

LIFE INSURANCE | LIFE PROTECTION

Future – S



Sun Life



“

Future - S is a whole life plan designed to offer **a lifetime of protection to empower future generations.**

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Ensuring your loved ones will continue to live out their dreams and fulfil their ambitions during their lifetime requires the wisdom to plan and the will to act.

Sun Life is here to accompany you and your family on life's journey. Safeguarding your wealth, paving the way to a smooth transition of your personal and business assets in this lifetime and generations beyond.



Key Benefits:



Lifetime of coverage with 2 options for Guaranteed Death Benefit



Flexibility in premium payment terms



High Guaranteed Cash Value at 85%



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

How Future - S Works



Lifetime of coverage with 2 options for Guaranteed Death Benefit

Future - S offers you a lifetime of protection therefore allowing you to enjoy life to the fullest, worry-free. Having a plan that offers a guaranteed lifetime of protection is an essential component for your legacy and wealth planning strategy.

Guaranteed Death Benefit

\$100

The Guaranteed Death Benefit will always be equal to 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 the insured reaches age 70, 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.



Flexibility in premium payment terms

- Single Pay
- Multi Pay 5 Years
- Multi Pay 10 Years



High Guaranteed Cash Value at 85%

Premium payment term	Guaranteed Cash Value
Single Pay	85% of premiums paid for the lifetime of the Policy
Multi Pay 5 Years	25% of premiums paid on the 1 st Policy Anniversary, increasing to 85% at a 15% annual increment
Multi Pay 10 Years	8.5% of premiums paid on the 1 st Policy Anniversary, increasing to 85% at a 8.5% annual increment



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

Your Policy growth over time is determined by 2 types of non-guaranteed additions:

Annual Additions¹

- 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 the Policy.
- Once the Annual Addition is credited, the face value associated with the additional paid-up insurance becomes guaranteed.
- Its declared face value is payable upon the death of the insured while its declared cash value will be payable upon withdrawal of the accumulated Annual Additions², Surrender or termination (other than death) of your Policy.

One-time Final Addition¹

- The one-time Final Addition only comes into effect when your Policy is surrendered or on the death of the insured.
- It will be declared once a year starting from the 10th Policy Anniversary (if any).
- It is adjusted at each subsequent declaration and may be increased or decreased according to the rules set by Sun Life from time to time.

Remarks:

¹ 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") 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 reinsurance costs, taxes, client persistency and claims. And the cash value of Annual Additions and Final Addition might not be equal to their own face value.

² The maximum and minimum amount of cash withdrawal is subject to the then current administrative rules. The cash value of Annual Additions is not guaranteed and may reviewed and adjusted by Sun Life from time to time at Sun Life's sole direction.

Case Studies*

Security with Future - S - S100

The **S100** plan offers you a lifetime guarantee where your protection will never decrease below 100% of Sum Assured. It helps you safeguard the dreams and aspirations of those most important to you, therefore allowing you and those you care for to enjoy life to the fullest, worry-free.

Future - S - S100

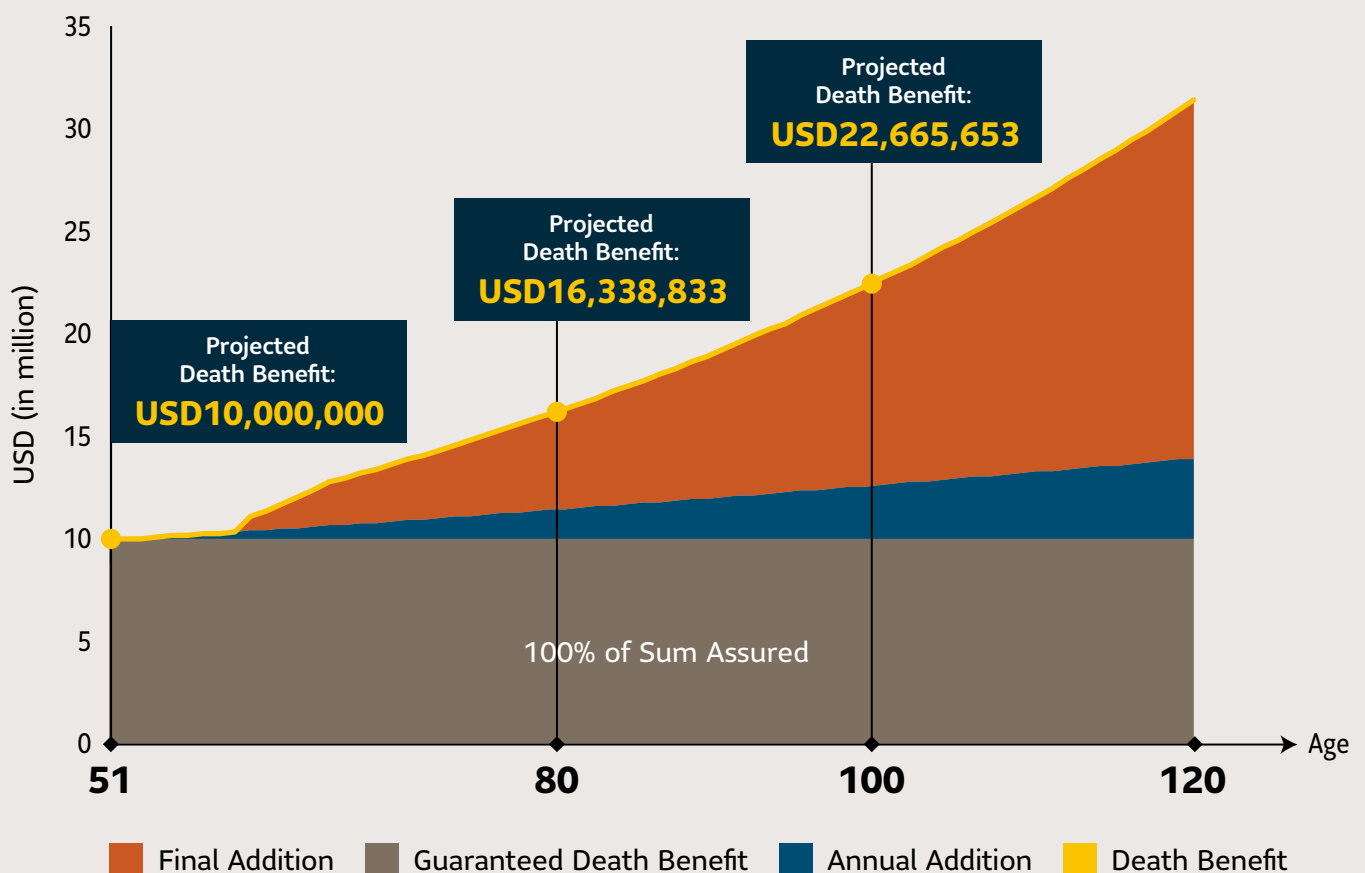


Mr. M
Age 50
Preferred Select Non-smoker

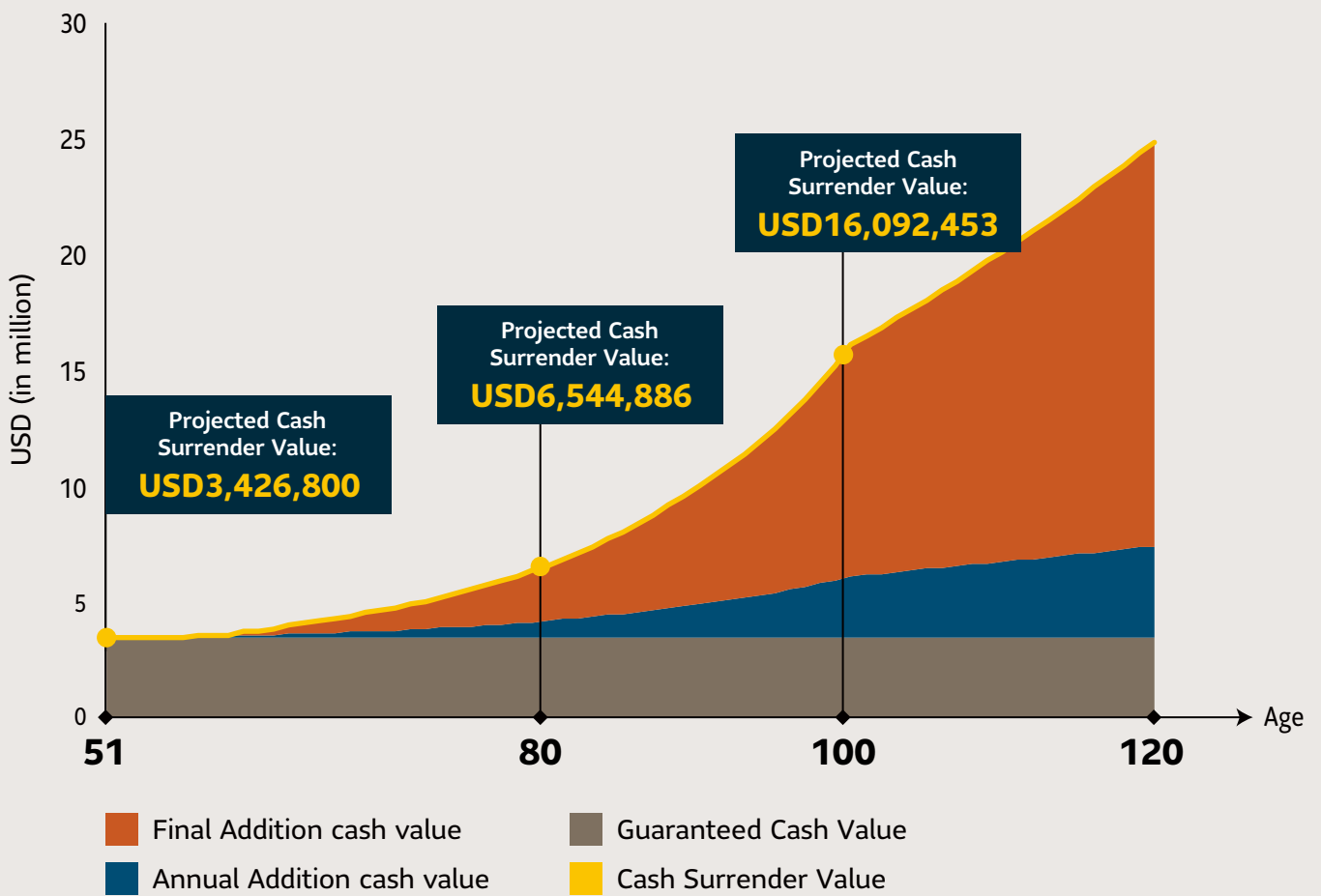
Sum Assured: USD10,000,000
Premium payment term: Single Pay
Single premium: USD4,031,500

Mr. M is a CEO of a listed company with a global footprint. As a high-performing individual, he has achieved success through hard work and determination. With aged parents, spouse and 2 children depending on him, Mr. M knows that his ability to generate income will be crucial to the wellbeing of his family. As such, he has decided to take up the **Future - S - S100** as he would like to ensure a minimum level of protection towards his family and leave nothing to chance.

Projected Death Benefit



Projected Cash Surrender Value



Security with Future - S - S70

Due to your evolving needs in life, the **S70** offers you a balance of lifetime protection while preserving a competitive and affordable premium.

Future - S - S70

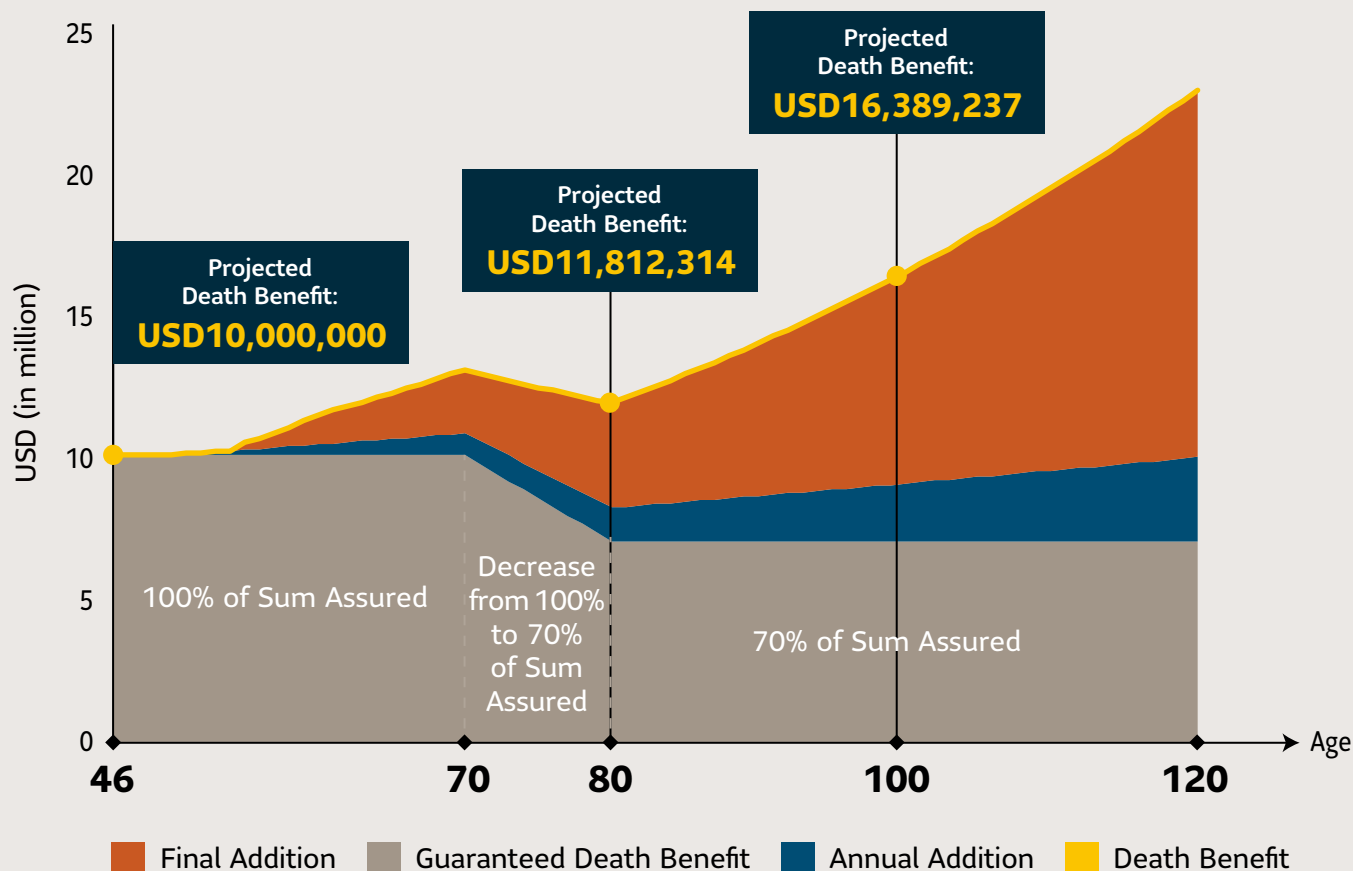


Ms. A
Age 45
Preferred Select Non-smoker

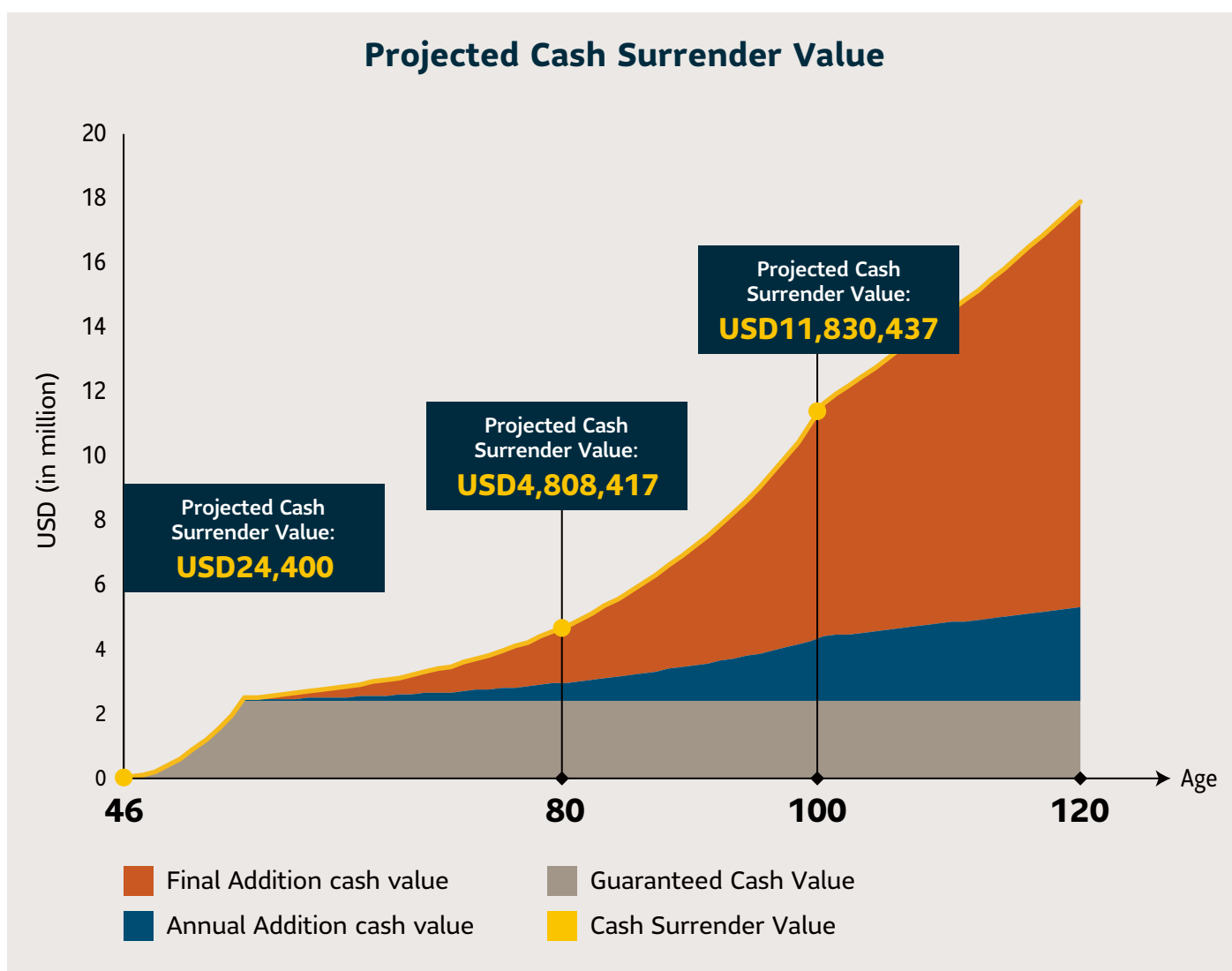
Sum Assured: USD10,000,000
Premium payment term: Multi Pay 10 Years
Annual premium: USD287,200

Ms. A is an entrepreneur who has had success with her start-up venture over the last 5 years. She is confident that her business will grow multi-fold in the years ahead but wants to be cautious with her finances. Understanding that she needs to protect her current interest and potential of her business venture for her family, she decided to take up the **Future - S - S70** plan with a premium payment term spread over 10 years.

Projected Death Benefit



Similar to the **S100**, your Guaranteed Death Benefit starts at 100% of the Sum Assured. However, after the 20th Policy year OR the year you reach age 70, 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.



*The above Case Studies and 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's addition scales determined under a 5% 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 reinsurance costs, taxes, client persistency and claims. The amount of the initial and future premium payments follows the illustrated pattern. 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.

Key Product Information

Plan	Future - S		
Minimum Sum Assured	USD1,000,000		
Currency	USD		
Benefit Term	Whole life		
Premium Payment Term	Single Pay	Multi Pay 5 Years	Multi Pay 10 Years
Premium Structure	Premium is level and guaranteed		
Insured's Issue Ages for Purposes of Underwriting	Age 0 – 70	Age 0 – 65	Age 0 – 60

Death Benefit

S100								
100% of Sum Assured	+	any face value of Annual Additions	+	any face value of Final Addition	-	the amount of any loans with interest	-	any overdue premiums
S70								
Corresponding Applicable Percentage of Sum Assured stated in the table below	+	any face value of Annual Additions	+	any face value of Final Addition	-	the amount of any loans with interest	-	any overdue premiums
Occurrence of the insured's death					Applicable Percentage of Sum Assured			
Before the age of 70, or the 20 th Policy Anniversary, whichever is later ("Designated Anniversary")					100%			
Within the 1 st Policy year from the Designated Anniversary					97%			
Within the 2 nd Policy year from the Designated Anniversary					94%			
Within the 3 rd Policy year from the Designated Anniversary					91%			
Within the 4 th Policy year from the Designated Anniversary					88%			
Within the 5 th Policy year from the Designated Anniversary					85%			
Within the 6 th Policy year from the Designated Anniversary					82%			
Within the 7 th Policy year from the Designated Anniversary					79%			
Within the 8 th Policy year from the Designated Anniversary					76%			
Within the 9 th Policy year from the Designated Anniversary					73%			
Within the 10 th Policy year from the Designated Anniversary and thereafter					70%			

ABOUT SUN LIFE SINGAPORE

Sun Life is a leading international financial organisation that provides insurance, wealth and asset management solutions to individual and corporate Clients.

We pioneered the International High Net Worth Life Insurance business out of Bermuda in the 1990s. Today, we are leading industry experts in HNW business in Singapore, Hong Kong and Bermuda.

Sun Life Singapore received its Direct Insurer (Life) license from Monetary Authority of Singapore ("MAS") on 14 May 2020. We are a Branch of Sun Life Assurance Company of Canada.

We benefit from the same financial strength ratings assigned to Sun Life Assurance Company of Canada.

Sun Life Assurance Company of Canada consistently receives top ratings:

	As of 31 December 2020
Standard & Poor's	AA
A.M. Best	A+
Moody's	AA3

WEALTH BEYOND GENERATIONS

HONOURING OUR PROMISES AND DELIVERING ON OUR COMMITMENTS FOR MORE THAN 150 YEARS.

At Sun Life, we offer a range of products to help our High Net Worth (HNW) and Ultra High Net Worth (UHNW) Clients achieve their legacy, wealth and business succession needs. Through our network of specialised distribution partners, we provide Clients with life insurance solutions that last a lifetime.

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 April 2021.

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