



SunBrilliance Indexed Universal Life

You always stay one step ahead.
Shouldn't your life insurance
do the same?

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



Now there's a life insurance plan that can keep up with you, and the markets.

Introducing SunBrilliance Indexed Universal Life: 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, while also allowing you to optimise how your premiums are invested.

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.

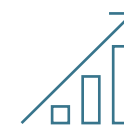
Rating agency	Credit rating [*]
Standard & Poor's	AA
Moody's	Aa3
A.M. Best	A+

^{*}As of 31 December 2024

Key benefits:



Lifetime coverage¹
to leave a legacy.



High potential growth

through an Indexed Account linked to the S&P 500 index performance.



Downside protection

with 0% p.a. floor on the Indexed Account and a guaranteed 2.5% p.a. crediting rate for the Fixed Account in the first 20 years.



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, Indexed Optimum or Multiplier Account based on Client's preference, as there are no designated premium allocation options to choose from.
- to rebalance the account value between Fixed and Indexed Accounts after first policy year.
- to change the life insured in the future².



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.

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

How SunBrilliance Indexed Universal Life works:

SunBrilliance Indexed Universal Life 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 Client would like their premiums to be allocated: an Indexed Account or spread across an Indexed and a Fixed Account³.

Indexed Account

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

Fixed Account

- + Guaranteed minimum crediting rate at 2.5% p.a. for policy years 1 to 20
- + Options for premium and account reallocation
- Requires higher premium commitment

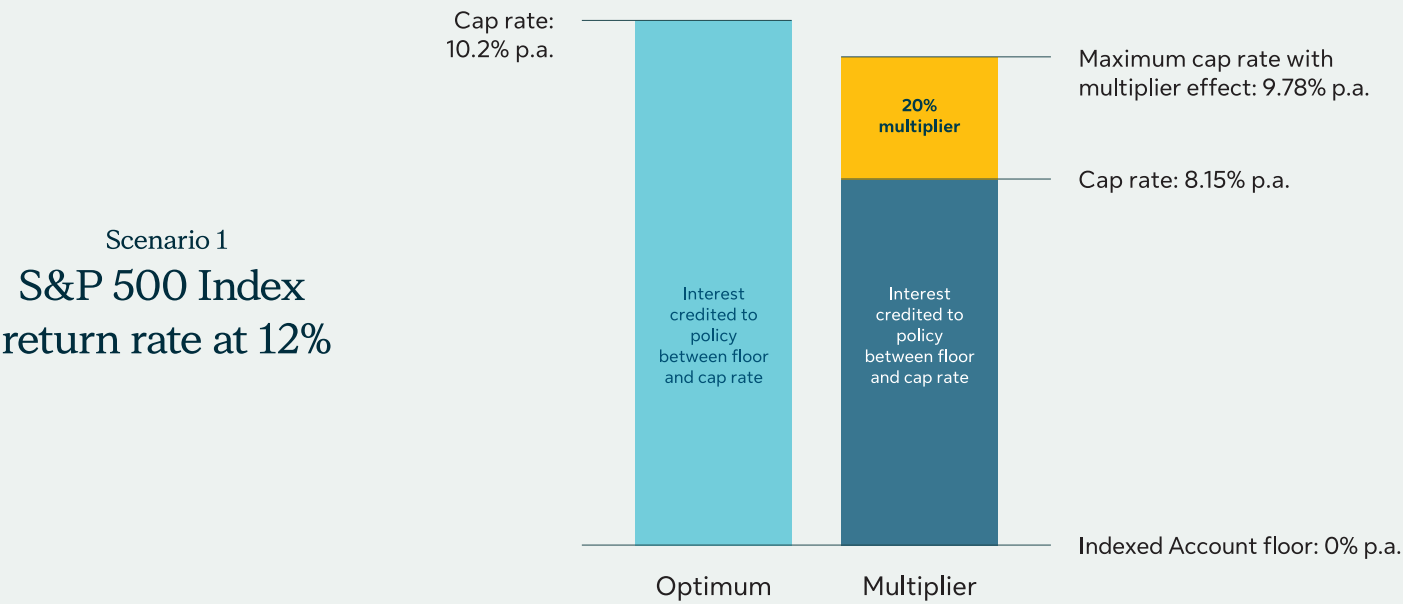
Step 2

Next, select an Indexed Account based on Client's preference:

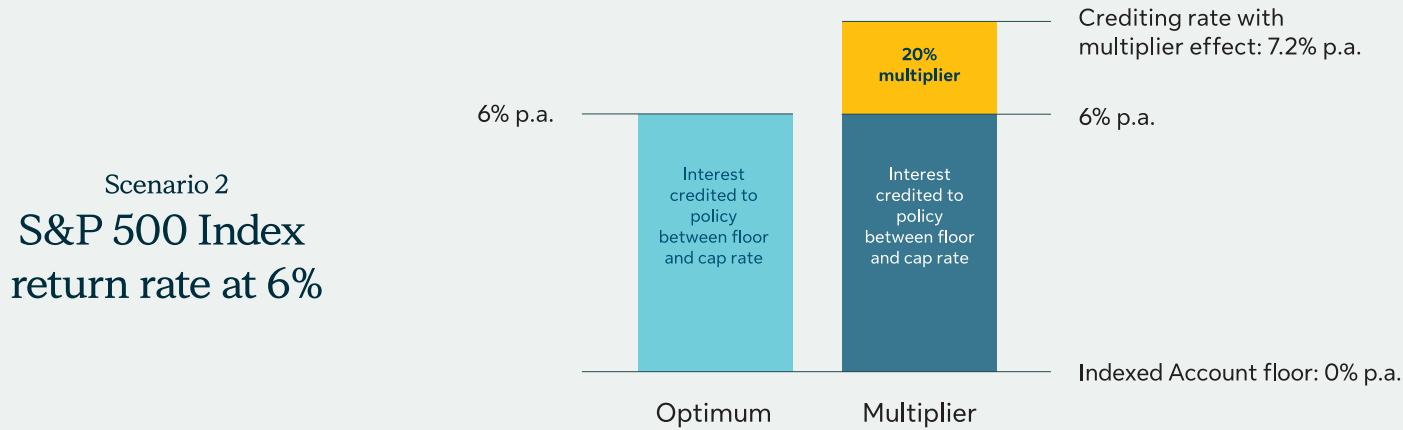
Optimum	Multiplier
Take advantage of the upside growth potential of the S&P 500 and enjoy a high index cap of 10.2% p.a.	Multiply returns with an additional 20% on the interest credited to Client's account.

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

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



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%	10.2% p.a.	0% p.a.	→ 10.2% p.a.	X 100%	= 10.2% p.a.
Multiplier Account	12%	8.15% p.a.	0% p.a.	→ 8.15% p.a.	X 120%	= 9.78% p.a.



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%	10.2% 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 120%	= 7.2% p.a.

Key product information:

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



Sun Life Singapore Philanthropic Pledge

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

Our Philanthropic Pledge will be managed and disbursed in accordance with Sun Life and Sun Life Singapore’s philanthropy goals to achieve long-term behavioural change through practical programmes contributing to these four areas of need:

- Type 2 Diabetes prevention, care, awareness and education
- Mental health
- Community initiatives that drive diversity, equity & inclusion
- Disaster relief



Under our pledge, all proceeds will be channelled through Community Chest towards Singapore-based programmes aligned with the four giving pillars.





Scenario 1

Before

Eric (aged 43) is a successful second-generation family business owner. He has US\$25 million of funds and is in the process of planning for his retirement with his wife, Catherine, and the future of their children, Joseph and Joanne. His son, Joseph, is keen to lead the family business in the future while his daughter, Joanne, has expressed her desire to study medicine and become a doctor.

After

Using US\$3.78 million, Eric purchases a SunBrilliance Indexed Universal Life plan with a coverage of US\$35 million. This allows Eric and his wife, Catherine, the freedom to use US\$21 million for retirement and philanthropic pursuits during their lifetime, as well as securing Catherine, Joseph and Joanne's inheritance and financial future.

Sun Life Singapore will donate US\$18,900 from premiums collected from the sale of this SunBrilliance Indexed Universal Life plan towards philanthropic causes under its Philanthropic Pledge.

Upon Eric's passing



His wife, Catherine, receives **US\$10 million** and the family house worth US\$10 million.



His son, Joseph, receives **US\$5 million** and inherits the company worth US\$15 million.



His daughter, Joanne, receives **US\$20 million**.



Scenario 2

Before

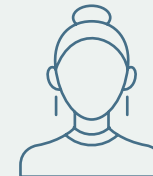
Timothy (aged 55) has a successful career in the corporate world and holds US\$10 million worth of funds now. Along with his wife, Linda, he is planning for his retirement and ways to continue their philanthropic efforts. They have three children who are currently in various stages of education and Timothy wants to support them in their future aspirations. However, he is concerned about his family's ability to manage a large influx of inheritance upon his passing.

After

Impressed by the Legacy Plus benefit, Timothy is keen to opt for the Death Benefit to be paid out up to 10 years as this will alleviate his earlier concerns. With US\$5.27 million, Timothy purchases two SunBrilliance Indexed Universal Life plans with a combined coverage of US\$24.5 million to be paid out in 5 and 10 years respectively to address his philanthropic goals and succession plans.

Sun Life Singapore will also donate US\$26,300 from premiums collected from the sale of the two SunBrilliance Indexed Universal Life plans towards philanthropic causes under its Philanthropic Pledge.

Upon Timothy's passing



His wife, Linda, receives **US\$5 million, paid out over 10 years** and the family house worth US\$10 million.



His son, Dennis, receives **US\$5 million, paid out over 10 years**.



His daughter, Denise, receives **US\$5 million, paid out over 10 years**.



His youngest son, Danny, receives **US\$5 million, paid out over 10 years**.



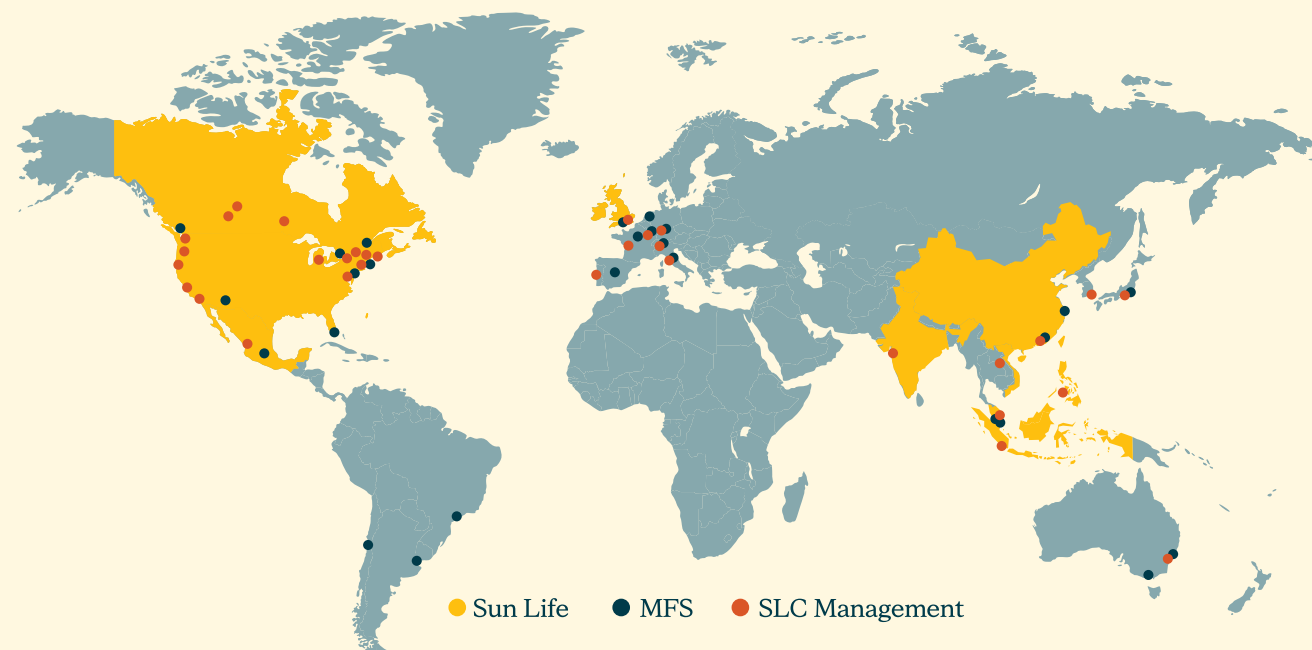
US\$4.5 million will be disbursed over 5 years to Singapore charities and the university where Timothy graduated from.

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

For more than 150 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 31 December 2024. 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 31 December 2024

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 July 2023.

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