FREQUENTLY ASKED QUESTIONS

Q1. What are Enrich Index Income and Enrich Index Income (USD)?

Enrich Index Income and Enrich Index Income (USD) are non-participating endowment plans denominated in SGD and USD, respectively. The plans offer non-guaranteed Yearly Cash Benefits based on the performance of the underlying index over a 12-month period. For more information on the underlying index, please refer to the product brochure. Upon maturity, the policy provides a Maturity Benefit equal to 100% of the total premiums paid, subject to the policy terms and conditions.

The Policy owner may choose to receive the non-guaranteed Yearly Cash Benefits or reinvest them into the next Index Segment to accumulate value over the 10-year policy term. The policy also includes a guaranteed Floor Rate of 0% p.a., providing protection against adverse market performance.

Q2. What is covered under Enrich Index Income and Enrich Index Income (USD)?

Enrich Index Income and Enrich Index Income (USD) provide financial protection against death, accidental death, and terminal illness. If the Life Insured dies while the policy is in force, we will pay a Death Benefit equal to 101% of the total premiums paid, plus any accumulated non-guaranteed Yearly Cash Benefits. If the Life Insured dies as a result of an accident while the policy is in force, we will pay an Accidental Death Benefit equal to 105% of the total premiums paid, plus any accumulated non-guaranteed Yearly Cash Benefits.

Any outstanding amounts owed under the policy will be deducted from the benefits payable.

There are circumstances under which benefits may not be payable. Please refer to the Product Summary and Policy Contract for the full terms, conditions, exclusions and limitations.

Q3. What are the Yearly Cash Benefits and when are they payable?

The Policy owner may receive non-guaranteed Yearly Cash Benefits based on the performance of the underlying index. The index return is uncapped and subject to a minimum Floor Rate of 0% p.a., which helps protect against adverse market performance. The non-guaranteed Yearly Cash Benefits are determined based on the Index Return during the Segment Term, subject to the applicable Participation Rate and Floor Rate. Each Index Segment begins on the 16th of a calendar month and matures one year later on the 15th of the same month in the following year. Any Yearly Cash Benefit payable will be paid in a lump sum within 14 business days after the relevant Segment Maturity Date, provided the policy remains in force.

Please refer to the Product Summary and Policy Illustration for more details on the Yearly Cash Benefits.

Information is accurate as of 3 August 2026

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Q4. How will the Policy owner be notified of the Index Return?

The Policy owner will receive an annual statement after each Index Segment matures. The statement will provide details of the Yearly Cash Benefits credited and the Participation Rates applied to the current and previous segments.

Q5. What happens if the index performs poorly?

The policy includes a guaranteed minimum Floor Rate of 0% p.a., which means negative index performance will not be applied when determining the Index Return. However, if the Index Return is zero, no Yearly Cash Benefits will be payable for that Segment Term.

Q6. What are the fees and charges under Enrich Index Income and Enrich Index Income (USD)?

All applicable fees and charges have been factored into the premium and are not charged separately.

Please refer to the Policy Illustration for more details of applicable charges.

Q7. What will the policy owner receive when the policy matures?

At the end of the 10^{th} Segment Term, provided the policy remains in force, Policy owner will receive a Maturity Benefit equal to 100% of the total premiums paid, plus any accumulated non-guaranteed Yearly Cash Benefits.

Any outstanding amounts owed under the policy will be deducted before payment is made.

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