



## Navigating Change with Confidence: Building Wealth and Legacy for Generations

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Amid global uncertainty, high-net-worth individuals and family wealth stewards are placing greater emphasis on strategies that balance wealth protection and growth. Index-linked universal life insurance has become a preferred solution, combining the security of protection against market downturns and benefits from market growth with indices-linked returns. It serves as a cornerstone of long-term wealth management and legacy planning. China Taiping Insurance Singapore (“CTPIS”) introduces two USD-denominated Indexed Universal Life plans – **Infinite Indexed Legacy (USD)** and **Infinite Indexed Wealth (USD)**.

### Tailored Solutions for Every Need

- **Infinite Indexed Legacy (USD)** is a protection plan designed for legacy planning or business continuity. It offers single or joint lives options, allows for change of life insured for estate realignment or business continuity purposes. Secure your legacy and ensure enduring financial stability for generations to come. Read more [here](#).
- **Infinite Indexed Wealth (USD)** is a savings-oriented plan for wealth accumulation and preservation. It offers flexible premium terms from single pay up to 10 years, flexibility to make top-up or withdrawals, and the option to appoint a secondary life insured for uninterrupted growth. Read more [here](#).

### Dual Growth, Dual Strength

Experience the best of both stability and growth potential by allocating your premiums between two strategic options. The Fixed Account with a guaranteed minimum crediting rate and an Index Account that captures uncapped market returns from world-class indices.

- **The Fixed Account** provides steady, guaranteed returns, with a 4.5% p.a. crediting rate for the first two years. Thereafter, the prevailing rate will not fall below the minimum crediting rate of 2.0% p.a.. From the 11th policy year, policyholders enjoy an additional 0.35% p.a. loyalty bonus, further enhancing long-term value.
- **The Index Account** captures potential market upside, with returns linked to the performance of two internationally recognized indices, offering a high participation rate 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, institutional-grade index—available exclusively to CTPIS policyholders, featuring equities and bonds across Asia, Europe, and North America, with a high participation rate of 260%.

From the 3<sup>rd</sup> policy year onwards, you can rebalance or reallocate premiums between the accounts to align with market shifts and your long-term goals.

### Conclusion

At China Taiping Insurance (Singapore), our mission is to safeguard the financial wellbeing of families for generations to come. Our suite of [Infinite Series](#) product portfolio embodies our commitment to our clients’ long-term prosperity and intergenerational security.