SunBrilliance Indexed Universal Life III

Sun Life Private Wealth

You define your legacy.
Your insurance plan makes it count.





SUNBRILLIANCE INDEXED UNIVERSAL LIFE III

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

As the global landscape evolves, your insurance plan can safeguard your legacy while allowing you to live your best life.

Introducing SunBrilliance Indexed Universal Life III: 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, with downside protection.

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

*As of 31 March 2026

Key benefits:

Lifetime coverage[1]

to leave a legacy.

High potential growth

- through an Indexed Account linked to the S&P 500 index performance
- a guaranteed loyalty bonus (from policy year 11 onwards) to increase your account value every year

Downside protection

- 0% p.a. floor on the Indexed Account
- Guaranteed 3.00% p.a. crediting rate for the Fixed Account in the first 20 years
- Guaranteed loyalty bonus credited every year (from policy year 11 onwards)

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, Optimum or Multiplier Indexed Account based on your preference
- to rebalance the account value between Fixed and Indexed Accounts after first policy year
- to change the life insured in the future[2]

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.

[1] Lifetime 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 III works:

SunBrilliance Indexed Universal Life III 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 you would like your premiums to be allocated: an Indexed Account or spread across an Indexed and a Fixed Account[3].

Indexed Account

+ Upside growth potential from the S&P 500, an internationally recognised index
+ Choice of an Optimum or Multiplier Indexed Account
+ Downside protection with 0% p.a. floor
+ Guaranteed loyalty bonus (from policy year 11 onwards)
+ Options for premium and account reallocation
+ Lower premiums for coverage from high expected growth

Fixed Account

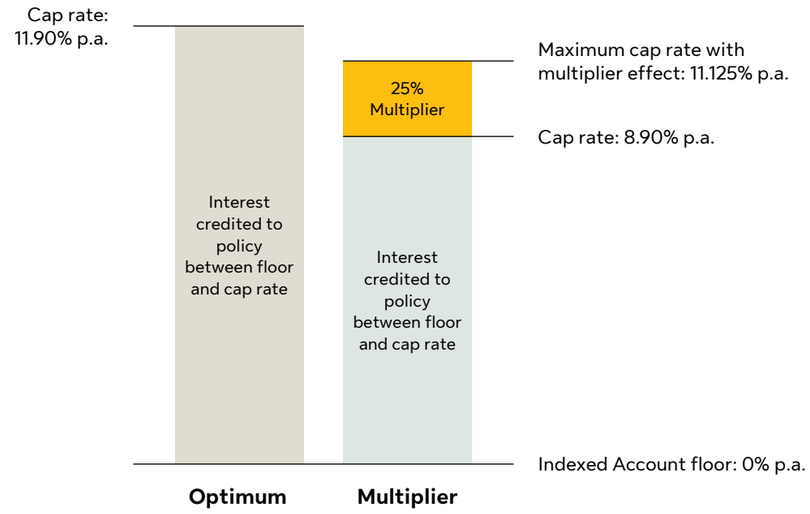
+ Guaranteed minimum crediting rate at 3.00% p.a. (for policy years 1 to 20)
+ Guaranteed loyalty bonus (from policy year 11 onwards)
+ Options for premium and account reallocation
- Requires higher premium commitment

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

SUNBRILLIANCE INDEXED UNIVERSAL LIFE III

Step 2

Next, select an Indexed Account based on your preference:



Optimum

Take advantage of the upside growth potential of the S&P 500 and enjoy a high index cap of 11.90% p.a.

Multiplier

Multiply returns with an additional 25% on the interest credited to Client's account.

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
Optimum Account	12%	11.90% p.a.	0% p.a.	→	11.90% p.a.	X	100%	=	11.90% p.a.
Multiplier Account	12%	8.90% p.a.	0% p.a.	→	8.90% p.a.	X	125%	=	11.125% 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
Optimum Account	6%	11.90% p.a.	0% p.a.	→	6% p.a.	X	100%	=	6% p.a.
Multiplier Account	6%	8.90% 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
Optimum Account	-5%	11.90% p.a.	0% p.a.	→	0% p.a.	X	100%	=	0% p.a.
Multiplier Account	-5%	8.90% p.a.	0% p.a.	→	0% p.a.	X	125%	=	0% p.a.

Key product information:

SunBrilliance Indexed Universal Life III			
Sum Assured	$500,000	**Benefit Term**	Whole life
Currency	US dollar	**Entry Age**	0 - 75

Sun Life Private Wealth Singapore Philanthropic Pledge

When you plan your legacy with SunBrilliance Indexed Universal Life III, we are inspired to give back to the community. Every purchase of SunBrilliance Indexed Universal Life III 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[4] to support local health and financial literacy causes in accordance with Sun Life's philanthropy goals.

[4] 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.

Sun Life Quit Smoking Incentive

Strive for healthy living from day one with our incentive programme where you enjoy non-smoker policy charges for the first three policy years while working on quitting smoking.

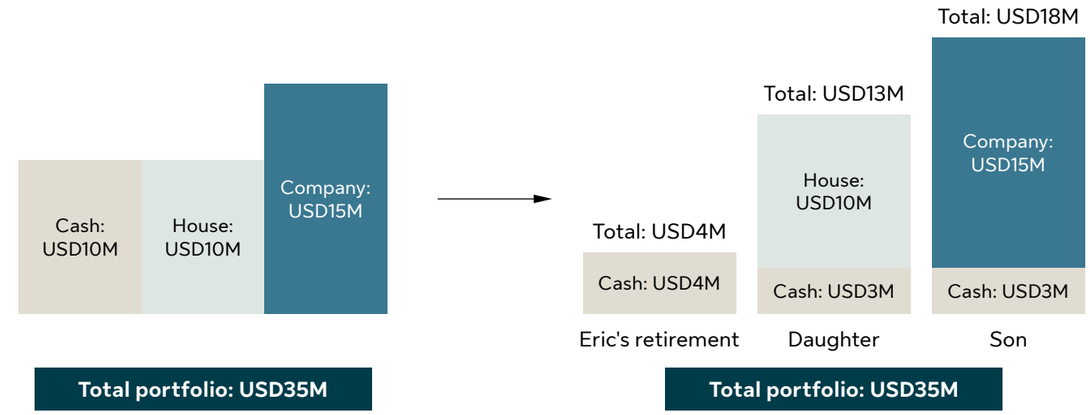
Remain smoke-free for 12 consecutive months during this period, and these savings may become permanent. Prioritise your health and receive lasting financial benefits for your commitment.

Scenario



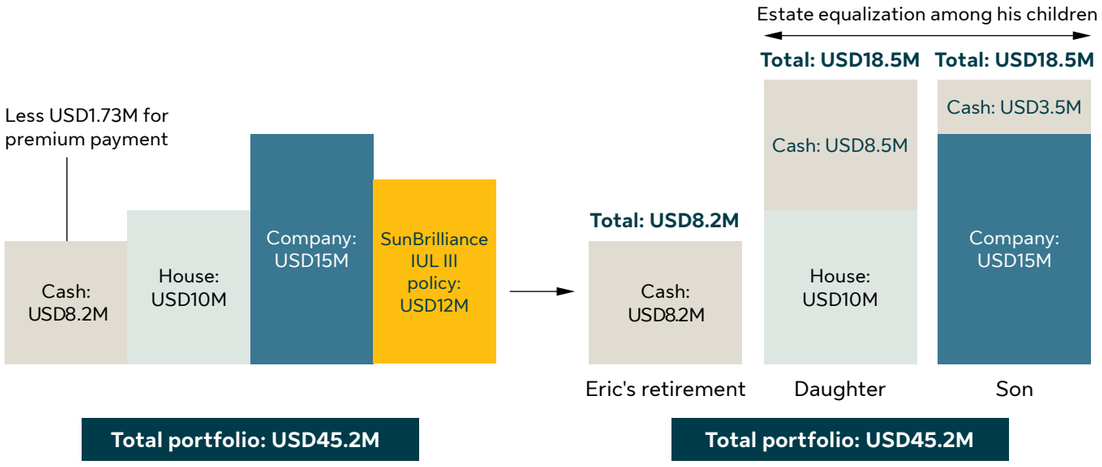
Eric is a successful second-generation family business owner. He has **USD10 million** of funds to plan for his retirement and the financial security of his children.

Before purchase of SunBrilliance Indexed Universal Life (IUL) III

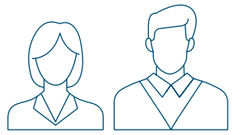


After purchase of SunBrilliance Indexed Universal Life (IUL) III

Eric (aged 50, male, standard non-smoker, Singapore resident) purchases a SunBrilliance Indexed Universal Life III policy and pays a single premium of **USD1.73M** to receive **USD12M for coverage.**



Under Sun Life Private Wealth Singapore Philanthropic Pledge, Sun Life Private Wealth Singapore will donate 0.5% from premiums collected (USD8,663) towards philanthropic causes.

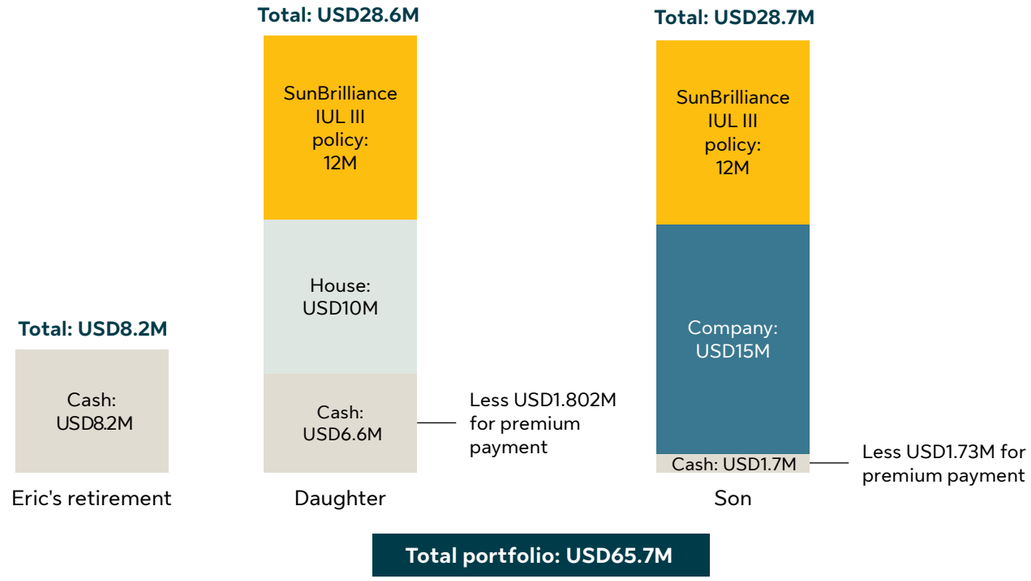


Years later, Eric's children purchase SunBrilliance Indexed Universal Life III policy with the Death Benefit payout from Eric's SunBrilliance Indexed Universal Life III policy for legacy planning.

After purchase of SunBrilliance Indexed Universal Life (IUL) III

Eric's daughter (aged 52, female, standard non-smoker, Singapore resident) purchases a SunBrilliance Indexed Universal Life III policy and pays a single premium of **USD1.802M** to receive **USD12M for coverage.**

Eric's son (aged 50, male, standard non-smoker, Singapore resident) also purchases a SunBrilliance Indexed Universal Life III policy and pays a single premium of **USD1.733M** for **coverage of USD12M.**



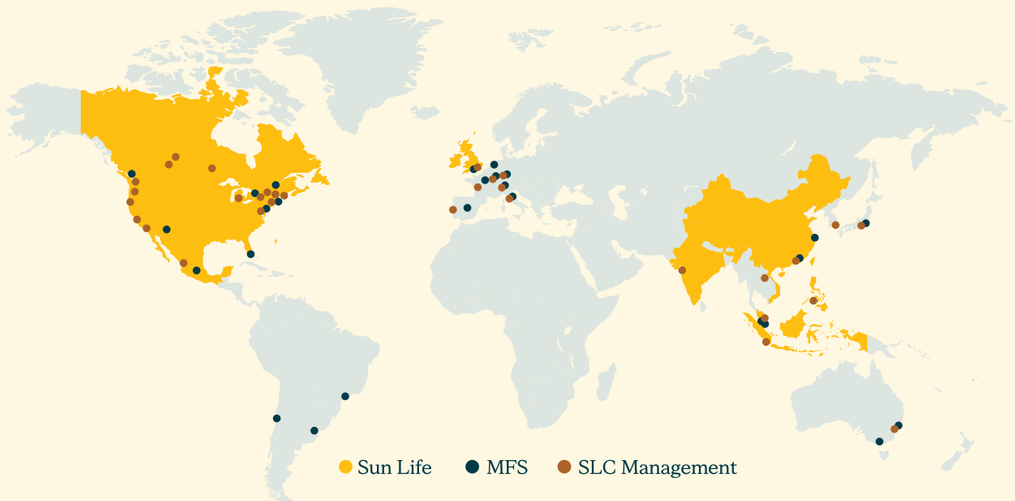
Under Sun Life Private Wealth Singapore Philanthropic Pledge, Sun Life Private Wealth Singapore will donate 0.5% from premiums collected (USD9,011 from daughter's policy and USD8,663 from son's policy) per policy towards philanthropic causes.

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

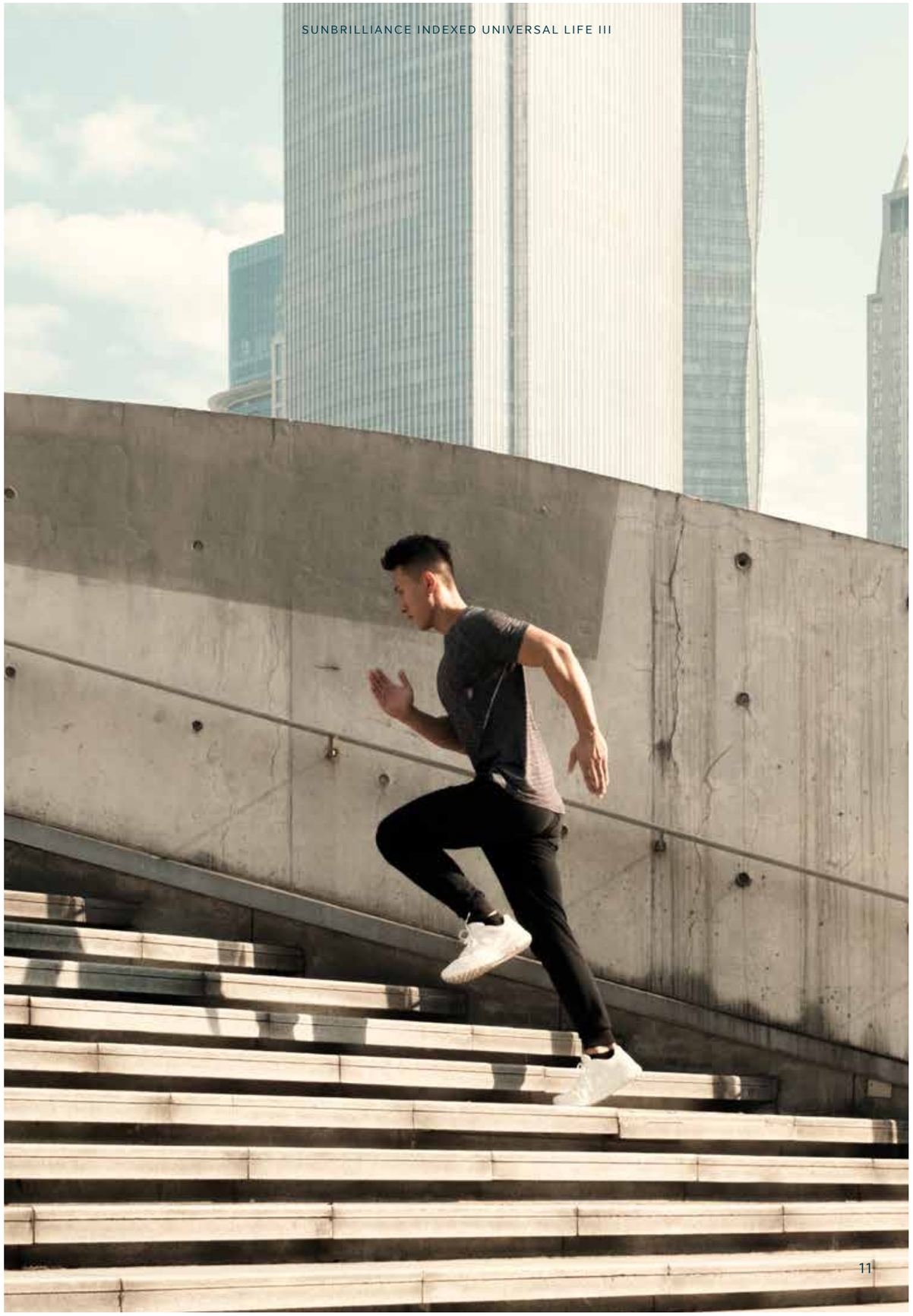
For 160 years, Sun Life has been there for our Clients in good and bad times. With offices in 28 markets*, we serve millions in Canada, the U.S., Asia and other parts of the world.

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 UNIVERSAL LIFE III

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.

This document is meant for general information only. No part of the information herein shall be modified, extracted, reproduced or shared with any person or entity without the prior written consent of Sun Life.

No distribution arrangement, contract of insurance or any other legal relations is created or can be construed to be created involving Sun Life and you, solely due to the information herein and without a proper agreement being entered into in writing and duly executed.

While Sun Life believes that the information set out here is correct and accurate as at the date on which it is issued, Sun Life does not guarantee the correctness, accuracy or completeness of its contents. Further, Sun Life does not assume any responsibility, and has no obligation, to update this document or inform recipients of its updated contents in due course, if any of its contents changes. Sun Life is not liable for any loss, damages or expenses that may be incurred from reliance upon the contents herein. No part of this document shall be construed as advice from Sun Life or an indication of whether any product referred to herein is suitable for any particular individual or entity. This document does not constitute solicitation or an offer to purchase any product mentioned herein. The suitability of a product for any person needs to be considered bearing in mind the relevant person's own circumstances and needs, and as such, qualified professional advisors, such as lawyers, accountants, tax and financial advisors, should be engaged by the relevant person as (s)he deems fit before (s)he decides whether or not to purchase any product. Except as expressly set out, Sun Life does not make any representations as to the selling or other restrictions that apply to life insurance products that it offers. Distributors have the sole responsibility to acquaint themselves at all times with, and comply fully with, relevant laws, regulations and other requirements, as applicable, in relation to distributing insurance products.

Sun Life Assurance Company of Canada is an insurance company federally incorporated in Canada, with OSFI Institution Code F380 and its registered office at 1 York Street, Toronto, Ontario, Canada M5J 0B6. It is regulated by Office of the Superintendent of Financial Institutions, Canada. Sun Life Assurance Company of Canada Singapore Branch (UEN T19FC0132B) is registered with the Accounting and Corporate Regulatory Authority of Singapore as a foreign company with its registered office at 50 Raffles Place, #26-04 Singapore Land Tower, Singapore 048623 and carries on life insurance business in Singapore. It is licensed and regulated by the Monetary Authority of Singapore. Not all life insurance products of Sun Life Assurance Company of Canada Singapore Branch are available to all individuals. Other restrictions may apply. Where (i) Sun Life Assurance Company of Canada Singapore Branch is referred to as "Sun Life Private Wealth Singapore", and (ii) Sun Life High Net Worth life insurance business unit may be referred to as "Sun Life Private Wealth", all these references are strictly for marketing and branding purposes only, and no legal significance is expressed or implied. Sun Life Assurance Company of Canada is a member of the Sun Life group of companies.

SUNBRILLIANCE INDEXED UNIVERSAL LIFE III

Index disclaimers:

The S&P 500® is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by Sun Life Assurance Company of Canada Singapore Branch. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by Sun Life Assurance Company of Canada Singapore Branch. SunBrilliance Indexed Universal Life III Insurance product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of the SunBrilliance Indexed Universal Life III Insurance product or any member of the public regarding the advisability of investing in securities generally or in SunBrilliance Indexed Universal Life III Insurance product particularly or the ability of the S&P 500® to track general market performance. S&P Dow Jones Indices only relationship to Sun Life Assurance Company of Canada Singapore Branch with respect to the S&P 500® is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500® is determined, composed and calculated by S&P Dow Jones Indices without regard to Sun Life Assurance Company of Canada Singapore Branch or the SunBrilliance Indexed Universal Life III Insurance product. S&P Dow Jones Indices have no obligation to take the needs of Sun Life Assurance Company of Canada Singapore Branch or the owners of SunBrilliance Indexed Universal Life III Insurance product into consideration in determining, composing or calculating the S&P 500®. S&P Dow Jones Indices is not responsible for and have not participated in the determination of the prices, and amount of SunBrilliance Indexed Universal Life III Insurance product or the timing of the issuance or sale of SunBrilliance Indexed Universal Life III Insurance product or in the determination or calculation of the equation by which SunBrilliance Indexed Universal Life III Insurance product is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of SunBrilliance Indexed Universal Life III Insurance product. There is no assurance that investment products based on the S&P 500® will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

S&P Dow Jones Indices does not guarantee the adequacy, accuracy, timeliness and/or the completeness of the S&P 500® or any data related thereto or any communication, including but not limited to, oral or written communication (including electronic communications) with respect thereto. S&P Dow Jones Indices shall not be subject to any damages or liability for any errors, omissions, or delays therein. S&P Dow Jones Indices makes no express or implied warranties, and expressly disclaims all warranties, of merchantability or fitness for a particular purpose or use or as to results to be obtained by Sun Life Assurance Company of Canada Singapore Branch, owners of the SunBrilliance Indexed Universal Life III insurance product, or any other person or entity from the use of the S&P 500® or with respect to any data related thereto. Without limiting any of the foregoing, in no event whatsoever shall S&P Dow Jones Indices be liable for any indirect, special, incidental, punitive, or consequential damages including but not limited to, loss of profits, trading losses, lost time or goodwill, even if they have been advised of the possibility of such damages, whether in contract, tort, strict liability, or otherwise. There are no third party beneficiaries of any agreements or arrangements between S&P Dow Jones Indices and Sun Life Assurance Company of Canada Singapore Branch, other than the licensors of S&P Dow Jones Indices.



Sun Life Assurance Company of Canada Singapore Branch
50 Raffles Place, #26-04 Singapore Land Tower, Singapore 048623
Tel: +65 6223 1102 | Website: www.privatewealth.sunlife.com/sg

SLS - 522 0726 EN