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CHINA TAIPING

INFINITE *Indexed Wealth* (USD)

Where Wealth Evolves with Timeless Precision



Unfolding Wealth Through the Sacred Geometry of Lasting Prosperity

Guided by the sacred geometry of the golden ratio, **Infinite Indexed Wealth** sets your financial journey in motion — an elegant spiral of growth, designed to expand with purpose and stand the test of time. Like the most harmonious patterns in art and nature, your prosperity unfolds in balance — strong, steady, and ever-evolving. This is a journey where wisdom meets intention, crafting abundance not only for today but for generations to come. Your prosperity becomes a living spiral — ever unfolding, ever expanding — carrying your legacy forward into the boundless embrace of eternity.

Infinite Indexed Wealth is a US dollar-denominated, savings-oriented indexed universal life insurance plan designed for long-term wealth accumulation and preservation. Seamlessly integrating the growth potential of market-linked performance with safeguards against downturns, it empowers your financial strategy with enduring confidence and resilience.



Key Benefits



Spiral of Growth Potential

Infinite Indexed Wealth is designed to offer growth potential and participation through index-linked returns. Benefit from market opportunities while safeguarding your wealth with a minimum crediting rate. This ensures the policy never earns less than the minimum policy value in the event of a full surrender or the maturity of the policy.

Fixed Account

Nurture your wealth 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.

Other Benefits



Flexibility

- (a) **Premium Terms⁶:** Choose between single-pay or multi-pay (2 - 10 years). Premium top-ups can be made at any time.
 - (b) **Appointment of Secondary Life Insured⁷:** Option to include another life insured so that your policy continues to stay on track for uninterrupted growth.
 - (c) **Options for Liquidity:** Provides flexibility to take withdrawals, as needed.
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Protection at No Additional Cost

In the event of death of the life insured, ensure financial security for your loved ones with a lump sum payout based on the higher of:

- 105% of total premium paid, less any withdrawals; or
 - 101% of the policy value.
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Hassle-Free Application

Kickstart this plan almost immediately with no health requirements.

Set Up **Infinite Indexed Wealth** With Ease

STEP 1 Set Your Initial Premium

Kickstart your wealth-building journey with minimum premium:

- Single-pay: USD 50,000
- Multi-pay: USD 25,000

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

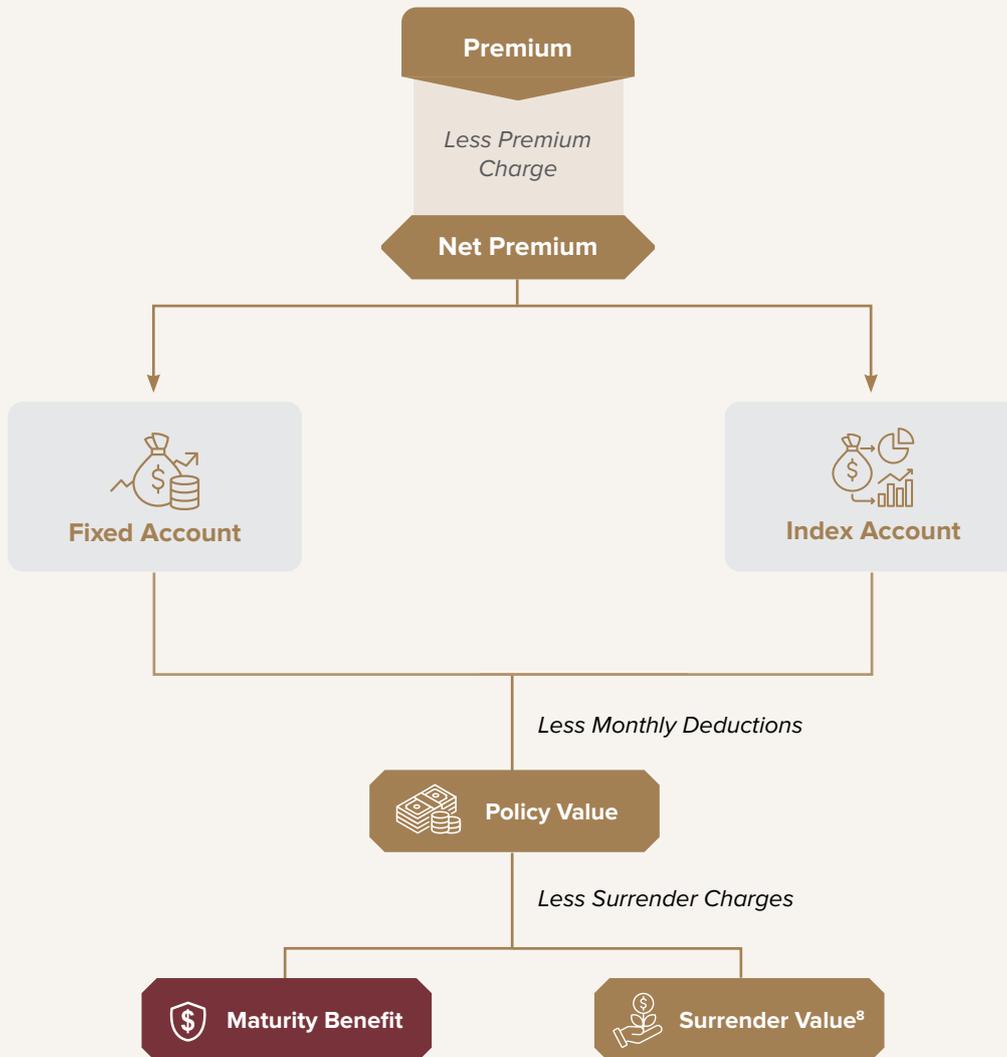
Choose your Index Account composition:

- 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?

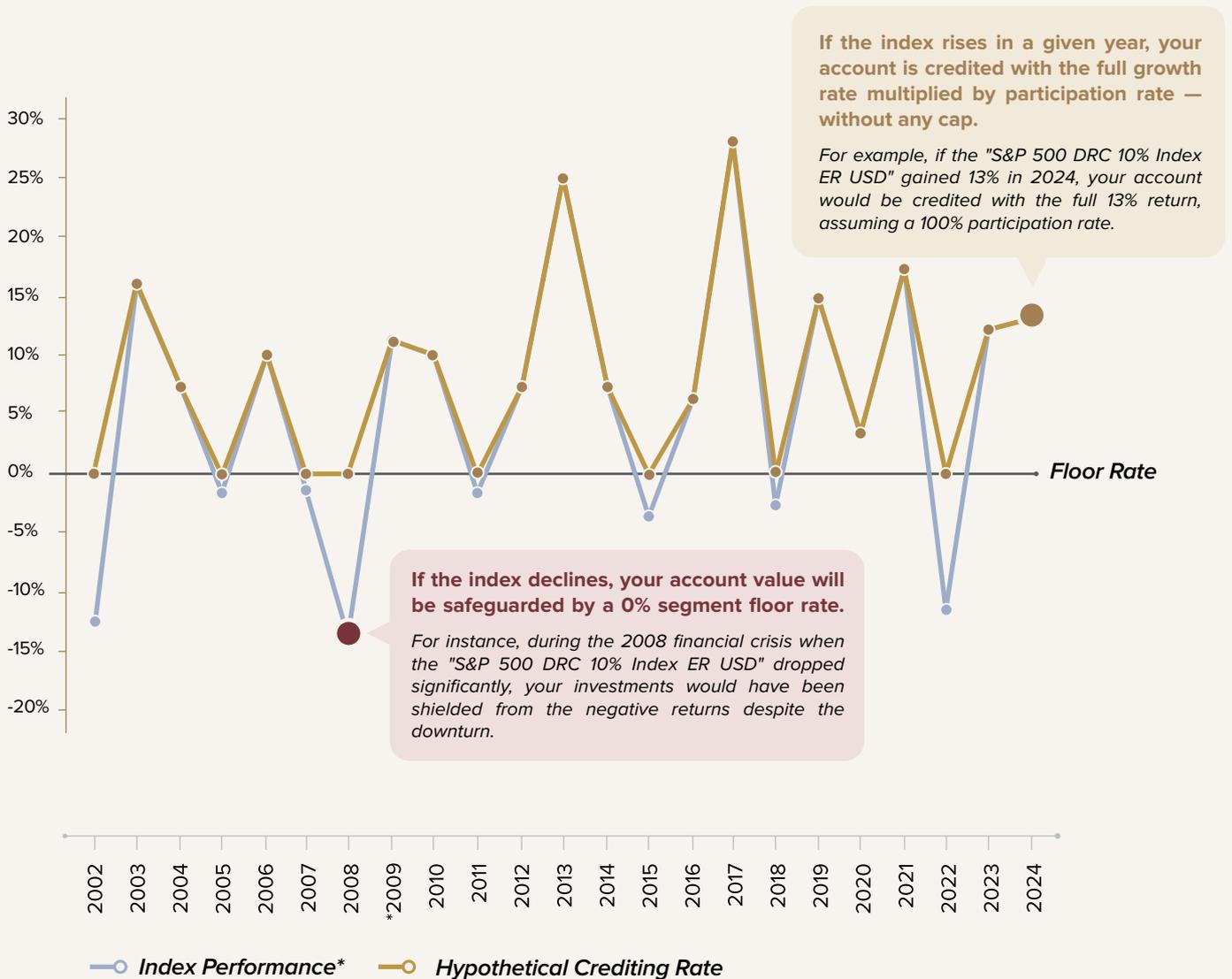
Feature	Fixed Account	Index Account
Growth Style	Stable	Market-linked growth
Linked Indices	Not applicable	S&P 500 DRC 10% Index ER USD UBS-CSOP GAMA Core Index ER USD
Crediting Rate	Guaranteed 4.5% p.a. in the first 2 policy years. Thereafter, the prevailing rate will not fall below the guaranteed minimum 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 Wealth 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.

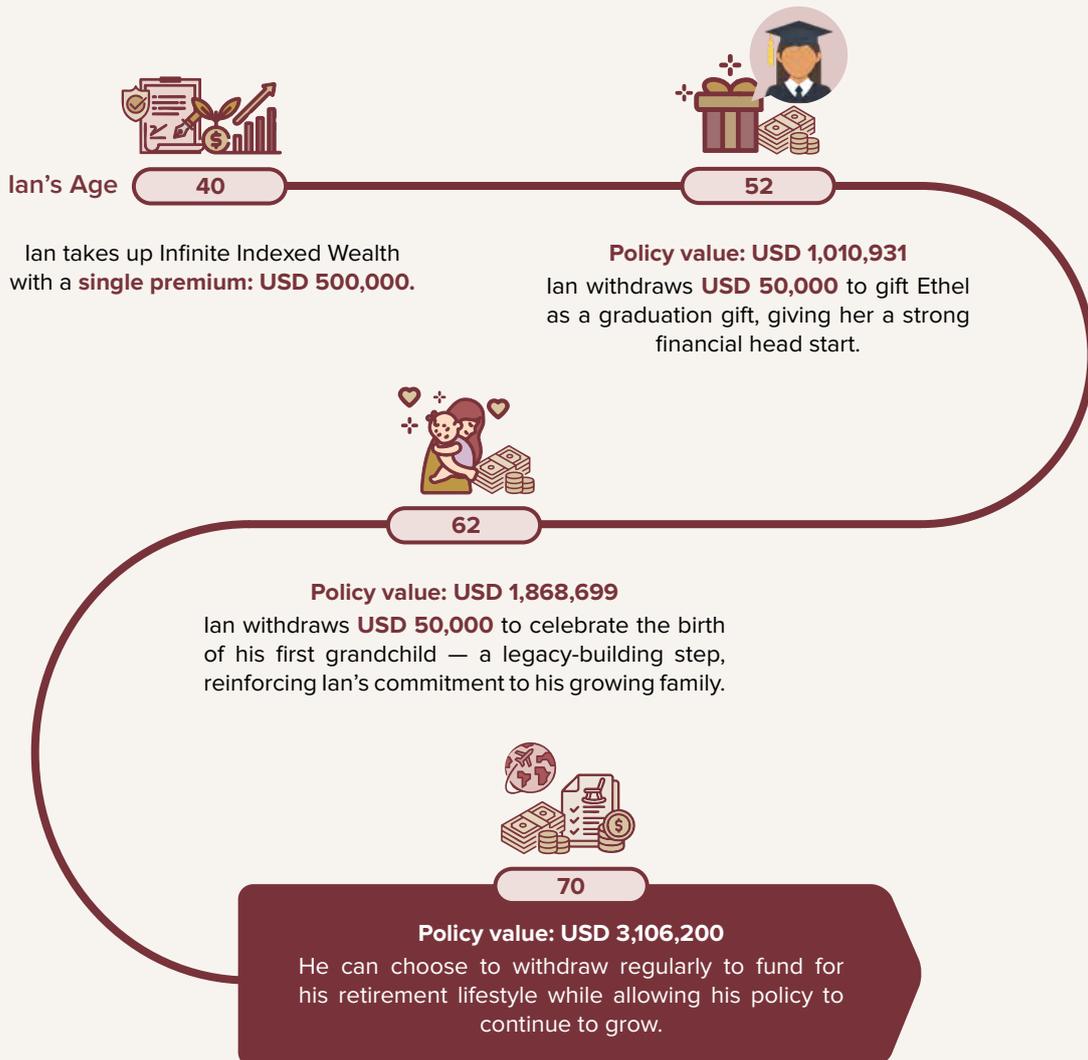
Note: This is a hypothetical example for illustration purposes only. Past performance is not a guarantee of future results. This does not reflect your actual index account value. Unless otherwise specified, this chart does not take into consideration the policy charges which are deducted regardless of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

Scenario 1

Empower Your Family's Future and Retirement Lifestyle



Ian, aged 40, is a senior executive in a multinational corporation. With his wife, Kathy, and their only daughter, Ethel, Ian is looking ahead to enhance his wealth to support his family through life's major milestones and to enjoy a well-earned retirement.



Footnotes:

The policy values are based on the following:

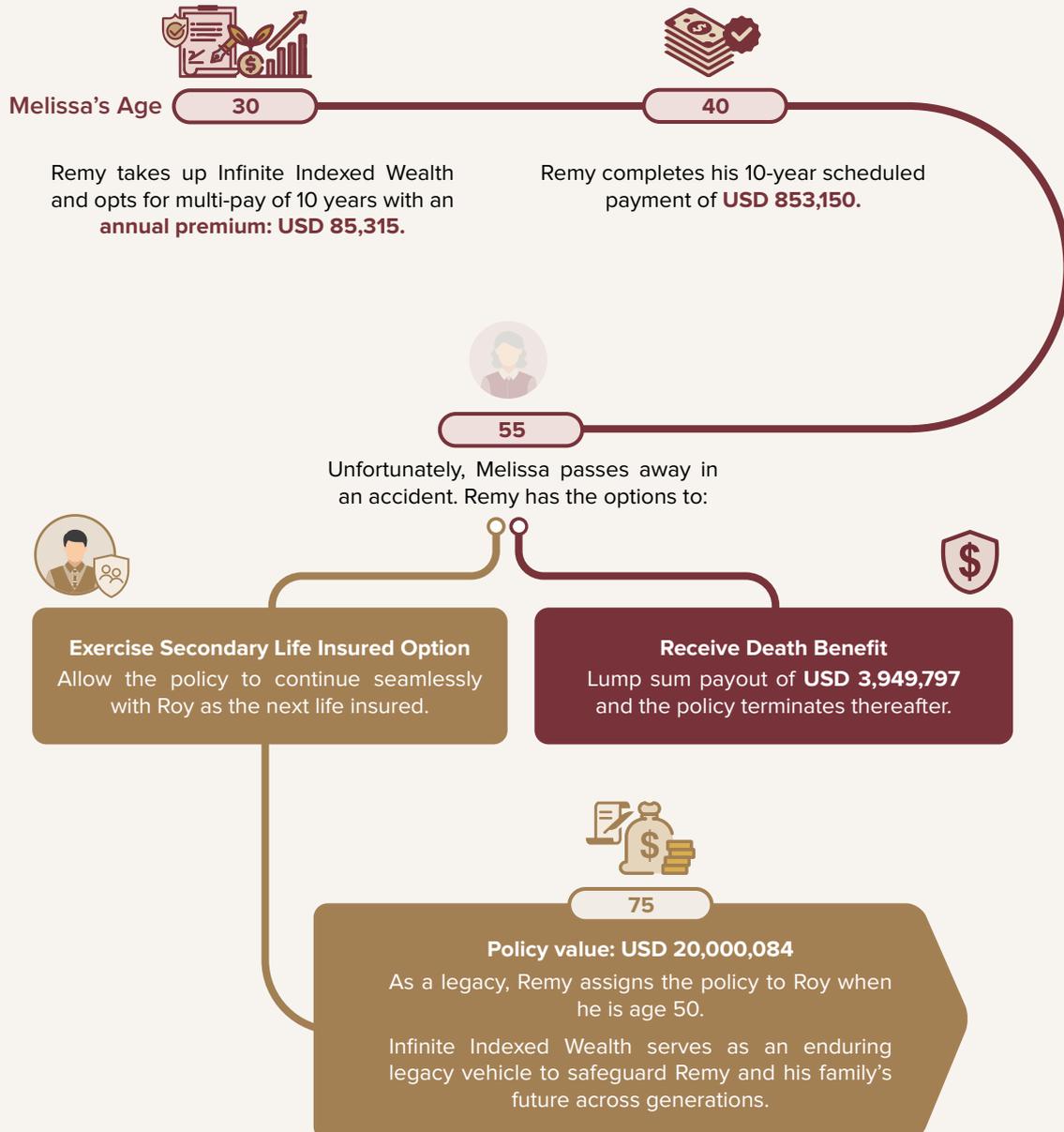
- Age 40 and male, with a single premium of USD 500,000.
- Index Account composition: 100% "S&P 500 DRC 10% Index ER USD".
- The policy values shown in the above scenario assumes current crediting rates and current charges. Actual benefits may vary. The values based on guaranteed crediting rates and maximum charges are USD 404,154 / USD 315,388 / USD 239,634 at ages 52 / 62 / 70 respectively.

Scenario 2

Preserve and Grow Your Legacy Across Generations

Remy, a small business owner, and his wife, Melissa, are thinking beyond wealth creation. They would like to grow their wealth and provide a legacy for their son, Roy, when he turns 50.

	Remy	Aged 30	Policyholder
	Melissa	Aged 30	Primary Life Insured
	Roy	Aged 5	Secondary Life Insured



Footnotes:

The policy values are based on the following:

- Age 30 and female, with annual premium of USD 85,315.
- Index Account composition: 50% "S&P 500 DRC 10% Index ER USD" and 50% "UBS-CSOP GAMA Core Index ER USD".
- The policy values shown in the above scenario assumes current crediting rates and current charges. Actual benefits may vary. The values based on guaranteed crediting rates and maximum charges are USD 895,808 / USD 522,435 at ages 55 / 75 respectively.

Product Features

Entry Age (Age Next Birthday)	1 – 80
Policy Term	Until age 120 of primary life insured
Premium Term	Single-pay, 2 - 10 years
Currency	USD
Minimum Premium	Single-pay: USD 50,000 Multi-pay: USD 25,000

Policy Charges

Premium Charge	8%, applicable upon each premium payment.
Policy Expense Charge	Applicable monthly, fixed at USD 1,200 p.a. throughout the policy term.
Policy Value Charge	Applicable monthly, 0.8% p.a. throughout the policy term.
Surrender Charge	Applicable for the first 10 policy years based on policy value.

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. Premium payments are flexible after the policy issuance. The policy needs to have sufficient value for the deduction of monthly charges.
- ⁷ Please refer to the Product Summary for specific terms and conditions to appoint the Secondary Life Insured.
- ⁸ 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 Wealth 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 Wealth** 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