

Sun Life 132nd Anniversary Client Offer

Sun Life lights up every step to a lifetime of health and prosperity

From February 22, 2024 to April 30, 2024, successfully apply for designated saving plans to get a total of 4 premium coupons for your next purchase of designated health or life protection plans. The highest value coupon is HK\$1,800!

Step 1 *Protect your wealth*

From Feb 22, 2024 to Apr 30, 2024, apply for the following designated savings plans:

- 1 Stellar Multicurrency Plan
- 2 SunGift
- 3 SunGift Global
- 4 SunJoy
- 5 SunJoy Global
- 6 Victory
- 7 Vision

Step 2 *Get premium coupons*

After successful application of a designated savings plan, you'll receive 4 premium coupons, with the highest value coupon at **HK\$1,800 !**

Value of premium coupons	AFYP required for health / life protection new policy*
HKD 100	HKD 4,000 or above
HKD 500	HKD 15,000 or above
HKD 1,000	HKD 25,000 or above
HKD 1,800	HKD 40,000 or above

Step 3 *Protect your health & life*

From Feb 22, 2024 to Jun 30, 2024, apply for the following designated health/life protection plans to enjoy the premium discount!

Life protection

- 1 SunGuardian/
SunGuardian(Care Version)
- 2 SunProtect
- 3 One/Five Year Term Plan II
- 4 Vital

Health protection

- | | |
|----------------------------------|-------------------------------|
| 1 Critical Medical Care II | 7 SunHealth Medical Essential |
| 2 SunHealth Cancer Shield | 8 SunHealth Medical Premier |
| 3 SunHealth LovePromise | 9 WeHealth |
| 4 SunHealth MaxiCare & UltraCare | 10 WeHealth Plus |
| 5 SunHealth Omnicare | 11 WeHealth Preferred |
| 6 SunHealth Medical Care | 12 WeHealth Prestige |

Premium coupons can be shared with family and friends

* Annualized First Year Premium ("AFYP") is calculated as below (including standard premium and premium loading [if any] of the basic plan and rider [if any]), and the insurance premium levy collected by the Insurance Authority will be calculated based on the premium of the relevant policy before deducting the amount of premium coupons.

Single premium: 10% of total premium amount	Annual premium: annual premium amount	Semi-annual premium: half-year premium amount x 2	Monthly premium: monthly premium amount x 12
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General terms and conditions of “Sun Life 132nd Anniversary Client Offer” provided by Sun Life Hong Kong Limited (“Sun Life HK”)

1. The promotion period of Sun Life 132nd Anniversary Client Offer (“Offer”) is from February 22, 2024 to April 30, 2024, both days inclusive (“Promotion Period”).
2. In order to enjoy the Offer and to receive premium coupon (“Coupon”), Clients must successfully apply for the designated savings plans (see below table) within the Promotional Period to receive a total of 4 premium coupons of value HK\$100, HK\$500, HK\$1,000 and HK\$1,800. The designated savings plan include:

1. Stellar Multicurrency Plan	5. SunJoy Global
2. SunGift	6. Victory
3. SunGift Global	7. Vision
4. SunJoy	

3. The Coupon can only be used for the initial premium settlement (excluding levy) of the New Policy (as defined in Clause 6 below) of designated health or life protection products and is valid until June 30, 2024. Client is only required to pay the remaining balance of premiums (after deduction of the value of the Coupon) upon New Policy application.
4. Client may only use one Coupon to purchase a New Policy with minimum Annualized First Year Premium (“AFYP”) requirement as listed in the table below:

Value of Premium Coupons	AFYP required for New Policy (health / life protection)
HKD 100	HKD 4,000 or above
HKD 500	HKD 15,000 or above
HKD 1,000	HKD 25,000 or above
HKD 1,800	HKD 40,000 or above

5. Each Coupon can only be used once.
6. “New Policy” means a policy:
 - a) (i) which is issued with a basic plan or issued as a standalone rider (if any) (except for riders attaching to existing basic plan) of designated health or life protection products (shown as below table) applied and submitted during the Promotion Period at the same time; (ii) such policy is issued by Sun Life HK on or before July 31, 2024; and
 - b) with AFYP is calculated as below (including standard premium and premium loading [if any] of the basic plan or rider [if any]), the AFYP will be calculated by Sun Life HK as follows:

Single premium:	10% of total premium amount
Annual premium:	annual premium amount
Semi-annual premium:	half-year premium amount x 2
Monthly premium:	monthly premium amount x 12

- c) A levy on insurance premium to be collected by the Insurance Authority will be calculated by Sun Life HK based on the premium of the relevant policy before deduction of premium coupon amount.

7. Designated health or life protection plans that premium coupons are applicable:

Life Protection	
• SunGuardian/ SunGuardian(Care Version)	• One/Five Year Term Plan II
• SunProtect	• Vital

Health Protection	
• Critical Medical Care Insurance Plan II	• SunHealth Medical Essential Plan II
• SunHealth Cancer Shield	• SunHealth Medical Premier
• SunHealth LovePromise	• WeHealth
• SunHealth MaxiCare & UltraCare	• WeHealth Plus
• SunHealth Omnicare	• WeHealth Preferred
• SunHealth Medical Care	• WeHealth Prestige

8. The Coupon cannot be used in the application for New Policy through policy conversion/ plan change / migration arrangements.
9. The Coupon is not for sale or resale and non-exchangeable for cash, other products, services or discount offers.

10. Except for 2024 Q1 Client Offers, this Offer cannot be used in conjunction with the same product issued by Sun Life HK or other promotions containing the same product unless with Sun Life HK’s approval.
11. In case the Client request to cancel the New Policy during the cooling-off period, subject to the then prevailing administrative rules, only the actual premium paid by the Client will be used to calculate the amount of premium refund. For the avoidance of doubt, the value of the Coupon will not be refunded under any circumstances.
12. If the Client adjusts the premium of the New Policy within 30 days upon policy issuance and as a result the AFYP cannot meet the requirement described in Clause 4 above, Sun Life HK shall deduct the value of the Coupon from the premium refund according to the aforementioned requirement as described in Clause 4.
13. The value of the Coupon is HKD100 (equivalent USD13) / HKD500 (equivalent USD 64) / HKD1,000 (equivalent USD128) or HKD1,800 (equivalent USD231)
14. Please note that only qualifying premiums due and paid during a year of assessment will be eligible for tax deduction for that year of assessment whereas the premium coupon discount is not eligible. Further information on tax concessions applicable to Voluntary Health Insurance Scheme, you may refer to the website of Inland Revenue Department (IRD) or contact IRD directly for any tax related enquiries.
15. If there is any repeated or inappropriate use of this Coupon during Promotion Period, Sun Life HK reserves the right to claw back the premium discount amount entitled.
16. If the data provided by Client is found to be incomplete, untrue, fraudulent, inconsistent, falsified, illegal, deceptive, improper or there is any abusive usage of the Coupon or any violation of terms and conditions of this Offer or integrity of obtaining this premium discount, Sun Life HK reserves the right to cancel its premium discount without any prior notice.
17. Sun Life HK reserves the right to vary, suspend or cancel any Coupon and amend the terms and conditions at any time without prior notice. In the event of any disputes, the decision of Sun Life HK will be final and conclusive.
18. Sun Life Hong Kong Limited is incorporated in Bermuda with limited liability.
19. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People’s Republic of China (“Hong Kong”). Any dispute arising under these terms and conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
20. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong).

Notes: _____

- You should choose relevant insurance products according to your own or actual needs. Please consider your own needs and affordability before buying additional insurance products.
- If, and only if, a Client is entitled to this offer (i.e. all terms and conditions of the offer has been complied with), the terms and conditions of this Offer shall form part of the Policy.
- This leaflet contains general information only. It does not constitute any offer to sell any policy. For more details of the product features including the risk disclosure, please refer to product brochure. Please also refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.

**For more information of the above offer and plans,
please contact your Advisor.**

This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or a provision of any of Sun Life Hong Kong’s products outside Hong Kong.

Sun Life Hong Kong Limited (Incorporated in Bermuda with limited liability)

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