

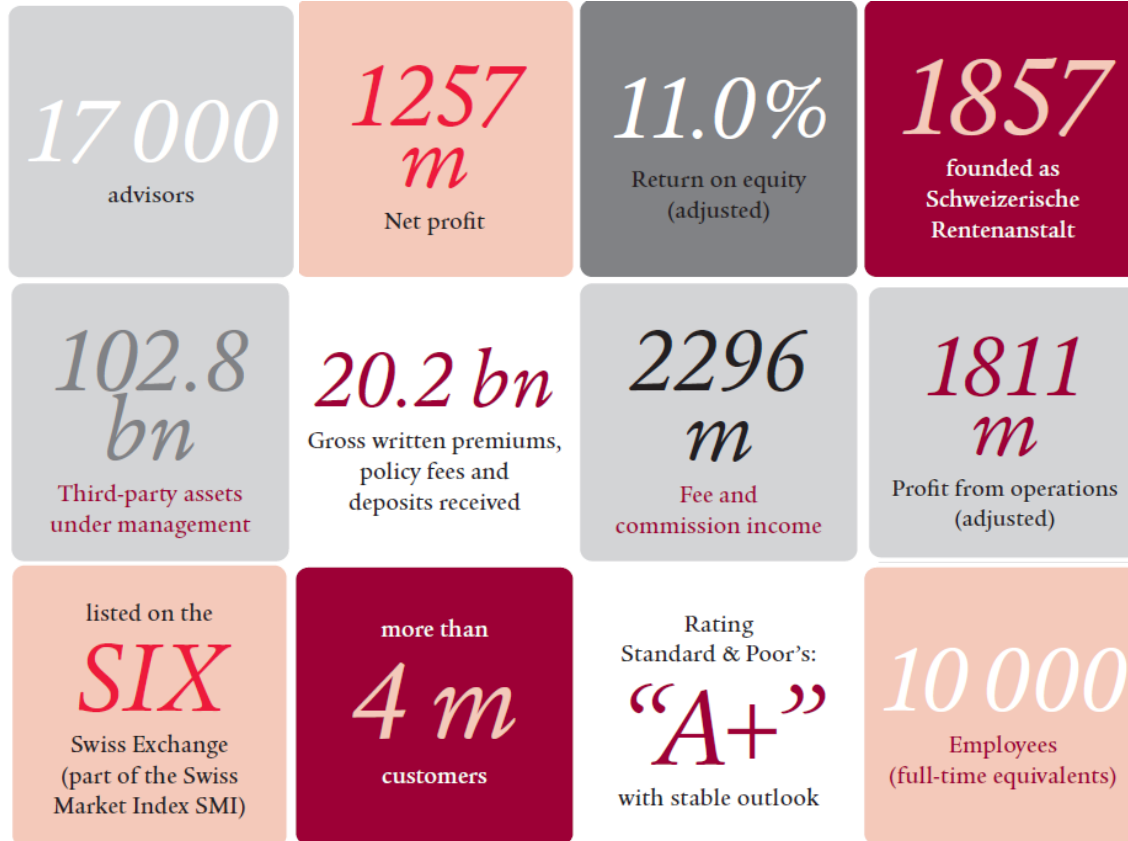


SwissLife
Global Solutions

Introducing Swiss Life's solutions

Swiss Life (Singapore) Pte. Ltd.

Shaping the insurance business since 1857



Over 160 years of experience stand behind Swiss Life's position as a leading provider of comprehensive life, pension and financial solutions.

We pursue our mission with a clear strategy and support our clients so they can lead a self-determined life with confidence.

Yesterday, today and tomorrow.

All information as of 31 December 2021
(Financial figures in CHF)

Swiss Life's Solutions

VUL –Alpha Plus

Integrate **customised asset management** with **high insurance coverage**

Death Coverage

- Greater of the Sum Assured or the Value of Insurance
- Death Benefit up to USD 100m Sum Assured



Gemstone

Flexible insurance coverage while meeting **wealth structuring needs**

Death Coverage

- Value of insurance + specific percentage of the initial premium (from 10% to 20%) as selected by the Policyholder



PPLI- LAP

Estate/succession planning and flexibility in investments

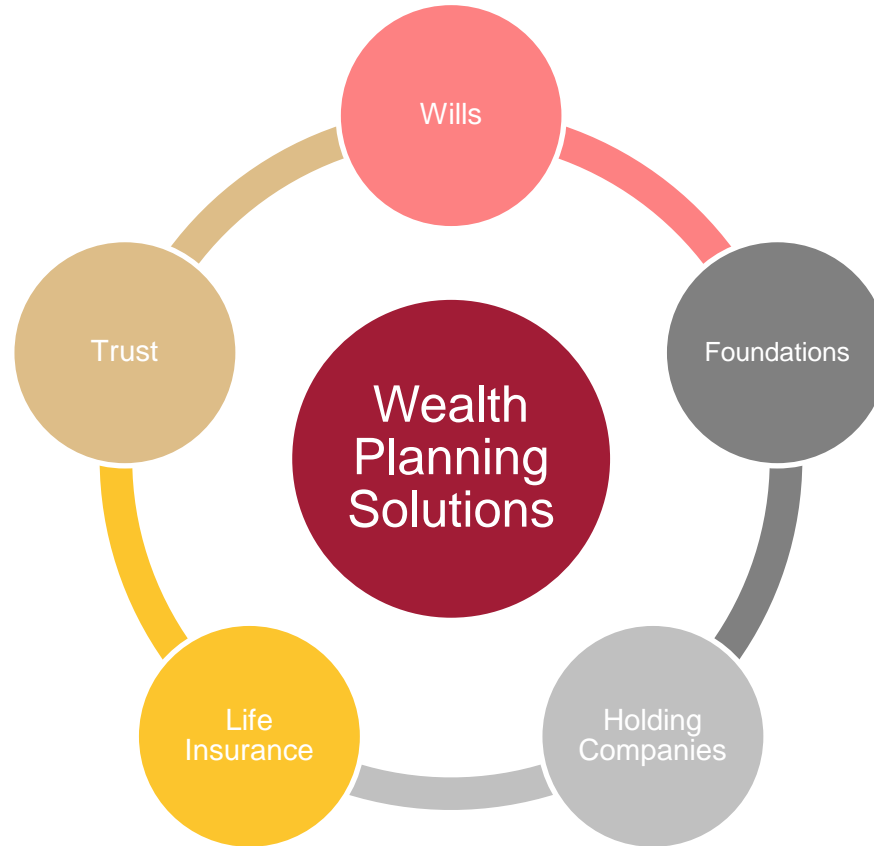
Death Coverage

- Value of insurance + 1% of Value of Insurance capped at USD 50,000



- Premiums can be paid by transfer of cash and/or assets
- Death benefit: transfer of cash and/or assets after death of the Insured Person
- Asset Management: Advisory (Self-Managed), Bank or EAM

A tool in the Wealth Planning Toolbox



Main clients' concerns...





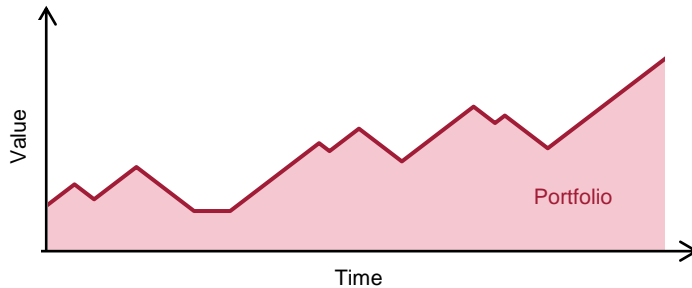
Why VUL?

Swiss Life's VUL as wealth planning tools



Supercharge your investments

Standard Portfolio

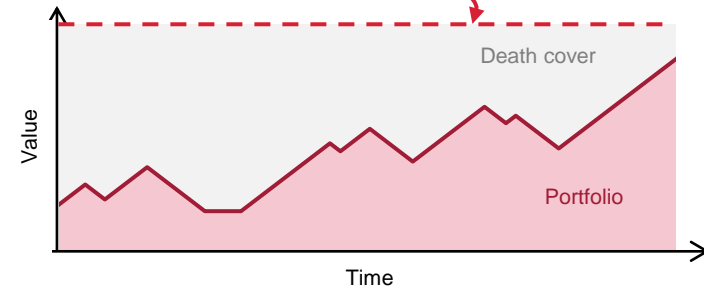


Single purpose portfolio

- Wealth accumulation

Portfolio with VUL

Face amount in case of death (sum assured)



Multi-purpose portfolio

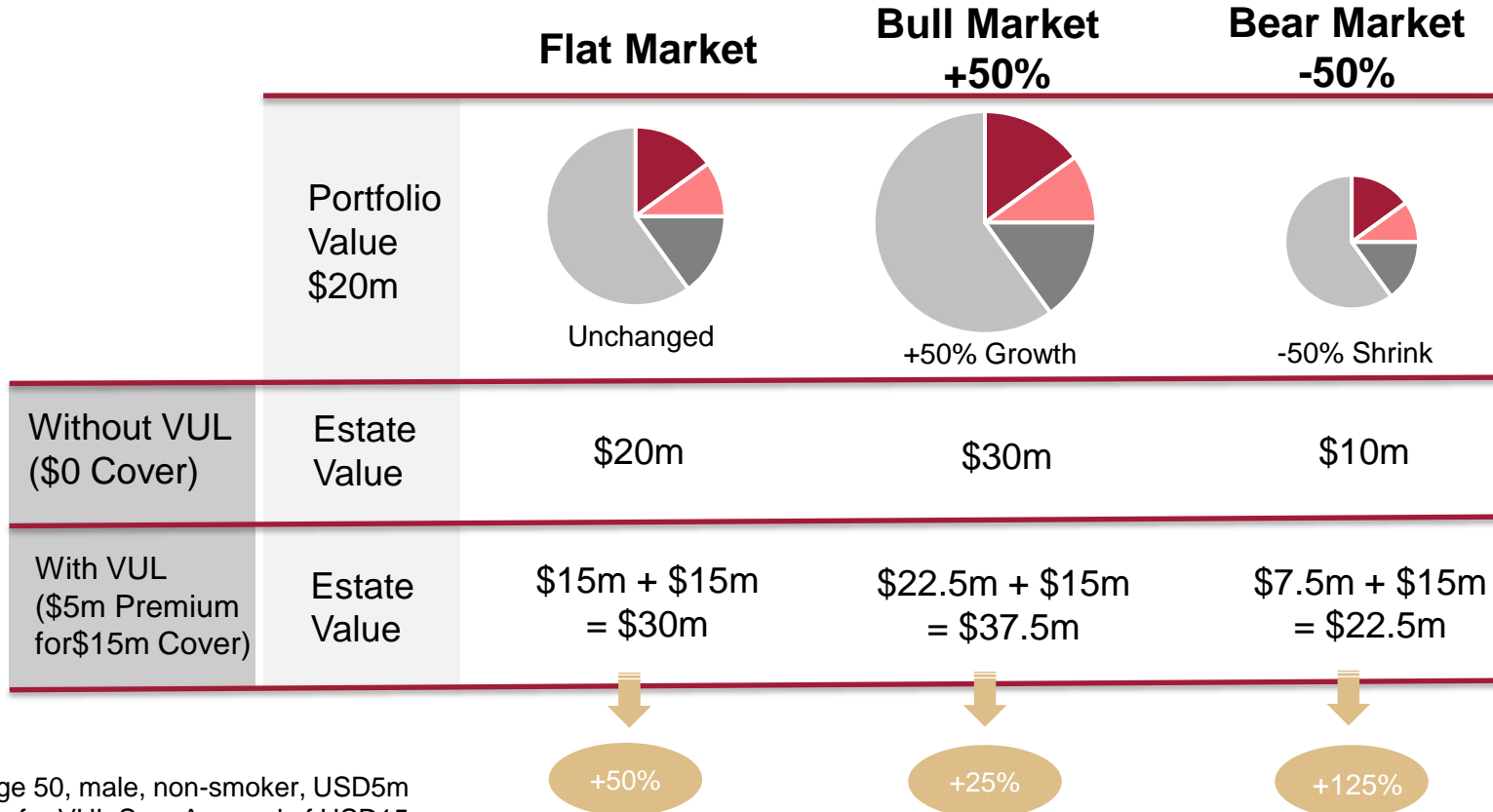
- Wealth Accumulation: Investment portfolio
- Wealth Protection: VUL Insurance cover
- Wealth Distribution: Insurance nomination & Bypass probate



Creation, Protection, Transfer

VUL – A safety hedge

Safeguard your portfolio

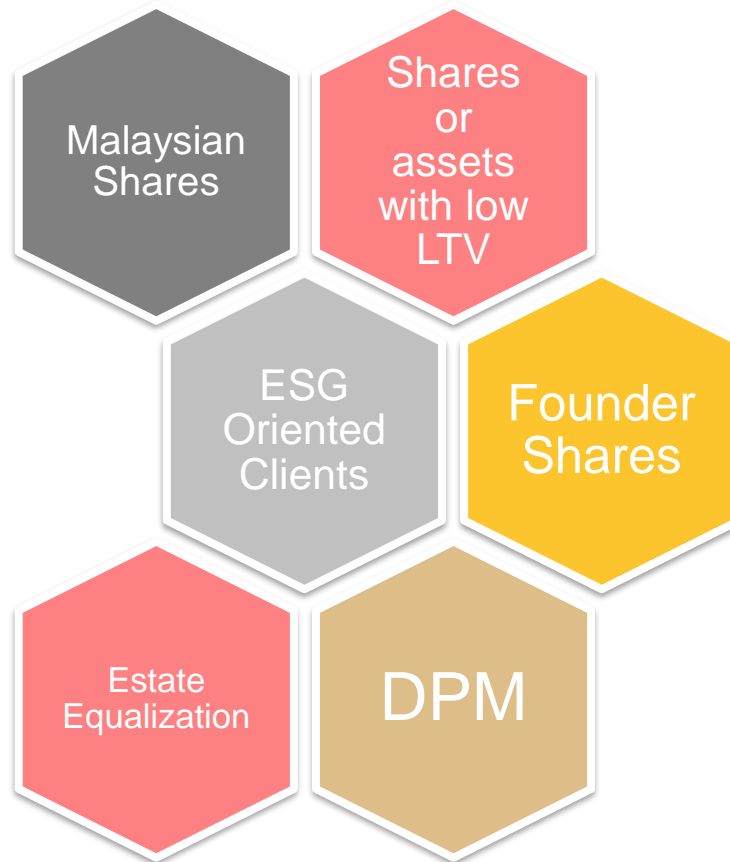


Note: Age 50, male, non-smoker, USD5m premium for VUL Sum Assured of USD15m.



Sales Concepts & Ideas

Ideas or scenarios you may encounter



DPM: Value adding to a Discretionary Mandate

	DPM	DPM + VUL	
<i>AUM with Bank</i>	✓	✓	Retains AUM
<i>DPM fee income</i>	✓	✓	Continuous fee income
<i>Insurance referral fee income</i>	✗	✓	Added fee income from VUL
<i>Wealth Protection</i>	✗	✓	Hedge against untimely death
<i>Probate free?</i>	✗	✓	Efficient wealth transfer



Thank you

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*We enable people to lead
a self-determined life.*