

Making lives brighter

Social impact report
for Singapore 2025





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Creating a bright legacy

With Singapore as a global wealth hub, our Singapore office is central to Sun Life Private Wealth. As we help families shape their legacy through insurance solutions, Sun Life Private Wealth Singapore continues to further our Purpose to empower our partners, Clients and communities to achieve lasting financial security and live healthier lives.

In 2025, we deepened our commitment as a firm by engaging through volunteering and focusing our philanthropic efforts on two key pillars: diabetes awareness and financial literacy.

Since launching our Singapore operations in 2020, we have been dedicated to growing with our community, donating over S\$2.1M as of 2025 to uplift local underserved communities. In 2025, we granted over S\$960,000 to programmes that improve the health and financial wellness of our community.

This was largely supported by our Philanthropic Pledge where we contributed 0.5% of premiums received (capped at US\$20,000 per policy) from selected SunBrilliance insurance products towards philanthropic impact.

Our commitment to give back to society is invigorated by our employees who passionately volunteer for the causes we champion and amplify the impact with their authentic engagement. Honoured by the recognition of our holistic approach at the 2025 Community Chest Awards, we continue to expand our support to catalyse positive change and create a brighter future for our community.



Sujoy Ghosh
CEO, Sun Life Private Wealth



Community Chest
Awards
Change for Charity
Innovation Award



Community Chest
Awards
Charity Award



Community Chest
Awards
Volunteer Partner Award



Growing with our community



160 years

Founded in Canada

Sun Life

Founded in Canada, Sun Life is a global leader in asset management, wealth, insurance and health solutions.

For 160 years, we have helped millions of Clients around the world achieve lifetime financial security and lead healthier lives.

2020

Singapore office
established

Sun Life Private Wealth

As a pioneer of High Net Worth (HNW) insurance in Asia since the 1990s, we have grown and protected our Clients' wealth across generations with unwavering stability, deep expertise and unparalleled services. Committed to our Clients' lasting legacy, we put our Clients at the heart of what we do.

Our office in Singapore was inaugurated in 2020 to better serve our HNW and UHNW Clients in this region.

Uplifting
our community

Our approach to sustainability at Sun Life

We are building impact-focused solutions that help to close health gaps, promote lasting financial security and deliver innovation where it matters most, so our Clients, employees, communities, and businesses can thrive in a changing world.

Shining a light on 2025

For 2025, we focused on driving deeper social impact to increase financial resilience and encourage healthier living.

We centered on key programmes and partners to create long-term impact through multi-year initiatives. With the extension of our Philanthropic Pledge to include more insurance solutions, we strive to create lasting impact.



~\$960,000

Our philanthropic giving



~7,700[^]

Beneficiaries impacted



[^] Includes 2025 beneficiaries (targeted and actual) from programmes funded in 2024 and 2025. Some beneficiaries are targeted as some programmes funded in 2025 will run in 2026.
Update for 2024 social impact report: 35,000 beneficiaries were listed in 2024 social impact report which included total impact numbers from certain Community Chest funded programmes which Sun Life contributed partially towards. The impact numbers reported reflect the holistic outcomes achieved through Community Chest's total committed funding.

* In partnership with Beyond Sport

- Extended our Philanthropic Pledge to more SunBrilliance insurance products in 2025
- Focused on 2 key pillars to improve financial security and healthier living in Singapore:
 - Diabetes awareness and prevention
 - Financial resilience
- Partnered Community Chest in promoting an inclusive society
 - Fu Dai, Habuan Harapan, Heartstrings Walk
- Launched a Sun Life Private Wealth Singapore employee volunteering programme to support employees' passion for contributing to society and engaging with beneficiaries
- Created long-term impact with key partners including Community Chest, KK Women's and Children's Hospital, Diabetes Singapore and ComLink+
- Extended Sun Life Hoops + Health programme for the second year to encourage local youth-at-risk to live healthier through sports*

Our foundation for a brighter future

Driving social impact through our “Life is Brighter” charity fund*

Our “Life is Brighter” charity fund reflects our mission to maximise positive impact on our society and the environment we operate and live in.

As a purpose-led organisation, we empower both our Clients and community to live healthier lives. Our fund strategically manages the combined philanthropic capital from our Philanthropic Pledge, corporate donations and fundraising activities.

By selecting impactful programmes aligned with Sun Life’s philanthropic pillars, our donation generates compounding impact to help create a brighter and more financially secure future.

Sustainable philanthropic giving

Our innovative Philanthropic Pledge integrates sustainable giving into our business, uplifting our community alongside our business growth.

Our Philanthropic Pledge is led by our purpose to create long-term impact by supporting multi-year strategies with committed funding.

We contribute 0.5% of premiums received from selected SunBrilliance insurance products (with a cap of US\$20,000 per policy) to boost the community’s health and financial literacy.

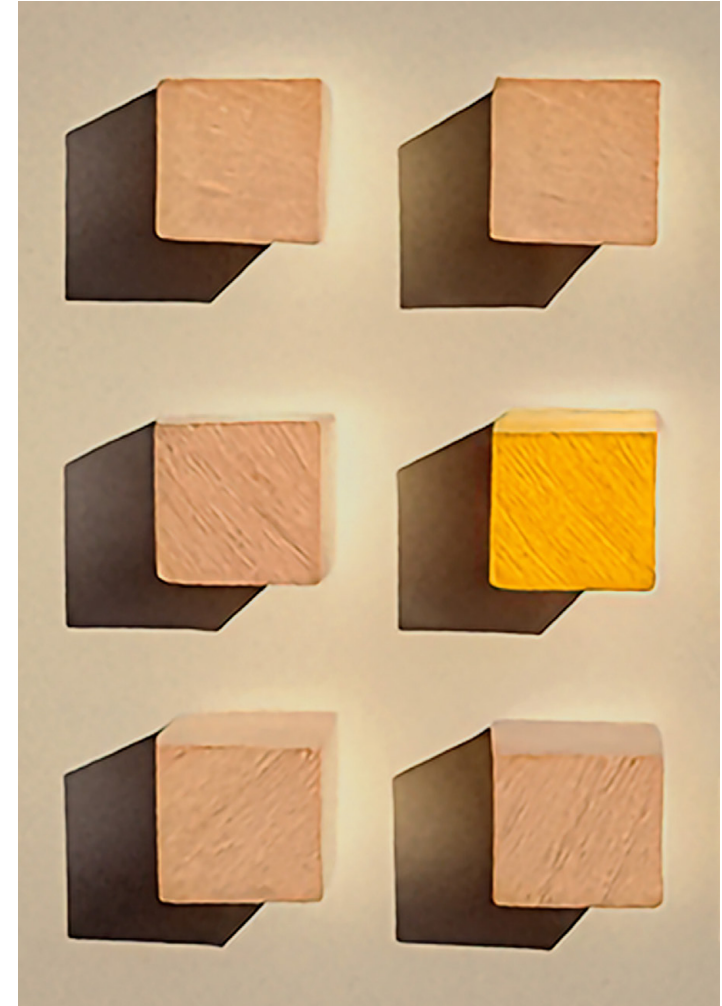
Partnering with Community Chest, we prioritise high-impact programmes within our philanthropic pillars to drive positive behavioural change and nurture a stronger, healthier community.

Our Philanthropic Pledge seeks to inspire fellow advocates and unite leaders in cultivating a legacy of giving to create a brighter world.

Hoops + Health programme

Following the successful launch of the regional Hoops + Health programme** in Asia including Singapore in 2024, we expanded our local initiatives to reach more underserved youth through the universal language of sports.

Our basketball initiative mobilised over 48,000 youth, coaches and Sun Life employees across Asia, including Singapore, to embrace an active lifestyle and improve their well-being.



* The “fund” refers to a consolidation of moneys by Sun Life Private Wealth Singapore, intended for its philanthropic purposes, and does not refer to an investment fund or a financial instrument

** In partnership with Beyond Sport

Casting the light on 2025 and beyond

In 2025, we refined our philanthropic focus, channelling our efforts and resources to two key pillars to create enduring impact. By focusing on two key initiatives, we are securing long-term improvements in diabetes awareness and financial literacy.

The beneficiaries touched this year are the result of our donations over a two-year period spanning from 2024 to 2025.

2025 philanthropic giving

Creating multi-year impact



■ \$629,000
Diabetes prevention

■ \$331,000
Financial literacy

Total:
~\$960,000

“
By focusing on these two initiatives,
we are securing long-term improvements in
diabetes awareness and financial literacy.
”

Lighting up 2025 with impact

Aligned with Sun Life's global philanthropy focus, our strategic philanthropic pillars centre on increasing diabetes awareness and financial literacy. We are dedicated to supporting our community in living healthier lives and achieving financial security.

The rising prevalence of diabetes in Singapore is increasingly affecting younger individuals. Compounded by the pressures of modern life, the life goals and financial security of those affected are at risk.

Our philanthropic giving strategies to mitigate these risks. We educate beneficiaries in making healthier food and lifestyle choices, deepen their understanding of diabetes prevention and provide a financial resilience platform to help beneficiaries gain financial stability.

Through our philanthropic programmes, we aim to build a brighter, healthier community.



Diabetes awareness

Over

400,000

People currently living with diabetes.
Expected to reach 1 million by 2050¹

1 in 11

Affected by diabetes²

8.5%

of Singaporeans between 18 to 74
years old affected by diabetes



**Financial literacy
and resilience**

90%

People in Singapore who feel
inflation pressure

57%

Unable to take control of
their finances due to cost of
living crisis

87%

of low-resilience individuals unable to
support themselves for over six months in
the face of job loss or serious illness³

¹ 2024 diabetes perception report, NUS Institute for the Public Understanding of Risk

² <https://www.diabetes.org.sg/diabetes-in-singapore/>

³ <https://www.privatewealth.sunlife.com/sg/en/newsroom/2025/sun-life-asia-financialresilience-index-inflation-is-a-key-issue-even-for-high-incomeearners-in-singapore/>

Diabetes awareness

Launched in 2025, the Sun Life - KKH Lite programme empowered families with overweight primary school children to exercise regularly, make healthier food choices and adopt a healthy lifestyle.

To drive diabetes awareness and prevention, we funded a ground-breaking two-year research programme at KK Women's and Children's Hospital (KKH) to study autoantibody profiles in children in 2026. Using the research findings, we are excited to improve the diagnosis and intervention of Type 1 diabetes.

We also backed the Sugar Smart Families programme by Diabetes Singapore, commencing in 2026, to empower vulnerable families with the knowledge and skills to adopt healthier lifestyles and reduce the risk of diabetes. Through our sustained philanthropic giving, the compounded progress across programmes amplifies our social impact in preventing diabetes.

2026 programmes funded by 2025 donation

Diabetes autoantibody profiling in children research:

S\$199,300

Targeted beneficiaries:

300

Beneficiaries including patients and their siblings

Sugar Smart Families programme:

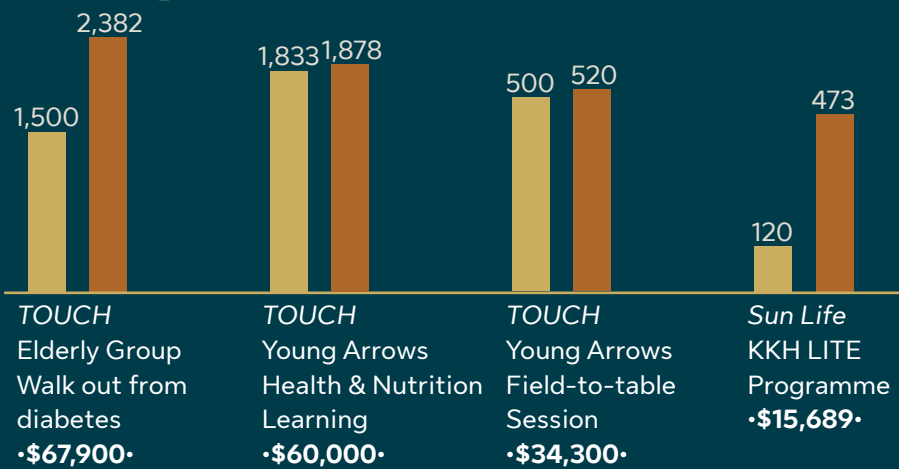
S\$290,405

Targeted beneficiaries:

100

Vulnerable families

2025 impact funded by 2024 donation



Number of beneficiaries: Targeted Actual





A slam dunk for healthier lives

Following the successful launch of Sun Life Hoops + Health in 2024, we expanded it in 2025 by stepping up our philanthropic investment to ~\$140,000.

Witnessing the increased confidence and blossoming personalities of the youth has been a testament to the programme's impact.

In partnership with Beyond Sport, we leverage the power of sports to drive social change in underserved communities by championing an active life to prevent Type 2 diabetes.

Benefitted in 2025
908

Youth reached and coaches trained

Shaping healthier lives

"The Sun Life – KKH Lite Programme helped us develop habits to live a healthier life by making us more aware of the food we eat.

Aish used to choose unhealthy snacks like chips or ice-cream. Now, he opts for healthier options and buys a banana at school instead.

This programme taught my boy to be more disciplined in his food choices which I feel is very important in the long run. He also tracks his drinks and screen time habits because all our daily habits affect our overall wellbeing. As a parent, it enabled me to set a good example before instructing my kid to do so."

Madam Nurnadhirah & Aish, her 6-year-old son



“

As a parent, it enabled me to set a
good example before instructing my
kid to do so.

”

Jumping to new heights

Hoops + Health has been an impactful platform where I can shape students to be resilient leaders through basketball and train aspiring trainee coaches to impact more youth in the future.

Coach Eduard Molino,
Coach for Life Community
Heart of Basketball

Basketball has given Yu Xuan the platform to shine. Previously a reserved girl, Yu Xuan has blossomed into a cheerful, confident basketball enthusiast whose eyes light up every Wednesday at basketball practice. Basketball has cultivated her teamwork, confidence and resilience—she never gives up even when the ball doesn't go in the hoop. Her growth has also inspired her younger brother to register for the programme.

Chu Li Hui, Hougang Student Care Centre Supervisor,
Life Student Care programme,
Life Community Services Society

Thanks to the Hoops + Health programme, 8-year-old Tan Zy Ern has transformed from a shy boy to a strong, confident dribbler. Building discipline through regular practice, he learned to make the ball spin faster and fly higher by snapping his wrist before shooting the ball through the hoop. Basketball has positively impacted his development.

Lily Low, Hougang Student Care Centre Supervisor,
Life Student Care programme,
Life Community Services Society

Hoops + Health has greatly inspired and shaped my coaching approach. Under Coach Ed's leadership and dedication, I've learned to patiently and effectively guide young players.

Shanelle
Trainee coach

The Sun Life x Hoops+ Health x YGOS 3x3 programme has shaped my identity both on and off the court since 2023. It gave me structure, mentorship, and an opportunity to grow from being a player to nurturing youth as a coach.

Today, I see myself as more than a basketball player, I'm a role model who can positively influence youth, just like my coaches did for me. The impact of Hoops + Health goes far beyond basketball – by teaching youth, we can genuinely build their confidence and excitement.

Zhe Hong
Trainee coach



Sun Life Hoops + Health has built my confidence and trained me as an impactful coach so that I can influence even more youth through basketball. The programme empowered me to nurture younger players in their basketball skills, confidence, discipline. As a diploma student in Sports Coaching at Republic Polytechnic, Hoops + Health has strengthened my technical understanding and practical coaching skills. Hearing my student exclaim "I'm so happy I didn't miss today's training!" reinforced the value of Hoops + Health as an impactful experience for students' growth.

Braydon
Trainee coach

Increasing financial literacy

Financial literacy and resilience helps our community to live a brighter life. In 2025, we donated to ComLink+, which supports families in bridging the gap towards financial independence. By providing skills-upgrading opportunities and financial incentives upon securing CPF-contributing jobs, beneficiaries can secure their life goals and let their unique talents shine.

During the year, we equipped 125 seniors with critical financial literacy skills to protect against scams, create a resilient retirement strategy and brighten their golden years.

2026 programmes
funded by
2025 donation

S\$331,000

ComLink+ progress package
for stable employment



150

Target
beneficiaries

S\$8,500*

Centre for Seniors -
Financial Management Literacy
for Retirement Planning



125

Senior
beneficiaries

*Sun Life Private Wealth Singapore donated S\$8,500 in 2025, of which S\$3,750 was utilised. The remaining funds will be directed towards 2026 programmes



Improving mental well-being



Nurturing mental well-being has been key to our mission of empowering our community to live healthier lives. In 2025, our mental well-being programmes uplifted 876 beneficiaries.

To enable youth to easily access mental health services, we contributed to multiple initiatives. These include grovve, Singapore's first integrated youth wellness centre which opened in 2025, providing a safe and accessible space for youth seeking mental health support. The Limitless SAFEHOUSE's "drop in centre" on Discord provided youth with convenient digital access to mental health professionals anonymously.

Supporting at-risk youth with moderate to severe mental health conditions, the Limitless – Lighthouse project provided continuity of care and timely access to psychological services.

We invested in building mental well-being capabilities through the Peer Support Summit to train youth peer support leaders and teachers from secondary schools to guide youth. Complementing these initiatives, SAMH – Saisei tapped on community-based art projects to inspire beneficiaries to reflect on nature's influence on positive mental health.

Having backed mental well-being initiatives through the years, we are honored to strengthen our community's resilience and light up lives through our programmes.

2025 impact funded
by 2024 donation

876
Beneficiaries



■ S\$137,490
National Council
of Social Service
(NCSS) - grovve

■ S\$113,654
Limitless
– Lighthouse Project

■ S\$100,000*
SAMH – Saisei

■ S\$90,021
Limitless – SAFEHOUSE

■ S\$10,000
Limitless
– Peer Support Summit

2024 donation:
~S\$451,165

* Sun Life Private Wealth Singapore donated S\$100,000 in 2025, of which S\$53,000 was utilised. The remaining funds will be directed towards 2026 programmes

Uplifting Singapore together



At Community Chest, we rally partners to bring lasting impact for communities in need through sustained giving and volunteerism. Sun Life Private Wealth Singapore exemplifies this spirit, embedding purpose into its business to support those in need and inspiring others to do the same.

In 2025, Sun Life Private Wealth Singapore contributed more than S\$800,000 to Community Chest. It has raised over S\$2.3 million since 2023 till June 2026 in support of social service programmes and projects, helping individuals and families in need. The organisation has expanded the range of SunBrilliance solutions that donate 0.5% of premiums. Such long-term giving goes a long way in resourcing the social service sector to meet evolving needs.

Equally meaningful is the passion of Sun Life Private Wealth Singapore's employees, who have fostered warm connections with social service users. Through volunteering, they have brought encouragement and moments of joy, demonstrating that meaningful impact is created not only through financial contributions, but also through the gift of time and care.

For its commitment to uplifting individuals and families in need, Sun Life Private Wealth Singapore's efforts have been recognised at the Community Chest Awards every year since 2023.

We look forward to building on our partnership with Sun Life Private Wealth Singapore to strengthen communities and support a more caring and inclusive Singapore.

A stylized black ink signature of Danny Koh.

Danny Koh
Chairman, Community Chest

About Community Chest

As the philanthropic arm of National Council of Social Service, Community Chest has been uniting the community to mobilise resources and raise funds for those in need since 1983. Community Chest supports more than 300 critical programmes and projects, benefiting over 94,000 social service users annually. 100% of funds raised go to programmes and capability building of social service agencies serving communities in need such as children and adults with disabilities, persons with mental health needs, youth-at-risk, as well as families and seniors in need.

For more information about Community Chest, visit www.comchest.gov.sg.

Important information

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