SunBrilliance Whole Life

Sun Life Private Wealth

You write the next chapter.
Your insurance plan brings it to life.

SUNBRILLIANCE WHOLE LIFE

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

The business world is changing faster than ever, and you need to make the most of every opportunity. But in this rapidly evolving landscape, how do you protect and grow your hard-earned wealth for future generations?

You need the right advice and the right support. Because ensuring your loved ones can fulfil their ambitions requires the wisdom to plan and the will to act now.

With SunBrilliance Whole Life, we can offer you guaranteed lifetime protection and ensure continued financial security for generations to come.

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 Whole Life is a whole life plan designed to offer a lifetime of protection to empower future generations.

Key benefits:

Lifetime coverage

with 3 options for Guaranteed Death Benefit.

Stronger legacy

through Death Benefit and cash value growth, delivered in the form of additions.

High guaranteed cash value

allowing accumulation over time.

Legacy Plus

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

Extension of coverage

with added flexibility through the extension of the expiry age of Sun MultiX on NextGen.

Flexibility

in premium payment terms from single pay to multi-pay.

SUNBRILLIANCE WHOLE LIFE

How SunBrilliance Whole Life works[1]:

Lifetime coverage with 3 options for Guaranteed Death Benefit

SunBrilliance Whole Life offers you a lifetime of protection therefore allowing you to enjoy life to the fullest, worry-free. Having a plan like SunBrilliance Whole Life is an essential component for your legacy and wealth planning strategy.

100

- The Guaranteed Death Benefit will always be equal 100% of the Sum Assured.

70

- The Guaranteed Death Benefit starts at 100% of the Sum Assured.
- After the 20th Policy year or the year when you reach age 70, whichever is later, the Guaranteed Death Benefit will decrease by 3% of Sum Assured annually over 10 years and will thereafter remain at 70% of the Sum Assured.

NextGen

- Sun MultiX is the amount of coverage which you will select at Policy inception to ensure a minimum Death Benefit (minus any debt) will be guaranteed before the Anniversary of the Policy that is on or immediately after you reach age 85[2].
- You can exercise the Sun MultiX Lifetime option to extend Sun MultiX after age 85 to as long as the Policy is in force.
- The Guaranteed Death Benefit will be Sun MultiX before expiry of Sun MultiX.
- After the expiration of Sun MultiX, the Guaranteed Death Benefit will be the Sum Assured.

Stronger legacy through Death Benefit and cash value growth, delivered in the form of additions

Annual Additions[3]

- Beginning from the 3rd Policy Anniversary, we will declare Annual Additions (if any) once a year.
- It is an annual benefit addition that, if not declared to be zero, will be credited to your Policy.
- Its declared face value is payable as part of the Death Benefit while its associated cash value will be payable upon any surrender of accumulated Annual Additions[4], surrender or termination following expiration of the grace period of your Policy.

One-time Final Addition[3]

- Starting from the 10th Policy Anniversary, your Policy will be eligible to receive a Final Addition.
- It is a one-time Final Addition that only comes into effect when your Policy is surrendered or upon a death claim or at the time of a termination following expiration of the grace period.
- The amount of the Final Addition is not guaranteed and we reserve the right to make adjustment at our discretion.

*Terms and conditions apply.

[1] The key features raised in this brochure are subject to the terms of the Policy Contract and related documents. Please refer to your Financial Representative at the first instance.

[2] Subject to no withdrawal of Annual Additions from the Policy.

[3] The Annual Additions and Final Addition are non-guaranteed and are determined in accordance with the rules set out by Sun Life Assurance Company of Canada Singapore Branch ("Sun Life Private Wealth Singapore") from time to time. The Annual Additions and Final Addition may vary based on the performance of a number of experience factors, with the investment return normally being the main determinant. Other factors include but are not limited to claims, persistency, reinsurance and taxes. And the cash value of Annual Additions and Final Addition might not be equal to their own face value.

[4] The maximum and minimum amount of such surrenders is subject to the then current administrative rules. The cash value associated with Annual Additions is not guaranteed for 100 and 70 and may be reviewed and adjusted by Sun Life Private Wealth Singapore from time to time at Sun Life Private Wealth Singapore's sole direction. For NextGen, the cash value associated with Annual Additions is guaranteed once credited.

Stronger legacy through Death Benefit and cash value growth, delivered in the form of additions

Premium payment term	Guaranteed Cash Value	
	100/ 70	NextGen
Single Pay	82% of total premiums paid for the lifetime of the Policy	Up to 100% of total premiums paid from 25th Policy Anniversary onwards
Multi Pay 5 Years	Up to 82% of total premiums paid from 20th Policy Anniversary onwards	Up to 100% of total premiums paid from 40th Policy Anniversary onwards
Multi Pay 10 Years	Up to 82% of total premiums paid from 20th Policy Anniversary onwards	Up to 100% of total premiums paid from 40th Policy Anniversary onwards

For more information about the Guaranteed Cash Value, please refer to the Policy illustration and the Policy terms.

Sun Life Private Wealth Singapore Philanthropic Pledge

When you plan your legacy with SunBrilliance Whole Life, we are inspired to give back to the community. Every purchase of SunBrilliance Whole Life triggers a donation from Sun Life Private Wealth Singapore of 0.5% from the premiums received with a cap at US$20,000 per policy.

Our Philanthropic Pledge donation will be channelled to Sun Life Private Wealth Singapore "Life is Brighter" charity fund[5] to support local health and financial literacy causes in accordance with Sun Life's philanthropy goals.

[5] 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.

SUNBRILLIANCE WHOLE LIFE

Comparative analyses

Mr. M
Age 50
Singapore

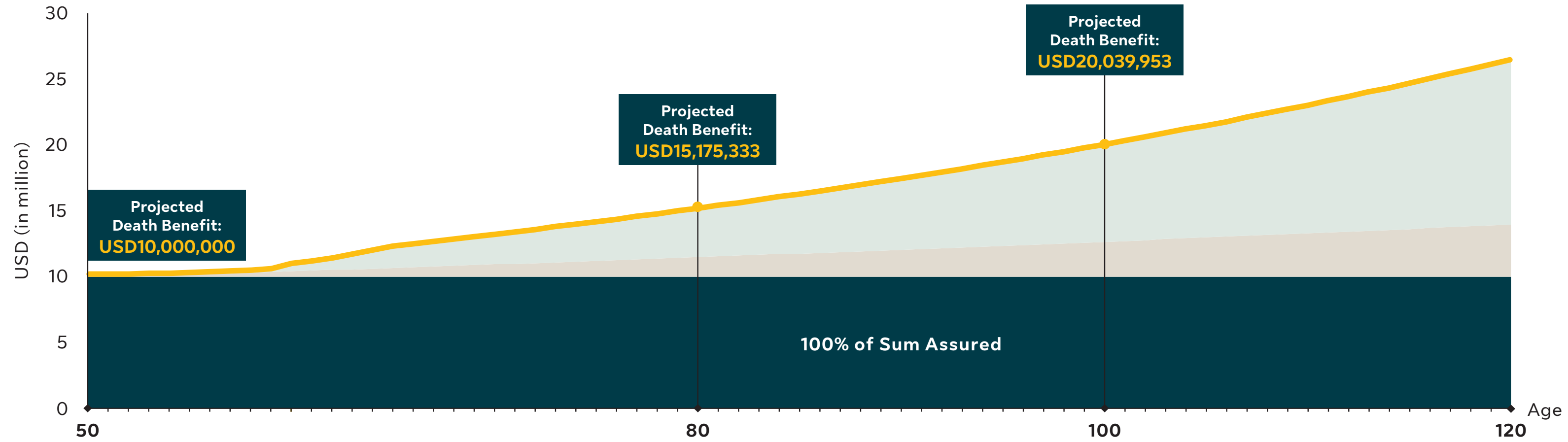
Premium payment term: Single Pay
Preferred Select Non-smoker

Guaranteed Death Benefit
Annual Addition
Final Addition
Projected Death Benefit

Projected Death Benefit

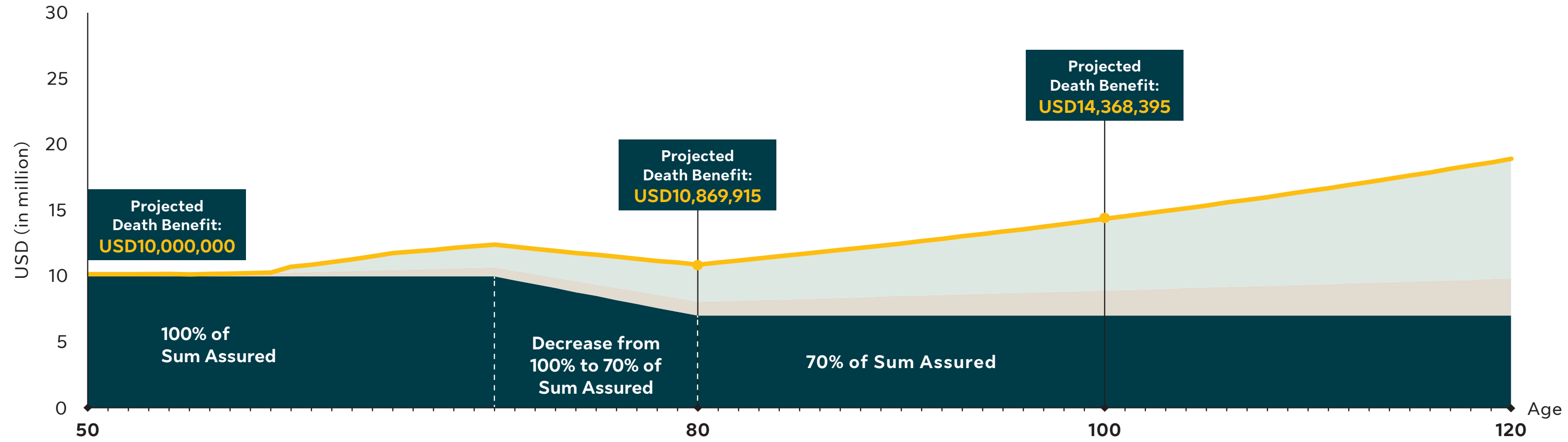
SunBrilliance Whole Life 100

Sum Assured : USD10,000,000
Single premium : USD3,870,200



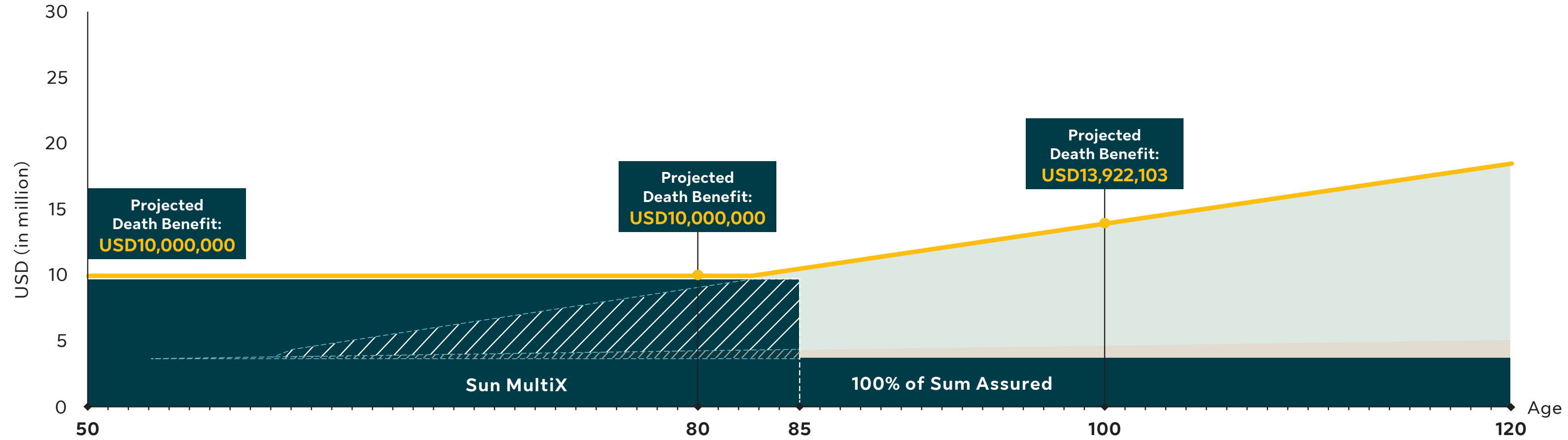
SunBrilliance Whole Life 70

Sum Assured : USD10,000,000
Single premium : USD2,970,000



SunBrilliance Whole Life NextGen

Sun MultiX : USD10,000,000
Sum Assured : USD3,810,000
Single premium : USD2,594,077



The above diagrams are for illustrative purpose only. All figures shown in the cases are rounded to the nearest whole number. The projected returns stated in the example are based on Sun Life Private Wealth Singapore's addition scales determined under a 5.00% investment return and are not guaranteed. The actual amounts of the cash value and face value of accumulated Annual Additions and cash value and face value of Final Addition payable may be higher or lower than the illustrated figures above. Under some circumstances, the actual amounts of these additions may be zero.

The Annual Additions and Final Addition may vary based on the performance of a number of experience factors, with the investment return normally being the main determinant. Other factors include but are not limited to claims, persistency, reinsurance and taxes. The example assumes no partial Surrenders, Policy loans or other Policy changes. The investment performance is not guaranteed and the cash value may be less than the total premiums paid.

SUNBRILLIANCE WHOLE LIFE

Comparative analyses

Mr. M
Age 50
Singapore

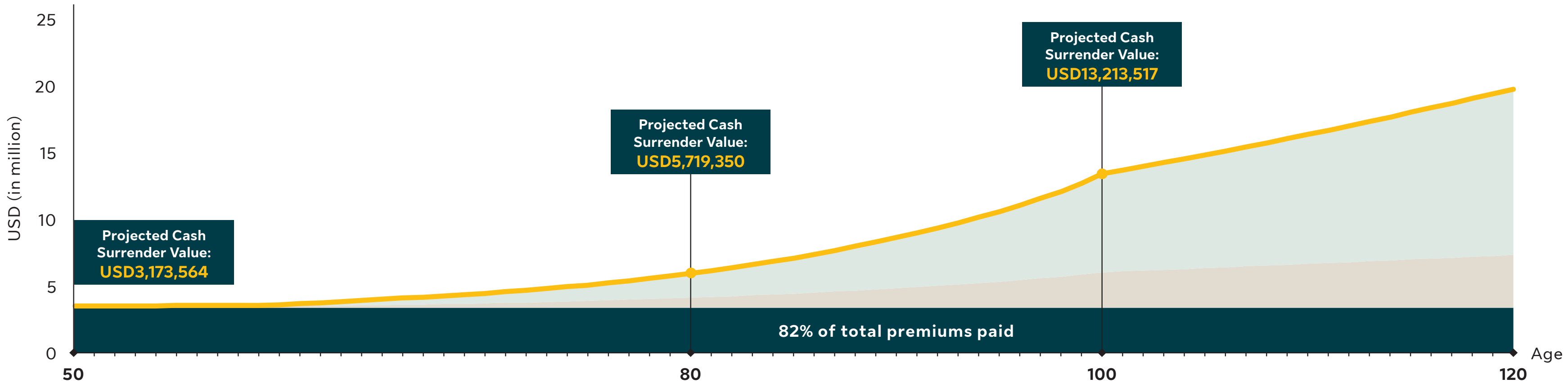
Premium payment term: Single Pay
Preferred Select Non-smoker

Guaranteed Cash Value
Annual Addition Cash Value
Final Addition Cash Value
Projected Cash Surrender Value

Projected Cash Surrender Value

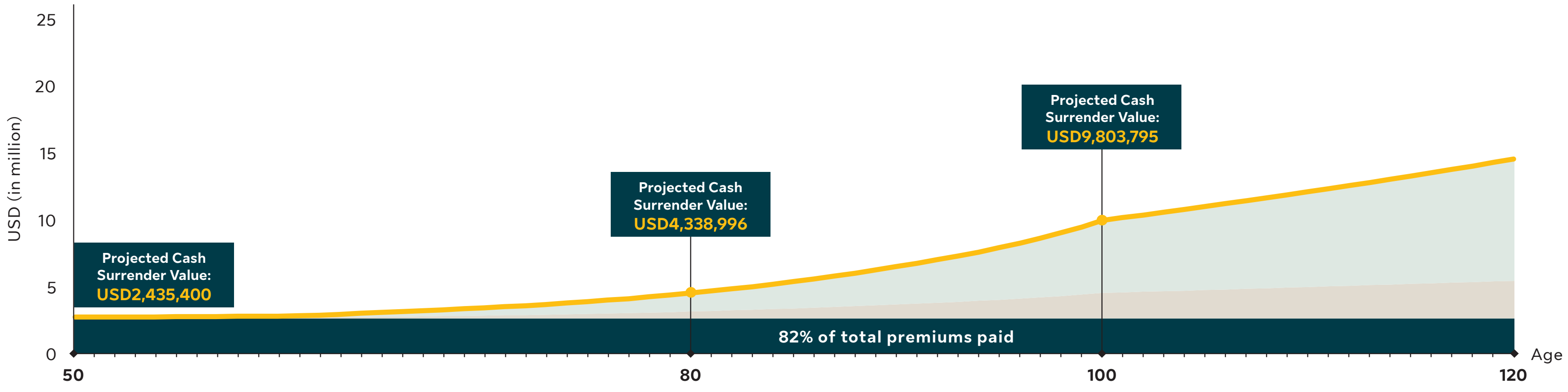
SunBrilliance Whole Life 100

Sum Assured : USD10,000,000
Single premium : USD3,870,200



SunBrilliance Whole Life 70

Sum Assured : USD10,000,000
Single premium : USD2,970,000



SunBrilliance Whole Life NextGen

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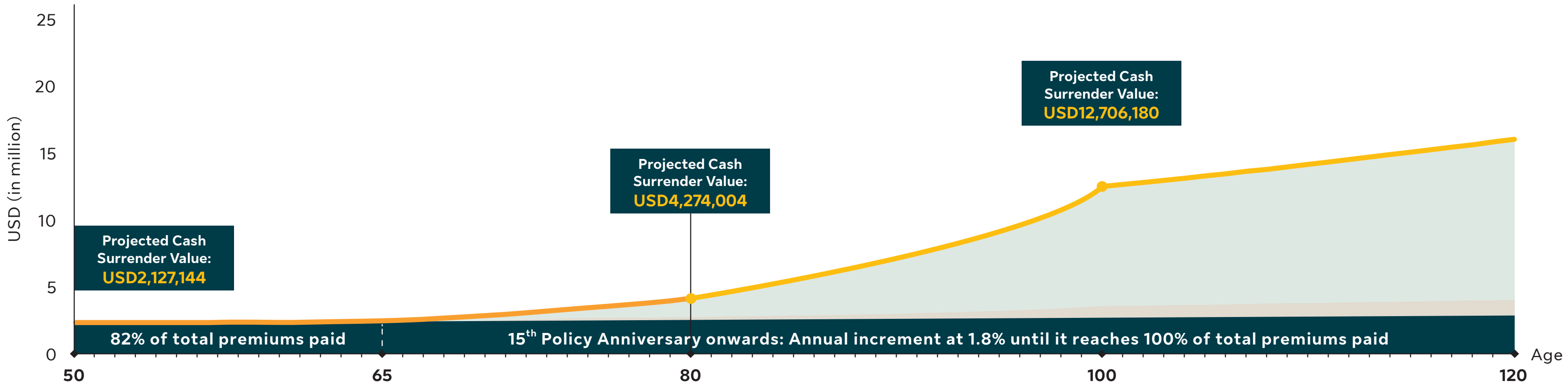

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Key product information

Plan	SunBrilliance Whole Life		
Minimum Coverage	100 and 70: Minimum Sum Assured of $1,000,000 NextGen: Minimum Sum Assured of $400,000 and Minimum Sun MultiX of $1,000,000		
Currency	US dollar		
Benefit Term	Whole life		
Premium Structure	Premium is level and guaranteed		
Premium Payment Term	Single Pay	Multi Pay 5 Years	Multi Pay 10 Years
Entry Age	Age 0-75	Age 0-70	Age 0-65

Key product information

Death Benefit

100

100% of Sum Assured	+	Any face value of Annual Additions	+	Any face value of Final Addition	−	Any Debt	−	Any overdue premium	−	Any outstanding split pay premiums and associated administrative fee, if applicable

70

Corresponding Applicable Percentage of Sum Assured stated in the table below	+	Any face value of Annual Additions	+	Any face value of Final Addition	−	Any Debt	−	Any overdue premium	−	Any outstanding split pay premiums and associated administrative fee, if applicable

Occurrence of the Insured's death	Applicable Percentage of Sum Assured
Before the age of 70, or the 20th Policy Anniversary, whichever is later ("Designated Anniversary")	100%
Within the 1st Policy year from the Designated Anniversary	97%
Within the 2nd Policy year from the Designated Anniversary	94%
Within the 3rd Policy year from the Designated Anniversary	91%
Within the 4th Policy year from the Designated Anniversary	88%
Within the 5th Policy year from the Designated Anniversary	85%
Within the 6th Policy year from the Designated Anniversary	82%
Within the 7th Policy year from the Designated Anniversary	79%
Within the 8th Policy year from the Designated Anniversary	76%
Within the 9th Policy year from the Designated Anniversary	73%
Within the 10th Policy year from the Designated Anniversary and thereafter	70%

Key product information

<table>
<tr><td rowspan="7">Death Benefit</td><td colspan="9">NextGen</td></tr>
<tr><td colspan="9">Before the Anniversary of the Policy that is on or immediately after the expiry of Sun MultiX:
The higher of:</td></tr>
<tr><td colspan="5">Sun MultiX</td><td colspan="4" rowspan="3">− Any debt
− Any overdue premium
− Any outstanding split pay premiums and associated admin fee, if applicable</td></tr>
<tr><td colspan="5">OR</td></tr>
<tr><td>100% of Sum Assured</td><td>+</td><td>Any face value of accumulated Annual Additions</td><td>+</td><td>Any face value of Final Addition</td></tr>
<tr><td colspan="9">On or after the Anniversary of the Policy that is on or immediately after the expiry of Sun MultiX:</td></tr>
<tr><td>100% of Sum Assured</td><td>+</td><td>Any face value of accumulated Annual Additions</td><td>+</td><td>Any face value of Final Addition</td><td>−</td><td>Any Debt</td><td>−</td><td>Any overdue premium</td></tr>
<tr><td></td><td colspan="9">Throughout the term of the Policy, if the Cash Surrender Value of the Policy is higher than the Death Benefit, we will pay the Cash Surrender Value as the Death Benefit.</td></tr>
</table>

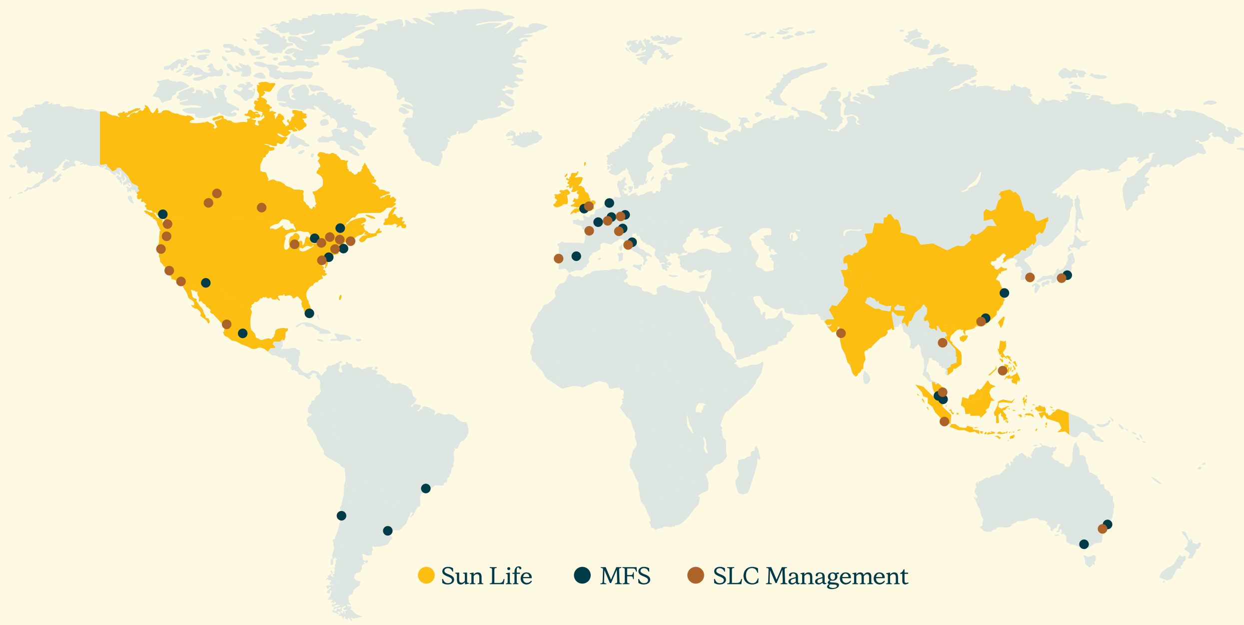
SUNBRILLIANCE WHOLE LIFE

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

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.

The policy mentioned in this information brochure are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association, Singapore or SDIC websites (www.lia.org.sg) or (www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at July 2026.

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