

GENESIS⁺

INDEXED UNIVERSAL LIFE

PRIVATE SERIES
BERMUDA



Why Choose Genesis+ Indexed Universal Life?

Genesis+ Indexed Universal Life ("Genesis+ Indexed UL"), the valuable addition to High Net Worth customers' overall wealth management strategy, offers dynamic insurance solution through a combination of protection, flexibility and policy growth potential alongside protection from market volatility based on its distinctive Index Account, insuring what matters most to you - whether that means security for your family, protection for your business, or support for your succession planning goals.

Key highlights of Genesis+ Indexed UL include:



Provide life time insurance protection

- **Preserve your wealth** for estate liquidity goals, equalization of inheritance for your loved ones or business continuity via the Death Benefit and Terminal Illness Benefit that are designed to last a lifetime.



Maximise wealth through a wider choice of Index Account options

- **Focus options:** Index Account that focuses on the large-capitalised companies in the US equity market and/or Index Account with access to Shariah-compliant equities.



Experience stability amidst uncertainty

- **Provide stable returns** with Fixed Account through the declared crediting interest rate.
- **Protect your returns** from market downturns with Index Account through 0.00% p.a. Guaranteed Floor Rate and 2.00% p.a. Cumulative Guaranteed Crediting Interest Rate.
- **Stabilize your returns** and reduce exposure to market volatility with Dollar Cost Averaging.



Manage your finances in an evolving and dynamic market

- **Pay your premiums** based on your preference.
- **Optimise the growth potential** over time by allocating or reallocating across various Index Account options.
- **Strengthen your cash flow** if needed by accessing the available Cash Value or borrowing from the policy.

How can Genesis+ Indexed UL help you achieve your wealth management strategy?



Legacy and Estate Planning

Experience seamless, multi-generational wealth transfer through flexible options, enabling you to tailor long-term financial protection for your loved ones.



Business Continuity Planning

Ensure a smooth transition to protect your business from financial challenges resulting from the loss of the business owner or key personnel, and have access to cash if needed.



Diversification

Enjoy lifetime cover while safeguarding the policy value from market downturns with dynamic index accounts linked to various market sectors, giving the potential for market-linked returns

Which account options should you choose to match your objectives?

When choosing among the account options, you may consider the overall market performance, your preference, your risk propensity and your current wealth portfolio. We offer a wide selection of account options, helping you to pursue your financial goals at different times. Each option offers distinct advantages as follows:

	FIXED ACCOUNT	GLOBAL INDEX ACCOUNT	US MARKET INDEX ACCOUNT	S&P 500 INDEX ACCOUNT	S&P 500 SHARIAH INDEX ACCOUNT
What are you looking for?	A guaranteed return to preserve your wealth.	A growth potential that is linked to top companies broadly diversified across global markets and economic sectors.	A growth potential that is benchmarked against a diverse US equity portfolio encompassing large, mid, and small-cap market segments.	A growth potential that is benchmarked against the large-cap segment of the US equity market.	A growth potential that is linked to Shariah-compliant equities in the US large-cap segment.
Approach	We will declare the crediting interest rate from time to time at our discretion, subject to the Guaranteed Minimum Crediting Interest Rate. You will be fully informed about the return you earn in the upcoming Policy Year.	Based on the performance of the three indices at a fixed allocation percentage.	Based on the performance of the three indices: S&P 500 (large-cap) and the best performer between S&P 400 (mid-cap) and Russell 2000® (small-cap).	Based on the performance of a single index.	
Underlying Indices and their allocation %	N/A	<div><div>S&P 500</div><div>Hang Seng Index</div><div>EURO STOXX 50®</div></div>	<div><div>S&P 500</div><div>The best performer between S&P 400 and Russell 2000®</div></div>	<div><div>S&P 500</div></div>	<div><div>S&P 500 Shariah</div></div>
Aggregate Cap Rates	N/A	9.27%	10.20%	11.20%	9.30%

Remark: Your premiums are not directly invested in the underlying index / indices of the selected Index Account. We make reference to the annual price change of the underlying index / indices to determine the Index Interest to be credited to your policy.

Disclaimer

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