



2022

First Quarter Client Offers

Sun Life is committed to offer a comprehensive financial protection and health insurance solution for you and your loved one to fulfill different life stages' need, let's check out the latest client offers now!

Health Protection

WeHealth Prestige Client Offer (Campaign Code: A0194A)

WeHealth Prestige is a Voluntary Health Insurance Scheme Certified Flexi Plan designed to give you comprehensive Asia medical coverage for lifelong support and peace of mind, plus tax benefits*.

From now until March 31, 2022, if you successfully apply for **WeHealth Prestige** and such policy is issued by May 31, 2022, you will be entitled to **6 months premium rebate**†!



[Learn more about WeHealth Prestige](#)



6 months Premium Rebate

* For tax deduction, the requirements under the Inland Revenue Ordinance must be met and you should consult an independent tax advisor for tax advice.

† All the offers shown above are subject to relevant terms and conditions.

Foresight Client Offer (Campaign Code: A0192A)

Foresight Deferred Annuity Plan offers stability and growth potential with simple application which helps you to realize your retirement dream. This plan is also eligible for applying for tax deduction*!

From now until March 31, 2022, if you successfully apply for **Foresight Deferred Annuity Plan** with designated Annualized First Year Premium (“AFYP”) requirement and such policy is issued by April 30, 2022, your **Foresight Deferred Annuity Plan** will be entitled to **5% premium rebate** on AFYP⁺.

Furthermore, your **Foresight Deferred Annuity Plan** will be entitled to an **extra 3% premium rebate**, i.e. a total of **8% premium rebate** on AFYP⁺ if you fulfill the above requirements and apply for **WeHealth Prestige** with the same policy owner on or before March 31, 2022 and such policy is issued by May 31, 2022.



Designated AFYP requirement of Foresight Deferred Annuity Plan:

Plan	AFYP(USD)
Foresight Deferred Annuity Plan (5-pay)	5,000 or above
Foresight Deferred Annuity Plan (10-pay)	2,500 or above

This offer is capped at HKD10,000 premium rebate for the same insured and policy owner.



[Learn more about Foresight Deferred Annuity Plan](#)

Up to 8% premium rebate

Vital Client Offer (Campaign Code: A0195A)

Vital is a participating insurance plan that offers whole-life protection, providing your loved ones with the basis for a lasting financial foundation to pursue their dreams, in the event that you are no longer there to do so.

From now until March 31, 2022, if you successfully apply for **Vital** and such policy is issued by May 31, 2022, your **Vital** will be entitled to **8% premium rebate** on AFYP⁺.

Furthermore, your **Vital** will be entitled to an **extra 3% premium rebate**, i.e. a total of **11% premium rebate** on AFYP⁺ if you fulfill the above requirement and apply for **WeHealth Prestige** with the same policy owner on or before March 31, 2022 and such policy is issued by May 31, 2022.



This offer is capped at HKD10,000 premium rebate for the same insured and policy owner.



[Learn more about Vital](#)

Up to 11% premium rebate

* For tax deduction, the requirements under the Inland Revenue Ordinance must be met and you should consult an independent tax advisor for tax advice.

+ All the offers shown above are subject to relevant terms and conditions.

General Terms and Conditions of 2022 First Quarter Client Offers

- 2022 First Quarter Client Offers include (1) WeHealth Prestige Client Offer, (2) Foresight Client Offer and (3) Vital Client Offer, collectively known as the ("Offers"). The General Terms and Conditions of 2022 First Quarter Client Offers apply to Offers.
- The promotion period of Foresight Client Offer and Vital Client Offer are from January 1, 2022 to March 31, 2022, both days inclusive; while the promotion period of WeHealth Prestige Client Offer is from January 21, 2022 to March 31, 2022, both days inclusive, collectively known as the ("Promotion Period").
- To be entitled to these Offers, the relevant policy(ies) enjoying WeHealth Prestige Premium Rebate (stated in clause 12), Basic Foresight Premium Rebate (stated in clause 17), Enhanced Foresight Premium Rebate (stated in clause 19), Basic Vital Premium Rebate (stated in clause 28) or Enhanced Vital Premium Rebate (stated in clause 29) (collectively as "Premium Rebate(s)") must be in force and without any outstanding premium when the relevant Premium Rebate(s) is/are credited to the policy account (please refer to the relevant clause below). A letter will be sent to the policy owner upon completion of issuing the relevant Premium Rebate(s).
- Sun Life Hong Kong Limited ("Sun Life") reserves the right to vary the method of issuing the relevant Premium Rebate(s) at any time without prior notice.
- In case the policy owners request to cancel the relevant policy during the cooling-off period, subject to the then prevailing administrative rules, the actual premium paid by the policy owner will be used to calculate the amount of premium refund.
- The exchange rate of USD1 to HKD7.8 is used for these Offer(s), where applicable.
- The relevant Premium Rebate(s) cannot be transferred or redeemed for cash.
- These Offers are not applicable to clients who have submitted any application of any relevant policies before the Promotion Period but withdrew the application or terminated the issued policy during the Promotion Period and reapplied for the same products.
- These Offers cannot be used in conjunction with any other campaign(s) for the same product or including the same product offered by Sun Life.
- Sun Life reserves the right to vary, suspend or cancel these Offers and amend the terms and conditions at any time without prior notice. In the event of any disputes, the decision of Sun Life will be final and conclusive.

WeHealth Prestige Client Offer ("WeHealth Prestige Client Offer") Terms and Conditions

- The WeHealth Prestige Client Offer is only applicable to successful application of WeHealth Prestige that is submitted during the Promotion Period and such policy is issued by Sun Life on or before May 31, 2022 ("Eligible WeHealth Prestige Application").
- All Eligible WeHealth Prestige Applications can enjoy the 6-month premium rebate ("WeHealth Prestige Premium Rebate"). WeHealth Prestige Premium Rebate is calculated as per the table below according to different premium payment modes of the next payable premium (including premium loading, if any) in which the levy of the policy is excluded.

Premium payment mode of the Eligible WeHealth Prestige Application	6-month premium rebate
Annually	Annual premium divided by 2
Semi-annually	Semi-annual premium
Monthly	1-month premium multiplied by 6

- For any policy change on WeHealth Prestige made by policy owner(s) on or before September 30, 2022, the amount of WeHealth Prestige Premium Rebate will be adjusted accordingly.
- The amount of WeHealth Prestige Premium Rebate will be rounded to the nearest Hong Kong Dollar and credited to the policy account of Eligible WeHealth Prestige Application(s) in October 2022 for future premium payment.
- 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 WeHealth Prestige Premium Rebate is not eligible. Further information on tax concessions applicable to Voluntary Health Insurance Scheme may be found at the website of the Insurance Authority (www.ia.org.hk/en). You may also refer to the website of Inland Revenue Department ("IRD") or contact IRD directly for any tax related enquiries.

Foresight Client Offer ("Foresight Client Offer") Terms and Conditions

- Foresight Deferred Annuity Plan ("Foresight") is a Qualifying Deferred Annuity Policy ("QDAP") certified by the Insurance Authority and issued by Sun Life.
- All Foresight applications that meet the following requirements are entitled to a one-off 5% premium rebate of AFYP ("Basic Foresight Premium Rebate"). The AFYP is calculated based on the premium of Foresight as stated in the policy summary, i.e. only the premium of the Basic Plan is eligible to Basic Foresight Premium Rebate, and all premiums of riders attaching onto the policies and levy are excluded:
 - Successfully submitted during the Promotion Period;
 - the minimum AFYP requirements listed in clause 18 below is satisfied; and
 - the corresponding policies are issued by Sun Life on or before April 30, 2022.
- The relevant AFYP requirements stated in clause 17 above is as follows:

Plan	Minimum AFYP (USD)
Foresight Deferred Annuity Plan (5-Pay)	5,000
Foresight Deferred Annuity Plan (10-Pay)	2,500

- Clients who are eligible to enjoy the Basic Foresight Premium Rebate stated in clause 17 above and also fulfilled the following additional requirements are entitled to an upgrade on the premium rebate to a one-off 8% premium rebate of AFYP for their Foresight policies ("Enhanced Foresight Premium Rebate") instead of Basic Foresight Premium Rebate. Additional requirements include:
 - Successfully apply and submit WeHealth Prestige with the same policy owner as the Foresight policy enjoying the Basic Foresight Premium Rebate on or before March 31, 2022; and
 - the corresponding WeHealth Prestige policies are issued by Sun Life on or before May 31, 2022.
- Clients can enjoy either Basic Foresight Premium Rebate or Enhanced Foresight Premium Rebate for their Foresight policies submitted during the Promotion Period.
- The amount of Basic Foresight Premium Rebate or Enhanced Foresight Premium Rebate will be rounded to the nearest US Dollar.
- The maximum premium rebate for the same insured and policy owner under this Foresight Client Offer is capped at HKD10,000.
- If a client successfully applies for more than one Eligible Foresight Application under this Foresight Client Offer, the premium rebate amount will be calculated and credited to the corresponding Foresight policy chronologically by issue date until it reaches HKD10,000.
- For any policy change made by policy owner(s) on or before September 30, 2022, the Basic Foresight Premium Rebate or Enhanced Foresight Premium Rebate amount will be adjusted accordingly.
- The Basic Foresight Premium Rebate or Enhanced Foresight Premium Rebate will be credited to the policy account(s) of Foresight in October 2022 for future premium payment.
- Please note that only qualifying annuity premiums due and paid during a year of assessment will be eligible for tax deduction for that year of assessment whereas the Basic Foresight Premium Rebate or Enhanced Foresight Premium Rebate is not eligible. Further information on tax concessions applicable to QDAP may be found at the website of the Insurance Authority (www.ia.org.hk/en). Client may also refer to the website of Inland Revenue Department ("IRD") or contact IRD directly for any tax related enquiries.

Vital Client Offer (“Vital Client Offer”) Terms and Conditions

27. Vital Client Offer is only applicable to successful application(s) of Vital submitted during the Promotion Period and such policy(ies) must be issued by Sun Life on or before May 31, 2022 (“Eligible Vital Application”).
28. All Eligible Vital Applications can enjoy a one-off 8% premium rebate on AFYP (“Basic Vital Premium Rebate”). The AFYP is calculated based on the premium (including premium loading, if any) of Eligible Vital Application and all premiums of rider attaching onto the policies and levy are excluded.
29. Clients who are eligible to enjoy the Basic Vital Premium Rebate stated in clause 28 above and also fulfilled the following additional requirements are entitled to an upgrade on premium rebate to a one-off 11% premium rebate of AFYP for their Vital policies (“Enhanced Vital Premium Rebate”) instead of Basic Vital Premium Rebate. Additional requirements include:
 - a. Successfully apply and submit WeHealth Prestige with the same policy owner as the Vital policy enjoying the Basic Vital Premium Rebate on or before March 31, 2022 and
 - b. the corresponding WeHealth Prestige policies are issued by Sun Life on or before May 31, 2022.
30. Clients can enjoy either Basic Vital Premium Rebate or Enhanced Vital Premium Rebate for their Vital policies submitted during the Promotion Period.
31. The amount of either Basic Vital Premium Rebate or Enhanced Vital Premium Rebate will be rounded to the nearest US dollar or Hong Kong Dollar according to policy currency.
32. The maximum premium rebate for the same insured and policy owner under this Vital Client Offer is capped at HKD10,000.
33. If a client successfully applies for more than one Eligible Vital Application under this Vital Client Offer, the premium rebate amount will be calculated and credited to the corresponding Vital policy chronologically by issue date until it reaches HKD10,000.
34. For any policy change made by policy owners on or before September 30, 2022, the amount of Basic Vital Premium Rebate or Enhanced Vital Premium Rebate will be adjusted accordingly.
35. For policy owners who pay all future premiums at the time of the policy issuance under a prepayment arrangement, the net premium they need to pay for the policy shall be equal to the total premium payable before applying this Vital Client Offer minus the Basic Vital Premium Rebate or Enhanced Vital Premium Rebate under this Vital Client Offer.
36. The interest on prepaid premium of Eligible Vital Application(s) is/are not guaranteed and will be changed by Sun Life from time to time. Policy owners may need to pay for any shortfall if the prepaid premium is insufficient to cover future premiums.
37. For policy owners who do not prepay all future premiums at the time of policy issuance, the Basic Vital Premium Rebate or Enhanced Vital Premium Rebate will be credited to the policy account of Eligible Vital Application(s) in October 2022 for future premium payment.

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.
- This material 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 offers 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 provision of any of Sun Life’s products outside Hong Kong.

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(Incorporated in Bermuda with limited liability)

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A member of the Sun Life group of companies. Head Office in Toronto, Canada.
Printed in January 2022 Issued by Sun Life Hong Kong Limited

