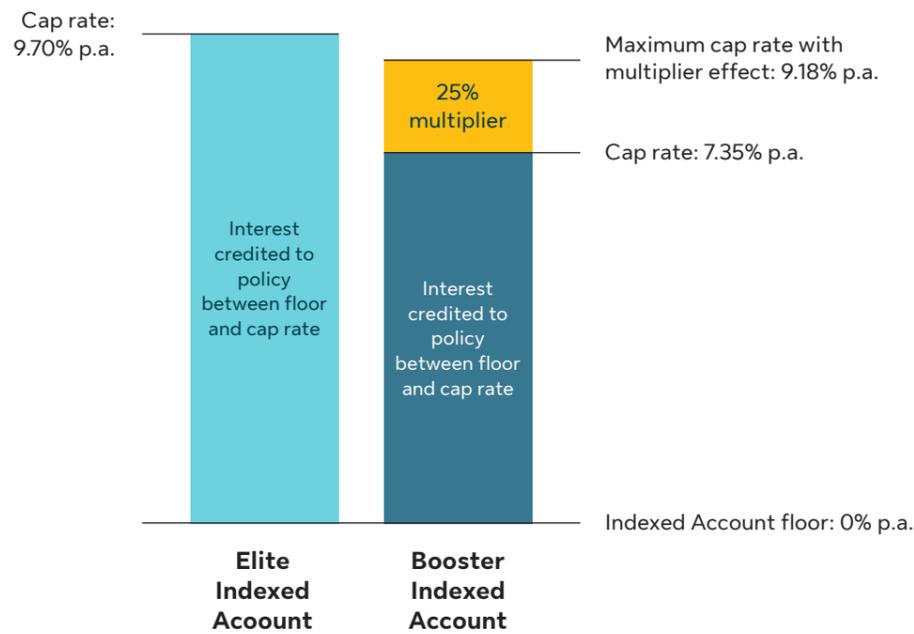
- flexible premium top-ups
- with free partial surrender (up to limits from policy year 11 onwards)

*Terms and conditions apply.

How SunBrilliance Indexed Savings helps your legacy take off:

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

Choose which Indexed Account you would like your premiums to be allocated:



Elite Indexed Account	Booster Indexed Account
Take advantage of the upside growth potential of the S&P 500 and enjoy a high index cap of 9.70% p.a.	Multiply returns with an additional 25% on the interest credited to your 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
Elite Account	12%	9.70% p.a.	0% p.a. →	9.70% p.a.	X 100%	= 9.70% p.a.
Booster Account	12%	7.35% p.a.	0% p.a. →	7.35% p.a.	X 125%	= 9.18% p.a.

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

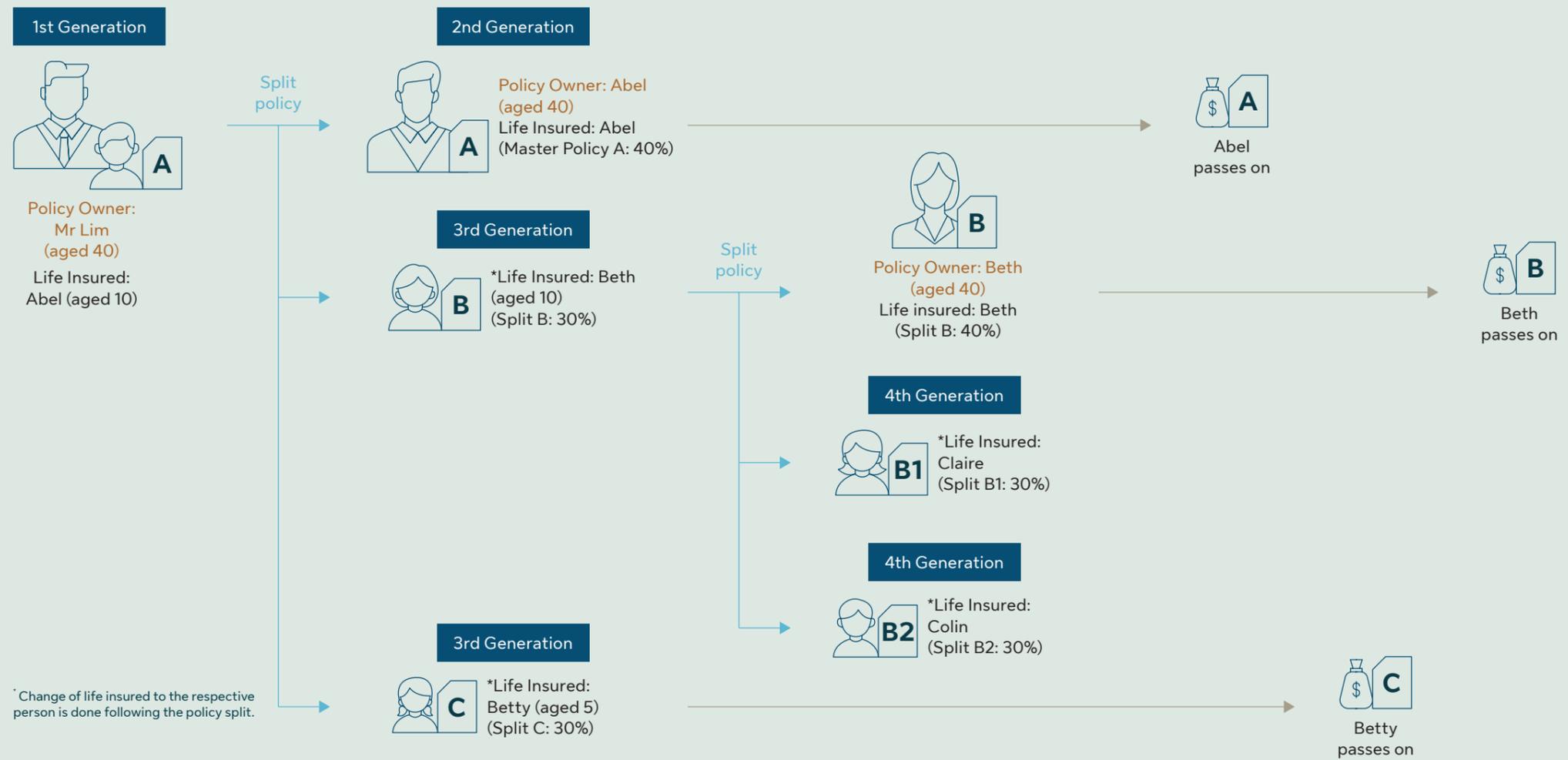
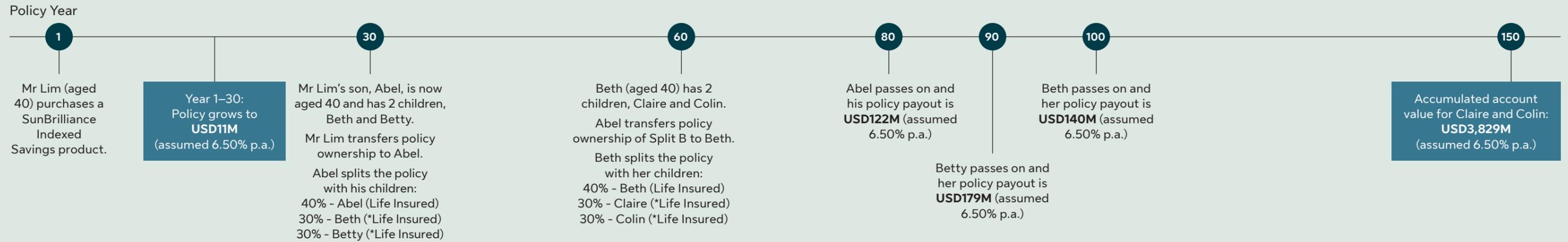
Indexed Account	S&P 500 index performance	Indexed Account Cap Rate	Indexed Account floor	Index return after cap and floor	Indexed Account multiplier factor	Indexed Account crediting rate
Elite Account	6%	9.70% p.a.	0% p.a. →	6% p.a.	X 100%	= 6% p.a.
Booster Account	6%	7.35% p.a.	0% p.a. →	6% p.a.	X 125%	= 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
Elite Account	-5%	9.70% p.a.	0% p.a. →	0% p.a.	X 100%	= 0% p.a.
Booster Account	-5%	7.35% p.a.	0% p.a. →	0% p.a.	X 125%	= 0% p.a.

Scenario 1: Ensure transition of wealth across multiple generations

Mr Lim is a businessman (aged 40, non-smoker, Singapore resident) married with one son, Abel (aged 10). For his legacy planning, he purchases a SunBrilliance Indexed Savings product with a single premium of **USD2M** to secure his wealth transfer to his son and grandchildren.



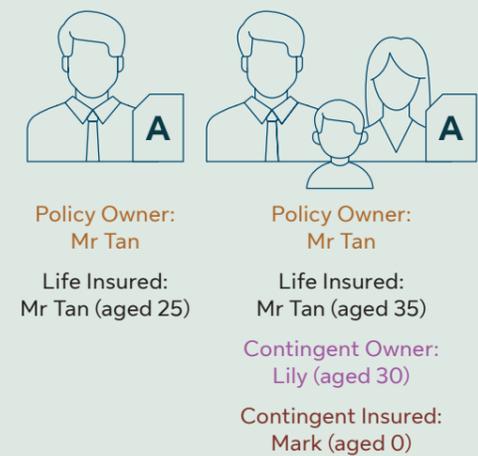
* Change of life insured to the respective person is done following the policy split.

Scenario 2: Enjoy financial flexibility without compromising your long-term legacy

Mr Tan (aged 25, non-smoker, Singapore resident) purchases a SunBrilliance Indexed Savings product with a premium of USD400,000 (5-year pay) to build his long-term legacy, while retaining the flexibility of withdrawal to prepare for major life changes such as marriage and family planning.



1st Generation



2nd Generation



3rd Generation



Split policy



* Change of life insured to the respective person is done following the policy split.

Key product information:

Plan	Single Pay	5-year Pay
Minimum Premium	USD250,000	USD50,000
Issue Age (Age nearest birthday)	0 - 80	0 - 75
Benefit Term	150 years	
Currency	US dollar	



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 we remain a market leader for insurance solutions that contribute to the financial security of our 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 our 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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This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at September 2025.

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