SunBrilliance Indexed Savings

Sun Life Private Wealth

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 Private Wealth is backed by a strong AA financial strength rating from S&P — the highest rating among life insurance companies in Singapore.

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

*The financial strength ratings are held by Sun Life Assurance Company of Canada as of 31 March 2026.

SUNBRILLIANCE INDEXED SAVINGS

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

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

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.

Futureproof financial needs

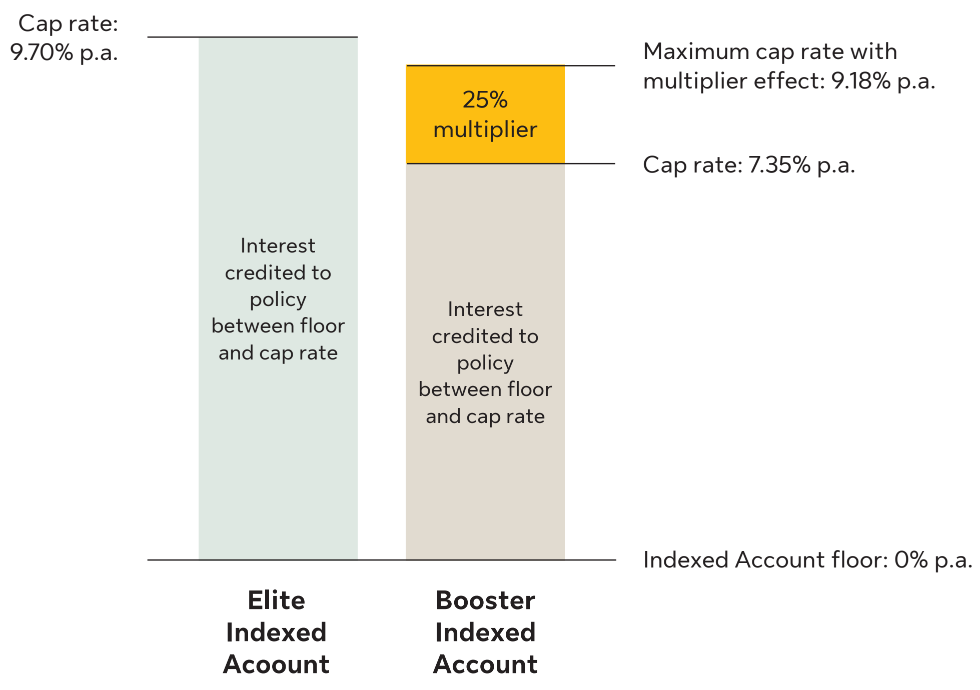
- flexible premium top-ups
- with free partial surrender (up to limits from policy year 11 onwards)

*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.

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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.

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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.

Policy Year

1: Mr Lim (aged 40) purchases a SunBrilliance Indexed Savings product.

Year 1–30: Policy grows to **USD11M** (assumed 6.50% p.a.)

30: Mr Lim's son, Abel, is now aged 40 and has 2 children, Beth and Betty.

Mr Lim transfers policy ownership to Abel.

Abel splits the policy with his children:
40% - Abel (Life Insured)
30% - Beth (*Life Insured)
30% - Betty (*Life Insured)

60: Beth (aged 40) has 2 children, Claire and Colin.

Abel transfers policy ownership of Split B to Beth.

Beth splits the policy with her children:
40% - Beth (Life Insured)
30% - Claire (*Life Insured)
30% - Colin (*Life Insured)

80: Abel passes on and his policy payout is **USD122M** (assumed 6.50% p.a.)

90: Betty passes on and her policy payout is **USD179M** (assumed 6.50% p.a.)

100: Beth passes on and her policy payout is **USD140M** (assumed 6.50% p.a.)

150: Accumulated account value for Claire and Colin: **USD3,829M** (assumed 6.50% p.a.)

1st Generation

A

Policy Owner: Mr Lim (aged 40)

Life Insured: Abel (aged 10)

Split policy

2nd Generation

A

Policy Owner: Abel (aged 40)
Life Insured: Abel
(Master Policy A: 40%)

A

Abel passes on

3rd Generation

B

*Life Insured: Beth (aged 10)
(Split B: 30%)

Split policy

B

Policy Owner: Beth (aged 40)
Life insured: Beth
(Split B: 40%)

B

Beth passes on

4th Generation

B1

*Life Insured: Claire
(Split B1: 30%)

4th Generation

B2

*Life Insured: Colin
(Split B2: 30%)

3rd Generation

C

*Life Insured: Betty (aged 5)
(Split C: 30%)

C

Betty passes on

* 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.

Policy Year

1 — Mr Tan (aged 25) purchases a SunBrilliance Indexed Savings product.

10 — Mr Tan marries Lily (aged 30) and gives birth to Mark.
Mr Tan appoints Lily as the Contingent Owner and Mark as the Contingent Insured.

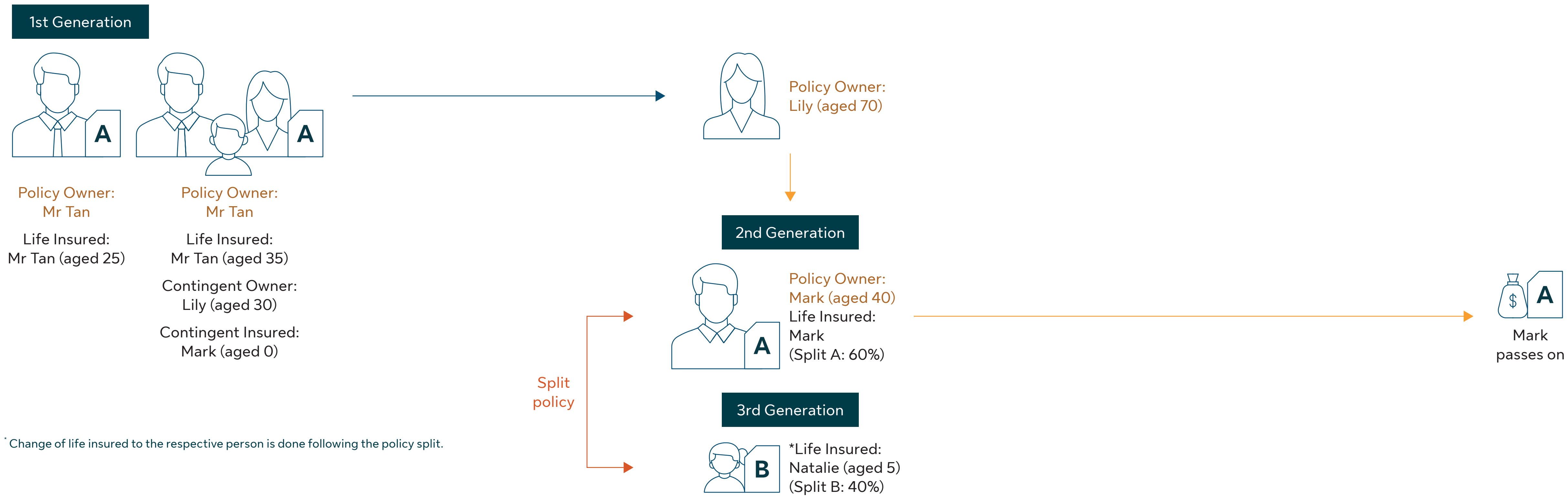
20 — Mr Tan does a partial surrender of USD100,000 to start a business.
Account value: **USD5M** (assumed 6.50% p.a.)

30 — Mr Tan does a partial surrender of USD150,000 to support Mark, now aged 20, through university.
Account value: **USD9M** (assumed 6.50% p.a.)

50 — Mr Tan passes on at age 75.
Lily (aged 70) becomes the Policy Owner and Mark becomes the Life Insured.
Mark now has a daughter, Natalie (aged 5).
Lily transfers policy ownership to Mark.
Marks splits policy with his child Natalie:
60% - Mark (Life Insured)
40% - Natalie (*Life Insured)

90 — Mark passes on and his policy payout is **USD290M** (assumed 6.50% p.a.)

100 — Account value for Natalie: **USD378M** (assumed 6.50% p.a.)



* 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	

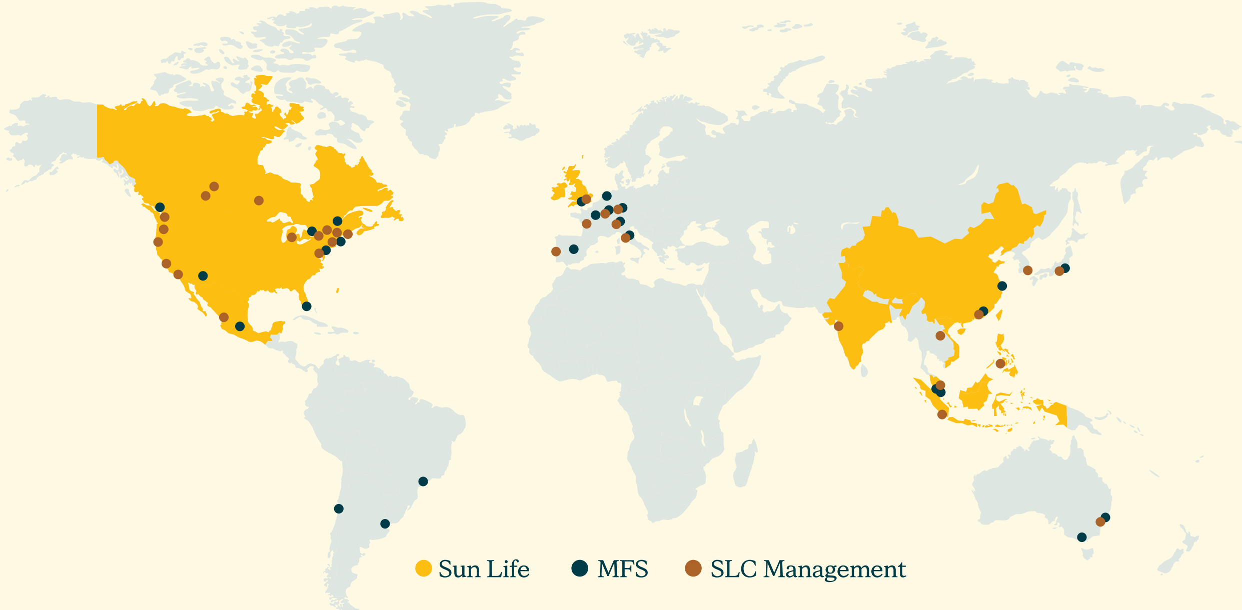
SUNBRILLIANCE INDEXED SAVINGS

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 31 March 2026. Includes Asia joint ventures.

Sun Life Private Wealth: Trusted across generations. Expertise across borders.

Over three decades ago, Sun Life pioneered the introduction of High Net Worth (HNW) insurance into Asia. Today we continue to lead the market, providing insurance solutions that support our clients' sophisticated financial ambitions across borders and generations.

Establishing a strong foundation for your legacy to stand on

Sun Life Private Wealth is an integrated platform supporting HNW and Ultra High Net Worth (UHNW) individuals, families and advisers as they build, preserve and transfer wealth across generations. Over 30 years, Sun Life has built HNW businesses across Singapore, Hong Kong, Bermuda and Dubai, each with distinct strengths, and earned trust across generations.

Supporting complex wealth and legacy planning needs

Sun Life Private Wealth provides a connected platform to support the global, complex wealth and legacy planning needs of HNW and UHNW individuals. It is designed to provide financial strength, specialist expertise, bespoke insurance solutions and service excellence to help clients move forward with clarity and confidence at every stage of their journey.

Global strength and security

Confidence built on long-term stability and trust

Innovation tailored to clients' needs

Seamless access to market-leading, bespoke insurance solutions that evolve with clients' needs

Service excellence

Dedicated support, disciplined underwriting, exceptional broker service

SUNBRILLIANCE INDEXED SAVINGS

Choosing the right path for your legacy

As a leading wealth hub, Singapore offers a stable and highly regulated environment to attract HNW and UHNW clients globally. A branch of Sun Life Assurance Company of Canada, Sun Life Assurance Company of Canada Singapore Branch ("Sun Life Private Wealth Singapore") benefits from the AA S&P financial strength rating assigned to Sun Life Assurance Company of Canada*. It is the highest among life insurance companies in Singapore.

Sun Life Private Wealth Singapore issues insurance products that comply with Singapore's laws and regulations. Working with our network of distribution partners, Sun Life Private Wealth Singapore provides clients with insurance solutions that last a lifetime.

*As of 31 March 2026

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 2026.

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