



2022 Health & Vital Client Offers

Sun Life is committed to offering comprehensive financial protection and health insurance solutions for you and your loved ones to fulfill different needs in life. Here are our latest offers on our **health products** and **Vital!**

Our VHIS Certified Plans, namely **WeHealth Prestige**, **WeHealth Preferred** and **WeHealth Plus**, provide you with support along every step of your health journey. Besides offering varies coverage and flexibility in the event you require private healthcare, you can also apply for tax deductions* on qualifying premiums paid in Hong Kong.

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.

Health Protection

WeHealth Prestige / WeHealth Preferred Client Offer (Campaign Code: A0198A) WeHealth Plus Client Offer (Campaign Code: A0197A)

From now until June 30, 2022, if you successfully apply for (i) **WeHealth Prestige / WeHealth Preferred** or (ii) **WeHealth Plus** and such policy is issued by August 31, 2022, you will be entitled to a (i) **6-month premium rebate**⁺ or (ii) **2-month premium rebate**⁺ respectively!


6-month premium rebate

Learn more about **WeHealth Prestige**




6-month premium rebate

Learn more about **WeHealth Preferred**

2-month premium rebate

Learn more about **WeHealth Plus**




6-month or 2-month 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.

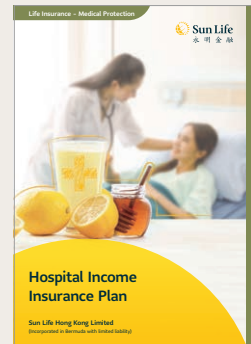
Hospital Income Client Offer (Campaign Code: A0204A)

From now until June 30, 2022, if you successfully apply for one of the VHIS Certified Plans below in addition to the **Hospital Income Insurance Plan** (basic plan only) which paid in annual premium payment mode, and both policies are issued by August 31, 2022, you will be entitled to a **2-month premium rebate⁺** on your **Hospital Income Insurance Plan!**

VHIS Certified Plans:

- WeHealth - VHIS Certified Standard Plan
- WeHealth Plus - VHIS Certified Flexi Plan
- WeHealth Preferred - VHIS Certified Flexi Plan
- WeHealth Prestige - VHIS Certified Flexi Plan

Learn more about Hospital Income Insurance Plan



2-month premium rebate

Vital Client Offer (Campaign Code: A0199A)

From now until June 30, 2022, if you successfully apply for **Vital** and such policy is issued by August 31, 2022, your **Vital** will be entitled to a **8% premium rebate** on Annualized First Year Premium ("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** or **WeHealth Preferred** with the same policy owner on or before June 30, 2022 and such policy is issued by August 31, 2022.

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

Learn more about Vital



Up to 11% premium rebate

General Terms and Conditions of 2022 Health & Vital Client Offers

- 2022 Health & Vital Client Offers include the (1) WeHealth Prestige Client Offer (Campaign code A0198A), (2) WeHealth Preferred Client Offer (Campaign code A0198A), (3) WeHealth Plus Client Offer (Campaign code A0197A), (4) Vital Client Offer (Campaign code A0199A), and (5) Hospital Income Client Offer (Campaign code A0204A) (each, known as an "Offer", collectively known as the Offers"). The General Terms and Conditions of 2022 Health & Vital Client Offers apply to Offers.
- The promotion period of the WeHealth Prestige Client Offer is from January 21, 2022 to June 30, 2022, both days inclusive; the promotion period of the WeHealth Preferred Client Offer and the Hospital Income Client Offer is from March 18, 2022 to June 30, 2022, both days inclusive; while the promotion period of the WeHealth Plus Client Offer and Vital Client Offer are from January 1, 2022 to June 30, 2022, both days inclusive; – all of which will be collectively known as the ("Promotion Period").
- To be entitled to these Offers, the relevant policy(ies) enjoying the WeHealth Prestige Premium Rebate (stated in clause 12), WeHealth Preferred Rebate (stated in clause 17), WeHealth Plus Premium Rebate (stated in clause 22), Basic Vital Premium Rebate (stated in clause 27), Enhanced Vital Premium Rebate (stated in clause 28) or Hospital Income Premium Rebate (stated in clause 39) (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 relevant Promotion Period but withdrew the application or terminated the issued policy during the relevant Promotion Period and reapplied for the same products.
- These Offers can be used in conjunction with other product campaigns in this leaflet but cannot be used in conjunction with any other product campaign(s) 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 (Campaign code A0198A)

- The WeHealth Prestige Client Offer is only applicable upon the successful application of WeHealth Prestige that is submitted during the relevant Promotion Period and such policy is issued by Sun Life on or before August 31, 2022 ("Eligible WeHealth Prestige Application").
- All Eligible WeHealth Prestige Applications can enjoy the 6-month premium rebate ("WeHealth Prestige Premium Rebate"). The 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 the policy owner(s) on or before September 30, 2022, the amount of the WeHealth Prestige Premium Rebate will be adjusted accordingly.
- The amount of the WeHealth Prestige Premium Rebate will be rounded to the nearest Hong Kong Dollar and credited to the policy account of the Eligible WeHealth Prestige Application(s) in October 2022 for future premium payment(s).
- 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 on the website of the Insurance Authority (www.ia.org.hk/en). You may also refer to the website of the Inland Revenue Department ("IRD") or contact IRD directly for any tax-related enquiries.

WeHealth Preferred Client Offer ("WeHealth Preferred Client Offer") Terms and Conditions (Campaign code A0198A)

- The WeHealth Preferred Client Offer is only applicable upon the successful application of WeHealth Preferred that is submitted during the relevant Promotion Period and such policy is issued by Sun Life on or before August 31, 2022 ("Eligible WeHealth Preferred Application").
- All Eligible WeHealth Preferred Applications can enjoy the 6-month premium rebate ("WeHealth Preferred Premium Rebate"). The WeHealth Preferred 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 Preferred 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 Preferred made by the policy owner(s) on or before September 30, 2022, the amount of the WeHealth Preferred Premium Rebate will be adjusted accordingly.
- The amount of the WeHealth Preferred Premium Rebate will be rounded to the nearest Hong Kong Dollar and credited to the policy account of the Eligible WeHealth Preferred Application(s) in October 2022 for future premium payment(s).
- 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 Preferred Premium Rebate is not eligible. Further information on tax concessions applicable to Voluntary Health Insurance Scheme may be found on the website of the Insurance Authority (www.ia.org.hk/en). You may also refer to the website of the Inland Revenue Department ("IRD") or contact IRD directly for any tax-related enquiries.

WeHealth Plus Client Offer ("WeHealth Plus Client Offer") Terms and Conditions (Campaign code A0197A)

- The WeHealth Plus Client Offer is only applicable upon the successful application of WeHealth Plus that is submitted during the relevant Promotion Period and such policy is issued by Sun Life on or before August 31, 2022 ("Eligible WeHealth Plus Application").
- All Eligible WeHealth Plus Applications can enjoy the 2-month premium rebate ("WeHealth Plus Premium Rebate"). The WeHealth Plus 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 Plus Application	2-month premium rebate
Annually	Annual premium divided by 12 and multiplied by 2
Semi-annually	Semi-annual premium divided by 6 and multiplied by 2
Monthly	1-month premium multiplied by 2

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

Vital Client Offer (“Vital Client Offer”) Terms and Conditions (Campaign code A0199A)

26. The Vital Client Offer is only applicable upon the successful application(s) of Vital that is submitted during the relevant Promotion Period and such policy(ies) must be issued by Sun Life on or before August 31, 2022 (“Eligible Vital Application”).
27. All Eligible Vital Applications can enjoy a one-off 8% premium rebate on the AFYP (“Basic Vital Premium Rebate”). The AFYP is calculated based on the premium (including premium loading, if any) of Eligible Vital Applications and all premiums of riders attaching onto the policies and levy are excluded.
28. Clients who are eligible to enjoy the Basic Vital Premium Rebate stated in clause 27 above and also fulfilled the following additional requirements are entitled to an upgrade on the premium rebate to a one-off 11% premium rebate of the AFYP for their Vital policies (“Enhanced Vital Premium Rebate”) instead of the Basic Vital Premium Rebate. Additional requirements include:
 - a. Successfully apply and submit WeHealth Prestige or WeHealth Preferred with the same policy owner as the Eligible Vital Application enjoying the Basic Vital Premium Rebate during the relevant Promotion Period and
 - b. the corresponding WeHealth Prestige or WeHealth Preferred policies are issued by Sun Life on or before August 31, 2022.
29. Clients can enjoy either the Basic Vital Premium Rebate or Enhanced Vital Premium Rebate for their Vital policies submitted during the relevant Promotion Period.
30. The amount of either the Basic Vital Premium Rebate or Enhanced Vital Premium Rebate will be rounded to the nearest US Dollar or Hong Kong Dollar according to the policy currency.
31. The maximum premium rebate for the same insured and policy owner under this Vital Client Offer is capped at HKD10,000.
32. For any policy change made by policy owners on or before September 30, 2022, the amount of the Basic Vital Premium Rebate or Enhanced Vital Premium Rebate will be adjusted accordingly.
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 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.
35. The interest on the prepaid premium(s) of the 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.
36. 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 the Eligible Vital Application(s) in October 2022 for future premium payment(s).

Hospital Income Client Offer (“Hospital Income Client Offer”) Terms and Conditions (Campaign code A0204A)

37. This Hospital Income Client Offer is only applicable upon the successful application of any one of the VHIS Certified Plans (as defined below) AND Hospital Income Insurance Plan (basic plan only) where the policy owner of the VHIS Certified Plan is also the policy owner of Hospital Income Insurance Plan, submitted during the relevant Promotion Period and both policies must be issued by Sun Life on or before August 31, 2022 and selected annual premium payment mode for the Hospital Income Insurance Plan (“Eligible HI Application”).
38. VHIS Certified Plans means the successful application of WeHealth, WeHealth Plus, WeHealth Preferred and WeHealth Prestige, during relevant Promotion Period.
39. All Eligible HI Applications can enjoy the 2-month premium rebate on Hospital Income Insurance Plan (“HI Premium Rebate”). The HI Premium Rebate is calculated as annual premium divided by 12 multiplied by 2 of the next payable premium (including premium loading, if any) in which the levy of the policy is excluded.
40. For any policy change on the VHIS Certified Plan(s) and Hospital Income Insurance Plan made by the policy owner(s) on or before September 30, 2022, the amount of the HI Premium Rebate will be adjusted accordingly.
41. The amount of HI Premium Rebate will be rounded to the nearest Hong Kong Dollar and credited to the policy account of the Eligible HI Application(s) in October 2022 for future premium payment(s).

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 the relevant product brochure(s). 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.

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

Client Service Centre

G/F, Cheung Kei Center Tower B, No. 18 Hung Luen Road,
Hung Hom, Kowloon, Hong Kong

Client Service Hotline: 2103 8928 sunlife.com.hk

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