



Transamerica
Life Bermuda

Prospera[™] FlexiGrowth Indexed Savings

Product Summary
Singapore

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Transamerica Life Bermuda at a glance

Safeguarding generations of wealth

Transamerica Life (Bermuda) Ltd. (Transamerica Life Bermuda) is a leading insurer specialising in high-net-worth (HNW) life insurance solutions with extensive experience in underwriting large sums assured and managing complex customer scenarios to support legacy and business planning for HNW individuals and families. We are committed to helping our customers achieve financial security and safeguard their wealth for future generations.

With a heritage spanning almost 180 years through Aegon and Transamerica, we have accumulated significant experience and knowledge in global life insurance. Transamerica Life Bermuda is incorporated in Bermuda with branches in Hong Kong and Singapore, and a representative office in the Dubai International Financial Centre (DIFC). We are part of Aegon, an international financial services holding company. Aegon's ambition is to build leading businesses that offer customers investment, protection, and retirement solutions, united by one single purpose: Helping people live their best lives.

Proud of our past, we think for tomorrow. We are constantly pioneering new and innovative ways to help customers grow and protect their wealth, and pass on legacies that last well into the future.



S&P Rating **A+***



Over **USD6.3 billion** in total assets**



Nearly **180 years** of heritage



Over **USD446 million** in claims to customers across 20+ nations in the past 5 years***



Trusted by customers across **70+ nations*****



Over **40 years** of experience in managing universal life insurance portfolios

Notes:

- * Per the credit rating agency's report issued in March 2025.
- ** As of 31 December 2024 and based on International Financial Reporting Standards.
- *** As of 31 December 2024.

Curate your legacy of generational wealth through dynamic growth

A versatile savings solution is vital for accumulating a legacy of generational wealth. Prospera™ FlexiGrowth Indexed Savings (Prospera FlexiGrowth) empowers you to grow and future-proof your wealth aligning with your aspirations and financial vision.

Prospera FlexiGrowth is a savings-oriented indexed universal life insurance plan designed for long-term growth while providing flexibility that is sought by high-net-worth (HNW) individuals and families. Offering growth potential with protection against market volatility through its distinctive Index Account structure and flexibility with its various options, Prospera FlexiGrowth empowers you to achieve what matters most to you - whether it is growing legacies, safeguarding wealth, supporting succession plans, or fulfilling business purposes.



Prospera FlexiGrowth is a savings-oriented indexed universal life insurance plan designed to be held for a long-term period. This is not equivalent or similar to any kind of deposit. You should consider your liquidity needs for any unexpected events when you purchase this plan. This Product Summary should be read in conjunction with the Company Factsheet and Policy Illustration.

To learn more about the terms and conditions of the policy contract to which this Product Summary relates, please contact your financial adviser representative for a copy of the Prospera FlexiGrowth policy provisions. A Chinese translation of the policy provisions is also available for reference upon request.

The policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Transamerica Life (Bermuda) Ltd. or visit the Life Insurance Association of Singapore or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Any instalment amount(s) yet to be due and paid under Death Benefit Payout Option will not be covered under the Policy Owners' Protection Scheme administered by the SDIC, unless it is permissible under the prevailing regulations.

How Prospera FlexiGrowth helps you achieve your aspirations



Wealth accumulation

- Optimises potential interest returns through tracking the performance of the S&P 500 Index, the Nasdaq-100 Index®, and/or the S&P 500 Volatility Stabilizer Index.



Stability amid uncertainty for growth retention

- Has a Fixed Account providing stable returns.
- Provides downside protection with a Guaranteed Floor Rate for the Indices.



Diversification

- Offers flexible premium allocation and/or fund transfer between the Fixed Account and the Index Account for wealth accumulation or retention.
- Mitigates exposure to market volatility with the Dollar Cost Averaging option.



Legacy and estate planning

- Has an option to appoint a Contingent Owner for policy transfer if the Owner dies before the Insured.
- Allows the policy to continue accumulating wealth by appointing a Contingent Insured or exercising the Insured Exchange Option.
- Facilitates the distribution of assets as desired through Death Benefit Payout Option.



Key benefits

Wealth preservation

- Protects wealth with a minimum interest return and a safety net through a Guaranteed Minimum Crediting Interest Rate for the Fixed Account, and the Guaranteed Floor Rate for the Index Account.
- Ensures the policy never earns less than the Cumulative Guaranteed Crediting Interest Rate in the event of a death claim, a full surrender or the maturity of the policy.

Greater transparency on charges and returns

- Structured to provide a clear breakdown of the guaranteed charges and rates.
- Enables easy tracking of the policy performance with the publicly available index performance and our declared crediting interest rate.

Available options for liquidity

- Provides flexibility to obtain a Policy Loan or make withdrawals as needed.

Guaranteed issue

- Offers a hassle-free application experience with no health requirements.



The basics of Prospera FlexiGrowth Indexed Savings

Prospera FlexiGrowth offers a Fixed Account and 3 Index Account options. Based on your instructions, your Net Premium will be allocated to the specified accounts to grow your wealth. Our cumulative guarantee is an additional feature to support long-term performance.

Fixed Account

- 1st Policy Year Lock-in Crediting Interest Rate: 4.10% p.a.
- Guaranteed Minimum Crediting Interest Rate: 1.50% p.a.

Index Account

- Sub-accounts under the Index Account:
 - S&P 500 Index Account
 - Nasdaq-100 Index Account
 - VC Uncapped Index Account
- Index Interest Rate is based on the annual change of market value of underlying indices ("Index Change Rate")
- Subject to their respective Participation Rate, Cap Rate (if applicable) and 0.00% Guaranteed Floor Rate

Cumulative guarantee

In the event of a death claim, a full surrender or the maturity of the policy

- **Single Premium policies:** the policies never earn less than 2.50% p.a. in the first 8 Policy Years, and 2.00% p.a. thereafter
- **Annual Premium (5 years) policies:** the policies never earn less than 2.50% p.a. in the first 15 Policy Years, and 2.00% p.a. thereafter

Diverse suite of account options 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	S&P 500 Index Account	Nasdaq-100 Index Account	VC Uncapped Index Account
What are you looking for?	A guaranteed return to preserve your wealth.	A growth potential that is benchmarked against the large-cap segment of the U.S. equity market.	A growth potential that is benchmarked against the largest domestic and international non-financial companies listed on The Nasdaq Stock Market.	Uncapped growth potential from U.S. large-cap stocks with a built-in return volatility control mechanism.
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 a single index.	Based on the performance of a single index.	Based on the performance of a single index.
Underlying indices and their allocation %	N/A	100% S&P 500 Index	100% Nasdaq-100 Index	100% S&P 500 Volatility Stabilizer Index
Guaranteed Floor Rate	N/A	0.00%	0.00%	0.00%
Participation Rate	N/A	100.00%	100.00%	100.00%*
Cap Rate	N/A	8.20%#	8.50%#	Uncapped

* The Participation Rate of the VC Uncapped Index Account will be declared by us from time to time at our discretion. It is guaranteed to be no less than 50.00% throughout the life of the policy.

The Cap Rate of the S&P 500 Index Account and Nasdaq-100 Index Account are guaranteed to be no less than 3.50% throughout the life of the policy.

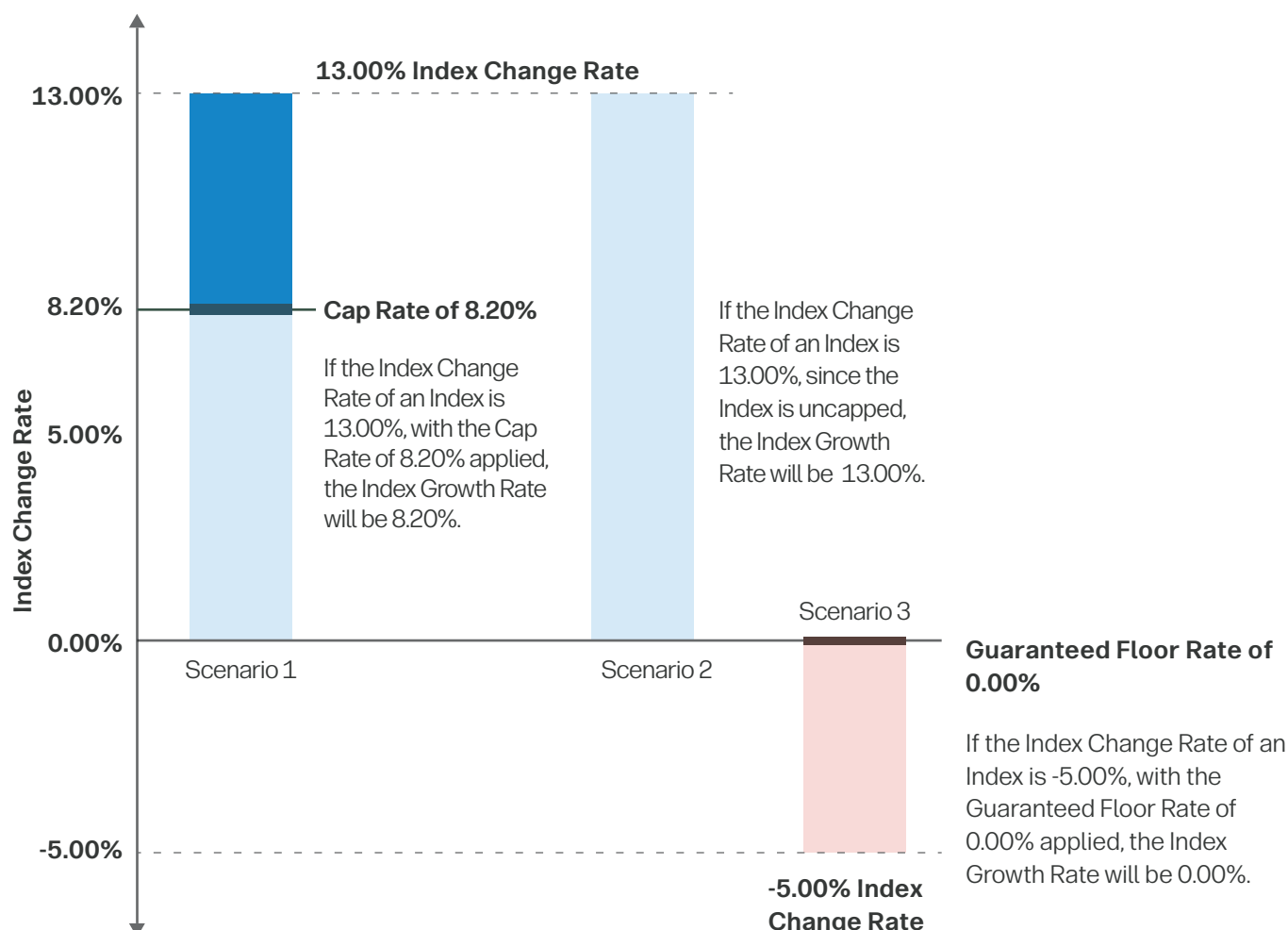
Understanding how Index Account return is determined

The return of an Index Account is determined by the Index Interest it earns over a one-year period, which is based on the following factors:

- Index Change Rate: The annual price return of an underlying index.
- Cap Rate (if applicable): The maximum limit of an index's annual price return you may earn.
- Guaranteed Floor Rate: It provides protection against market losses.
- Participation Rate: It represents the proportion of an index's annual price return you may earn.

The below scenarios demonstrate how these factors can influence the return you may receive in the Index Account:

- Scenario 1: When the Index Change Rate is higher than the Cap Rate
- Scenario 2: When the Index is uncapped
- Scenario 3: When the Index Change Rate is negative



Understanding how Index Account return is determined

Calculation example for S&P 500 Index Account

Index	Index Change Rate	Participation Rate	Cap Rate	Guarantee Floor Rate	Index Interest Rate
S&P 500 Index	7.00%	100.00%	8.20%	0.00%	7.00%
	-14.00%	100.00%	8.20%	0.00%	0.00%

Calculation example for Nasdaq-100 Index Account

Index	Index Change Rate	Participation Rate	Cap Rate	Guarantee Floor Rate	Index Interest Rate
Nasdaq-100 Index	12.00%	100.00%	8.50%	0.00%	8.50%
	-8.00%	100.00%	8.50%	0.00%	0.00%

Calculation example for VC Uncapped Index Account

Index	Index Change Rate	Participation Rate	Cap Rate	Guarantee Floor Rate	Index Interest Rate
S&P 500 Volatility Stabilizer Index	13.00%	100.00%*	Uncapped	0.00%	13.00%
	-5.00%	100.00%*	Uncapped	0.00%	0.00%

* The Participation Rate to be declared is guaranteed to be no less than 50.00% throughout the life of the policy.

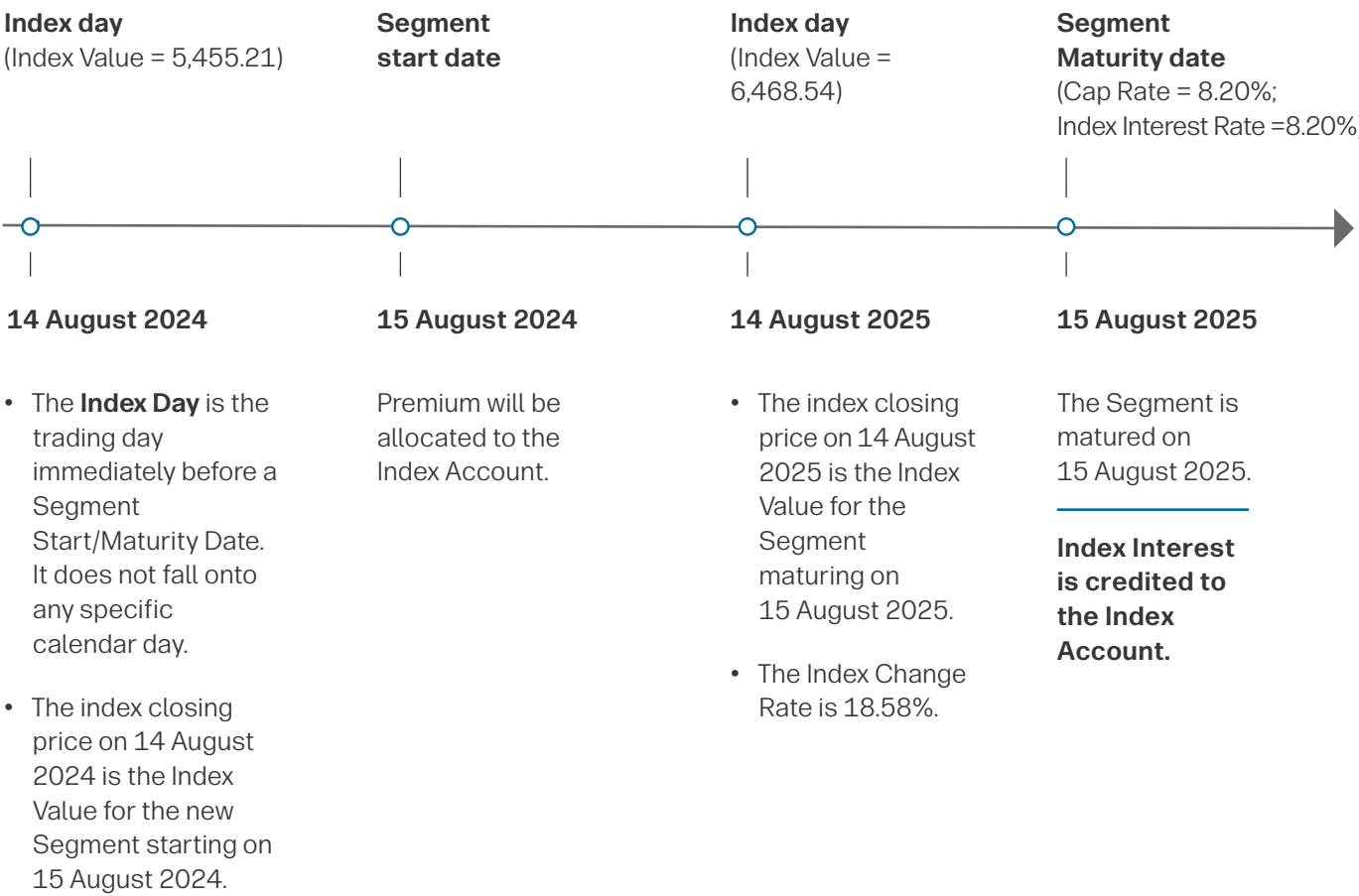
Important Notes:

The Index Interest will only be credited to a Segment on the Segment Maturity Date, which is 12 calendar months from the Segment Start Date. For the avoidance of doubt, there will not be any pro-rata interest to be credited to a Segment before the Segment Maturity Date.

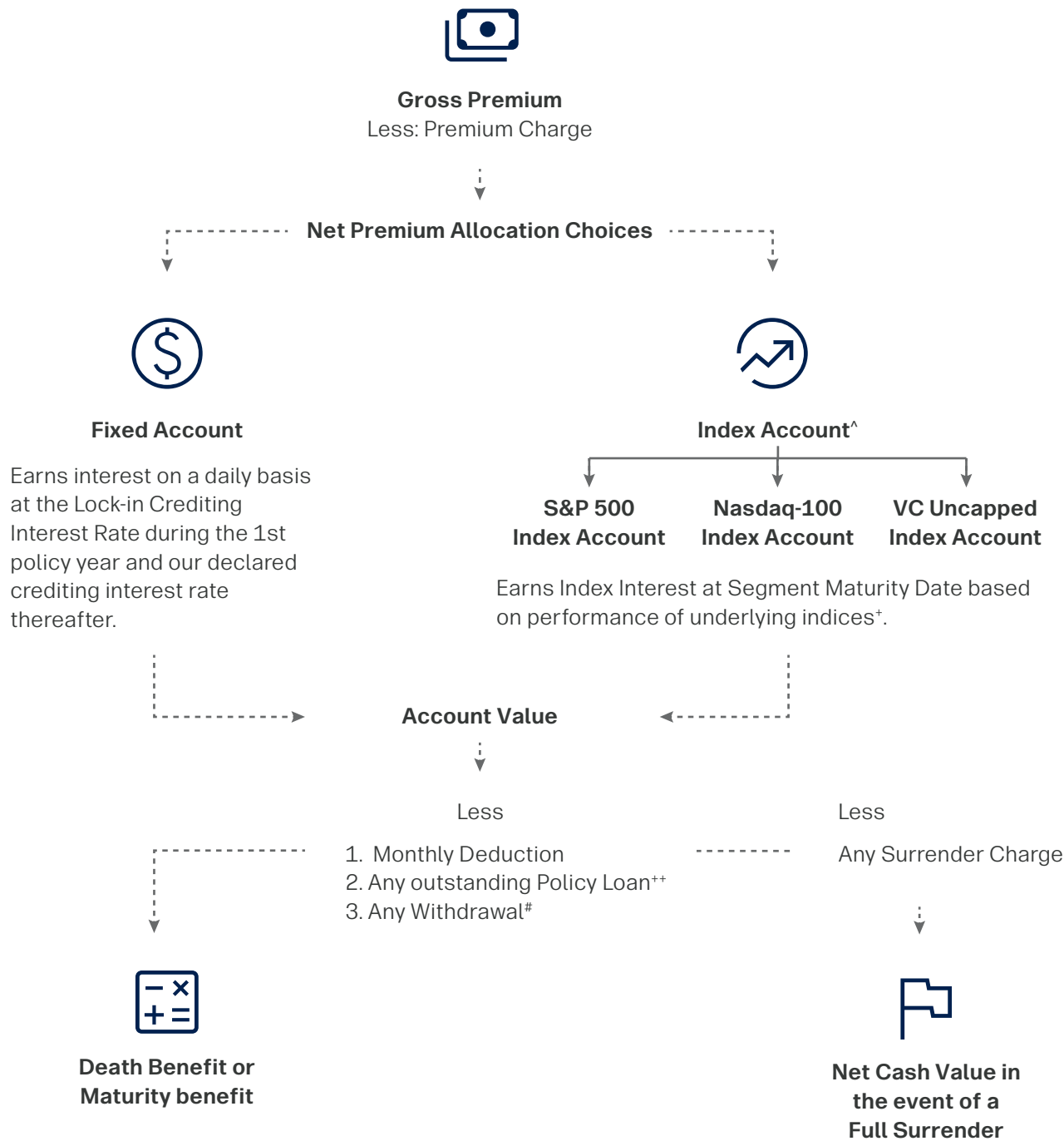
The date to receive the return from the Index Account

The respective Index Interest will be credited to the Index Account only after the Segment has reached maturity, which spans across the duration of one year. Segment is used to identify and segregate each fund allocation to each sub-account of the Index Account at different times. It is created on the 15th of each calendar month (i.e. Segment Start Date) and matures on the 15th of the same calendar month next year (i.e. Segment Maturity Date).

Example: You paid premium on 1 August 2024 and plan to allocate it to the S&P 500 Index Account



Product overview



[^] Net Premium to be allocated to Index Account in a lump sum will first be allocated to Holding Account before the next Segment Start Date, where it will earn the same crediting interest rate as the Fixed Account. On the next Segment Start Date, the Net Premium will be transferred to the sub-account(s) specified by you.

⁺ Index Interest is calculated and credited at Segment Maturity Date only.

⁺⁺ The outstanding Policy Loan will be increased by the amount of any due and unpaid interest. For details of the Policy Loan, please refer to policy contract.

[#] Any Surrender Charge resulting from Withdrawal will also be deducted from the Account Value.

Prospera FlexiGrowth - Plan details

General	
Insurer	Transamerica Life (Bermuda) Ltd.
Product type	Indexed Universal Life
Administration office	Singapore Branch Office
Governing law	Bermuda ¹
Policy currency	USD
Issue Ages	Insured person: • Single Premium policies: 15 days - 80 • Annual Premium (5 years) policies: 15 days - 75 Policy Owner (personal and business insurance needs, where applicable): • Individuals: Age 18 or above; and • Trustees of trust structures and corporates of trust structures 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) or the Cayman Islands. (Please check with your financial adviser representative for the applicable region classification of where you live.)
Policy term	121 Policy Years
Policy maturity	End of 121 Policy Years
Payment	
Premium payment options	Prospera FlexiGrowth Indexed Savings offers two premium payment options: 1. Single Premium payment (split premium is allowed; as long as the full premium amount is paid before the 1st Policy Anniversary) 2. Annual Premium (5 years)²
Minimum initial premium	Single Premium policies: 12 Monthly Deductions plus the Premium Charge Annual Premium (5 years) policies: USD100,000

¹ The policy shall be governed by the laws of Bermuda including, without limitation, the Life Insurance Act 1978 without giving effect to the principles of conflict of laws. The courts of the Republic of Singapore shall have non-exclusive jurisdiction for the contest of any dispute, legal action or proceeding relating to the policy.

² Annual Premium (5 years) is only available for Accredited Investor (as defined under the Securities and Futures Act issued by the Monetary Authority of Singapore).

Prospera FlexiGrowth - Plan details

Payment	
Minimum Notional Amount	Single Premium policies: USD250,000 Annual Premium (5 years) policies: USD500,000
Decrease of Notional Amount	Before the full premium payment of the Single Premium/Annual Premium (5 years) policies, you may decrease the Notional Amount in the amount of total undue premium(s) to be paid into the policy. The reduced Notional Amount may not be less than our published minimum Notional Amount for this product. The reduced Notional Amount will take effect from the next Policy Anniversary. The Single Premium/Annual Premium will be adjusted accordingly. The Monthly Deduction thereafter will be charged based on the reduced Notional Amount.
Automatic Premium Loan	Where any Single Premium or Annual Premium due remains unpaid at the end of a Grace Period (61 days from the premium due date), we will process an Automatic Premium Loan if the amount of any Single Premium or Annual Premium due is not greater than the maximum amount permitted as a Policy Loan together with any interest payable in advance on such permitted amount.
Premium allocation	Net Premium can be allocated to the Fixed Account and/or any sub-account of the Index Account in whole percentage according to your instructions.
Policy proceeds	
Death Benefit	In the event of the Insured's death while the policy is in force, we will pay the Death Benefit. The amount is the greatest of: 1. 100.00% of the Account Value; 2. 100.00% of cumulative account value; and 3. 101.00% of the lower of (a) total premium(s) paid into the policy and (b) the Notional Amount; less any outstanding Policy Loan and any amount necessary to provide insurance to the date of the Insured's death if it occurs during the Grace Period.
Surrender proceeds	In the event of policy surrender, we will pay the surrender proceeds, which are the greater of: 1. 100.00% of the Account Value; and 2. 100.00% of cumulative account value; less any Surrender Charge and any outstanding Policy Loan.
Maturity benefit	If the Insured is living on the Policy Maturity Date, we will pay the maturity benefit, which is the greater of: 1. 100.00% of Account Value; and 2. 100.00% of cumulative account value; less any outstanding Policy Loan.

Prospera FlexiGrowth - Plan details

Interest Crediting	
Fixed Account	During the first Policy Year, the Fixed Account earns a Lock-in Crediting Interest Rate of 4.10% p.a.. After the first Policy Year, the Fixed Account earns a crediting interest rate which we declare from time to time at our discretion and will not be less than the Guaranteed Minimum Crediting Interest Rate of 1.50% p.a.
Holding Account	Before the Segment Start Date, Net Premiums and any other amounts allocated to the Index Account in a lump sum will be held in the Holding Account and earn the same crediting interest rate as the Fixed Account.
Index Account	It consists of three sub-accounts, the S&P 500 Index Account, the Nasdaq-100 Index Account, and the VC Uncapped Index Account. The S&P 500 Index Account is tied to a capped S&P 500 Index. Net Premiums and any other amounts allocated to it is 100.00% sub-allocated to S&P 500 Index. The Nasdaq-100 Index Account is tied to a capped Nasdaq-100 Index. Net Premiums and any other amounts allocated to it is 100.00% sub-allocated to Nasdaq-100 Index. The VC Uncapped Index Account is tied to an uncapped S&P 500 Volatility Stabilizer Index. Net Premiums and any other amounts allocated to it is 100.00% sub-allocated to S&P 500 Volatility Stabilizer Index. For the sub-accounts of the Index Account that are subject to Cap Rates, the Cap Rates are declared by Transamerica Life Bermuda from time to time, but guaranteed to be no less than 3.50% during the life of the policy. The Index Account has a Guaranteed Floor Rate of 0.00%. The Participation Rates of S&P 500 Index Account and Nasdaq-100 Index Account are guaranteed at 100.00% during the life of the policy. For the Participation Rate of VC Uncapped Index Account, it is declared by Transamerica Life Bermuda from time to time, but guaranteed to be no less than 50.00% during the life of the policy.
Segments	When Net Premiums and/or any other amounts are allocated to each sub-account of the Index Account, a new Segment is formed under each sub-account on the Segment Start Date on the 15th of each calendar month. On the Segment Maturity Date, Index Interest (if any) will be applied. You may indicate how you want Segment Proceeds to be handled: 1. automatically reinvesting into a new Segment associated with each sub-account of the Index Account; or 2. reallocating portions of the Segment Proceeds to the sub-account of the Index Account.

Prospera FlexiGrowth - Plan details

Interest Crediting	
Cumulative Guarantee	In the event of a death claim, a full surrender or the maturity of the policy, the cumulative guarantee feature ensures the policy never earns less than the Cumulative Guaranteed Crediting Interest Rates on a cumulative basis regardless of the allocation between the Fixed Account and the Index Account: • Single Premium policies: 2.50% p.a. in the first 8 Policy Years, and 2.00% p.a. thereafter • Annual Premium (5 years) policies: 2.50% p.a. in the first 15 Policy Years, and 2.00% p.a. thereafter
Fund transfers	You may submit a Written Request to transfer all or a portion of your account value across accounts. Any Written Request to transfer account value which is approved by us on or before the Lock-in Date, will take effect on the days below: • On the next Segment Start Date: For fund transfers from the Fixed Account to any sub-account of the Index Account; • Upon the Segment Maturity Date: For fund transfers from any sub-account(s) of the Index Account to the Fixed Account; or • Between the sub-accounts of the Index Account. Fund transfers from the Fixed Account to any sub-account of the Index Account are allowed up to 4 times per Policy Year. Fund transfers are subject to any other requirements we may prescribe from time to time, including but not limited to maximum number of fund transfer per Policy Year and minimum fund transfer amounts.
Dollar Cost Averaging	You may choose to spread any Net Premium and any other amounts allocated or transferred to any sub-account of the Index Account on a monthly basis over 12 instalments. Each instalment will form a separate Segment in the respective sub-account of the Index Account on the Segment Start Date (15th of each calendar month).

Prospera FlexiGrowth - Plan details

Summary of charges																															
Premium Charge	A Premium Charge will be deducted from each premium received before allocating to the Fixed Account or Index Account as Account Value: • Single Premium policies: 9.00% on each premium received • Annual Premium (5 years) policies: 13.00% on each premium received																														
Monthly Deduction	The Monthly Deduction is the sum of: 1. Notional Amount Charge USD9 p.a. per thousand of the Notional Amount (charged monthly) 2. Account Value Charge 0.20% p.a. (charged monthly on the sum of the account values of the Fixed Account, the Holding Account and the Index Account on the Monthly Policy Date before any interests are credited) On each Monthly Policy Date, the Monthly Deduction will be deducted proportionately from the Fixed Account, Holding Account, and each of the sub-accounts of the Index Account. The deduction from each of the sub-accounts of the Index Account will be processed on a pro-rata basis across Segments. In calculating the Monthly Deduction for the purpose of the cumulative guarantee feature, reference will be made to the account value for deriving the cumulative account value.																														
Surrender Charges	<table> <tr> <th colspan="2">Single Premium policies:</th><th colspan="2">Annual Premium (5 years) policies:</th></tr> <tr> <th>Policy Year</th><th>On the Notional Amount</th><th>Policy Year</th><th>On the Notional Amount</th></tr> <tr> <td>1 - 3</td><td>15.00%</td><td>1 - 5</td><td>25.00%</td></tr> <tr> <td>4 - 6</td><td>13.00%</td><td>6 - 10</td><td>20.00%</td></tr> <tr> <td>7</td><td>10.00%</td><td>11 - 12</td><td>15.00%</td></tr> <tr> <td>8</td><td>5.00%</td><td>13 - 14</td><td>8.00%</td></tr> <tr> <td>9 -15</td><td>1.00%</td><td>15</td><td>4.00%</td></tr> </table>			Single Premium policies:		Annual Premium (5 years) policies:		Policy Year	On the Notional Amount	Policy Year	On the Notional Amount	1 - 3	15.00%	1 - 5	25.00%	4 - 6	13.00%	6 - 10	20.00%	7	10.00%	11 - 12	15.00%	8	5.00%	13 - 14	8.00%	9 -15	1.00%	15	4.00%
Single Premium policies:		Annual Premium (5 years) policies:																													
Policy Year	On the Notional Amount	Policy Year	On the Notional Amount																												
1 - 3	15.00%	1 - 5	25.00%																												
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7	10.00%	11 - 12	15.00%																												
8	5.00%	13 - 14	8.00%																												
9 -15	1.00%	15	4.00%																												
Access to the cash value																															
Withdrawal	After the full premium payment, you may withdraw a portion of the Net Cash Value from the policy by means of Partial Surrender, as long as the Account Value after the Partial Surrender is not less than our published minimum Notional Amount. The Notional Amount of the policy will be reduced in proportion to the amount of the Partial Surrender and any applicable Surrender Charge, until the Notional Amount is equal to our published minimum Notional Amount. After such minimum Notional Amount is reached, further withdrawal is allowed, but it will not further reduce the Notional Amount.																														

Prospera FlexiGrowth - Plan details

Access to the cash value

Policy Loan

Policy Loan is available any time after the Free-look Period, subject to the terms of the policy contract. You must pay interest on the total balance of each Policy Loan in advance, on the date on which the Policy Loan is taken out and thereafter on each Policy Anniversary. The Policy Loan Interest Rate is 8.00% p.a. (7.40% p.a. in advance). The Policy Loan Crediting Interest Rate will be 5.50% p.a. Any outstanding Policy Loan will be secured by a Loan Account which is an account for a specified sum of account value set aside as security for any Policy Loan taken, on which the Policy Loan Interest Rate will be applied.

Administration services for legacy estate planning³

Appointment of Contingent Owner

You may appoint an individual to become the new Owner of the policy if you predecease the Insured while the policy is in force and the Insured is living, subject to any requirements as we may prescribe from time to time at our discretion.

Appointment of Contingent Insured

You may appoint an individual to become the new Insured⁴ of the policy in the event of the Insured's death while the policy is in force and the Insured is living, subject to insurable interest and any requirements as we may prescribe from time to time at our discretion.

If the Written Request to replace the deceased Insured with the Contingent Insured is approved by us, and the Contingent Insured becomes the new Insured, the Death Benefit will become payable only upon the death of the new Insured.

Insured Exchange Option

You may change the Insured to a new Insured⁴, subject to insurable interest and other conditions. An endorsement will be issued to reflect the change of the Insured under the policy upon approval of your request. The issue date of the endorsement will be the exchange date which will renew the suicide clause and incontestability period.

Death Benefit Payout Option

You may choose to have the Death Benefit paid in equal instalments on an annual basis⁵ before the policy's inception. The annual payment of the Death Benefit will be calculated by multiplying the Payout Factor corresponding to the selected instalment period by the Death Benefit amount.

You may change the payment of the Death Benefit from instalments to a lump sum while the policy is in force and the Insured is living. However, once the change is accepted by us, no further changes are allowed.

If you choose to have the Death Benefit paid in a lump sum before the policy's inception, this option cannot be changed after the policy is incepted.

³ The administration services are provided by us at our discretion, subject to any requirements as we may prescribe from time to time. Please refer to the policy provision for the respective terms and conditions and the servicing forms for the details of the options and disclaimers/acknowledgement.

⁴ The age of the new Insured must meet our minimum and maximum age requirements at the time when the Written Request is submitted.

⁵ Instalment period: 2 - 10 years; minimum instalment amount: USD100,000; maximum number of beneficiaries: 5

Prospera FlexiGrowth - Plan details

Important notes	
Termination of insurance	The policy will terminate at the earliest of: • The date we receive your Written Request to fully surrender or terminate the policy; • The date the policy Lapses; • The date of the Insured's death; and • The Policy Maturity Date.
Right to cancel the policy	You have the right to cancel the policy within the Free-look Period after purchase. You may return the policy to us or the authorised representative through whom you bought it within 14 calendar days after you receive the policy. We will cancel the policy and void it from the beginning. We will refund any premiums paid. No refund shall be made if a claim has been paid on the policy or if the cancellation request and the policy are not returned to us within the specified 14 calendar days.
Grace Period	The policy will enter a Grace Period, which equals 61 calendar days from the Policy Anniversary or Monthly Policy Date, if its: • Premium due remains unpaid, or • Net Cash Value is insufficient to cover the Monthly Deduction or any Policy Loan interest due.

Transamerica Life Bermuda's rate setting philosophies and investment strategy

Our philosophies on Crediting Interest Rate (CIR), Cap Rate and Participation Rate

The CIRs, Cap Rates and Participation Rates where applicable for our policies – referred to collectively as “Rates” or “Rate(s)” or “Rate” under this section – are primarily based upon the performance of the underlying investments of Transamerica Life Bermuda, after allowing for the costs incurred by, and profits attributable to, the company. Performance of the underlying investments, and therefore the Rates, may be affected by changes in the financial markets and economic conditions including but not limited to shifts in interest rates, corporate bond spreads and asset default rates.

A number of factors are considered when determining the Rate(s) for your universal life insurance policy. These factors include, but are not limited to, future investment expectations, the cost of providing the guaranteed minimum Rate(s) applicable to the relevant policy, and the long-term affordability of such rate(s).

Transamerica Life Bermuda recognises that market conditions can be unpredictable and investment performance can be volatile in the short term. Through our investment philosophy and approach, we aim to deliver a fair return determined from the underlying investments and ensure a stable Rate by spreading out and managing gains and losses over a longer period of time.

In addition, the Rate(s) of the relevant policy may be affected by claims and persistency experience (including withdrawals, surrenders and policy lapses).

Rates are also subject to the guaranteed minimum rates* and lock-in rates as stated in the relevant policy contract, where applicable. We will review the Rates of the relevant policies annually (or more frequently as needed).

The CIR policy, Cap Rate and Participation Rate policy, and resulting Rates, are formulated based on actuarial principles and professional judgment to balance the interests of policyholders and shareholders over the long run. The recommendations made on our policies and rates are approved by our Board of Directors, which includes representation of Non-Executive Independent Director(s).

Our investment strategy

Recognising the need for sound financial security, Transamerica Life Bermuda combines performance-driven investment strategies with prudent risk management frameworks to help our high-net-worth customers achieve this while also providing them with peace of mind. We aim to maintain stable returns for customers throughout their policy terms by securing high-quality assets that provide attractive risk-adjusted returns. To achieve this aim, we may invest in fixed and non-fixed income assets including but not limited to bonds, equities and derivatives.

Transamerica Life Bermuda invests primarily in investment-grade fixed-income assets which are well diversified across classes, sectors, and industries. As of 31 December 2024, 93.8% of our bonds carried investment grade ratings from external rating agencies such as Standard & Poor's and Moody's.

Security selection and credit risk analysis are managed by asset class-specific experts. Robust risk management frameworks ensure that all investment-related risks – including credit risk – remain within limits set by Transamerica Life Bermuda's management and approved by our Board of Directors. Our investment portfolios are 100% U.S. dollar-denominated to match the currency of our product offerings, and mainly invested in the United States.

Our investment strategy may change over time in response to conditions such as changing financial markets or economic conditions, new product offerings, and regulatory guidelines.

Any material updates to philosophies on CIR, Cap Rates and Participation Rates and our investment strategy will be published on our website at www.transamericalifebermuda.com.

* Guaranteed product features are dependent upon the claims-paying ability of the issuer.

Key product risks

Credit risk

Prospera FlexiGrowth is a savings-oriented indexed universal life insurance policy underwritten and issued by Transamerica Life Bermuda. All premiums paid towards your policy will become and remain part of Transamerica Life Bermuda's assets. You do not have any rights or ownership over any of these assets. Your recourse is against Transamerica Life Bermuda only.

You take the risk of loss should Transamerica Life Bermuda fail to meet any of the benefits the policy offers. As a result, you may lose all the premiums you have paid and the insurance coverage.

You may refer to Transamerica Life Bermuda's Company Factsheet to learn more about our Company.

Currency risk

The currency of Prospera FlexiGrowth is the U.S. dollar. That means the payments you make and the benefits paid out from the policy are both in U.S. dollars. As the value of the U.S. dollar fluctuates against other currencies, if your home currency is not the U.S. dollar, the payments you make or receive may be worth more or less over time when expressed in your home currency.

Risk of crediting interest rate adjustment in Fixed Account and Holding Account

Transamerica Life Bermuda determines the declared crediting interest rate (CIR) in the Fixed Account and Holding Account by considering various factors based on the Company's CIR philosophy.

The CIR affects the account value within the Fixed Account and Holding Account of your policy. The CIR of Prospera FlexiGrowth is fixed for the Lock-in Crediting Interest Rate Period. After that, we may increase or decrease the CIR. However, we guarantee that the CIR will not be lower than the Guaranteed Minimum Crediting Interest Rate of 1.50% p.a.

The account value in the Fixed Account and Holding Account will be affected if the CIR drops, as a lower amount of interest will be added to it.

Risk of Cap Rate and Participation Rate adjustment in Index Account

The actual Index Interest Rate applicable to your policy may be higher or lower depending on actual performance of the constituent index or indices. Subject to the Guaranteed Floor Rate, it is also dependent on the declared Cap Rate and declared Participation Rate, where applicable, which are subject to review and determined by Transamerica Life Bermuda from time to time. The determination of Cap Rate and Participation Rate is subject to various factors based on Transamerica Life Bermuda's Cap Rate and Participation Rate Philosophy. You may need to make additional premium payments to keep the policy in force.

Inflation risk

As a result of inflation, the benefits you receive in the future may not be worth as much in relative terms as they are today.

Policy exclusion for suicide

If the Insured person commits suicide within two years from the later of the Policy Issue Date and the Reinstatement Effective Date (if applicable), we will not pay the Death Benefit. We will only return the premiums you paid for the policy up to that time, less any Withdrawal amount, outstanding Policy Loan and Policy Loan interest due. If the Insured is exchanged by way of the Insured Exchange Option, the suicide clause will be renewed from the exchange date.

Exclusions and limitations

These contents provide an overview of the product features and key product risks. Please refer to the policy Application form and policy provisions for the exact terms and conditions and take particular note of those terms where we will not pay the policy benefits.

Index licence disclaimers

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In the event of the death of the Insured due to suicide during the first two Policy Years, the Death Benefit is limited to the return of premium(s) paid (less any Withdrawal, Policy Loan and Policy Loan interest due).

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