

# GENESIS<sup>+</sup>

## INDEXED UNIVERSAL LIFE

PRIVATE SERIES

### PRODUCT FACTSHEET



<b>Insurer</b>	Transamerica Life (Bermuda) Ltd.
<b>Policy currency</b>	USD
<b>Product description</b>	Genesis+ Indexed Universal Life offers attractive growth potential alongside protection from market volatility. This non-participating indexed universal life product combines lifetime protection with the opportunity for policy growth based on the distinctive Index Account.
<b>Maturity date</b>	Lifetime - no maturity

#### INTEREST CREDITING

<b>Fixed Account (FA)</b>	<p>Earns a crediting interest rate (CIR) on a daily basis and credited on each Monthly Policy Date:</p> <ul style="list-style-type: none"> <li>• Year 1: Lock-in CIR of 4.10% p.a.</li> <li>• Year 2 onwards: CIR will be declared from time to time with a Guaranteed Minimum CIR of 1.50% p.a.</li> </ul>
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<b>Index Account (IA)</b>	It consists of 4 sub-accounts. Each sub-account comprises Segment(s) that can earn Index Interest on the Segment Maturity Date.		
	The underlying Indices, index weightage and current Cap Rates of the sub-accounts are:		
	<b>Sub-account</b>	<b>Underlying Index</b>	<b>Index Weightage</b>
	Global Index Account	S&P 500 Index	40%
		Hang Seng Index	35%
		EURO STOXX 50® Index~	25%
	US Market Index Account	S&P 500 Index	50%
		The best performer between S&P 400 and Russell 2000® Index	50%
	S&P 500 Index Account	S&P 500 Index	100%
	S&P 500 Shariah Index Account	S&P 500 Shariah Index	100%
~ EURO STOXX 50® is a registered trademark of STOXX Ltd.			
The IA has a Guaranteed Participation Rate of 100%, a Guaranteed Floor Rate of 0.00% p.a., and Cap Rates that are declared from time to time with a guaranteed minimum rate of 3.50% p.a.			
For the calculation of the Index Interest Rate, please refer to the section of “How does the Index Account work?”			

## INTEREST CREDITING

<b>Holding Account (HA)</b>	Before the Segment Start Date, funds to be allocated to the IA in a lump sum will be held temporarily in the HA and earn the same declared CIR as the FA.
<b>Persistency Bonus</b>	<ul style="list-style-type: none"> <li>Starting from the later of Policy Year 11 or Insured's Age 65 until Age 121, up to an additional 1.00% p.a. will be applied proportionately to the FA, IA and HA.</li> <li>The persistency bonus amount will be adjusted if the Account Value exceeds the Sum Assured<sup>1</sup>.</li> </ul>
<b>Cumulative Guarantee</b>	A look-back feature that ensures the policy accumulates interest with a minimum CIR of 2.00% p.a. over the life of the policy, upon full surrender.

## KEY INFORMATION

<b>Issue Ages</b>	<p><b>Insured (Age last Birthday):</b></p> <ul style="list-style-type: none"> <li>15 days – 80 (Region 1S and Region 1)</li> <li>15 days – 75 (Region 2)</li> </ul> <p><b>Policy Owner (personal and business insurance needs, where applicable):</b></p> <ul style="list-style-type: none"> <li>Individuals: Age 18 or above; and</li> <li>Trustees of trust structures and corporates of trust structures</li> </ul> <p>Other forms of ownership will only be accepted where the insurance need is for business insurance where the company is incorporated or partnership business is registered in Hong Kong, Singapore, Indonesia, Malaysia, Philippines, Taiwan, the British Virgin Islands (BVI) and the Cayman Islands.</p>								
<b>Sum Assured (SA)</b>	<p>Minimum SA: USD1,000,000</p> <p>Maximum SA: It is subject to underwriting, where Insured below Age 16 is also subject to a cap of USD10,000,000.</p>								
<b>Non-medical underwriting limit</b>	<p>Eligible to Insured Ages up to 55:</p> <ul style="list-style-type: none"> <li>Region 1S and Region 1: Up to USD3,000,000 Sum Assured</li> <li>Region 2: Up to USD2,000,000 Sum Assured</li> </ul>								
<b>Underwriting risk classes</b>	<p><b>Insured's Age 16 and above:</b></p> <table> <tr> <td><b>Non-smoker</b></td><td><b>Smoker</b></td></tr> <tr> <td>Select – Non-smoker</td><td>Preferred – Smoker</td></tr> <tr> <td>Preferred – Non-smoker</td><td>Standard – Smoker</td></tr> <tr> <td>Standard – Non-smoker</td><td></td></tr> </table> <p><b>Insured's Age below 16:</b></p> <p>Standard – Non-smoker</p>	<b>Non-smoker</b>	<b>Smoker</b>	Select – Non-smoker	Preferred – Smoker	Preferred – Non-smoker	Standard – Smoker	Standard – Non-smoker	
<b>Non-smoker</b>	<b>Smoker</b>								
Select – Non-smoker	Preferred – Smoker								
Preferred – Non-smoker	Standard – Smoker								
Standard – Non-smoker									

## KEY BENEFITS

<b>Death Benefit</b>	<p>The Death Benefit is the higher of (less any Policy Loans):</p> <ul style="list-style-type: none"> <li>The Sum Assured of the policy; and</li> <li>The Account Value on the date of the Insured's death.</li> </ul>
<b>Terminal Illness (TI) Benefit</b>	<p>If the Insured is diagnosed with a TI while the policy is in force, we may pay the TI Benefit upon customer's request as an accelerated payment of Death Benefit, provided the maximum amount payable under the TI Benefit provision and other provisions in all policies issued by TLB for the same Insured shall not exceed USD2,000,000.</p> <p>Once TI Benefit is paid, Withdrawal, decrease in Sum Assured and Insured Exchange Option will not be available.</p>

## FLEXIBILITIES

<b>Premium payment options</b>	<ul style="list-style-type: none"> <li>• Single Premium payment (split premium is allowed; to be paid within the first Policy Year)</li> <li>• Planned Premiums (flexible, to be paid until Insured's Age 121)</li> </ul> <p>Customer may contribute additional Unscheduled Premium at any time, subject to TLB's approval.</p>
<b>Premium allocation</b>	Allocation of Net Premiums between the FA and any sub-account of the Index Account in whole percentages according to the customer's instruction.
<b>Dollar Cost Averaging</b>	Customer can elect to allocate funds to any of the sub-account of the Index Account on a monthly basis over the number of instalments specified by the customer.
<b>Fund transfers</b>	<p>Fund transfers can be elected in writing.</p> <ul style="list-style-type: none"> <li>• Fund transfers from the FA to any sub-account of the IA will become effective on the next Segment Start Date, and can be elected up to four times per Policy Year.</li> <li>• Fund transfers from any sub-account of the IA to FA, or fund transfers between the sub-accounts of the IA will be made effective at Segment Maturity Date.</li> </ul>
<b>Decrease of Sum Assured<sup>2</sup></b>	<ul style="list-style-type: none"> <li>• Minimum reduction amount: USD100,000</li> <li>• The new SA after reduction must not be less than the minimum SA requirement for the policy.</li> </ul>
<b>Withdrawals<sup>2</sup></b>	<p>Withdrawals are allowed any time after the Free-look Period where Surrender Charges will be applied if applicable.</p> <p>Withdrawal and applicable Surrender Charges will reduce the SA, except for the eligible Surrender Charge-free Withdrawal amount.</p>
<b>Surrender Charge-free Withdrawal<sup>2</sup></b>	Starting from Policy Year 6, up to 10% of the Account Value can be withdrawn per Policy Year, without incurring a Surrender Charge or reducing the SA.
<b>Insured Exchange Option<sup>2</sup></b>	<ul style="list-style-type: none"> <li>• It allows the change of Insured with new policy issued, subject to insurable interest and other conditions.</li> <li>• Unlimited number of changes, subject to Transamerica Life (Bermuda) Ltd.'s approval.</li> </ul>
<b>Policy Loans</b>	<p>Policy Loans are available any time after the Free-look Period, subject to the terms of the policy contract.</p> <ul style="list-style-type: none"> <li>• The Policy Loan Interest Rate is 8.00% p.a. (7.40% p.a. in advance).</li> <li>• Outstanding Policy Loan will be subject to Policy Loan CIR of 5.50% p.a., where the Policy Loan CIR will be accrued daily and credited monthly to FA.</li> </ul>

## POLICY CHARGES

<b>Premium Charge</b>	A premium charge of 6.00% <sup>3</sup> will be deducted from each Gross Premium before allocating to the FA or IA as Account Value.
<b>Monthly Deductions</b>	<p>On each Monthly Policy Date, the Monthly Deduction will be deducted proportionately from the FA, HA, and each of the sub-account of the IA, except the Cap Appreciation Charge will only be deducted from the US Market Index Account, the S&amp;P 500 Index Account and the S&amp;P 500 Shariah Index Account. The deduction from each of the sub-account of the IA will be processed on a pro-rata basis across Segments.</p> <p><b>Monthly Expense Charge</b> The rates will be charged in the first 15 Policy Years and vary by underwriting class, issue age, Policy Year, smoking status, and gender.</p> <p><b>Cost of Insurance (COI)</b> It will be charged until Insured's Age 121. Current COI is guaranteed in the first 5 Policy Years. After Policy Year 5, it is guaranteed to be no more than 110% of current COI.</p> <p><b>Cap Appreciation Charge (apply to the US Market Index Account, the S&amp;P 500 Index Account and the S&amp;P 500 Shariah Index Account)</b> Cap Appreciation Charge will be deducted on a monthly basis from the account value of the US Market Index Account, the S&amp;P 500 Index Account and the S&amp;P 500 Shariah Index Account and the charge rate is guaranteed at 1% p.a. It is equal to: Total account value of the US Market Index Account, the S&amp;P 500 Index Account and the S&amp;P 500 Shariah Index Account x 1%/12.</p>
<b>Surrender Charge</b>	<p>Surrender Charges are applicable in the first 15 Policy Years and apply in case of policy termination, full surrender, Withdrawal (except Surrender Charge-free Withdrawal), and Lapse.</p> <p>The surrender value will be the Net Cash Value at the time of surrender.</p>

<sup>1</sup> Where the Account Value (net of the account value in the Loan Account) exceeds the Sum Assured, the persistency bonus amount for the relevant Policy Year will be adjusted as follows:

The average monthly Account Value of the preceding Policy Year x 1.00% x (Sum Assured / Account Value (net of the account value in the Loan Account)).

The persistency bonus amount does not apply to Policy Loans and is not used in the calculation of the Net Cash Value under the cumulative guarantee provision.

<sup>2</sup> Once TI Benefit is paid, Withdrawal, decrease in Sum Assured and Insured Exchange Option will not be available.

<sup>3</sup> A Cash Value Enhancement Endorsement option is available which waives a percentage of the policy's Surrender Charge at full surrender during the first 6 Policy Years. This Endorsement must be elected at policy issue and requires an additional 0.2% Premium Charge in Policy Years 1 - 6.

## HOW DOES THE INDEX ACCOUNT WORK?

The Index Interest Rate is determined with reference to the Index Growth Rates, which are in turn calculated by applying the Cap Rates and the Guaranteed Floor Rate.

### Example for Global Index Account

INDEX	INDEX CHANGE RATE	INDEX CAP RATE (p.a.)	INDEX FLOOR RATE (p.a.)	INDEX GROWTH RATE	INDEX WEIGHTING	WEIGHTED INTEREST CONTRIBUTION
S&P 500 Index	6.00%	8.20%	0.00%	6.00%	40%	2.40%
Hang Seng Index	6.00%	10.40%	0.00%	6.00%	35%	2.10%
EURO STOXX 50® Index	- 8.00%	9.40%	0.00%	0.00%	25%	0.00%
Index Interest Rate						4.50%

### Example for US Market Index Account

INDEX	INDEX CHANGE RATE	INDEX CAP RATE (p.a.)	INDEX FLOOR RATE (p.a.)	INDEX GROWTH RATE	INDEX WEIGHTING	WEIGHTED INTEREST CONTRIBUTION
S&P 500 Index	6.00%	11.20%	0.00%	6.00%	50%	3.00%
S&P 400 Index	8.00%	9.20%	0.00%	N/A, the Index Change Rate of S&P 400 Index is lower than that of Russell 2000® Index.		
Russell 2000® Index	11.00%	9.20%	0.00%	9.20%	50%	4.60%
Index Interest Rate						7.60%

INDEX	INDEX CHANGE RATE	INDEX CAP RATE (p.a.)	INDEX FLOOR RATE (p.a.)	INDEX GROWTH RATE	INDEX WEIGHTING	WEIGHTED INTEREST CONTRIBUTION
S&P 500 Index	6.00%	11.20%	0.00%	6.00%	50%	3.00%
S&P 400 Index	10.00%	9.20%	0.00%	9.20%	50%	4.60%
Russell 2000® Index	8.00%	9.20%	0.00%	N/A, the Index Change Rate of S&P 400 Index is higher than that of Russell 2000® Index.		
Index Interest Rate						7.60%

### Example for S&P 500 Index Account

INDEX	INDEX CHANGE RATE	INDEX CAP RATE (p.a.)	INDEX FLOOR RATE (p.a.)	INDEX GROWTH RATE	INDEX WEIGHTING	WEIGHTED INTEREST CONTRIBUTION
S&P 500 Index	12.00%	11.20%	0.00%	11.20%	100%	11.20%
Index Interest Rate						11.20%

### Example for S&P 500 Shariah Index Account

INDEX	INDEX CHANGE RATE	INDEX CAP RATE (p.a.)	INDEX FLOOR RATE (p.a.)	INDEX GROWTH RATE	INDEX WEIGHTING	WEIGHTED INTEREST CONTRIBUTION
S&P 500 Shariah Index	7.00%	9.30%	0.00%	7.00%	100%	7.00%
Index Interest Rate						7.00%

Remark: The weighted interest contribution and Index Interest Rate are rounded to the nearest 2 decimal places in this example. Actual weighted interest contribution and Index Interest Rate may be different due to rounding difference.

The amount of the Index Interest of that Segment credited on the Segment Maturity Date is equal to its Adjusted Segment Value multiplied by the Index Interest Rate.

## HISTORICAL LOOK-BACK RATE

The current illustrated Index Interest Rates of the Global Index Account, the US Market Index Account, the S&P 500 Index Account and the S&P 500 Shariah Index Account are 5.70% p.a., 6.85% p.a., 7.25% p.a. and 6.50% p.a. respectively. These are determined with reference to the historical look-back rates calculated using the daily averages of the geometric average annual Index Growth Rates of the available periods between 31 December 1986 and 31 December 2022 in respect of all the Indices. These annual Index Growth Rates are capped at the Cap Rates and floored at the Floor Rate.

Below are other reference look-back rates in respect of each Index at different periods available for the respective sub-accounts of the Index Account:

### Global Index Account [Based on the periods between 31 December 1986 and 31 December 2022]

PERIOD (YEARS)	5	10	15	20	25	30
S&P 500 Index	5.77%	5.69%	5.49%	5.51%	5.65%	5.75%
Hang Seng Index	5.98%	5.92%	5.93%	5.97%	5.90%	5.97%
EURO STOXX 50® Index	5.34%	5.47%	5.36%	5.39%	5.44%	5.38%
Index Interest Rate	5.74%	5.72%	5.61%	5.64%	5.69%	5.73%



**US Market Index Account [Based on the periods between 31 December 1990 and 31 December 2022]**

PERIOD (YEARS)	5	10	15	20	25	30
S&P 500 Index	7.34%	7.05%	6.93%	6.99%	7.22%	7.33%
The best performer between S&P 400 Index and Russell 2000® Index	6.45%	6.36%	6.31%	6.33%	6.41%	6.43%
Index Interest Rate	6.89%	6.71%	6.62%	6.66%	6.82%	6.88%

**The reference look-back rates of S&P 400 Index and Russell 2000® Index:**

PERIOD (YEARS)	5	10	15	20	25	30
S&P 400 Index	6.34%	6.27%	6.22%	6.24%	6.32%	6.31%
Russell 2000® Index	5.72%	5.61%	5.60%	5.61%	5.64%	5.75%

**S&P 500 Index Account [Based on the periods between 31 December 1986 and 31 December 2022]**

PERIOD (YEARS)	5	10	15	20	25	30
S&P 500 Index	7.36%	7.28%	7.00%	7.01%	7.22%	7.33%

**S&P 500 Shariah Index Account [Based on the periods between 29 December 2000 and 31 December 2022]**

PERIOD (YEARS)	5	10	15	20	25	30
S&P 500 Shariah Index	6.61%	6.62%	6.51%	6.53%	N/A	N/A

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The Transamerica companies have well over 115 years of history and with our singular focus on serving HNW customers, Transamerica Life (Bermuda) Ltd. (TLB) is recognised today as a leading HNW life insurance provider with extensive expertise in all aspects of HNW wealth protection, including handling large sums assured and complex cases supporting customers' legacy and business planning.

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