

## Media Release

### China Taiping Insurance Singapore Expands Product Portfolio for the High-Net-Worth Segment with the Launch of Two Indexed Universal Life Plans

**Singapore, November 7, 2025:** China Taiping Insurance (Singapore) Pte. Ltd. ("CTPIS") today announced the launch of ***Infinite Indexed Legacy (USD) and Infinite Indexed Wealth (USD)***, designed to meet the growing needs of legacy planning and wealth management for the high-net-worth individuals (HNWI).

The two indexed universal life plans adopt a dual growth strategy offering the best of both stability and growth potential, by allowing HNWIs to allocate premiums between a Fixed Account and Index Accounts.

The **Fixed Account** provides a guaranteed crediting rate of 4.5% per annum (p.a.) in the first two policy years. Thereafter, the crediting rate may vary based on market conditions, but CTPIS guarantees a minimum of 2.0% p.a.. To further reward long-term commitment, Infinite Indexed Legacy's policyholders will enjoy an additional 0.35% p.a. crediting rate as a loyalty reward<sup>1</sup> from policy year 11 onwards.

The **Index Account** captures potential market upside, with returns linked to the performance of two internationally recognized indices, offering a high participation rate<sup>2</sup> and no cap on index performance to reap higher potential returns.

❖ ***S&P 500 Daily Risk Control 10% USD Excess Return Index***

- 100% participation rate in US equity market with a long track record.

❖ ***UBS-CSOP Global Asset Momentum Allocation Flex Equity and Bond Net Index ER USD***

- A well-diversified portfolio of assets in both equities and bonds across Asia, Europe, and North America, with high participation rate of 260%.
- An institutional grade index made available exclusively for CTPIS policyholders.

**Lance Tay, General Manager of Life Insurance, China Taiping Insurance Singapore**, said: "We are committed to empowering HNWIs with financial solutions that can sail smoothly through all market conditions. Our Index Accounts provide unlimited potential returns with limited downside risk. Unlike most Index Account in the market, we do not set a cap on index performance, and our built-in 0% segment floor rate ensures our clients will not experience any negative returns in the event of market downturn. Our suite of Infinite series product portfolio embodies our commitment to our clients' long-term prosperity and intergenerational security."

Policyholders can spread the Index Account premium over 12 months to smooth out market volatility. They can also reallocate<sup>3</sup> future premiums between Fixed Account and Index Accounts according to their evolving risk appetite and rebalance<sup>3</sup> the policy value between the accounts to align with market shifts and their long-term goals.

### About Infinite Indexed Legacy (USD)

- ❖ A US dollar-denominated indexed universal life protection plan that safeguards wealth for legacy planning or business continuity.
- ❖ Provides coverage for single life or joint lives with first death and last death option.
- ❖ Option to change the life insured up to three times for estate realignment or multiple times for business continuity.
- ❖ No-lapse guarantee privilege<sup>4</sup> for the first five years regardless of market performance.
- ❖ Offers non-smoker premium rates for the first three policy years and continues to enjoy the benefit when one stays smoke-free for 12 consecutive months.

### About Infinite Indexed Wealth (USD)

- ❖ A US dollar-denominated savings-oriented indexed universal life plan for wealth accumulation and preservation.
- ❖ Flexible premium terms from single pay to 10 years or premium top-ups at any time.
- ❖ Option to appoint a secondary life insured for uninterrupted growth.
- ❖ Provides flexibility to take withdrawals as and when needed.
- ❖ Minimum surrender value – earn a fixed 2.0% p.a. on the net premiums, regardless of the underlying index performance.

**Lance Tay** added: “We are dedicated to assuring the financial well-being of our clients for generations to come. With 24 Premier Lounges worldwide offering bespoke services for dedicated healthcare programs and retirement at over 60 retirement communities across China, our clients or their parents can enjoy a golden retirement lifestyle with comfort, connection, and peace of mind.”

Infinite Indexed Legacy (USD) and Infinite Indexed Wealth (USD) are available via our Financial Advisory and banks partners. For more information, please visit <https://www.sg.cntaiping.com/en/personal/infinite-series/>.

**Footnotes:**

1 Applicable to Infinite Indexed Legacy only. For Index Sub-account with S&P 500 Daily Risk Control 10% USD Excess Return Index ("S&P 500 DRC 10% Index ER USD"), the loyalty reward is 0.35% p.a.. For Index Sub-account with UBS-CSOP Global Asset Momentum Allocation Flex Equity and Bond Net Index ER USD ("UBS-CSOP GAMA Core Index ER USD", the loyalty reward is 0.70% per biennium (p.b.).

2 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".

3 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.

4 Applicable to Infinite Indexed Legacy. 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.

**About China Taiping Insurance Singapore**

China Taiping Insurance (Singapore) Pte. Ltd. ("CTPIS") is a leading insurer offering both life and general insurance solutions. Established in Singapore since 1938, CTPIS provides one-stop financial services for personal and business needs, assuring its customers with financial peace of mind for over 85 years. CTPIS has earned a financial strength rating of "A-" from S&P and "A" from AM Best. As of November 2023, the company holds a paid-up capital of S\$270 million, which will continue to be strengthened as its business grows.

The company is wholly owned by China Taiping Insurance Holdings Company Limited, which has been listed on the Hong Kong Stock Exchange since 2000, making it the first Chinese-funded insurer to be listed overseas. China Taiping Insurance Group Limited is a large transnational financial and insurance group with a vast business network across Mainland China, Hong Kong, Macau, Europe, Oceania, East Asia, and Southeast Asia. Over the years, the "China Taiping" brand has gained increasing international recognition.

**Media Contacts:**

China Taiping Insurance (Singapore) Pte. Ltd.

Cindy Cheng  
Tel: (65) 9189 1662  
[Cindy.cheng@sg.cntaiping.com](mailto:Cindy.cheng@sg.cntaiping.com)

Stephanie Wong  
Tel (65) 9247 6661  
[Stephanie.wong@sg.cntaiping.com](mailto:Stephanie.wong@sg.cntaiping.com)