














2023 Q2 Client Campaign

Sun Life is always committed to offer an array of innovative and quality solutions ranging from medical, critical illness to savings insurance, these comprehensive products can help you to build sustainable value for yourselves and your beloved ones, and even a better world by increasing financial security and fostering healthier lives.

Benefits	Plan	Offer	Promotion till	Issued by
Health protection	VHIS Series - Eligible for applying for tax deduction*			
	WeHealth Prestige	 6-month premium rebate	Jun 30, 2023	Aug 31, 2023
	WeHealth Preferred			
	WeHealth Plus	 2-month premium rebate	Jun 30, 2023	Aug 31, 2023
	Critical Illness			
	SunHealth LovePromise	 8% premium rebate	Jun 30, 2023	Aug 31, 2023
	SunHealth OmniCare			
Wealth accumulation		 Up to 25% premium rebate		
	Stellar	 4.5% p.a guaranteed prepayment interest rate (Only applicable for Stellar (6-Pay))	Jun 30, 2023	Jul 31, 2023
		 5% p.a guaranteed prepayment interest rate (Only applicable for Stellar (2-Pay))		
	SunJoy (5-Pay) SunGift (5-Pay)	 Up to 24% premium rebate	Jun 30, 2023	Jul 31, 2023
		 4.5% p.a guaranteed prepayment interest rate		
	SunJoy (2-Pay) SunGift (2-Pay)	 Up to 4% premium rebate	Jun 30, 2023	Jul 31, 2023
		 5% p.a. guaranteed prepayment interest rate		
	Victory	 Up to 10% premium rebate	Jun 30, 2023	Jul 31, 2023
	Vision (2-Pay)	 2% premium rebate	Jun 30, 2023	Jul 31, 2023
	Retirement planning	QDAP Series - Eligible for applying for tax deduction*		
Foresight Deferred Annuity Plan		 Up to 5% premium rebate	Jun 30, 2023	Jul 31, 2023

Health Protection - VHIS series - Eligible for applying for tax deduction*

■ WeHealth Prestige / WeHealth Preferred / WeHealth Plus Client Offers (Campaign Code: A0239A)

VHIS 6-month Rebate

From now until June 30, 2023, successfully apply for **WeHealth Prestige** / **WeHealth Preferred** and such policy is issued by August 31, 2023, you will be entitled to **6-month premium rebate**.

VHIS 2-month Rebate

From now until June 30, 2023, successfully apply for **WeHealth Plus** and such policy is issued by August 31, 2023, you will be entitled to **2-month premium rebate**.

Up to
6-month
premium rebate



Learn more about
WeHealth Prestige



Learn more about
WeHealth Preferred



Learn more about
WeHealth Plus

Health Protection - Critical Illness

■ SunHealth LovePromise Client Offer (Campaign Code: A0239A)

From now until June 30, 2023, successfully apply for **SunHealth LovePromise** with annual payment mode and such policy is issued by August 31, 2023, you will be entitled to **8% premium rebate** on Annualized First Year Premium ("AFYP").




Learn more about
SunHealth LovePromise

8%
premium
rebate on AFYP

■ **SunHealth OmniCare Client Offer (Campaign Code: A0239A)**

From now until June 30, 2023, successfully apply for **SunHealth OmniCare** with annual payment mode and such policy is issued by August 31, 2023, you will be entitled to **8% premium rebate** on AFYP.

8%
**premium
rebate on AFYP**



Savings

■ **Stellar Client Offers**

Enjoy the total premium rebate of the Stellar Green Offer, Basic Stellar Rebate and Enhanced Stellar Rebate equivalent up to 86% of AFYP!

Stellar Green Offer

Successfully apply the plans with the requirements stated in the table below, use our electronic services (i.e. eApplication, eContract and eAdvice) and prepay all your future premiums upon issuance of your policy, you will be entitled **up to 5% p.a. guaranteed prepayment interest rate** as follows:

Promotion Period (both days inclusive)	Plan	Campaign Code	Policy Issue Date	Stellar Green Offer
Apr 1, 2023 - Jun 30, 2023	Stellar (2-Pay)	A0238A	On or before Jul 31, 2023	5% p.a. guaranteed prepayment interest rate
	Stellar (6-Pay)	A0241A		4.5% p.a. guaranteed prepayment interest rate, equivalent to 61% of AFYP

Basic Stellar Rebate

From now until June 30, 2023, successfully apply for **Stellar** with designated AFYP requirement and such policy is issued by July 31, 2023, you will be entitled **up to 22% premium rebate** on AFYP.

Enhanced Stellar Rebate

Alternatively, from now until June 30, 2023, your **Stellar (6-Pay)**, **Stellar (12-Pay)** and **Stellar (18-Pay)** will be entitled to an **extra 3% premium rebate** on AFYP, i.e. a total of **up to 25% premium rebate** on AFYP if you fulfill the Basic Stellar Rebate requirement and apply for **WeHealth Prestige**, **WeHealth Preferred**, **WeHealth Plus** or **WeHealth** with the same policy owner or insured on or before June 30, 2023 and such policy is issued by August 31, 2023.

Plan	Campaign Code	AFYP (USD)	Basic Stellar Rebate	Enhanced Stellar Rebate
Stellar (2-Pay)	A0239A	12,500 or above	2%	Not applicable
		10,000 - 12,499	1.5%	
Stellar (6-Pay)		200,000 or above	22%	Extra 3%
		100,000 - 199,999	20%	
		50,000 - 99,999	18%	
		30,000 - 49,999	16%	
		10,000 - 29,999	10%	
		5,000 - 9,999	7%	
		2,000 - 4,999	5%	
		Stellar (12-Pay)	200,000 or above	
100,000 - 199,999	20%			
50,000 - 99,999	16%			
30,000 - 49,999	15%			
10,000 - 29,999	14%			
5,000 - 9,999	9%			
Stellar (18-Pay)	1,500 or above	12%		
	1,000 - 1,499	8%		

For the same insured and same policy owner, the maximum aggregate Basic Stellar Rebate and Enhanced Stellar Rebate is USD66,000.

If you are eligible for the Stellar Green Offer and Basic Stellar Rebate /and Enhanced Stellar Rebate, net premium will be charged upon policy issuance.



Learn more about Stellar (2-Pay)



Learn more about Stellar (6/12/18-Pay)

■ SunJoy/SunGift Client Offers

Enjoy the total premium rebate of the Basic Rebate and the Green Offer equivalent up to 65% of AFYP!

Green Offer

Successfully apply the plans with the requirements stated in the table below, use our electronic services (i.e. eContract and eAdvice) and prepay all your future premiums upon issuance of your policy, you will be entitled **up to 5% p.a. guaranteed prepayment interest rate** as follows:

Promotion Period (both days inclusive)	Plan	Campaign Code	Policy Issue Date	Green Offer
Apr 1, 2023 - Jun 30, 2023	SunJoy (2-Pay)	A0236A	On or before Jul 31, 2023	5% p.a. guaranteed prepayment interest rate
	SunGift (2-Pay)	A0237A		
Apr 1, 2023 - Jun 30, 2023	SunJoy (5-Pay)	A0240A	On or before Jul 31, 2023	4.5% p.a. guaranteed prepayment interest rate, equivalent to 41% of AFYP
	SunGift (5-Pay)			

Basic Rebate

From now until June 30, 2023, successfully apply for **SunJoy** or **SunGift** with designated AFYP and Premium Payment Term requirement and such policy is issued by July 31, 2023, you will be entitled **up to 24% premium rebate** on AFYP.

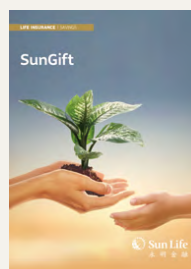
Promotion Period (both days inclusive)	Plan	Campaign Code	AFYP (USD)	Basic Rebate
Apr 1, 2023 - Jun 30, 2023	SunJoy (2-Pay) / SunGift (2-Pay)	A0239A	100,000 or above	4%
			50,000 - 99,999	2%
	SunJoy (5-Pay) / SunGift (5-Pay)		200,000 or above	24%
			100,000 - 199,999	22%
	50,000 - 99,999		20%	
	30,000 - 49,999		18%	
	10,000 - 29,999		12%	

For the same insured and same policy owner, the maximum aggregate Basic Rebate for SunJoy (5-Pay) and SunGift (5-Pay) is USD250,000.

If you are eligible for the Green Offer and Basic Rebate, net premium will be charged upon policy issuance.



Learn more about SunJoy





Learn more about SunGift

■ **Victory Client Offer (Campaign Code: A0239A)**

From now until June 30, 2023, successfully apply for **Victory** with designated AFYP requirement and such policy is issued by July 31, 2023, you will be entitled **up to 10% premium rebate** on AFYP.

Plan	AFYP (USD)	Premium Rebate
Victory (5-Pay)	150,000 or above	10%
	100,000 to 149,999	8%
	1,500 - 99,999	3%
Victory (10-Pay)	100,000 or above	8%
	1,500 - 99,999	3%

**Up to
10%
premium rebate**






Learn more about
Victory

■ **Vision (2-Pay) Client Offer (Campaign Code: A0239A)**

From now until June 30, 2023, successfully apply for **Vision (2-Pay)** with minimum AFYP USD12,500 and such policy is issued by July 31, 2023, you will be entitled to **2% premium rebate** on AFYP.

**2%
premium
rebate on AFYP**



Learn more about
Vision (2-Pay)

Retirement Planning - QDAP - Eligible for applying for tax deduction*

■ Foresight Client Offer (Campaign Code: A0239A)

From now until June 30, 2023, successfully apply for **Foresight Deferred Annuity Plan** with designated AFYP requirement and such policy is issued by July 31, 2023, you will be entitled **up to 5% premium rebate** on AFYP.

Plan	AFYP (USD)	Premium Rebate
Foresight Deferred Annuity Plan (5-Pay)	9,000 or above	5%
	5,000 - 8,999	3%
Foresight Deferred Annuity Plan (10-Pay)	9,000 or above	5%
	2,500 - 8,999	3%



Learn more about
Foresight Deferred Annuity Plan

**Up to
5%
premium rebate
on AFYP**

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

General Terms and Conditions of 2023 Q2 Client Campaign

- 2023 Q2 Client Campaign includes (1) WeHealth Prestige / WeHealth Preferred / WeHealth Plus Client Offers, (2) SunHealth LovePromise Client Offer, (3) SunHealth OmniCare, (4) Stellar Client Offers, (5) SunJoy/SunGift Client Offers, (6) Victory Client Offer, (7) Vision (2-Pay) Client Offer and (8) Foresight Client Offer, collectively known as the Offers ("Offers"). The General Terms and Conditions of 2023 Q2 Client Campaign apply to Offers.
- The promotion period of the Offers is from April 1, 2023 to June 30, 2023, unless specified in the terms and conditions below, both days inclusive ("Promotion Period").
- To be entitled to these Offers, the relevant policy(ies) enjoying any premium rebate under the Offers (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.
- For any policy change made by policy owner(s) on or before November 30, 2023, the amount of relevant Premium Rebate(s) will be adjusted accordingly.
- Unless specified in the terms and conditions below, the amount of relevant Premium Rebate(s) will be credited to the policy account of eligible policy in December 2023 for future premium payment.
- The relevant Premium Rebate(s) will be rounded to the nearest US Dollar or Hong Kong Dollar according to policy currency. And it 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.
- Other than the Offers stated in this leaflet, these Offers cannot be used in conjunction with any other campaign(s), including but not limit to 2022 NFT Client Campaign, for the same product or including the same product offered by Sun Life.
- Sun Life reserves the right to vary, suspend or cancel any of 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.

Terms and Conditions of "WeHealth Prestige / WeHealth Preferred / WeHealth Plus Client Offers"

- The WeHealth Prestige / WeHealth Preferred / WeHealth Plus Client Offers are only applicable upon the successful application of WeHealth Prestige / WeHealth Preferred / WeHealth Plus that is submitted during the Promotion Period and such policy is issued by Sun Life on or before August 31, 2023 ("Eligible WeHealth Prestige / WeHealth Preferred / WeHealth Plus Application").
- VHIS 6-month Rebate:** All Eligible WeHealth Prestige / WeHealth Preferred Applications can enjoy a 6-month premium rebate ("VHIS 6-month Rebate"). The VHIS 6-month 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 / 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

- VHIS 2-month Rebate:** All Eligible WeHealth Plus Applications can enjoy the 2-month premium rebate ("VHIS 2-month Rebate"). The VHIS 2-month 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

- 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 VHIS 6-month Rebate and VHIS 2-month Rebate are 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 IRD or contact IRD directly for any tax related enquiries.

Terms and Conditions of "SunHealth LovePromise Client Offer"

- The SunHealth LovePromise Client Offer is only applicable upon the successful application(s) of SunHealth LovePromise with annual premium payment mode that is submitted during the Promotion Period and such policy is issued by Sun Life on or before August 31, 2023 ("Eligible SunHealth LovePromise Application").
- All Eligible SunHealth LovePromise Applications can enjoy a one-off 8% premium rebate on AFYP ("SunHealth LovePromise Rebate"). The AFYP is calculated based on the premium (including premium loading, if any) of the Eligible SunHealth LovePromise Application and all premiums of the rider attaching onto the policies and levy are excluded.
- For policy owners who pay 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 SunHealth LovePromise Client Offer minus the SunHealth LovePromise Rebate under SunHealth LovePromise Client Offer. If the policy(ies) is/are terminated on or before the 1st policy anniversary, an amount equal to the SunHealth LovePromise Rebate will be reduced from the surrender value, if any.
- The interest on prepaid premium of Eligible SunHealth LovePromise 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.
- For policy owners who do not prepay future premiums at the time of policy issuance, the SunHealth LovePromise Rebate will be credited to the policy account of Eligible SunHealth LovePromise Application(s) in December 2023 for future premium payment.

Terms and Conditions of “SunHealth OmniCare Client Offer”

- 22. The SunHealth OmniCare Client Offer is only applicable upon the successful application(s) of SunHealth OmniCare with annual premium payment mode that is submitted during the Promotion Period and such policy is issued by Sun Life on or before August 31, 2023 (“Eligible SunHealth OmniCare Application”).
- 23. All Eligible SunHealth OmniCare Applications can enjoy a one-off 8% premium rebate on AFYP (“SunHealth OmniCare Rebate”). The AFYP is calculated based on the premium (including premium loading, if any) of the Eligible SunHealth OmniCare Application and all premiums of the rider attaching onto the policies and levy are excluded.
- 24. For policy owners who pay 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 SunHealth OmniCare Client Offer minus the SunHealth OmniCare Rebate under SunHealth OmniCare Client Offer. If the policy(ies) is/are terminated on or before the 1st policy anniversary, an amount equal to the SunHealth OmniCare Rebate will be reduced from the surrender value, if any.
- 25. The interest on prepaid premium of Eligible SunHealth OmniCare 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.
- 26. For policy owners who do not prepay future premiums at the time of policy issuance, the SunHealth OmniCare Rebate will be credited to the policy account of Eligible SunHealth OmniCare Application(s) in December 2023 for future premium payment.

Terms and Conditions of “Stellar Client Offers”

- 27. The Stellar Client Offers are only applicable upon the successful application(s) of Stellar submitted during the Promotion Period and such policy(ies) is/are issued by Sun Life on or before July 31, 2023 (“Eligible Stellar Application”).
- 28. **Stellar Green Offer:** The Eligible Stellar Application is entitled to the relevant guaranteed prepayment interest rate stated in the table below if
 - a. Successfully apply the plans with the promotion details stated in the table below;
 - b. the Eligible Stellar (2-Pay) Application or Eligible Stellar (6-Pay) Application is submitted via eApplication, and eContract and eAdvice are selected during the relevant Promotion Period stated below; and
 - c. the policy owners pay all future premiums at the time of the policy issuance under a prepayment arrangement.

Promotion Period (both days inclusive)	Plan	Policy Issue Date	Stellar Green Offer
Apr 1, 2023 - Jun 30, 2023	Stellar (2-Pay)	On or before Jul 31, 2023	5% p.a. guaranteed prepayment interest rate
	Stellar (6-Pay)		4.5% p.a. guaranteed prepayment interest rate

- d. The availability of the Stellar Green Offer is subject to a quota limit. Sun Life reserves the right to withdraw the Stellar Green Offer without prior notice. The receipt of premium by Sun Life does not represent the acceptance of your application for the Stellar Green Offer. The interest on prepaid premium of the Eligible Stellar 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. If the application is declined, the amount of actual premium paid at the time of application will be refunded without any interest.
- 29. Under the Stellar Green Offer:
 - a. For policy owners who pay 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 premiums payable stated in the prepayment of premiums illustration minus Basic Stellar Rebate under the Stellar Client Offers. If the policy(ies) is/are terminated on or before the 1st policy anniversary, an amount equal to the Basic Stellar Rebate will be reduced from the surrender value, if any.
 - b. Partial withdrawal of the prepaid amount is not allowed. Any full withdrawal of the prepaid amount will be subject to a surcharge of 5% for Stellar (2-Pay) or 4.5% for Stellar (6-Pay) on the amount withdrawn. Policy owners may need to pay future premiums according to the premium payment mode.
- 30. **Basic Stellar Rebate:** All Eligible Stellar Applications that meet the following AFYP requirement (as stated in the policy summary at policy issuance) are entitled to corresponding premium rebate of AFYP stated below (“Basic Stellar Rebate”). The AFYP is calculated based on the premium (including premium loading, if any) of the Eligible Stellar Application and all premiums of the rider attaching onto the policies and levy are excluded.

Plan	AFYP (USD)	Basic Stellar Rebate
Stellar (2-Pay)	12,500 or above	2%
	10,000 - 12,499	1.5%
Stellar (6-Pay)	200,000 or above	22%
	100,000 - 199,999	20%
	50,000 - 99,999	18%
	30,000 - 49,999	16%
	10,000 - 29,999	10%
	5,000 - 9,999	7%
	2,000 - 4,999	5%
Stellar (12-Pay)	200,000 or above	22%
	100,000 - 199,999	20%
	50,000 - 99,999	16%
	30,000 - 49,999	15%
	10,000 - 29,999	14%
	5,000 - 9,999	9%
Stellar (18-Pay)	1,500 - 4,999	7%
	1,500 or above	12%
	1,000 - 1,499	8%

- 31. Under the Basic Stellar Rebate:
 - a. For policy owners who pay 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 for the Stellar Client Offers minus the Basic Stellar Rebate under the Stellar Client Offers. If the policy(ies) is/are terminated on or before the 1st policy anniversary, an amount equal to the Basic Stellar Rebate will be reduced from the surrender value, if any.
 - b. The interest on prepaid premium of the Eligible Stellar 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.
 - c. For policy owners who do not prepay all future premiums at the time of policy issuance, the Basic Stellar Rebate will be credited to the policy account of Eligible Stellar Application(s) in December 2023 for future premium payment.

32. **Enhanced Stellar Rebate:** On top of the Basic Stellar Rebate, clients who are eligible to enjoy the Basic Stellar Rebate stated in clause 30 above and also fulfilled the following additional requirements are entitled to an extra 3% premium rebate on AFYP for their Eligible Stellar Application (“Enhanced Stellar Rebate”). Additional requirements include:
- The same policy owner or insured successfully applies for (1) a Stellar (6-Pay) or Stellar (12-Pay) or Stellar (18-Pay) policy (under Basic Stellar Rebate) and (2) WeHealth Prestige, WeHealth Preferred, WeHealth Plus or WeHealth during the Promotion Period; and
 - the corresponding WeHealth Prestige, WeHealth Preferred, WeHealth Plus or WeHealth policies are issued by Sun Life on or before August 31, 2023.
33. Applicable to Stellar (6-Pay) only: For policy owners who pay 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 Stellar Client Offers minus the Basic Stellar Rebate and Enhanced Stellar Rebate (if applicable) under the Stellar Client Offers. If the policy(ies) is/are terminated on or before the 1st policy anniversary, an amount equal to the Basic Stellar Rebate and Enhanced Stellar Rebate (if applicable) will be reduced from the surrender value, if any. In case the respective WeHealth Prestige, WeHealth Preferred, WeHealth Plus or WeHealth policies are not issued by Sun Life on or before August 31, 2023 or for policy change made by policy owners on or before November 30, 2023, the relevant premium amount paid shall be adjusted in December 2023. After the adjustment of the premium amount paid, policy owners may need to pay for any shortfall if the prepaid premium is insufficient to cover future premiums.
34. The maximum total rebate of Basic Stellar Rebate and Enhanced Stellar Rebate under Stellar Client Offers, if applicable, is capped at USD66,000 for the same insured and policy owner. If client successfully applies for more than one Eligible Stellar Application for the same insured and policy owner, the amount of Basic Stellar Rebate and/or Enhanced Stellar Rebate will be calculated based on each Eligible Stellar Application according to the policy issue date until the total amount of Basic Stellar Rebate and Enhanced Stellar Rebate reaches USD66,000.
35. For policy owners who do not prepay all future premiums at the time of policy issuance, the Basic Stellar Rebate or Enhanced Stellar Rebate will be credited to the policy account of Eligible Stellar Application(s) in December 2023 for future premium payment.

Terms and Conditions of “SunJoy/SunGift Client Offers”

36. The SunJoy/SunGift Client Offers are only applicable upon the successful application(s) of SunJoy or SunGift and such policy(ies) is/are issued by Sun Life on or before July 31, 2023 (“Eligible SunJoy/SunGift Application”).
37. **Green Offer:** The Eligible SunJoy/SunGift Application is entitled to the guaranteed prepayment interest rate stated in the table below if
- Successfully apply the plans with the promotion details stated in the table below;
 - eContract and eAdvice are selected for the Eligible SunJoy/SunGift Application; and
 - the policy owners pay all future premiums at the time of the policy issuance under a prepayment arrangement.

Promotion Period (both days inclusive)	Plan	Policy Issue Date	Green Offer
Apr 1, 2023 - Jun 30, 2023	SunJoy (2-Pay)	On or before Jul 31, 2023	5% p.a. guaranteed prepayment interest rate
	SunGift (2-Pay)		
Apr 1, 2023 - Jun 30, 2023	SunJoy (5-Pay)	On or before Jul 31, 2023	4.5% p.a. guaranteed prepayment interest rate
	SunGift (5-Pay)		

38. Under the Green Offer:
- For policy owners who pay 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 premiums payable stated in the prepayment of premiums illustration minus Basic Rebate under the Offers. If the policy(ies) is/are terminated on or before the 1st policy anniversary, an amount equal to the Basic Rebate will be reduced from the surrender value, if any.
 - Partial withdrawal of the prepaid amount is not allowed. Any full withdrawal of the prepaid amount will be subject to a surcharge of 5% for SunJoy (2-Pay)/SunGift (2-Pay) or 4.5% for SunJoy (5-Pay)/SunGift (5-Pay) on the amount withdrawn. Policy owners may need to pay future premiums according to the premium payment mode.
 - The availability of the Green Offer is subject to a quota limit. Sun Life reserves the right to withdraw the Green Offer without prior notice. The receipt of premium by Sun Life does not represent the acceptance of your application for the Green Offer. If the application is declined, the amount of actual premium paid at the time of application will be refunded without any interest.
39. **Basic Rebate:** All Eligible SunJoy/SunGift Applications that is submitted from April 1, 2023 to June 30, 2023 and meet the following AFYP requirement (as stated in the policy summary at policy issuance) are entitled to corresponding premium rebate of AFYP stated below (“Basic Rebate”). The AFYP is calculated based on the premium (including premium loading, if any) of the Eligible SunJoy/SunGift Application and all premiums of the rider attaching onto the policies and levy are excluded.

Plan	AFYP (USD)	Basic Rebate
SunJoy (2-Pay) / SunGift (2-Pay)	100,000 or above	4%
	50,000 - 99,999	2%
SunJoy (5-Pay) / SunGift (5-Pay)	200,000 or above	24%
	100,000 - 199,999	22%
	50,000 - 99,999	20%
	30,000 - 49,999	18%
	10,000 - 29,999	12%

40. Under the Basic Rebate:
- For policy owners who pay 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 for the Offers minus Basic Rebate under the Offers. If the policy(ies) is/are terminated on or before the 1st policy anniversary, an amount equal to the Basic Rebate will be reduced from the surrender value, if any.
 - The interest on prepaid premium of the Eligible SunJoy/SunGift 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.

- c. The maximum total rebate of Basic Rebate for SunJoy (5-Pay) and SunGift (5-Pay) policy under SunJoy/SunGift Client Offers is capped at USD250,000 for the same insured and policy owner. If client successfully applies for more than one Eligible SunJoy (5-Pay)/SunGift (5-Pay) Application for the same insured and policy owner, the amount of Basic Rebate will be calculated based on each Eligible SunJoy (5-Pay)/SunGift (5-Pay) Application according to the policy issue date until the total amount of Basic Rebate reaches USD250,000.
- d. For policy owners who do not prepay all future premiums at the time of policy issuance, the Basic Rebate will be credited to the policy account of Eligible SunJoy/SunGift Application(s) in December 2023 for future premium payment.

Terms and Conditions of "Victory Client Offer"

- 41. The Victory Client Offer is only applicable upon the successful application(s) of Victory submitted during the Promotion Period and such policy(ies) is/are issued by Sun Life on or before July 31, 2023 ("Eligible Victory Application").
- 42. All Eligible Victory Applications that meet the following requirements on minimum AFYP (as stated in the policy summary at policy issuance) during the Promotion Period are entitled to corresponding premium rebate of AFYP stated below ("Victory Rebate"). The AFYP is calculated based on the premium (including premium loading, if any) of the Eligible Victory Application and all premiums of the rider attaching onto the policies and levy are excluded.

Plan	AFYP (USD)	Premium Rebate
Victory (5-Pay)	150,000 or above	10%
	100,000 - 149,999	8%
	1,500 - 99,999	3%
Victory (10-Pay)	100,000 or above	8%
	1,500 - 99,999	3%

- 43. For policy owners who pay all future premiums at the time of the policy issuance and attached the Value Enhancer, the net premium they need to pay for the policy shall be equal to the total premium payable before applying the Victory Client Offers minus the Victory Rebate under this Victory Client Offers. If the policy(ies) is/are terminated on or before the 1st policy anniversary, an amount equal to the Victory Rebate will be reduced from the surrender value, if any.
- 44. Apart from policy owners specified in clause 43 above, the Victory Rebate will be credited to the policy account of Eligible Victory Application(s) in December 2023 for future premium payment.

Terms and Conditions of "Vision (2-Pay) Client Offer"

- 45. All Vision applications that meet the following requirements are entitled to a one-off 2% premium rebate on AFYP ("Vision Rebate"):
 - a. Successfully submitted during the Promotion Period;
 - b. 2-years premium payment term is selected;
 - c. the minimum AFYP USD12,500 (as stated in the policy summary at policy issuance) is satisfied; and
 - d. the corresponding policies are issued by Sun Life on or before July 31, 2023 ("Eligible Vision Application").
- 46. 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 for the Vision (2-Pay) Client Offer minus the Vision Rebate under the Vision (2-Pay) Client Offer. If the policy(ies) is/are terminated on or before the 1st policy anniversary, an amount equal to the Vision Rebate will be reduced from the surrender value, if any.
- 47. The interest on prepaid premium of Eligible Vision 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.
- 48. For policy owners who do not prepay all future premiums at the time of policy issuance, the Vision Rebate will be credited to the policy account of Eligible Vision Application(s) in December 2023 for future premium payment.

Terms and Conditions of "Foresight Client Offer"

- 49. Foresight Deferred Annuity Plan ("Foresight") is a Qualifying Deferred Annuity Policy ("QDAP") certified by the Insurance Authority and issued by Sun Life.
- 50. All Eligible Foresight Applications that meet the following requirements ("Eligible Foresight Application") are entitled to corresponding premium rebate of AFYP stated below ("Foresight Rebate"):
 - a. Successfully submitted during the Promotion Period;
 - b. the minimum AFYP requirements listed in clause 51 below is satisfied; and
 - c. the corresponding policies are issued by Sun Life on or before July 31, 2023.
- 51. The relevant AFYP requirements (as stated in the policy summary at policy issuance) stated in clause 50 above is as follows:

Plan	AFYP (USD)	Premium Rebate on AFYP
Foresight Deferred Annuity Plan (5-Pay)	9,000 or above	5%
	5,000 - 8,999	3%
Foresight Deferred Annuity Plan (10-Pay)	9,000 or above	5%
	2,500 - 8,999	3%

- 52. 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 Foresight 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.

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 Policy is entitled to these Offers (i.e. all terms and conditions of these Offers have been complied with), the terms and conditions of these Offers shall form part of the Policy.
- 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.

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