

Sun Grepa Premier Legacy

Your Wealth. Your Terms.



A Legacy Worth Protecting



You've dedicated years to building more than just financial wealth -- you've created a meaningful life, nurtured a family you cherish, and often established a business that embodies your values and reputation.

Looking toward the future, your priority extends beyond the assets you leave behind. What matters most is ensuring your family remains cared for and your business continues to thrive without confusion, conflict, or disruption.

Achieving this level of certainty requires a thoughtful strategy – a strong legacy plan that safeguards everything you've built, ensuring your vision endures and the people you love most are protected for generations to come.

A Strategic Plan for a Lasting Legacy



Strategic Foundation

Sun Grepa Premier Legacy is designed for successful individuals who want to preserve what they've built and transfer their wealth with clarity, intention, and control.

From Day 1 until age 100, Sun Grepa Premier Legacy is built on 3 core strategies:

- **Wealth Protection & Legacy Alignment Strategy** – Significant coverage at optimal value to maintain your family's standard of living and provide care for your loved ones, with options designed to allow beneficiaries to receive proceeds in a manner that aligns with your wealth management strategy and preserves the intended purpose of your legacy.
- **Plan Continuity & Decision Authority Strategy** – Comprehensive asset safeguards that provide essential liquidity and ensure seamless transitions while fulfilling business obligations -- with built-in provisions that give your family clear direction if you become unable to make decisions, so they never have to wonder what you would have wanted.
- **Philanthropic Impact Strategy** – Structured support for charitable causes and values that matter to you, ensuring your influence extends beyond your lifetime and creates lasting change in areas you care about most.

Strategic Outcome

Sun Grepa Premier Legacy creates the right structured plan so your family, your business, and the causes you believe in are protected.

Benefits at a Glance



Enjoy Protection that Lasts Beyond a Lifetime

Ensure financial security for your family and preserve your assets with **lifetime insurance coverage**.



Pass Wealth on Your Own Terms

With a comprehensive **Legacy Settlement Option**, you can efficiently pass on wealth to the rightful heirs.



Stay in Control even beyond Capacity

The **Mental Incapacity Benefit** empowers you to proactively maintain control over your plan should you lose the ability to manage it.



Be Empowered in Life's Critical Moments

Have **early access to your benefit** to help you focus on health in case of terminal illness.



Build Long-Term Value while Protected

Your plan offers **guaranteed cash value and dividend earnings**¹ that grow over time.



Experience Exclusive VIP Services Designed Around You²

Get **access to premium perks/services** that complement your financial protection.

¹Dividend earnings are not guaranteed.

²Sun Life has the right to determine the VIP program and may be subject to change.

Note: Benefits indicated above are subject to the specific guidelines set by Sun Life Grepa and the actual provisions of the insurance policy contract.

Enjoy Protection that Lasts Beyond a Lifetime

Sun Grepa Premier Legacy provides life insurance protection equal to 200% of the Face Amount from Day 1 of coverage until age 100, creating a lasting legacy that extends to future generations. This level of protection is designed to provide liquidity in case of untimely passing, helping your family settle financial obligations, preserve assets, and keep businesses running smoothly, ensuring your legacy continues beyond your lifetime.

Secure your legacy for those who matter most.

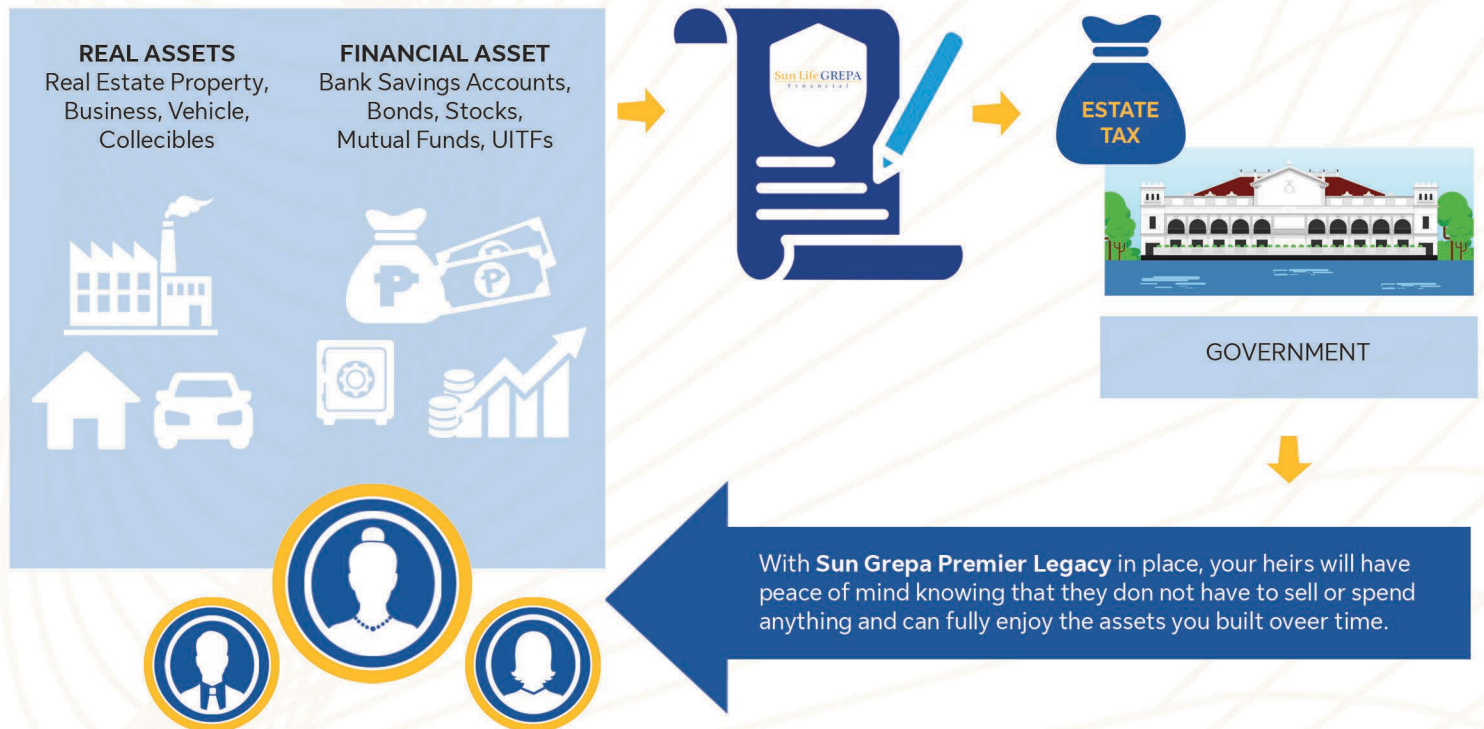
Legacy Preservation



You spent decades building assets and providing for your family

Secure then with a **Sun Grepa Premier Legacy Plan** by getting an insurance benefit equal to your Total Estate Tax

Should anything happen to you, your beneficiary/ries will be provided **insurance proceeds as liquid funds to pay for your estate liabilities**



Disclaimer: This illustration is for educational purposes only and not intended, and should not be relied upon, as an accounting, legal or tax advice given by Sun life Grepa. It is still important to seek professional opinion to confirm above scenarios, or to take any action related to this.

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Pass Wealth on Your Own Terms

Flexibility in how your wealth is transferred gives you greater control over your family's financial future.

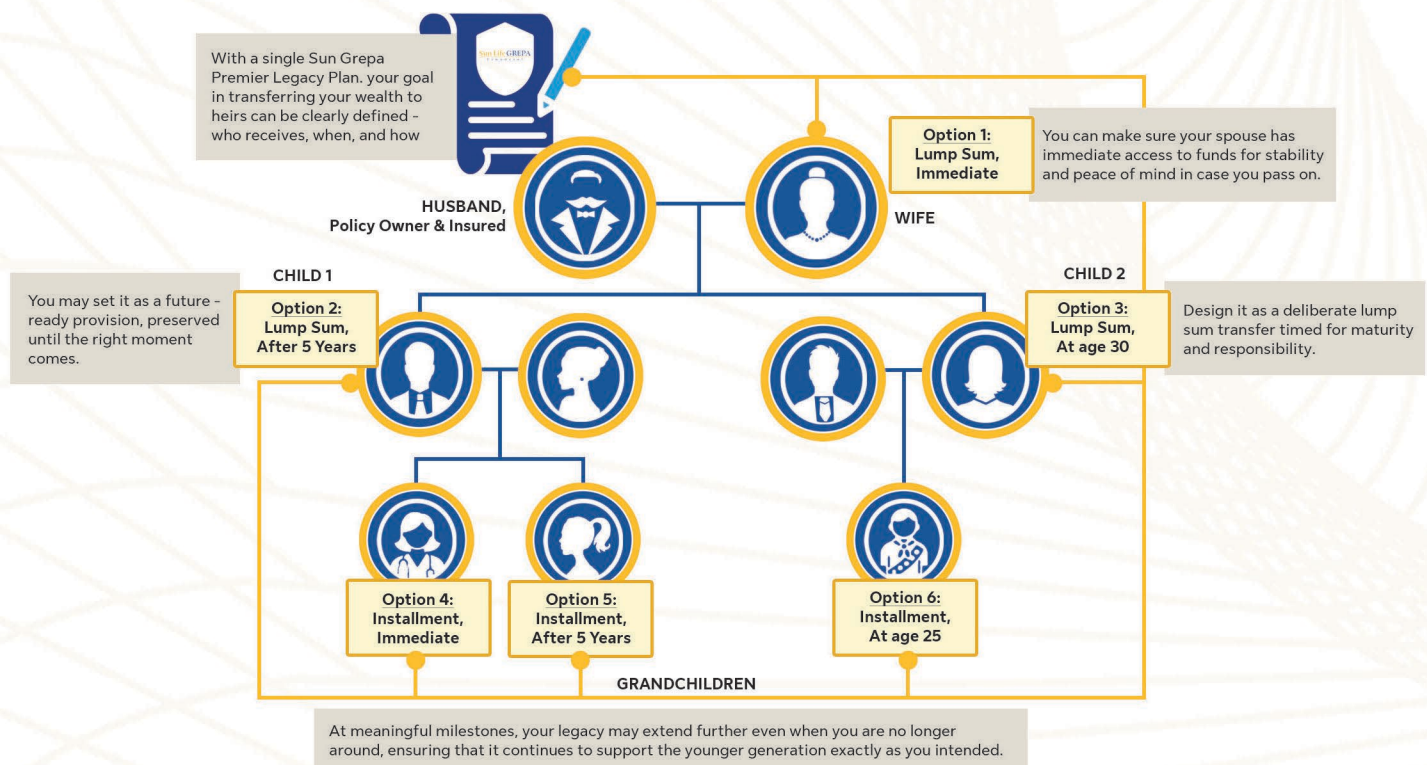
With the plan's **Legacy Settlement Option**, you have the power to decide when and how your life insurance benefit will be provided to your beneficiary/ies. You may design the benefit to be given immediately after your passing, or to **defer the payout after a few years or when your beneficiary/ies reach a certain age**, either in **lump sum or equal installments**.

This flexibility helps you:

- **Provide guidance, not just inheritance** – Structure payouts that encourage responsible financial stewardship
- **Create a multi-generational plan** – Protect your legacy and preserve it for your children, grandchildren, and beyond
- **Support education, leadership, and long-term stability** – Fund what matters most while fostering financial maturity
- **Create a legacy beyond family** – Designate a charity institution as irrevocable beneficiary, creating lasting philanthropic impact aligned with your values

Whatever happens, your plan carries on exactly the way you want it.

The Legacy Settlement Option gives you the freedom to **customize your wealth transfer strategy in six (6) different ways** based on unique needs and circumstances. You can even apply for different options per beneficiary, ensuring your legacy provides the right financial support for those



Note: Benefits indicated above are subject to the specific guidelines set by Sun Life Grepa and the actual provisions of the insurance policy

Stay in Control Even Beyond Capacity

Sun Grepa Premier Legacy's **Mental Incapacity Benefit*** enables you to plan ahead to protect your interests when life takes an unexpected turn. This **first-in-the-market benefit**** allows you to designate a family member you trust, as a **Mental Incapacity Benefit Recipient**, to step in if you are unable to manage your affairs due to mental incapacity, coma, or major head injury.

By planning ahead, you help your family avoid the costly court processes and lengthy delays that often arise when legal capacity is lost without proper preparation. Instead, your designated recipient will have immediate access to either of the following benefits:



Cash value of any dividend earnings*

Provided premiums are paid, cash value continues to grow even after the benefit has been given, ensuring the family's financial security.

or



Guaranteed value of the policy + Cash value of any dividend earnings*

Payment of this benefit terminates the plan, which may not be beneficial to you as you will no longer have insurance coverage.

This benefit ensures your legacy plan continues uninterrupted, providing peace of mind that your wealth will be managed and protected even when you cannot do so yourself.

* Subject to medical certification and specific conditions as stated in the policy contract. Sun Grepa Premier Legacy policy owner may apply for this optional benefit as long as he/she is also the insured, and must not have been diagnosed with mental incapacity, coma, or major head trauma previously. Any advances, with interest, from the policy will be deducted from the benefit amount.

**The Mental Incapacity Benefit is a market-first innovation in the Philippine insurance industry, offered exclusively with this product.

Note: Benefits indicated in this material are subject to the specific guidelines set by Sun Life Grepa and the actual provisions of the insurance policy contract.

Be Empowered in Life's Critical Moments



Life brings unexpected moments, and having the right protection means you are prepared for whatever comes your way.

If you become terminally ill with 12 months or less to live, Sun Grepa Premier Legacy empowers you with immediate financial flexibility by allowing early access to your coverage. This enables you to get 60% of your life insurance benefit in advance, which can help cover medical expenses, support your family, and allow you to focus on what matters most.

Build Long-Term Value while Protected



Sun Grepa Premier Legacy helps you build long-term value through potential dividend earnings, while keeping you protected for life. You have flexible options for your dividends, which you may receive in cash, use them to reduce premium payments, leave them with Sun Life Grepa to accumulate and grow over time, or enhance your insurance coverage. Access to cash also comes in handy via loan made against your plan's guaranteed cash value, which may be useful in case of an emergency.

Experience Exclusive VIP Services Designed Around You*

You value efficiency, discretion, and professionalism.

As a valued member of Sun Life Grepa's elite community, Sun Grepa Premier Legacy offers **priority access** to:



Plan applications with express underwriting assessment



Private home medical services and onsite laboratory tests with complimentary breakfast in select partner clinics



Special curated lifestyle events and exclusive intimate forums focused on legacy and succession planning.

Everything is designed to respect your time and simplify the process for you and for the family who will one day manage what you have built. Various payment options are also available for your convenience to align with your wealth management strategy.

**Sun Life has the right to determine the VIP program and may be subject to change. Complimentary meals offered by partner medical services providers are also subject to change.*

Note: Benefits indicated in this material are subject to the specific guidelines set by Sun Life Grepa and the actual provisions of the insurance policy contract.

Real Life Impact

LEGACY PRESERVATION

The Founder

Mr. Antonio, a family business owner, spent his life building a business and assets now worth Php 50 million. Knowing his family depends on him and the business, he secured a **Sun Grepa Premier Legacy 10** plan to protect them from life's uncertainties. From Day 1, the insurance creates immediate protection, providing his family with liquidity to pay estate liabilities (6% of the total assets = Php 3 million) if anything happens to him. When Mr. Antonio is no longer around, the **insurance benefit helps preserve their assets and supports his family** as they take on leadership roles in the family business.



Sun Grepa Premier Legacy 10
 Male | Age: 50 | Non-Smoker | Face Amount: Php 25 Million
 Annual Premium: Php 2,422,000

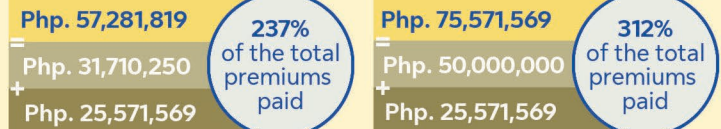
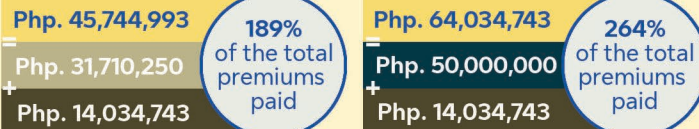


PROTECTION COVERAGE (until age 100) or Death benefit of 200% of the Face Amount



Improve your cashflow with yearly dividends.*

Building greater value over time.



Note: For illustrative purposes only. Actual provisions of the insurance policy contract apply.
 *Dividend earnings are not guaranteed.

Note: For illustrative purposes only. Actual provisions of the insurance policy contract apply. This assumes that **this plan accumulates 4.50% dividends.**
 *Dividend earnings are not guaranteed.

Legacy Transfer

The Heirs

Beyond immediate liquidity, Mr. Antonio wanted to transfer his remaining insurance benefit wisely. Through the **Legacy Settlement Option**,* Sun Grepa Premier Legacy gave him control over when and how the remaining life insurance benefit would reach each family member. He also wanted to distribute the death benefit accordingly:

Total Benefit in case of Death at age 85:
(Assuming Mr. Antonio chose to leave his dividends with Sun Life Grepa to accumulate)

Php 75, 571, 569

Mrs. Maria Antonio (Wife)
40%



Php 30, 228, 628

Lump sum, immediate payment for **3 Million estate tax** and to help manage family affairs

Rafael (Child 1 - Age 25)
20%



Php 16, 505, 209*

Lump sum, after 2 years, as he matures and gains business experience

Miguel (Child 2 - Age 23)
20%



Php 21, 038, 417*

5 equal installments after 5 years, as he learns business operations

Sofia (Child 3 - Age 18)
20%



Php 27, 108, 268*

10 equal installments starting at age 23, while starting to work at their business

***Total death benefit will continue to earn non-guaranteed interest while left on deposit with Sun Life Grepa. For Child 2 and 3, total interest earned will be paid together with the last installment.**

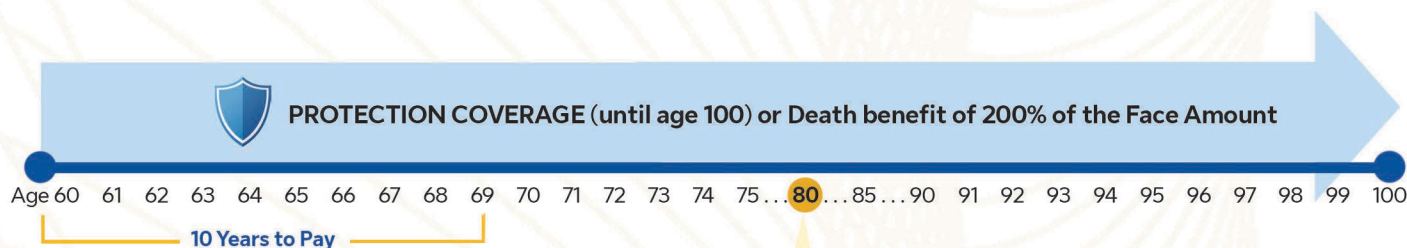
This structured approach reduces mismanagement risk while supporting each family member's development, ensuring Mr. Antonio's legacy provides strategic support and fosters the financial maturity his children need to successfully lead the business.

Legacy Plan Continuity Beyond Capacity

The Steward

Mr. Antonio understood that legacy planning also means preparing for the possibility that he may still be alive at a later stage in life but unable to make decisions. When he secured a Sun Grepa Premier Legacy plan, he made sure that he added the Mental Incapacity Benefit, naming his wife, Mrs. Maria Antonio, as his recipient and chose accumulated dividends as the benefit that can be accessed by her in the future so his plan would remain in force and continue building value.

Sun Grepa Premier Legacy 10
Male | Age: 30 | Non-Smoker | Face Amount: Php 25 Million
Annual Premium: Php 2,422,000



TOTAL BENEFITS IN CASE OF MENTAL INCAPACITY (Dividend Options: Leave with Sun Life Grepa to accumulate)

Php 17,788,210

Should Mr. Antonio be diagnosed with mental incapacity like Alzheimer's disease at age 80, **Mrs. Maria Antonio can access funds immediately from his plan without lengthy court processes.** This amount can help cover Mr. Antonio's medical care, family needs, and business obligations, while the policy continues to support long-term protection.

Note: For illustrative purposes only. Actual provisions of the insurance policy contract apply. This assumes that the plan accumulates 4.50% dividends.
***Dividend earnings are not guaranteed.**

Your Trusted Partner for Legacy and Beyond!



True legacy planning means knowing your family will be cared for and your plans will be respected.

Sun Grepa Premier Legacy stands with you as a trusted partner, helping protect your loved ones' future, support what you've built, and pass on wealth with clarity and care, so the next generation can move forward with ease and confidence.

Build your legacy plan today with **Sun Grepa Premier Legacy!**

For more details, connect with us today.
Call 8-849-9633 or Contact your Agency Sales Associate
at any Sun Life Grepa Branch nearest you.

Visit sunlifegrepa.com.

Sun Life Grepa Financial, Inc. (SLGFI) is a joint venture between the Yuchengco Group of Companies (YGC) and Sun Life Philippines (Sun Life). SLGFI offers life protection products through its agency, bancassurance, and group account channels.

YGC is one of Southeast Asia's largest conglomerates with over 90 companies, while Sun Life has been a top player in the Philippine market for 130 years.

This document is issued by Sun Life Grepa Financial, Inc. Important information about the product is contained in the policy proposal (available through your Agency Sales Associate) and the insurance policy contract. Should there be any discrepancy between the statement(s) contained in this material and the insurance policy contract, the provisions of the insurance policy contract will prevail.

Sun Life GREPA
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