



中国太平
CHINA TAIPING

INFINITE *Indexed Legacy* (USD)


*Pen your legacy
with confidence*

Pen tomorrow with peace of mind and lasting growth

Anchored in timeless tradition and guided by steadfast values, your legacy endures through the passage of time. Like a pen in the hands of a Grandmaster, each stroke of ink embodies clarity, confidence, and resolute commitment. With precision and purpose, China Taiping is with you to craft a legacy solution that shapes the present while laying the foundation for future generations. Pen your legacy by committing to a future defined by peace of mind and limitless growth. Let **Infinite Indexed Legacy** preserve the future you have carefully shaped, securing lasting prosperity for your loved ones.

Infinite Indexed Legacy is a US dollar-denominated indexed universal life protection plan that is thoughtfully planned to safeguard what matters most - *Your Legacy*. Built for long-term financial security, it offers whole life protection against life uncertainties while building your wealth steadily over time, allowing your legacy to grow, evolve and be honored across generations.

It can also support your business continuity plan - whether safeguarding against financial instability or the unexpected loss of a key partner, ensuring that the next chapter of your business is built on stability and foresight.



Legacy

Key Benefits



Lifetime Protection

Infinite Indexed Legacy offers lifetime high coverage against death and terminal illness, helping to secure your financial legacy. Enjoy lasting security for you and your loved ones — today, tomorrow and beyond.



Dual Growth Strategy

Experience the best of both stability and growth potential by allocating your premiums between two strategic options:

Fixed Account

Enjoy steady growth with a guaranteed crediting rate of 4.5%¹ per annum (p.a.) in the first 2 policy years. Thereafter, the prevailing rate will not fall below the minimum crediting rate of 2.0% p.a.. The Fixed Account offers consistent and stable growth — providing a reliable foundation in uncertain times.

Index Account

Capture potential market upside with returns linked to the performance of 2 internationally recognised indices:

- S&P 500 Daily Risk Control 10% USD Excess Return Index (“**S&P 500 DRC 10% Index ER USD**”).
- UBS-CSOP Global Asset Momentum Allocation Flex Equity and Bond Net Index ER USD (“**UBS-CSOP GAMA Core Index ER USD**”).

- (a) **No Cap on Index Performance**²: Enjoy uncapped potential on the index-linked returns to fully benefit when markets perform well.
- (b) **High Participation Rate**³: Gain more exposure to positive index performance to reap higher potential returns. Assumed participation rate:
 - 100%³ with “S&P 500 DRC 10% Index ER USD”.
 - 260%³ with “UBS-CSOP GAMA Core Index ER USD”.
- (c) **Downside Protection**: With a 0% segment floor rate⁴ built-in, it shields you from negative returns in the event of a market downturn.
- (d) **Automatic Premium Spread**: Choose to spread your Index Account premium over 12 months to smooth out market volatility and enjoy more stable gains.

From policy year 3 onwards, you can reallocate⁵ future premiums between Fixed Account and Index Account based on your risk appetite. You can also rebalance⁵ the policy value between your Fixed Account and Index Account / your Index Sub-accounts to align with market shifts and your long-term goals.



Flexibility

- (a) **Coverage**: Select between single life or joint lives arrangements.
- (b) **Premium Terms**⁶: Choose between single-pay or multi-pay (2 – 10 years). Premium top-ups can be made at any time.
- (c) **Change of Life Insured**: Option to change life insured up to 3 times when you need to re-align your estate plan. For businesses, multiple changes are allowed to help protect against the loss of key individuals and ensure continuity.
- (d) **Penalty-Free Withdrawals**: Choose to withdraw up to 5% of the policy value annually from policy year 11, without incurring any penalty.

Other Benefits



No-Lapse Guarantee Privilege⁷

Enjoy peace of mind knowing your policy stays in force for the first 5 years regardless of market performance.



Loyalty Rewards

Get rewarded with an additional 0.35%⁸ p.a. crediting rate from policy year 11 onwards. This loyalty reward applies to both the Fixed Account and Index Account, boosting your policy's growth potential for staying invested.



Quit Smoking Incentive

Enjoy non-smoker rates⁹ for the first 3 years of your policy. Continue to benefit from these lower cost of insurance charges when you stay smoke-free for 12 consecutive months.



Set Up Infinite Indexed Legacy With Ease

STEP 1 Choose Your Coverage

Determine the level of protection that suits your needs:

- Minimum sum assured USD 500,000

STEP 2 Select Payment Frequency

Decide your own payment schedule:

- Single-pay
- Multi-pay: 2 - 10 years

STEP 3 Allocate Your Premium

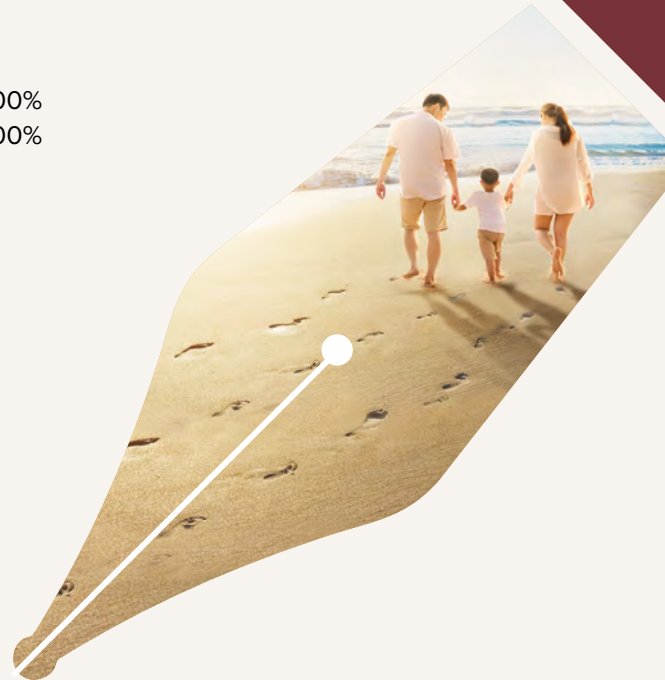
Decide your premium allocation:

- Fixed Account: 0 - 100%
- Index Account: 0 - 100%

STEP 4 Set Your Index Account Strategy

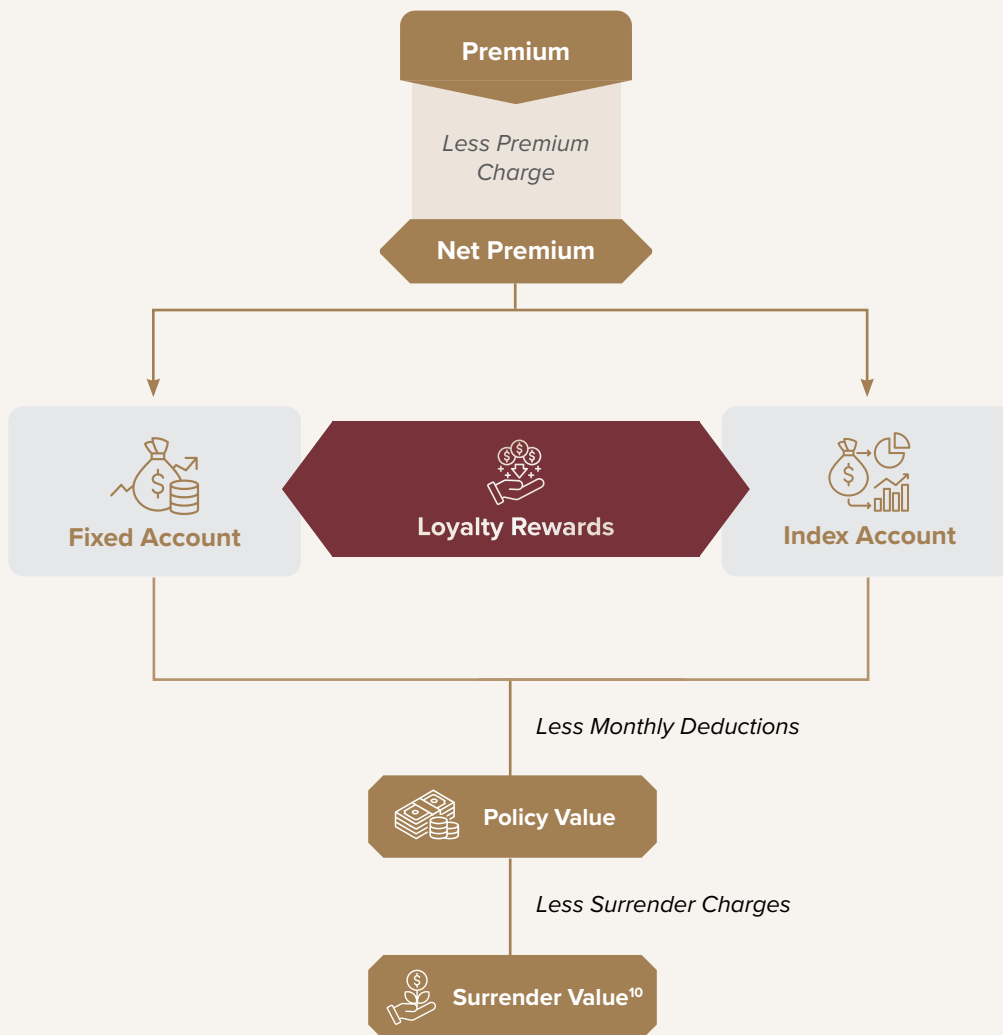
Choose your Index Account composition:

- S&P 500 DRC 10% Index ER USD: 0 - 100%
- UBS-CSOP GAMA Core Index ER USD: 0 - 100%



How do the **Fixed Account** and **Index Account** work?

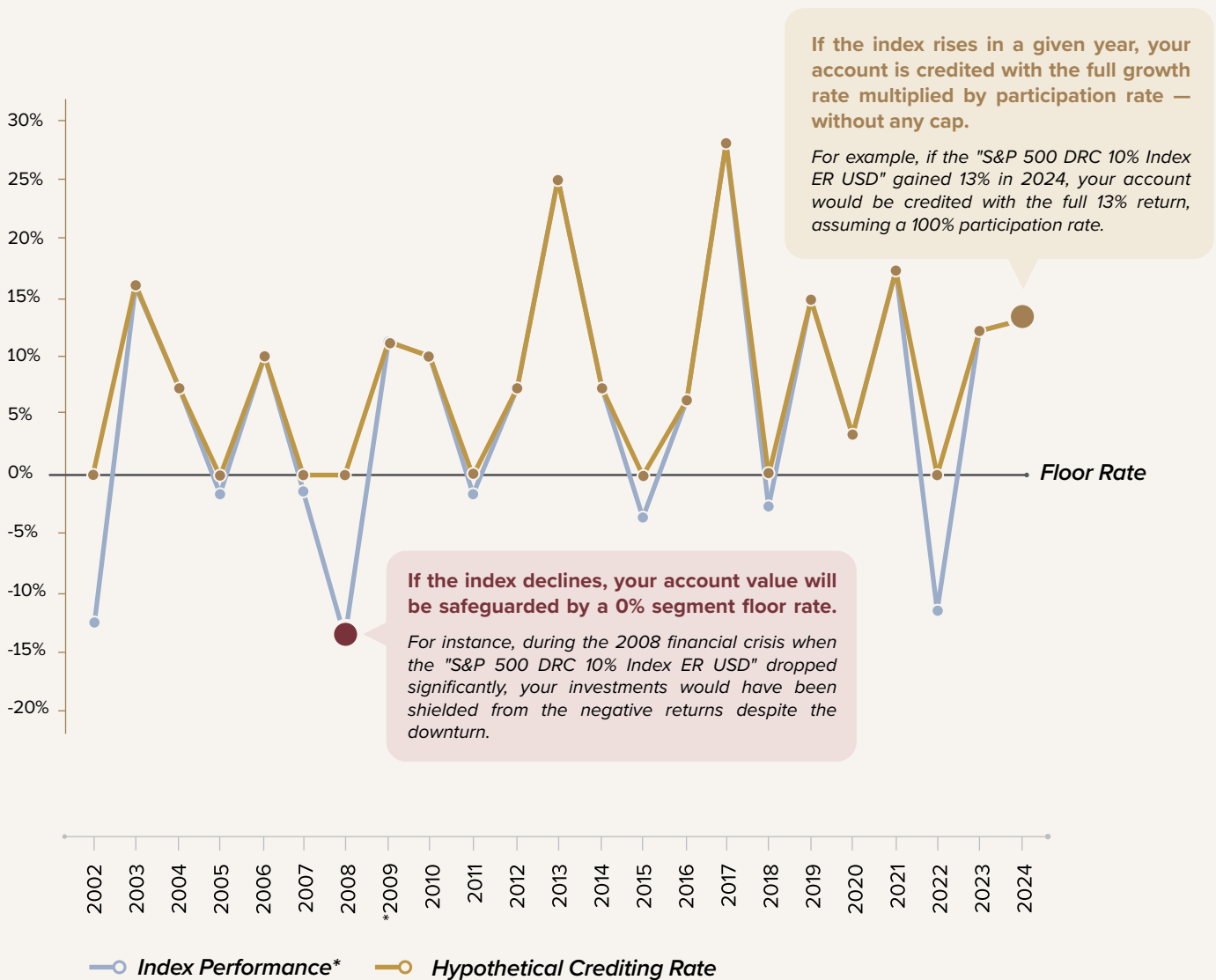
Feature	Fixed Account	Index Account
Growth Style	Stable	Market-linked growth
Linked Indices	Not applicable	S&P 500 DRC 10% Index ER USD UBS-CSOP GAMA Core Index ER USD
Crediting Rate	Guaranteed 4.5% p.a. in the first 2 policy years. Thereafter, the prevailing rate will not fall below the guaranteed minimum crediting rate.	Subject to index performance, participation rate ³ and applicable performance fee ² .
Guaranteed Minimum Crediting Rate	2.0% p.a.	0% segment floor rate



Note: This diagram provides a brief illustration on how Infinite Indexed Legacy works; unless otherwise stated, it has not taken into consideration other policy charges that will affect the policy value. Please refer to Product Summary for more details.

How do the participation rate and 0% segment floor rate work for the **Index Sub-accounts**?

Upside Potential and Downside Protection



* Figures from 2009 are actual performance for "S&P 500 DRC 10% index ER USD". Prior to 2009, performance figures are back-tested.

Note: This is a hypothetical example for illustration purposes only. Past performance is not a guarantee of future results. This does not reflect your actual index account value. Unless otherwise specified, this chart does not take into consideration the policy charges which are deducted regardless of the policy's performance. Please refer to the Product Summary for information on applicable charges.

Scenario 1

How Smart Planning Can Amplify Your Legacy



Alex, aged 45, is a successful business owner who has accumulated USD 7 million net worth. Looking to secure his family's future, he aims to leave behind USD 6 million for his loved ones and USD 1 million for his retirement. By choosing **Infinite Indexed Legacy**, Alex puts his wealth to work. He pays an annual premium of USD 206,915 for 5 years with a sum assured of USD 12 million, ensuring both legacy protection and retirement funding.

Without **Infinite Indexed Legacy**



USD 1,000,000 for his retirement.

Upon Alex's death, his family receives
USD 6 million:



Wife: USD 2 million



Son: USD 2 million



Daughter: USD 2 million

With **Infinite Indexed Legacy** (sum assured: USD 12 million)



USD 5,965,425[#] for his retirement.

Upon Alex's death, his family receives
USD 12 million:



Wife: USD 4 million



Son: USD 4 million



Daughter: USD 4 million

Footnotes:

The annual premium payable over 5 years is based on the following:

- Age 45, male, non-smoker, Preferred Life and residing in Singapore.
- Sum assured: USD 12 million.
- Index Account composition: 100% "S&P 500 DRC 10% Index ER USD"
- Policy value is projected to be equal to the sum assured at age 100.

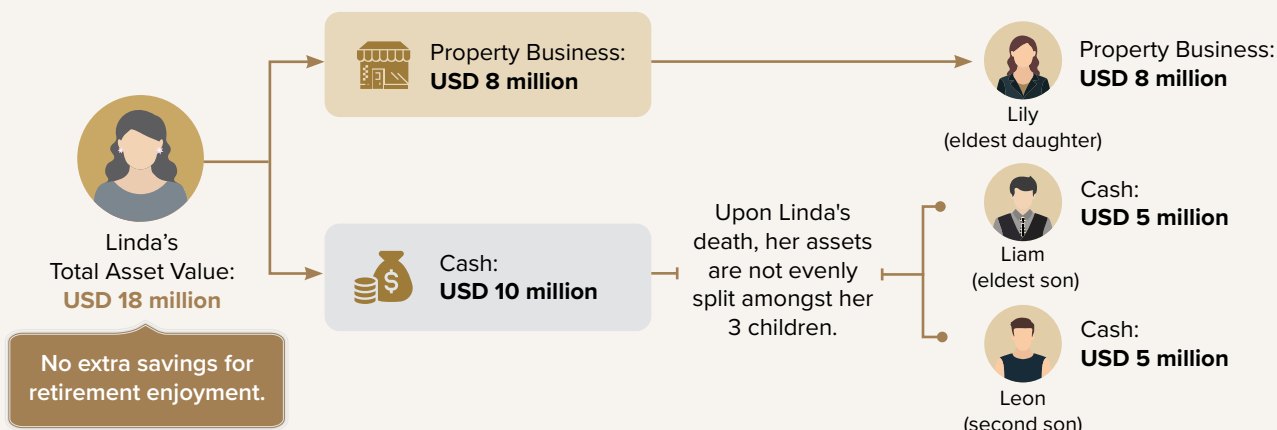
[#] Cash balance after paying 5 years of annual premium for Infinite Indexed Legacy.

Scenario 2

How to Preserve Family Harmony Through Estate Equalisation

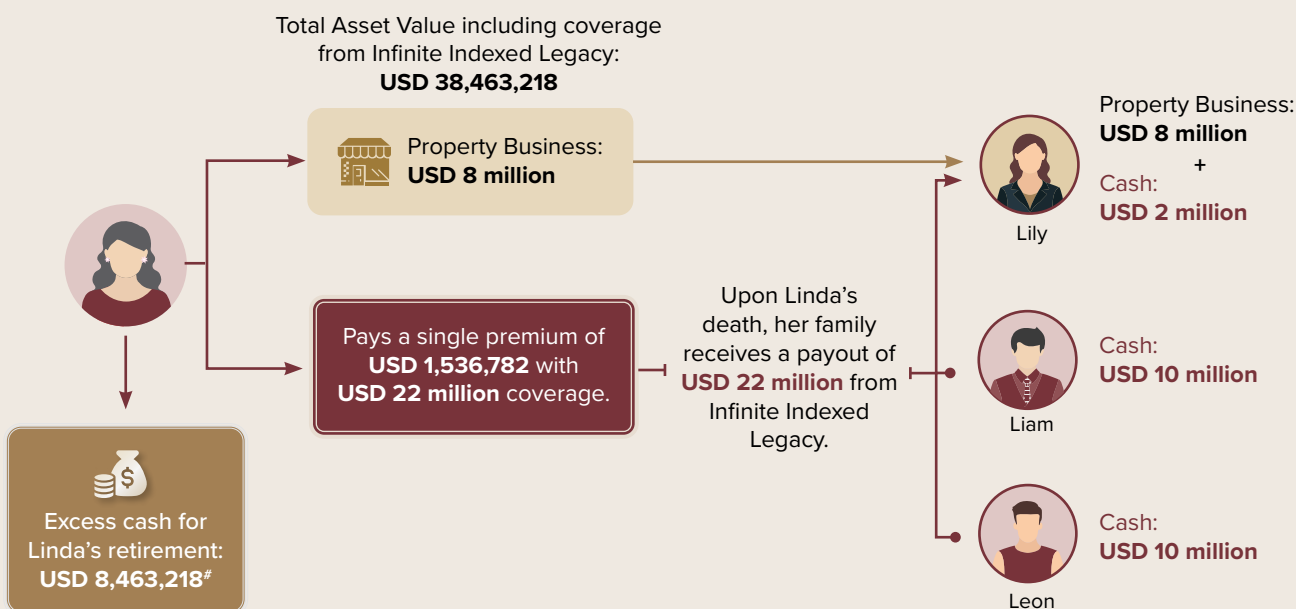
Linda, 51, has a USD 18 million portfolio, including a property business she founded (USD 8 million). She hopes her eldest daughter will eventually inherit the business and continue its legacy. She has set aside the remaining USD 10 million in cash for her two sons, who are pursuing careers outside the family business.

Without Infinite Indexed Legacy: Linda finds it challenging to distribute her assets evenly among her 3 children.



With Infinite Indexed Legacy Linda achieves a balanced division of her assets.

By paying a single premium of USD 1,536,782 with coverage of USD 22 million, Linda can support her retirement while ensuring a fair distribution of her wealth among her three children if she passes away — preserving both her legacy and family harmony.



Footnotes:

The single premium payable is based on the following:

- Age 51, female, non-smoker, Preferred Plus Life and residing in Singapore.
- Sum assured: USD 22 million.
- Index Account composition: 50% "S&P 500 DRC 10% Index ER USD" and 50% "UBS-CSOP GAMA Core Index ER USD".
- Policy value is projected to be equal to the sum assured at age 100.

[#] Cash balance after paying the single premium for Infinite Indexed Legacy.

Product Features

Entry Age (Age Next Birthday)	1 – 80
Policy Term	Whole Life
Premium Term	Single-pay, 2 - 10 years
Currency	USD
Minimum Sum Assured	USD 500,000
Change of Life Insured	Allowed after 2 years, up to 3 times for individual-owned policies and unlimited for corporate-owned policies.

Policy Charges

Premium Charge	6%, applicable upon each premium payment.
Policy Expense Charge	Applicable monthly for the first 15 years. Rate varies based on life insured's entry age, gender, smoking status, residency, underwriting classification and initial sum assured. This charge is guaranteed once the policy is issued.
Cost of Insurance Charge	Applicable monthly throughout the policy term. Rate varies based on life insured's attained age, gender, smoking status, residency, underwriting classification and any additional loadings.
Surrender Charge	Applicable for the first 10 policy years based on initial sum assured.
Change of Life Insured Charge	Free for the first 3 requests. Thereafter, 0.6% of the prevailing sum assured per request.

Footnotes:

- 1 The guaranteed crediting rate is applicable to the Fixed Account in the first 2 policy years and it is equal to the current crediting rate for the Fixed Account.
- 2 A performance fee will be charged on the "UBS-CSOP GAMA Core Index ER USD" if the 2-year return exceeds the hurdle rate of 3.90%. The fee is calculated as $10\% \times \text{Max} [(2\text{-year return} - 3.90\%), 0] \times \text{Participation Rate}$.
- 3 The participation rates are not guaranteed and are subject to adjustment. The guaranteed minimum participation rates are 50% for the "S&P 500 DRC 10% Index ER USD" and 100% for the "UBS-CSOP GAMA Core Index ER USD".
- 4 Crediting rate for Index Sub-account of the Index Account is calculated based on the point-to-point performance of the underlying indices, subject to the participation rate, 0% segment floor rate and performance fee (applicable to "UBS-CSOP GAMA Core Index ER USD").
- 5 Account reallocation and/or account rebalancing can be done from policy year 3 onwards after policy issuance and up to the policy anniversary on which the life insured turns 100. Each request must be 1 year apart for account reallocation and 2 years apart for account rebalancing, from the completion date of the previous request.
- 6 The initial premium must be at least the Minimum Premium stated in the policy illustration. Premium payments are flexible after the policy issuance. The policy needs to have sufficient value for the deduction of monthly charges.
- 7 The No-Lapse Guarantee Privilege remains in effect only if the total premiums paid to-date, minus any withdrawals, are at least equal to the total amount of the Minimum Premium paid on a yearly basis. The Minimum Premium is specified in the policy illustration.
- 8 For Index Sub-account with "S&P 500 DRC 10% Index ER USD", the loyalty reward is 0.35% p.a.. For Index Sub-account with "UBS-CSOP GAMA Core Index ER USD", the loyalty reward is 0.70% per biennium (p.b.).
- 9 If the life insured is classified as Preferred Smoker or Standard Smoker, he/she will enjoy Standard Non-Smoker rates for the cost of insurance charge for the first 3 policy years. If the policy owner can provide satisfactory evidence showing that the life insured has quit smoking for at least 12 consecutive months by the end of 3rd policy year, he/she can continue enjoying Standard Non-Smoker rates thereafter.
- 10 For full surrender within the first 10 policy years, applicable full surrender charge will be deducted from the policy value before the surrender value, if any, is payable.

All ages mentioned in this marketing material are based on age next birthday. All diagrams in this marketing material are not drawn to scale. The relevant figures are rounded numbers and for illustrative purposes only. Please refer to the Product Summaries for more details.

Index Disclaimers:

"S&P 500 DRC 10% Index ER USD" Index:

The "S&P 500 DRC 10% Index ER USD" Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by China Taiping Insurance (Singapore). Pte. Ltd. ("CTPIS"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by CTPIS. Infinite Indexed Legacy is not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates. None of these parties make any representation regarding the advisability of investing in such product(s), nor do they have any liability for any errors, omissions, or interruptions of the "S&P 500 DRC 10% Index ER USD" Index.

"UBS-CSOP GAMA Core Index ER USD" Index:

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Important Notes:

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. This marketing material is for general information only and does not have regard to your specific investment objectives, financial situation and any of your particular needs. This marketing material is for distribution in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore.

You should seek advice from a financial adviser representative before making a commitment to purchase the plan. In the event that you choose not to seek advice from a financial adviser, you should consider carefully whether this plan is suitable for you. This marketing material is not a contract of insurance and is not intended as an offer or recommendation to purchase the plan. The specific details applicable to this insurance plan are set out in the policy contract.

This policy 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 the coverage, where applicable, please contact China Taiping Insurance (Singapore) Pte. Ltd. or visit the Life Insurance Association 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 accurate as of 7 November 2025.

A Heritage of Assurance

China Taiping Insurance Group Limited (“China Taiping”) is a large transnational financial and insurance group. Putting its customers first, China Taiping effectively delivers an all-in-one comprehensive financial solution. Our scope of businesses encompasses life and general insurance, reinsurance, pension insurance, assets management, securities brokerage and many others.

CHINA TAIPING INSURANCE GROUP



Established in Shanghai
since 1929



Listed on Hong Kong Stock Exchange
since 2000



Global presence of 24 subsidiaries
Mainland China, Hong Kong, Macau, Europe, Oceania, East and Southeast Asia



Total assets of HKD 1,730 billion
as of December 2024

CHINA TAIPING INSURANCE SINGAPORE



Long heritage in Singapore
since 1938



Financial Strength:
S&P: A- | AM Best: A



Paid-up capital of SGD 270 million (as of November 2023) and
will continue to be strengthened as business grows

With **Infinite Indexed Legacy** and/or other eligible financial solutions, you can secure a residence chance* at our Retirement Community and enjoy exclusive privileges as our China Taiping Premier Club member*.

Taiping Joyful Retirement For You

Perfect Retirement Community for Your Golden Years

Build the retirement life you deserve with “Taiping Joyful Retirement Program”; where every moment of your golden years will be enriched with comfort, connection and peace of mind.

Discover the perfect blend of comfort and care at over 62 Retirement Communities across China. Enjoy concierge assistance, comprehensive health and wellness programs, and personalised nutritional dining guidance.

Scan QR code to find out more about our Retirement Communities in China



China Taiping Premier Lounge

China Taiping Group proudly operates **24 Premier Lounges** worldwide, offering our high-net-worth clients a private place for their business meetings and social gatherings. In 2023, we launched our first Premier Lounge outside of China, marking a key milestone in our dedication to Singapore and our commitment to assuring the financial well-being of our China Taiping Premier Club members*.



*Terms & Conditions apply. Visit sg.cntaiping.com for more information. 13