



SunBrilliance Whole Life

You can't write the next chapter  
without the next generation.

# 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.

Sun Life is here to accompany you and your family on this journey. 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 is backed by a strong AA financial 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 December 2023.

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.



# How SunBrilliance Whole Life works<sup>1</sup>:

## 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.

### 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 20<sup>th</sup> 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<sup>2</sup>.
- 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<sup>3</sup>

- Beginning from the 3<sup>rd</sup> 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<sup>4</sup>, surrender or termination following expiration of the grace period of your Policy.

### One-time Final Addition<sup>3</sup>

- Starting from the 10<sup>th</sup> 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.

<sup>1</sup> 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.

<sup>2</sup> Subject to no withdrawal of Annual Additions from the Policy.

<sup>3</sup> 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 claims, persistency, reinsurance and taxes. And the cash value of Annual Additions and Final Addition might not be equal to their own face value.

<sup>4</sup> 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 from time to time at Sun Life's sole direction. For NextGen, the cash value associated with Annual Additions is guaranteed once credited.

# High guaranteed cash value allowing accumulation over time

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 25 <sup>th</sup> Policy Anniversary onwards
Multi Pay 5 Years	Up to 82% of total premiums paid from 20 <sup>th</sup> Policy Anniversary onwards	Up to 100% of total premiums paid from 40 <sup>th</sup> Policy Anniversary onwards
Multi Pay 10 Years	Up to 82% of total premiums paid from 20 <sup>th</sup> Policy Anniversary onwards	Up to 100% of total premiums paid from 40 <sup>th</sup> Policy Anniversary onwards

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



# Sun Life 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 us to donate 0.5% from the premiums received with a cap of US\$20,000 per policy.

Our Philanthropic Pledge will be managed and disbursed in accordance with Sun Life and Sun Life Singapore’s philanthropy goals to achieve long-term behavioural change through practical programmes contributing to these four areas of need:

- Type 2 Diabetes prevention, care, awareness and education
- Mental health
- Community initiatives that drive diversity, equity & inclusion
- Disaster relief



Under our pledge, all proceeds will be channelled through Community Chest towards Singapore-based programmes aligned with the four giving pillars.





# Comparative analyses



Mr. M  
Age 50  
Singapore

Premium payment term: Single Pay  
Preferred Select Non-smoker

Guaranteed Death Benefit  
Annual Addition

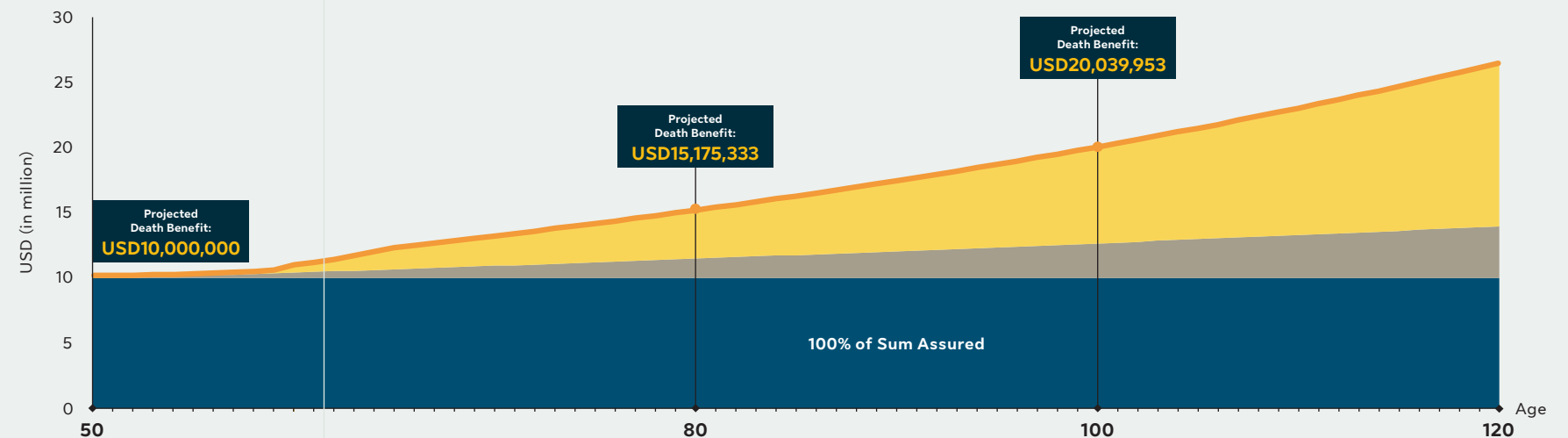
Final Addition  
Projected Death Benefit

## Projected Death Benefit

### SunBrilliance Whole Life 100

Sum Assured : USD10,000,000

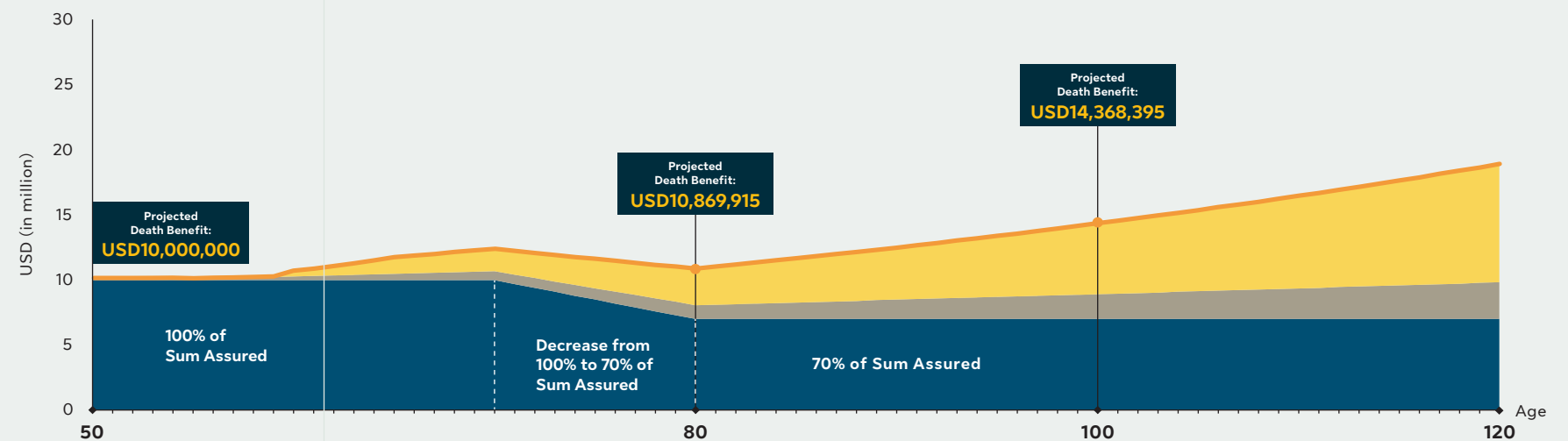
Single premium : USD3,870,200



### SunBrilliance Whole Life 70

Sum Assured : USD10,000,000

Single premium : USD2,970,000

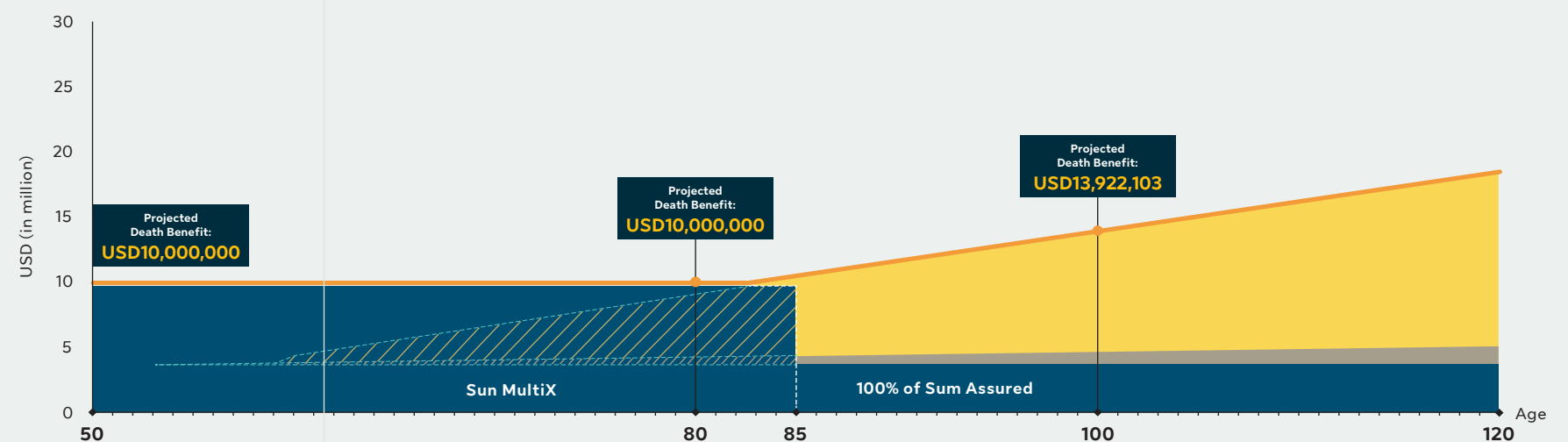


### SunBrilliance Whole Life NextGen

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'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.

# Comparative analyses

Mr. M  
Age 50  
Singapore

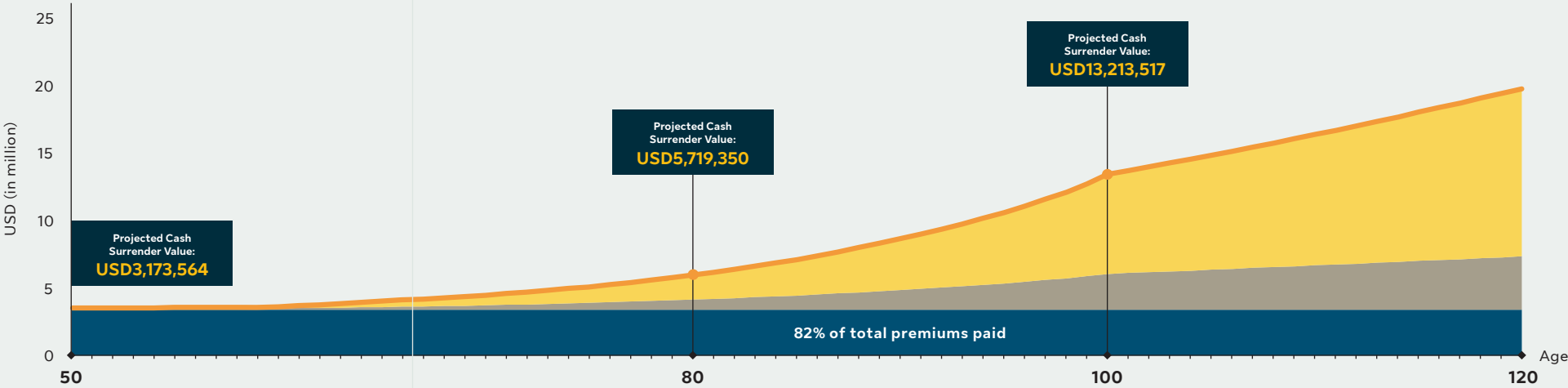
Premium payment term: Single Pay  
Preferred Select Non-smoker

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

## Projected Cash Surrender Value

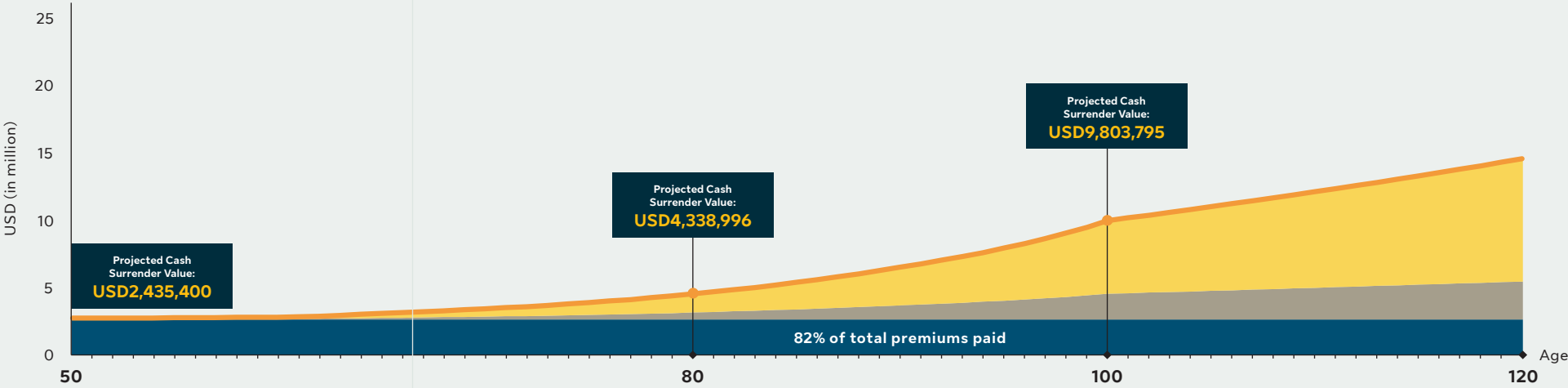
### SunBrilliance Whole Life 100

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



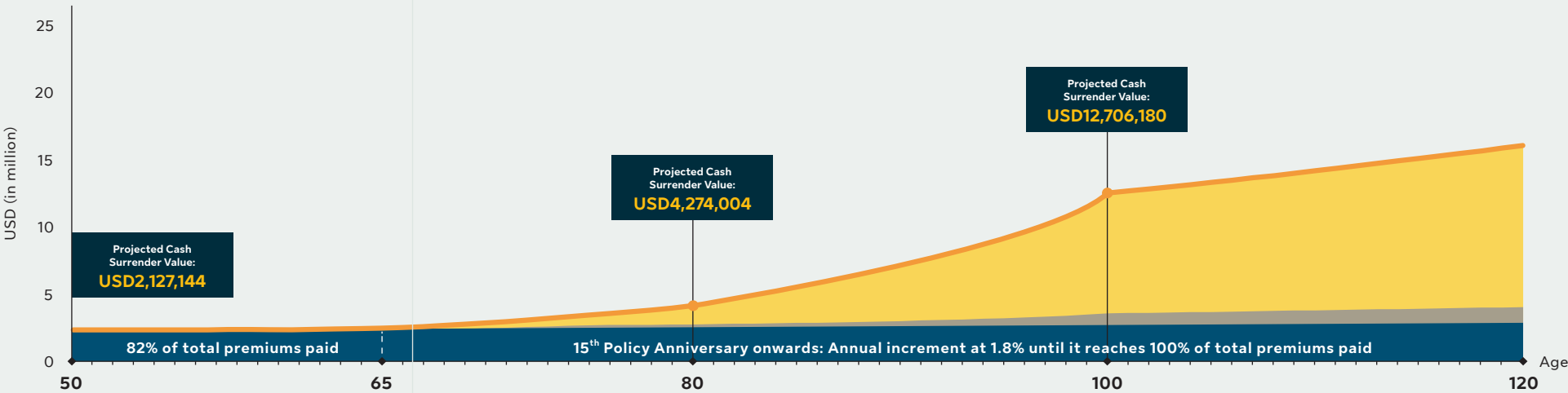
### SunBrilliance Whole Life 70

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



### SunBrilliance Whole Life NextGen

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'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.

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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 20 <sup>th</sup> Policy Anniversary, whichever is later ("Designated Anniversary")							100%
	Within the 1 <sup>st</sup> Policy year from the Designated Anniversary							97%
	Within the 2 <sup>nd</sup> Policy year from the Designated Anniversary							94%
	Within the 3 <sup>rd</sup> Policy year from the Designated Anniversary							91%
	Within the 4 <sup>th</sup> Policy year from the Designated Anniversary							88%
Within the 5 <sup>th</sup> Policy year from the Designated Anniversary							85%	
Within the 6 <sup>th</sup> Policy year from the Designated Anniversary							82%	
Within the 7 <sup>th</sup> Policy year from the Designated Anniversary							79%	
Within the 8 <sup>th</sup> Policy year from the Designated Anniversary							76%	
Within the 9 <sup>th</sup> Policy year from the Designated Anniversary							73%	
Within the 10 <sup>th</sup> Policy year from the Designated Anniversary and thereafter							70%	

# Key product information

Death Benefit

NextGen

Before the Anniversary of the Policy that is on or immediately after the expiry of Sun MultiX:  
The higher of:

Sun MultiX			<div> <div>Any debt</div> <div>Any overdue premium</div> <div>Any outstanding split pay premiums and associated admin fee, if applicable</div> </div>		
OR					
100% of Sum Assured	+ Any face value of accumulated Annual Additions	+ Any face value of Final Addition			

On or after the Anniversary of the Policy that is on or immediately after the expiry of Sun MultiX:

100% of Sum Assured	+ Any face value of accumulated Annual Additions	+ Any face value of Final Addition	- Any Debt	- Any overdue premium
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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.

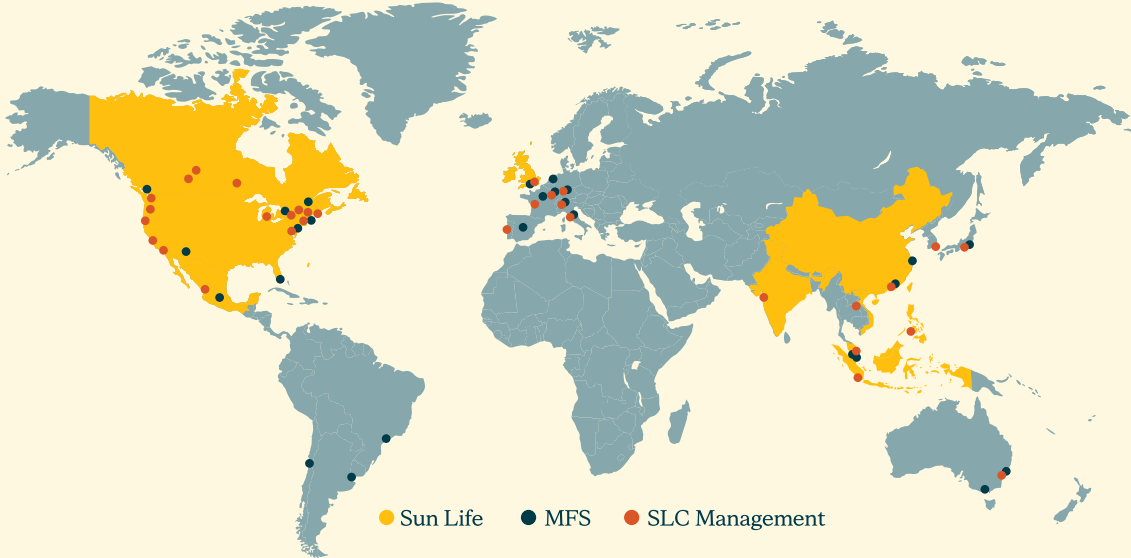
# A strong and stable financial organisation that’s trusted by millions worldwide

For more than 150 years, Sun Life has been there for our Clients in good and bad times. 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.

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.

## Facts about Sun Life\*

- Chartered in Canada in **1865**
- In Asia since the **1890s**, and operates in 8 Asian markets today, including **China, Hong Kong, India, Indonesia, Malaysia, Philippines, Singapore** and **Vietnam**
- Offices in **28** markets
- 85 million** Clients worldwide
- Over **58,200** employees
- 91,700** advisors
- C\$1.40 trillion** worth of assets under management
- Listed on the **Toronto (TSX), New York (NYSE)** and **Philippine (PSE)** stock exchanges
- 654% Capital Adequacy Ratio (CAR)** in Singapore as of Dec 2023, which is well above legislated requirements



\* As of 31 December 2023. Includes Asia joint ventures.



# The choice insurer for the wealth planning needs of High Net Worth Individuals

Sun Life pioneered the introduction of High Net Worth insurance into Asia more than two decades ago, and today it remains a market leader for insurance solutions that contribute to the financial security of our Clients across generations.



Sun Life Assurance Company of Canada Singapore Branch ("Sun Life Singapore") received our Direct Insurer (Life) licence from Monetary Authority of Singapore ("MAS") on 14 May 2020. Sun Life Singapore issues insurance products that comply with Singapore's laws and regulations, to help our Clients achieve their legacy and succession needs. Working with our network of distribution partners, Sun Life Singapore provides Clients with insurance solutions that last a lifetime.

As a branch of Sun Life Assurance Company of Canada, Sun Life Singapore benefits from the same financial strength ratings assigned to Sun Life Assurance Company of Canada. Our strong AA financial rating from S&P is the highest amongst life insurance companies in Singapore\*. Clients can be assured of our financial stability and commitment to help them plan a lasting legacy through our insurance solutions.

To provide value-add to Clients, Sun Life's businesses in Singapore, Hong Kong and Bermuda utilise their various expertise in innovating product solutions, underwriting, technology and human capital, to create synergies in product ideation, processes, and central reporting, bringing best-in-class products and services that can benefit their respective High Net Worth and Ultra High Net Worth clientele across Asia.

\* As of 31 December 2023

# 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 is 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](http://www.lia.org.sg)) or ([www.sdic.org.sg](http://www.sdic.org.sg)).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at June 2024.

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