

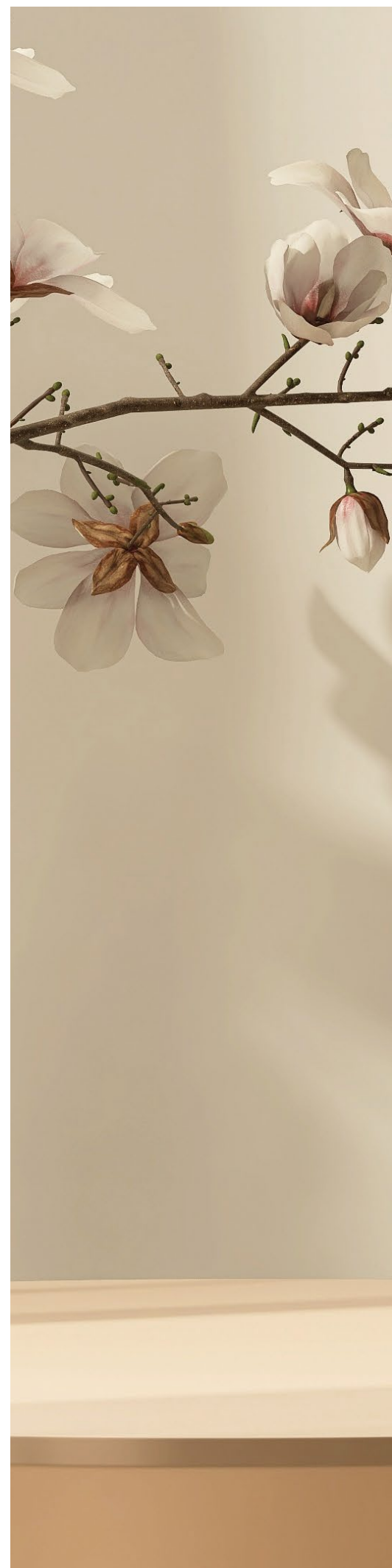
Trusted across
generations.

Expertise across
borders.



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Clarity and confidence for wealth across generations

When we talk to High Net Worth (HNW) and Ultra High Net Worth (UHNW) family decision-makers, we hear similar concerns*:

"How can I secure my family's financial future in the way I want?"

"What can I do to avoid the conflicts that wealth seems to cause in many families?"

"Is my financial planning really optimised for every future scenario?"

For High Net Worth (HNW) and Ultra High Net Worth (UHNW) individuals and families, wealth brings opportunity – and complexity. Across generations, jurisdictions, business interests and family priorities, effective planning starts with the questions that matter most.

Sun Life Private Wealth is built to help answer these questions through sophisticated life insurance strategies that preserve, protect and transfer wealth with clarity and confidence.

Source:

* Sun Life legacy planning survey report 2025 at
<https://www.privatewealth.sunlife.com/sg/en/insights/wealth/enduring-legacies/>

A single global platform built for complex wealth planning



When our clients have spent a lifetime building something meaningful – a business, a legacy, a portfolio that crosses borders – they deserve a partner who truly understands that complexity.

This is precisely what Sun Life Private Wealth is built for.

At Sun Life Private Wealth, we bring together a globally integrated platform, combining deep local expertise with the reach and resources of one of the world's most trusted financial institutions.

Whatever our clients' needs – wealth structuring, long term planning, or passing on what they have built to the next generations – we have the experience, partner advisors and solutions to serve them wherever they are in the world.

We believe complexity should never be their burden to carry.

Our role is to make the sophisticated feel simple and to give them clarity and confidence to make decisions that matter.

Sun Life Private Wealth – a single global platform built around our clients.

A handwritten signature in black ink, reading "Sujoy Ghosh".

Sujoy Ghosh

CEO, Sun Life Private Wealth

Seamless wealth transfer across borders and generations

Many HNW and UHNW individuals are globally mobile citizens whose families, businesses, property and philanthropy work are distributed across different countries.

Estate planning can be complex, yet a global perspective and expertise can offer the right strategy to support them in working towards their goals.

Sun Life Private Wealth offers one connected platform to support global wealth and legacy planning. Our service is designed to provide bespoke insurance solutions and strategies to help protect, preserve and grow wealth, and transfer it across generations.

With continuity across markets and a high-touch approach, we help clients move forward with clarity and confidence at every stage of their journey.



Safe, innovative and service-led

As the trusted life insurance partner for many HNW and UHNW individuals and families, we uphold our impeccable reputation by serving with integrity.

Sun Life's financial strength and security

- Trusted global insurer with 160 years of experience
- Asia's longest serving multinational life insurer
- Leading HNW insurer who pioneered HNW insurance in Asia three decades ago
- Holds AA S&P financial strength rating* which is among the strongest in global life insurance markets



Innovation individually tailored

- Wide range of protection and savings insurance solutions from businesses in Singapore, Hong Kong, and Bermuda
- Market leading product features recognised by many industry innovation awards
- Integrated approach to ESG and philanthropy

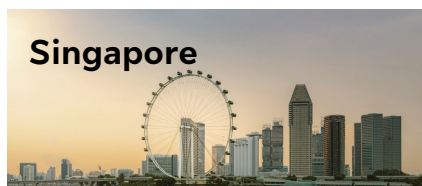


Unmatched service excellence

- Global underwriting and wealth structuring expertise backed by disciplined risk management
- One of the highest underwriting capacities for jumbo premium policies
- Relationship-led support for distribution partners and clients
- High-touch services designed for complex, multi-generational wealth management



Strategically located to serve



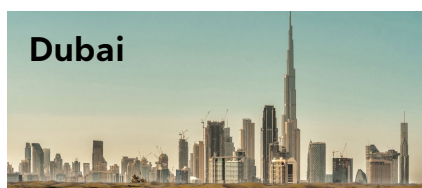
Singapore

- As a leading wealth hub, the nation offers a stable, highly regulated environment and deep private banking capabilities to attract UHNW clients globally.
- We started our Singapore operations in 2020.



Hong Kong

- Hong Kong is an important wealth management hub, especially for UHNW families in the Greater China region.
- Sun Life has been here since 1892 and was the city's first multinational life insurer.



Dubai

- This fast rising hub is drawing significant wealth from UHNW families in Europe and Asia.
- Following authorisation from the Dubai Financial Services Authority, we launched our operations in the Dubai International Financial Centre (DIFC) in 2025.



Bermuda

- This highly regulated offshore financial centre is known for stability, tax neutrality and its valuable role as a global insurance and reinsurance hub.
- We have two operations in Bermuda – Sun Life Assurance Company of Canada Bermuda Branch and Sun Life Bermuda Limited.
- Both are regulated by Bermuda Monetary Authority, one of the most respected regulators worldwide.
- In addition, as Sun Life group is regulated by Canada's Office of the Superintendent of Financial Institutions (OSFI), one of the soundest regulators worldwide, our Bermuda branch and Sun Life Bermuda Limited are also subject to regulatory oversight by OSFI.

Sun Life Private Wealth	S&P financial strength rating [^]
Sun Life Assurance Company of Canada • Singapore Branch ¹ • Bermuda Branch	AA (very strong)
Sun Life Bermuda Limited	AA (very strong)
Sun Life Hong Kong Limited ²	AA (very strong)
¹ Highest among Singapore's life insurance companies ² Upgraded to "AA" with a stable outlook, reinforcing Hong Kong as a core subsidiary of Sun Life Financial Inc.*	

* As of 23 March 2026: <https://www.sunlife.com.hk/en/about-us/newsroom/news-releases/2026/sun-life-hong-kong-upgraded-to-aa-rating-by-sp/>

[^] As of 30 June 2026

Strategic protection, tax optimisation and family security

Wealth exists in a dynamic world of constant change. With global wealth comes complex challenges, and even concerns. Asia is undergoing a vast intergenerational wealth transfer that will shape the trajectory of family businesses, philanthropy and private capital across the region.[^]

In Singapore and Hong Kong we conducted a survey of HNW individuals in 2025.* Fears that wealth may not be preserved beyond their children's generation are expressed by 67% of respondents in Singapore. Less than 50% of HNW respondents in Singapore feel fully prepared in terms of their legacy arrangements and nearly two-thirds (64%) of HNW respondents in Hong Kong worry about potential disputes over their assets.

Strategic use of life insurance in wealth and legacy planning

- Allocate assets equitably
- Maximise wealth
- Secure financial legacy
- Enhance philanthropic impact
- Provide estate liquidity
- Ensure business continuity
- Enhance returns in a portfolio

Legacy, liquidity and continuity

Our innovative life insurance solutions can provide long-term protection, liquidity, and continuity across generations.

Sources:

[^] <https://www.privatewealth.sunlife.com/sg/en/insights/wealth/how-insurers-must-adapt-to-asia-shifting-wealth-landscape/>

* <https://www.privatewealth.sunlife.com/sg/en/newsroom/2025/sun-life-survey-reveals-high-net-worth/>

<https://www.sunlife.com.hk/en/about-us/newsroom/news-releases/2025/Sun-Life-Survey-Nearly-Half-of-Hongkongers-Worry-Wealth-Wont-Outlast-Their-Children/>



Build, protect and transfer wealth: tailored insurance for HNW objectives



Whole life insurance

for long-term stability and certainty.

Whole life provides guaranteed lifetime protection and a structured premium design.

Customised plans offer a dependable foundation for long-term estate planning and wealth transfer.



Indexed universal life

for growth potential linked to selected market index and downside protection.

Cash value growth is linked to a selected market index subject to caps. Index floors provide protection against market downturns.

Indexed universal life products offered by Sun Life Hong Kong Limited can only be sold to "professional investors" as defined in the Securities Futures (Professional Investors) Rules (Cap. 571D of the laws of Hong Kong).



Savings insurance plans

for wealth accumulation, legacy planning and efficient wealth transfer.

Designed with a variety of premium structures and built-in legacy planning tools, savings plans support long-term wealth growth alongside meaningful transfer strategies.

We work with our network of distribution partners to provide our clients with insurance solutions that last a lifetime.

Global investment expertise. Confidence across generations.

Aligned with our insurance solutions, we support our clients with robust investment strategies designed to create long-term time value for their protection and accumulation needs.

Investments are allocated across diverse traditional and alternative asset classes, including ESG-focused opportunities.

Our clients can access our global institutional wealth management capabilities through SLC Management. Our investment experience dates back to 1871.

Four specialty management businesses with focused expertise under SLC Management

Fixed income

Our SLC Fixed Income business is one of the largest investment grade fixed income investors in North America.

- Liability-driven investing
- Public and private fixed income capabilities.



Real estate

Our real estate firm BentallGreenOak is a leading global property investment management advisor and services provider.

- Real estate equity investing
- Real estate debt investing



Infrastructure

InfraRed is our international infrastructure manager running focused private and listed funds.

- Infrastructure equity
- Private and listed infrastructure funds



Alternative credit

Crescent Capital Group is our global alternative credit investment manager and one of the industry's longest tenured credit managers.

- Mezzanine debt
- Middle market direct lending in the US and Europe
- High-yield bonds
- Broadly syndicated loans



A brand trusted across generations



Solid financial foundations

CAD 1.70T Assets Under Management

- Leading insurance business in Canada and High Net Worth insurance leader globally



Large market capitalisation

CAD 61.7B

- Listed on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges

Strong financial strength ratings*

Standard & Poor's

AA

Moody's

Aa3

A.M.Best

A+

Distinguished heritage

160

years

28

offices globally

8

in Asia

Leading financial services institution

85M+

clients

99,000

advisors

68,800

employees



Canadian by birth. Global by reach.

- 1865 Sun Life was chartered
 - 1890s Sun Life started operations in Asia
 - 1892 Sun Life opened its doors to clients in Hong Kong
 - 1895 Sun Life started operations in the Philippines
 - 1920 Sun Life was active in many countries around the world
 - 1996 Sun Life pioneered High Net Worth insurance in Asia and launched our international business in Bermuda
 - 2020 Sun Life started operations in Singapore
 - 2025 Sun Life commenced operations in Dubai International Financial Centre (DIFC)
 - 2026 Sun Life launched Sun Life Private Wealth, an unified global brand that brings together its High Net Worth life insurance capabilities across Singapore, Hong Kong, Bermuda and Dubai
- Sun Life launched a new subsidiary in Bermuda (Sun Life Bermuda Limited) to provide more insurance offerings

Making life better for our clients and our world

Sun Life's sustainability strategy is advancing Sun Life's purpose to help clients and communities achieve lifetime financial security and live healthier lives.

We contribute to local communities through fundraising, volunteer services and structured philanthropic giving.



Recognition across innovation, service and impact



Company awards

Singapore

- Wealth Management Initiative of the Year at Insurance Asia Awards 2026
- Best Life Insurer at Insurance Asia News Country Awards for Excellence (Singapore) 2026
- Best High Net Worth Insurer at Asia Consumer Insurance Awards 2025
- Company of Good, One Heart
- Great Place to Work Certified for 2025 – 2026

Hong Kong

- International Life Insurer of the Year at Insurance Asia Awards 2026
- Best Life Insurer at Insurance Asia News Country Awards for Excellence (Hong Kong) 2026

Bermuda

- Top Ten Employer in Bermuda for 2023 – 2025

Philanthropy awards

Singapore

- Change for Charity Innovation Award at Community Chest Awards 2025
- Charity Platinum Award at Community Chest Awards 2025
- Volunteer Partner Award at Community Chest Awards 2025
- Best CSR Initiative at Global Insurance Innovation Awards 2024
- Charity Gold Award at Community Chest Awards 2024

Product Innovation and Service awards

Singapore

- Life Insurance of the Year – HNWI / UHNWI at Global Insurance Innovation Awards 2025
- New Insurance Product of the Year at Insurance Asia Awards 2025 and 2024
- Most Innovative Product or Service at Insurance Asia News Country Awards for Excellence (Singapore) 2025 and 2024
- Insurance Product Innovation of the Year at the Insurance Asia Awards 2024
- Life Insurance Product of the Year at Global Insurance Innovation Awards 2024
- Singapore Product Experience of the Year at the Asian Experience Awards 2024

Hong Kong

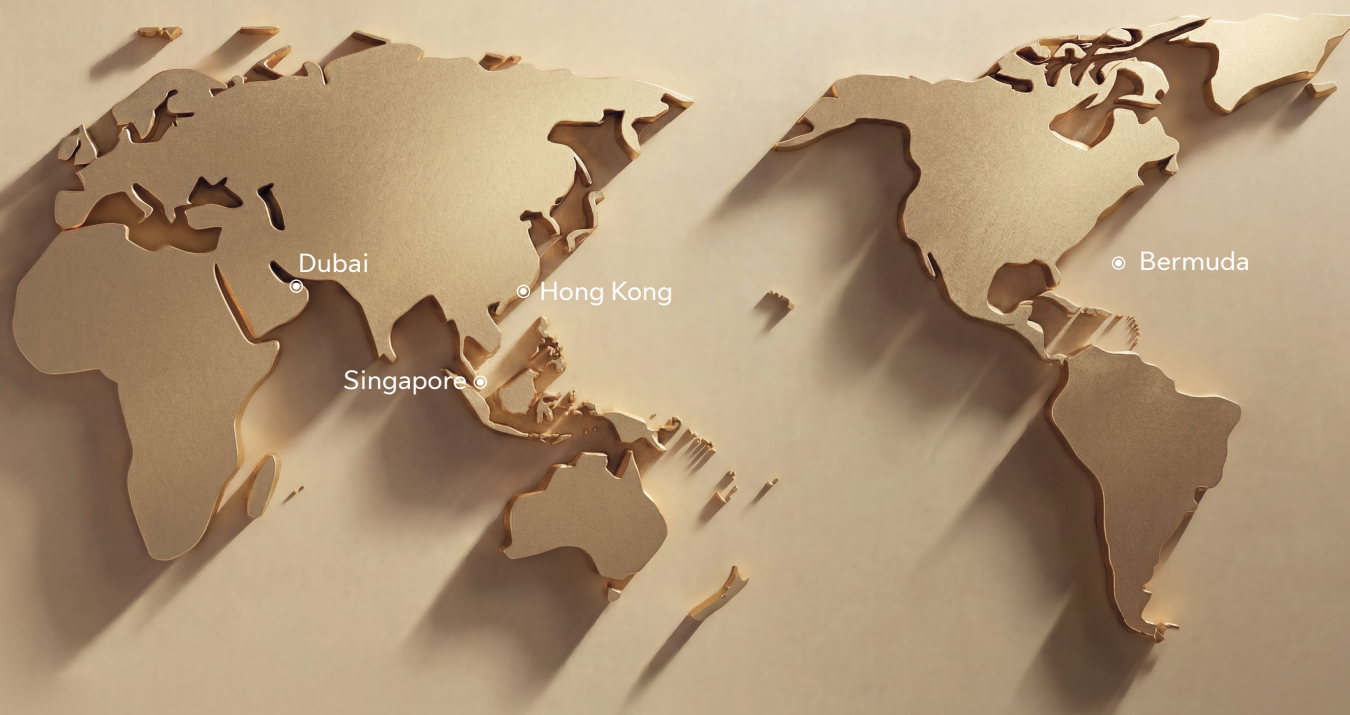
- 5-Star Savings Insurance Awards at 10Life 5-Star Insurance Awards 2026
- Best Insurance Company – HNWI Value Added Service at Hong Kong Business High Flyers Award 2026
- Outstanding High-net-worth Product at 01 Gold Medal Awards 2025
- Outstanding Contributions to Legacy Planning Award (Family Office) at Metro Finance GBA Insurance Award 2025 and 2024
- Excellence awards – High Net Worth (Product) at Bloomberg Businessweek Financial Institutions Awards 2025
- Best High-end Membership Insurance Service Award at HKET Wealth Management Awards 2025
- GBA Wealth HNWI Value-added Service at Sing Tao Service Awards 2025
- Prestige Members Service at Sing Tao Service Awards 2025
- Greater Bay Area Wealth Inheritance Services (Hong Kong) at Sing Tao Service Awards 2023

We are here for you

Contact us and experience the accessible expertise of Sun Life Private Wealth:

Email: PrivateWealth.ContactUs@sunlife.com

Website: privatewealth.sunlife.com



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Kowloon, Hong Kong

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Bermuda

privatewealth.sunlife.com/bm

Dubai

Unit 421, Level 4
Index Tower, DIFC
Dubai, UAE

privatewealth.sunlife.com/ae

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 October 2026.

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