Index Income (USD)

Strategic wealth growth with index-linked returns and your capital guaranteed

Leverage the power of index-linked strategies for potential growth

In an uncertain environment, building resilience means balancing growth with security.

Index Income (USD) offers a structured approach to long-term wealth accumulation — providing potential index-linked returns[1] based on the performance of the chosen indices within a disciplined, risk-managed framework.

As a US dollar-denominated[2], single premium, non-participating endowment plan, it uses derivatives to capture market opportunities, with 100% of your capital guaranteed at maturity[3].

Why Index Income (USD)

Growth potential with index-linked returns[1]

Participate in market opportunities tied to forward-looking indices — the S&P 500 Engle 6% VT TCA Index[4] and Citi Flexibeta 8% VT Index[5]. Tailor your investment to match your outlook, with the flexibility to adjust your index selection every year.

100% capital guarantee[3] for peace of mind

Your single premium contribution is guaranteed at maturity. Regardless of market fluctuations, your capital remains secured, providing a reliable foundation for long-term financial confidence.

Flexible income options to suit different needs

Choose to withdraw your Yearly Income Benefit[1] or allow it to accumulate for potentially higher future value, depending on your financial objectives.

Life protection at no additional cost

Receive a lump sum benefit of 101% of the single premium paid in the event of death, increasing to 105% for accidental death, without the need for a medical assessment.

Start a conversation with us today to find out more.

How to calculate the Yearly Income Benefit[1] with index apportionment

Single Premium
US$200,000

Select your index apportionment based on your preferences —
this determines how your single premium is allocated across your chosen index or indices.

Yearly Income Benefit[1]
Index Return[6] x Participation Rate[7] x Single Premium x Index Apportionment

Index A	***Index B***
Index Return[6]: 5.00% p.a. Participation Rate[7]: 90% Single Premium: US$100,000 Index Apportionment: 50%	Index Return[6]: 5.00% p.a. Participation Rate[7]: 90% Single Premium: US$100,000 Index Apportionment: 50%
Yearly Income Benefit[1] 5.00% p.a. x 90% x US$100,000 x 50% = **US$2,250/year**	**Yearly Income Benefit[1]** 5.00% p.a. x 90% x US$100,000 x 50% = **US$2,250/year**

Total Yearly Income Benefit[1]
US$2,250 + US$2,250
= **US$4,500/year**

If the Index Return[6] is negative, the minimum rate of return is guaranteed at 0% p.a.. As a result, no Yearly Income Benefit[1] will be payable.

How Index Income (USD) provides wealth potential to support your desired life goals

Geri, a 50-year-old café owner, plans to semi-retire in nine years and fully retire at 65. She is looking for a wealth accumulation solution that offers potential income to support her lifestyle needs, while preserving her retirement savings.

Single Premium
US$200,000

Yearly Income Benefit[1]

Index Return[6] x Participation Rate[7] x Single Premium x Index Apportionment

6.67% p.a. x 90% x US$200,000 x 100%
= **US$12,000*/year**

Accumulation option

Geri chooses to accumulate[¶] her Yearly Income Benefit[1], allowing it to compound over time.

At policy maturity (age 59), she receives:

Total accumulated Yearly Income Benefit[1]
US$123,662#

+

Single Premium
US$200,000

Total illustrated benefit
US$323,662^

Payout option

Geri chooses to receive her Yearly Income Benefit[1] as annual payouts of US$12,000* to support her vacations.

At policy maturity (age 59), she receives:

Total Yearly Income Benefit[1]
US$12,000* × 9 = **US$108,000†**

+

Single Premium
US$200,000

Total illustrated benefit
US$308,000‡

All figures in the above illustrations are based on an Illustrated Investment Rate of Return (IIRR) of 6.00% p.a. with an average Participation Rate of 90% and an accumulation interest rate of 3.35% p.a. and are subject to rounding.

Based on an IIRR of 3.00% p.a., guaranteed minimum Participation Rate of 60% and an accumulation interest rate of 1.85% p.a.:
* The Yearly Income Benefit is US$6,000.
# The total accumulated Yearly Income Benefit at age 59 is US$58,173.
^ The total illustrated benefit at age 59 is US$258,173.
† The total Yearly Income Benefit at age 59 is US$54,000.
‡ The total illustrated benefit at age 59 is US$254,000.

The two IIRRs used (6.00% p.a. and 3.00% p.a.) are purely illustrative and do not represent lower and upper limits on the index performance. The actual benefits payable will depend on the actual performance of the index, Participation Rates and prevailing index apportionment.

¶ At an IIRR of 6.00% p.a., the prevailing interest rate is 3.35% p.a.. At an IIRR of 3.00% p.a., the prevailing interest rate is 1.85% p.a.. This rate is not guaranteed and can be changed from time to time.

Understanding S&P 500 Engle 6% VT TCA Index[4]

The **S&P 500 Engle 6% VT TCA Index**[4] is a rule-based index that dynamically adjusts its exposure to the S&P 500 index futures using a unique volatility control methodology. Built on a Nobel Prize-winning volatility forecasting model developed by Professor Robert Engle (2003 Nobel Laureate in Economics), the index employs advanced techniques to manage market risk while aiming to preserve growth potential.

How the volatility control mechanism works

This index targets a specific level of volatility by adjusting its exposure to the underlying asset (S&P 500 index futures), ensuring a more balanced risk-return profile. Unlike traditional volatility control indices that rely on historical data, it uses a **forward-looking model** to predict future volatility. By dynamically adjusting allocation intraday that focuses on short-term fluctuations observed within a single trading day or from the end of one trading day into the beginning of the next, the index responds swiftly to changing market conditions.

Low volatility

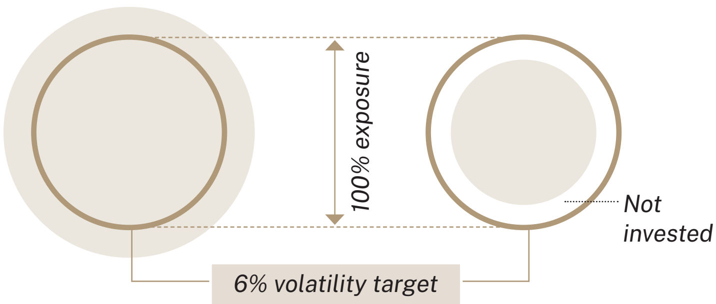
Allocation > **100%**

When volatility is forecast to be below the 6% target, exposure to the S&P 500 index futures increases.

High volatility

Allocation < **100%**

When volatility is forecast to be above the 6% target, exposure to the S&P 500 index futures decreases.



How the index supports growth potential

Dynamic exposure to the S&P 500 index futures
While the index may show performance deviations during periods of high market volatility due to its built-in risk management, the S&P 500 remains its core, ensuring long-term growth potential.

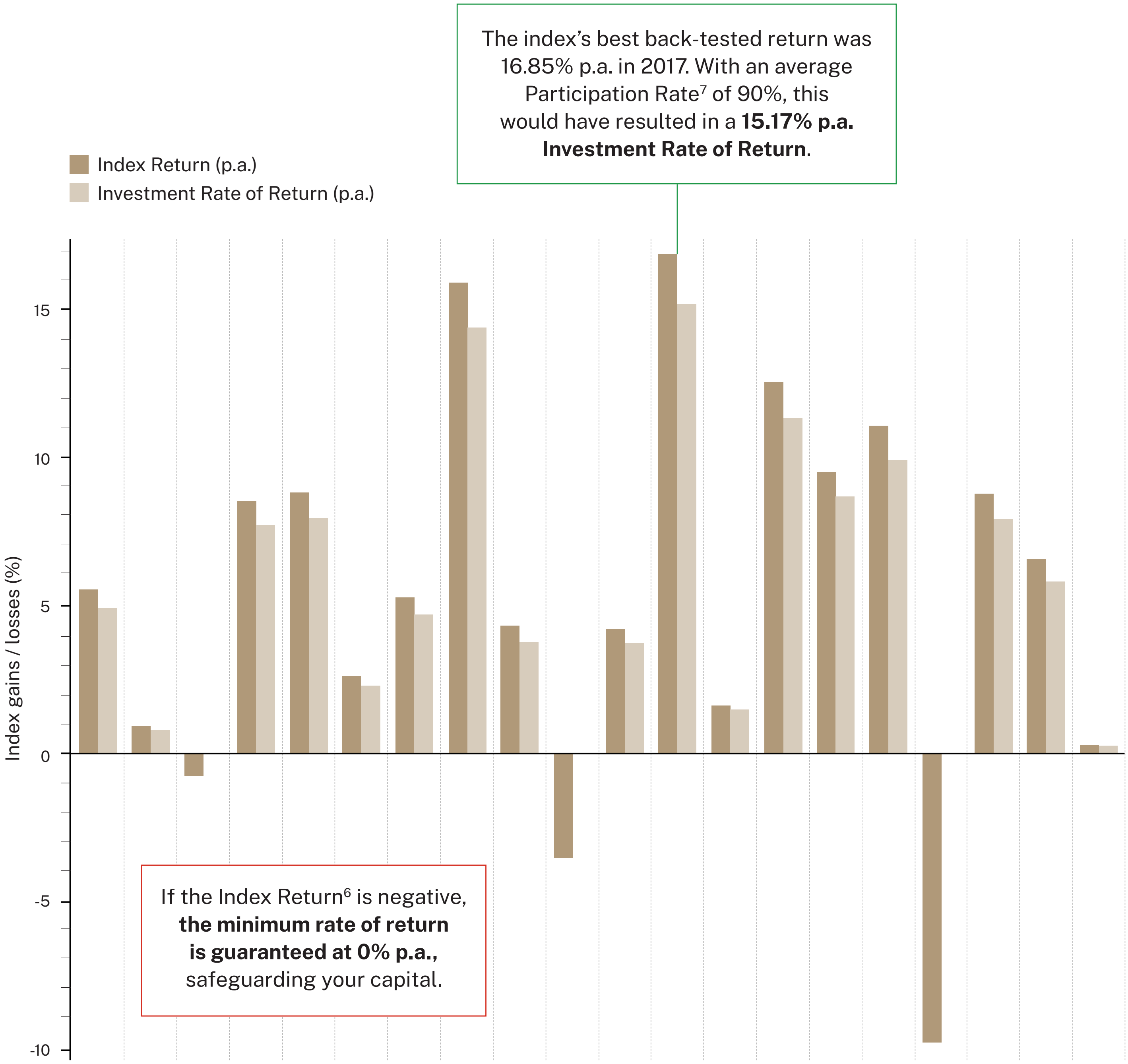
Nobel Prize-winning volatility forecasting
Leveraging the expertise of Professor Robert Engle and S&P Dow Jones Indices, the index forecasts volatility based on observable market patterns, enhancing the precision of risk management.

Responsiveness to market movements
The index dynamically adjusts its exposure intraday, quickly responding to changes in market conditions by increasing or decreasing its weighting in the S&P 500 index futures.

More stable volatility
With mechanisms designed to keep volatility closely aligned with its 6% target, the index aims to offer smoother performance, even in turbulent market conditions.

S&P 500 Engle 6% VT TCA Index[4] back-tested historical performance

This hypothetical performance, based on back-tested data, demonstrates the index's ability to deliver competitive risk-adjusted returns. Additionally, in periods of negative performance, capital is safeguarded with a guarantee[3].



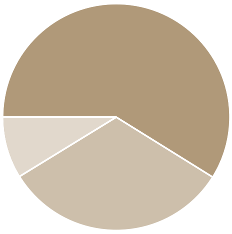
Year	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Index Return (p.a.)	5.44	0.95	-7.74	8.63	8.83	2.52	5.25	15.90	4.28	-3.53	4.12	16.85	1.66	12.45	9.65	11.05	-9.87	8.82	6.54	0.27
Investment Rate of Return (p.a.)	4.90	0.86	0	7.77	7.95	2.27	4.73	14.31	3.85	0	3.71	15.17	1.49	11.21	8.69	9.95	0	7.94	5.89	0.24

Source: S&P Dow Jones Indices LLC. The S&P 500 Engle 6% VT TCA Index was launched on 7 March 2025. All data prior to such date is back-tested hypothetical data. Chart and table are provided for illustrative purposes and reflect hypothetical historical performance. Please see the Performance Disclosure at the end of the S&P 500 Engle 6% VT TCA Index brochure for more information regarding the inherent limitations associated with back-tested performance. Please note that past performance may not be indicative of future performance.

Understanding Citi Flexibeta 8% VT Index[5]

The **Citi Flexibeta 8% VT Index[5]** is a rules-based multi-asset index that dynamically allocates between two portfolios – Core Allocation and Reserve Allocation through observation of recent Core Allocation price trends and a forward-looking risk indicator. Exposure for both Core Allocation and Reserve Allocation are implemented using futures for all asset classes.

Core Allocation

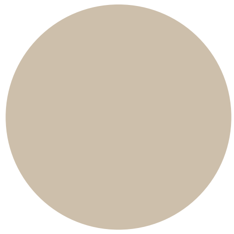


60% EQUITIES, comprising US large caps, US tech, Japanese and European equities.

10% GOLD, a diversifier to the portfoliio.

30% SOVEREIGN BONDS, comprising US treasury, Japanese government bond and German bund.

Reserve Allocation



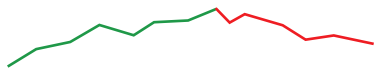
100% SOVEREIGN BONDS, comprising US treasury, Japanese government bond and German bund. They are equally-weighted within the basket.

The dynamic allocation is powered by two signals:

Risk Signal

A **forward-looking global macro risk indicator** which measures the market perception of risk across selected major financial markets

Trend Signal

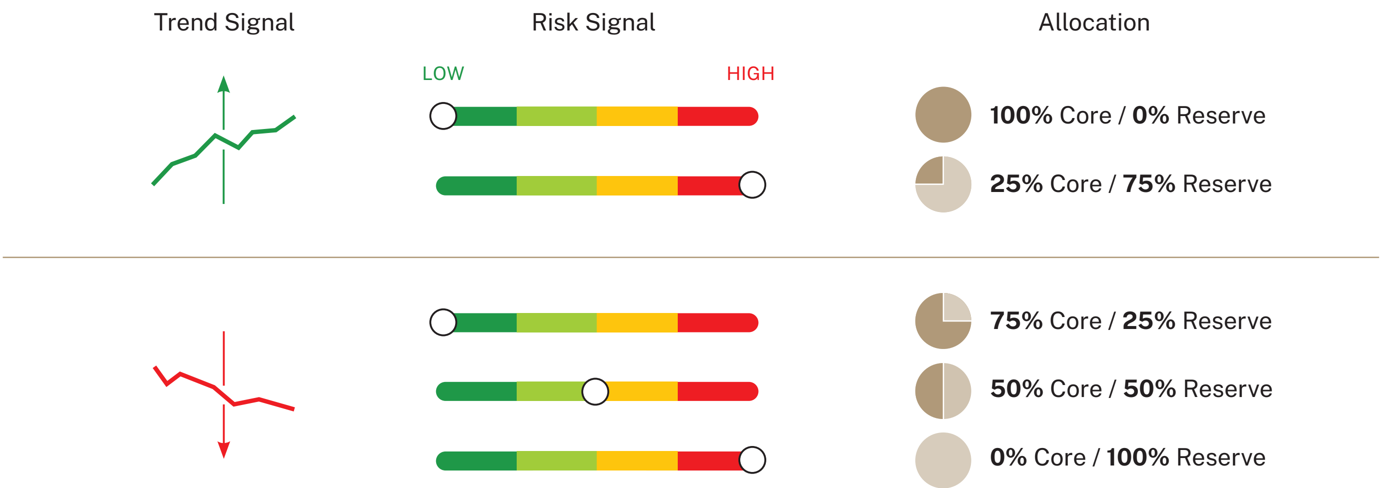


A **momentum indicator** which measures the historical trend of the Core Allocation

Dynamic asset allocation strategy

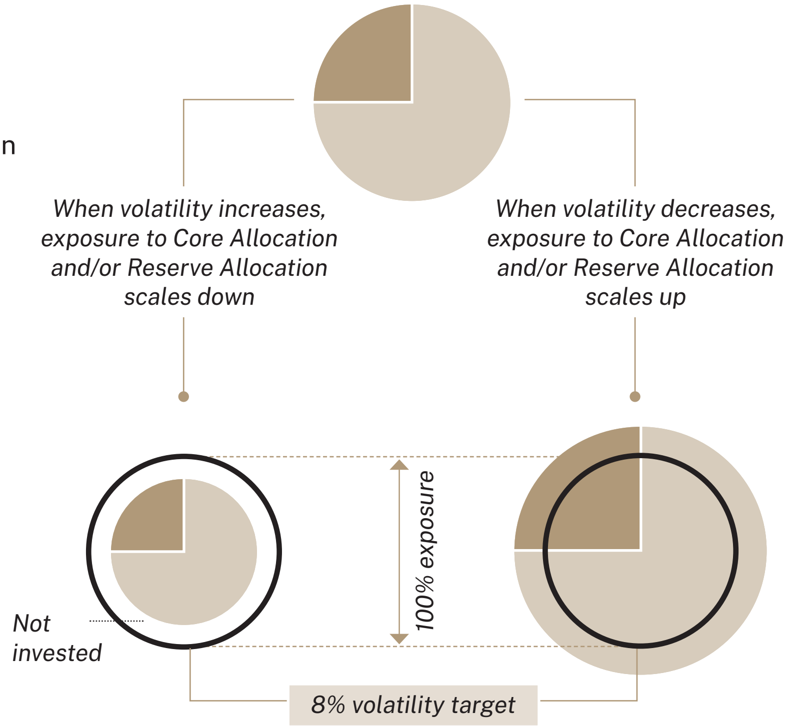
The Index determines the allocation between the Core Allocation and Reserve Allocation by combining the Trend Signal and the Risk Signal.

A positive Trend Signal coupled with a low Risk Signal means full allocation to the Core Allocation. As the market turns more risk averse, or as the trend turns bearish, the Index will reduce its Core Allocation and cycle into the Reserve Allocation.



Volatility targeting for risk management

The Index dynamically adjusts its exposure to Core Allocation and/or Reserve Allocation to target a stable volatility level of 8%.



How the index supports growth potential

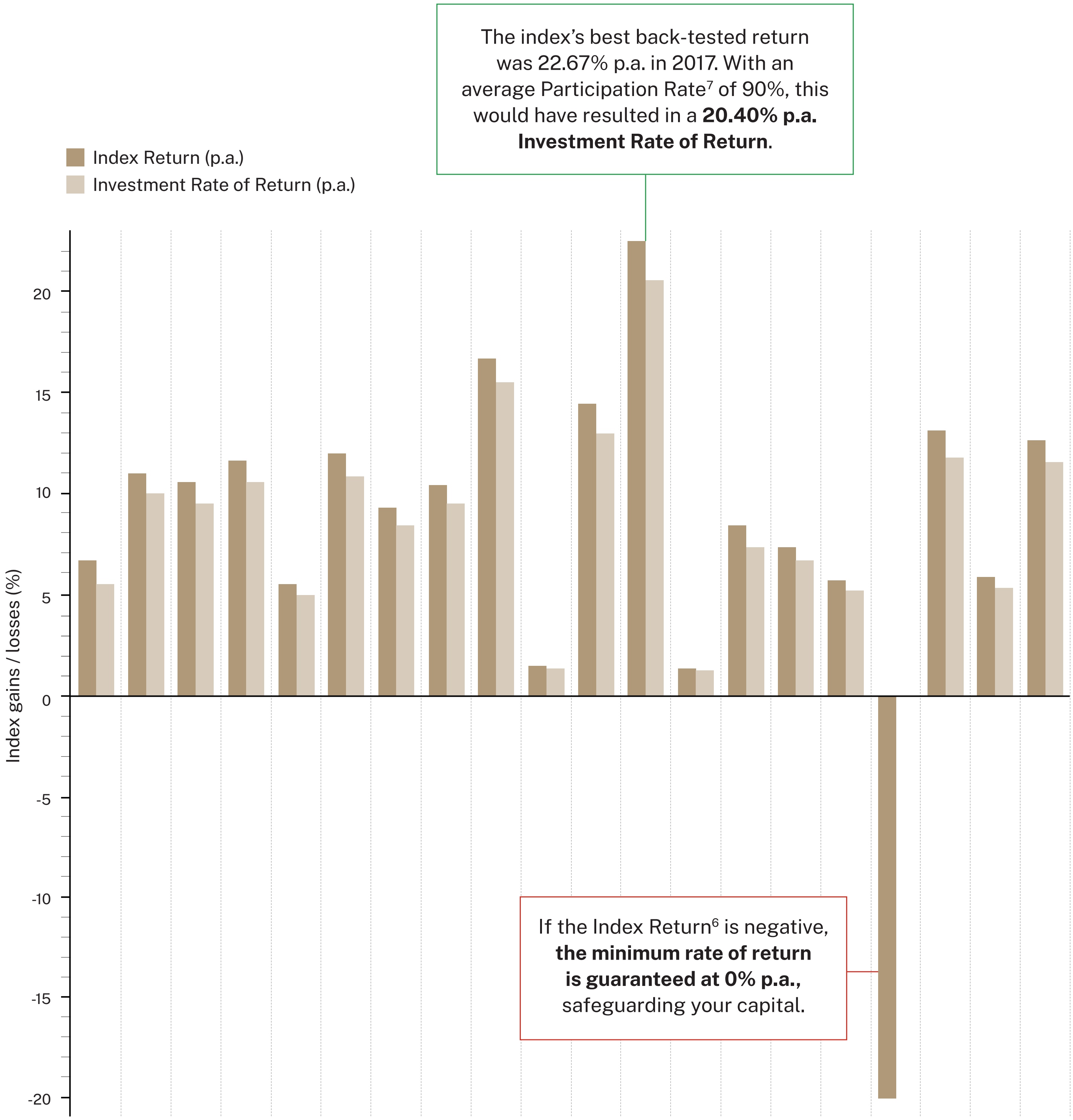
Strategic multi-asset diversification
The index provides diversification by allocating across multiple asset classes and dynamically adjusting its positioning in response to risk-on or risk-off conditions, helping balance growth with downside protection.

Quantitative trend and risk signal
Broad market-derived signals identify risk-on or risk-off environments, guiding allocation decisions and enabling the index to adapt to changing market conditions in a systematic, disciplined manner.

Proactive risk management
Regular rebalancing helps maintain a targeted long-term volatility of 8%, supporting more stable performance over time while managing exposure during periods of market uncertainty.

Citi Flexibeta 8% VT Index[5] back-tested historical performance

This hypothetical performance, based on back-tested data, demonstrates the index's ability to deliver competitive risk-adjusted returns. Additionally, in periods of negative performance, capital is safeguarded with a guarantee[3].



Year	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
	6.23	10.95	10.49	11.69	5.50	12.05	9.22	10.45	16.89	1.69	14.46	22.67	1.37	8.24	7.54	5.73	-20.35	13.18	5.97	12.79
	5.61	9.86	9.44	10.52	4.95	10.84	8.30	9.40	15.20	1.52	13.01	20.40	1.23	7.41	6.78	5.16	0	11.86	5.38	11.51

Source: Citi, Bloomberg. The Citi Flexibeta 8% VT Index was launched on 12 March 2026. All data prior to such date is back-tested hypothetical data. Chart and table are provided for illustrative purposes and reflect hypothetical historical performance. Please refer to the disclaimers at the end of the Citi Flexibeta 8% VT Index factsheet for more information regarding the inherent limitations associated with back-tested performance. Please note that past performance may not be indicative of future performance.

[1] The “Yearly Income Benefit”, also referred to as index-linked returns, is non-guaranteed and subject to the performance of the selected index or indices, the relevant segment Participation Rate and the prevailing index apportionment. Please note that past performance may not be indicative of future performance. Derivatives will also be used to provide the Yearly Income Benefit.
The first segment will be initiated on the following calendar month from the policy issue date. Depending on the selected index apportionment, up to 9 segments per index may be created by the end of the policy term. A segment is always initiated on the 16th day of the month (i.e. the segment initiation date) and it will mature 12 months later, on the 15th day of the same month in the following year (i.e. segment maturity date).

[2] Please be aware that if the US Dollar is not your home currency, you will be exposed to foreign exchange volatility risk.

[3] Capital is guaranteed upon maturity provided that no policy alterations such as partial surrenders are made during the policy term.

[4] The S&P 500 Engle 6% VT TCA Index is a rule-based index that leverages a unique volatility control methodology that dynamically adjusts its exposure to the S&P 500 index futures. By dynamically adjusting its exposure to the S&P 500 index futures, its returns can vary significantly from the S&P 500 index. Please note that past performance may not be indicative of future performance.

[5] The Citi Flexibeta 8% VT Index is a rules-based multi-asset index that dynamically allocates between two portfolios: (1) Core Allocation: a growth-oriented portfolio comprising equities, government bonds and gold and/or (2) Reserve Allocation: a defensive portfolio comprising government bonds. Please note that past performance may not be indicative of future performance.

[6] The “Index Return” is the percentage change in the value of the relevant index from the start to the end of the relevant segment. The Index Return for the relevant segment is uncapped and the minimum rate of return is guaranteed at 0% p.a. to safeguard your policy against market downturns. If the rate of return is determined to be at the minimum, no Yearly Income Benefit will be payable.

[7] The “Participation Rate” is a rate used to calculate the Yearly Income Benefit. It is non-guaranteed and can vary for each segment, but it will not go below the guaranteed minimum Participation Rate of 60%.

Notes and Disclaimers

All ages specified refer to age next birthday.

All figures used are for illustrative purposes only and are subject to rounding.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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In case of discrepancy between the English and the Chinese versions, the English version shall prevail.

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Information correct as at 4 May 2026.

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