

2026 Q2 Client Campaign

At Sun Life HK, we believe that life is always brighter under the sun. That's why we provide a comprehensive retirement solution and client-centric services to help you achieve lifetime financial security and live healthier lives.



Retirement Planning

Plan	Premium Rebate	Promotion Period	Policy Issue Date
SunProtect	1-month	Apr 1 - May 31, 2026	on or before Jun 30, 2026
SunGuardian / SunGuardian (Care Version)			
Foresight Deferred Annuity Plan	up to 22% of AFYP		



Wealth Accumulation

Plan	Premium Rebate	Promotion Period	Policy Issue Date
Stellar Multi-Currency Insurance Plan II	up to 86% of AFYP[^]	Apr 1 - May 31, 2026	on or before Jun 30, 2026
SunJoy Global Insurance Plan II	up to 72% of AFYP[^]		
SunGift Global Insurance Plan II			
Vision	2% of AFYP		

[^] includes Green Offer with promotion period from April 1 - May 31, 2026, and such policy issued by Sun Life HK on or before June 30, 2026.



Health & Accident Protection

Plan	Premium Rebate	Promotion Period	Policy Issue Date
WeHealth Prestige	6-month	Apr 1 - May 31, 2026	on or before Jul 31, 2026
WeHealth Preferred			
WeHealth Plus	2-month		
SunHealth LovePromise	8% of AFYP		
SunWell Series	up to 4-month		
Stand-by-you Accident Protection Plan	up to 25% of AFYP		

* AFYP stands for Annualized First Year Premium

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, please visit the website of the Insurance Authority (www.ia.org.hk/en). Policy owner may also refer to the website of Inland Revenue Department ("IRD") or contact IRD directly for any tax related enquiries.

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



Retirement Planning

SunProtect, SunGuardian & SunGuardian (Care Version) Client Offers

- Promotion Period: **Apr 1 - May 31, 2026**
- Policy Issue Date: **on or before Jun 30, 2026**

Plan	Basic Rebate
SunProtect	1-month premium rebate
SunGuardian / SunGuardian (Care Version)	

Foresight Client Offer QDAP – Eligible for applying for tax deduction*

- Promotion Period: **Apr 1 - May 31, 2026**
- Policy Issue Date: **on or before Jun 30, 2026**

Plan	AFYP (USD)	Basic Rebate
Foresight Deferred Annuity Plan (5-Pay)	7,500 or above	22%
	5,000 - 7,499	18%
Foresight Deferred Annuity Plan (10-Pay)	7,500 or above	22%
	2,500 - 7,499	18%

* 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, please visit the website of the Insurance Authority (www.ia.org.hk/en). Policy owner may also refer to the website of Inland Revenue Department (“IRD”) or contact IRD directly for any tax related enquiries.

Wealth Accumulation

Stellar Multi-Currency Insurance Plan II Client Offers

- Promotion Period: **Apr 1 - May 31, 2026**
- Policy Issue Date: **on or before Jun 30, 2026**

**1 Basic Rebate + 2 Green Offer + 3 Enhanced Rebate =
Up to 86% of AFYP**

1 Stellar Multi-Currency Insurance Plan II Basic Rebate

Plan	Basic Rebate
Stellar Multi-Currency Insurance Plan II	up to 22% of AFYP

2 Stellar Multi-Currency Insurance Plan II Green Offer (USD policies only)

From Apr 1 - May 31, 2026,
successfully apply the plan(s) and
use our electronic services (i.e., eContract and eAdvice)



Prepay all your future premiums
upon issuance of your policy

Plan (USD policies only)	Green Offer	Campaign Code
Stellar Multi-Currency Insurance Plan II (3-pay)	<p>The 1st year : 5.0% p.a. guaranteed prepayment interest rate</p> <p>The 2nd year : 4.3% p.a. guaranteed prepayment interest rate</p> <p>=</p> <p>13% of AFYP</p>	A0525A
Stellar Multi-Currency Insurance Plan II (6-pay)	<p>The 1st year : 5.0% p.a. guaranteed prepayment interest rate</p> <p>The 2nd to 5th year : 4.3% p.a. guaranteed prepayment interest rate</p> <p>=</p> <p>61% of AFYP</p>	A0526A

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Stellar Multi-Currency Insurance Plan II Enhanced Rebate

Successfully apply for WeHealth Prestige,
WeHealth Preferred, WeHealth Plus or
WeHealth with the same policy owner and insured



Such policy is issued on or before
Jul 31, 2026

Stellar Multi-Currency Insurance Plan II Loyalty Rebate (Applicable to 12-Pay and 18-Pay policies)

As a token of appreciation, we would like to give you loyalty rebate
of up to 18% of AFYP at the end of premium payment term.

AFYP						Basic Rebate	Enhanced Rebate	Loyalty Rebate
USD	CAD	GBP	RMB	AUD	HKD			
Stellar Multi-Currency Insurance Plan II (3-Pay)								
200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	300,000 or above	1,600,000 or above	15%	N.A.	N.A.
100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	150,000 - 299,999	800,000 - 1,599,999	12%		
50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	75,000 - 149,999	400,000 - 799,999	9%		
15,000 - 49,999	18,000 - 59,999	10,500 - 34,999	105,000 - 349,999	22,500 - 74,999	120,000 - 399,999	6%		
Stellar Multi-Currency Insurance Plan II (6-Pay)								
200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	300,000 or above	1,600,000 or above	22%	Extra 3%	N.A.
100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	150,000 - 299,999	800,000 - 1,599,999	20%		
50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	75,000 - 149,999	400,000 - 799,999	18%		
30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	45,000 - 74,999	240,000 - 399,999	16%		
10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	15,000 - 44,999	80,000 - 239,999	10%		
5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	7,500 - 14,999	40,000 - 79,999	7%		
2,000 - 4,999	2,400 - 5,999	1,400 - 3,499	14,000 - 34,999	3,000 - 7,499	16,000 - 39,999	5%		
Stellar Multi-Currency Insurance Plan II (12-Pay)								
200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	300,000 or above	1,600,000 or above	22%	Extra 3%	12%
100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	150,000 - 299,999	800,000 - 1,599,999	20%		
50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	75,000 - 149,999	400,000 - 799,999	18%		
30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	45,000 - 74,999	240,000 - 399,999	17%		
10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	15,000 - 44,999	80,000 - 239,999	16%		
5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	7,500 - 14,999	40,000 - 79,999	14%		
3,000 - 4,999	3,600 - 5,999	2,100 - 3,499	21,000 - 34,999	4,500 - 7,499	24,000 - 39,999	13%		
1,500 - 2,999	1,800 - 3,599	1,050 - 2,099	10,500 - 20,999	2,250 - 4,499	12,000 - 23,999	12%		
Stellar Multi-Currency Insurance Plan II (18-Pay)								
100,000 or above	120,000 or above	70,000 or above	700,000 or above	150,000 or above	800,000 or above	20%	Extra 3%	18%
50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	75,000 - 149,999	400,000 - 799,999	18%		
30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	45,000 - 74,999	240,000 - 399,999	17%		
10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	15,000 - 44,999	80,000 - 239,999	16%		
5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	7,500 - 14,999	40,000 - 79,999	14%		
3,000 - 4,999	3,600 - 5,999	2,100 - 3,499	21,000 - 34,999	4,500 - 7,499	24,000 - 39,999	13%		
1,000 - 2,999	1,200 - 3,599	700 - 2,099	7,000 - 20,999	1,500 - 4,499	8,000 - 23,999	12%		

For the same policy owner and insured, the maximum aggregate Stellar Multi-Currency Insurance Plan II Basic Rebate and Stellar Multi-Currency Insurance Plan II Enhanced Rebate is USD66,000 (or its equivalent).

SunJoy Global Insurance Plan II / SunGift Global Insurance Plan II Client Offers

SunJoy Global Insurance Plan II/
SunGift Global Insurance Plan II (2-Pay)

Up to **9%** of AFYP⁺

SunJoy Global Insurance Plan II/
SunGift Global Insurance Plan II (5-Pay)

Up to **72%** of AFYP⁺



⁺ This consists of Basic Rebate and Green Offer (i.e. Guaranteed Prepayment Interest for USD policies only).
Remark: AFYP stands for Annualized First Year Premium

SunJoy Global Insurance Plan II/ SunGift Global Insurance Plan II (2-Pay)

(1) Basic Rebate

Up to **4.5%** of AFYP

- Promotion Period: **Apr 1 - May 31, 2026**
- Policy Issue Date: **on or before Jun 30, 2026**

Plan	AFYP									Basic Rebate
	USD	CAD	GBP	RMB	AUD	HKD	SGD	EUR	AED	
SunJoy Global Insurance Plan II/	100,000 or above	120,000 or above	70,000 or above	700,000 or above	150,000 or above	800,000 or above	130,000 or above	90,000 or above	380,000 or above	4.5%
SunGift Global Insurance Plan II (2-Pay)	20,000 - 99,999	24,000 - 119,999	14,000 - 69,999	140,000 - 699,999	30,000 - 149,999	160,000 - 799,999	26,000 - 129,999	18,000 - 89,999	76,000 - 379,999	2.0%

(2) Green Offer for USD policies only (Guaranteed Prepayment Interest Rate)

- Promotion Period: **Apr 1 - May 31, 2026**
- Policy Issue Date: **on or before Jun 30, 2026**

Successfully apply for the plan, use our electronic service (i.e., eContract and Advice) and prepay all your future premiums upon issuance of your policy to enjoy

5.0% p.a. guaranteed prepayment interest rate

Campaign code: **SunJoy Global Insurance Plan II (2-Pay) : A0529A**
SunGift Global Insurance Plan II (2-Pay) : A0527A



Example : SunJoy Global Insurance Plan II/ SunGift Global Insurance Plan II (2-Pay)

- Notional amount: USD 200,000
- Annual Premium: USD 100,000

1 Basic Rebate: USD 4,500 (USD 100,000 x 4.5%)

2 Guaranteed Prepayment Interest:

Prepayment of premium:
USD 195,238

Premium deposit fund after 1st premium payment:

USD 95,238
(USD 195,238 – USD 100,000)

Guaranteed prepayment interest earned for the 1st policy year:

USD 4,762
(USD 95,238 x 5.0%)



You pay USD 9,262 less upfront
(approximately equivalent to 9% of AFYP) !

Original total premium to be paid:	–	Less: Basic Rebate	–	Less: Guaranteed Prepayment Interest [#]
USD 200,000*		USD 4,500		USD 4,762

= Total Premium to be paid: USD 190,738*

* Excluded any levy prepayment required

Please refer to "interest earned" of illustrative proposal for reference.

SunJoy Global Insurance Plan II/ SunGift Global Insurance Plan II (5-Pay)

(1) Basic Rebate

Up to **30%** of AFYP

- Promotion Period: **Apr 1 - May 31, 2026**
- Policy Issue Date: **on or before Jun 30, 2026**

Plan	AFYP									Basic Rebate
	USD	CAD	GBP	RMB	AUD	HKD	SGD	EUR	AED	
SunJoy Global Insurance Plan II/ SunGift Global Insurance Plan II (5-Pay)	1,000,000 or above	1,200,000 or above	700,000 or above	7,000,000 or above	1,500,000 or above	8,000,000 or above	1,300,000 or above	900,000 or above	3,800,000 or above	30%
	200,000 - 999,999	240,000 - 1,199,999	140,000 - 699,999	1,400,000 - 6,999,999	300,000 - 1,499,999	1,600,000 - 7,999,999	260,000 - 1,299,999	180,000 - 899,999	760,000 - 3,799,999	28%
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	150,000 - 299,999	800,000 - 1,599,999	130,000 - 259,999	90,000 - 179,999	380,000 - 759,999	26%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	75,000 - 149,999	400,000 - 799,999	65,000 - 129,999	45,000 - 89,999	190,000 - 379,999	23%
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	45,000 - 74,999	240,000 - 399,999	39,000 - 64,999	27,000 - 44,999	114,000 - 189,999	18%
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	15,000 - 44,999	80,000 - 239,999	13,000 - 38,999	9,000 - 26,999	38,000 - 113,999	12%

Remark: For the same policy owner and insured, the maximum aggregate Basic Rebate for SunJoy Global Insurance Plan II / SunGift Global Insurance Plan II (5-Pay) is USD840,000 (or its equivalent).

(2) Green Offer for USD policies only (Guaranteed Prepayment Interest Rate)

- Promotion Period: **Apr 1 - May 31, 2026**
- Policy Issue Date: **on or before Jun 30, 2026**

Successfully apply for the plan, use our electronic service (i.e., eContract and Advice) and prepay all your future premiums upon issuance of your policy to enjoy

The 1st year Guaranteed Prepayment Interest rate: 5.0% p.a.

The 2nd to 4th year Guaranteed Prepayment Interest rate: 4.3% p.a.

= 42% of AFYP

Campaign code: **SunJoy Global Insurance Plan II (5-Pay) : A0530A**
SunGift Global Insurance Plan II (5-Pay) : A0528A



Example : SunJoy Global Insurance Plan II/ SunGift Global Insurance Plan II (5-Pay)

- Notional amount: USD 5,000,000
- Annual Premium: USD 1,000,000

1 Basic Rebate: USD 300,000 (USD 1,000,000 x 30%)

2 Guaranteed Prepayment Interest:

Prepayment of premium: **USD 4,580,348**

Total guaranteed prepayment interest earned*:

1 st policy year	+	2 nd policy year	+	3 rd policy year	+	4 th policy year
(USD 4,580,348 - USD 1,000,000) [^] x 5.0% = USD 179,017		(USD 3,759,365 - USD 1,000,000) [^] x 4.3% = USD 118,653		(USD 2,878,018 - USD 1,000,000) [^] x 4.3% = USD 80,755		(USD 1,958,773 - USD 1,000,000) [^] x 4.3% = USD 41,227

[^] Premium deposit fund after premium payment of respective policy year

= USD 419,652



You pay USD 719,652 less upfront
(approximately equivalent to 72% of AFYP) !

Original total premium to be paid:	–	Less: Basic Rebate	–	Less: Guaranteed Prepayment Interest [#]
USD 5,000,000*		USD 300,000		USD 419,652

= Total Premium to be paid: USD 4,280,348*

* Excluded any levy prepayment required

Please refer to "interest earned" of illustrative proposal for reference.

Vision (2-Pay) Client Offer

- Promotion Period: **Apr 1 - May 31, 2026**
- Policy Issue Date: **on or before Jun 30, 2026**

Plan	AFYP (USD)	Basic Rebate
Vision (2-Pay)	12,500 or above	2%



Health & Accident Protection

VHIS series

- Eligible for applying for tax deduction*

- Promotion Period: **Apr 1 - May 31, 2026**
- Policy Issue Date: **on or before Jul 31, 2026**

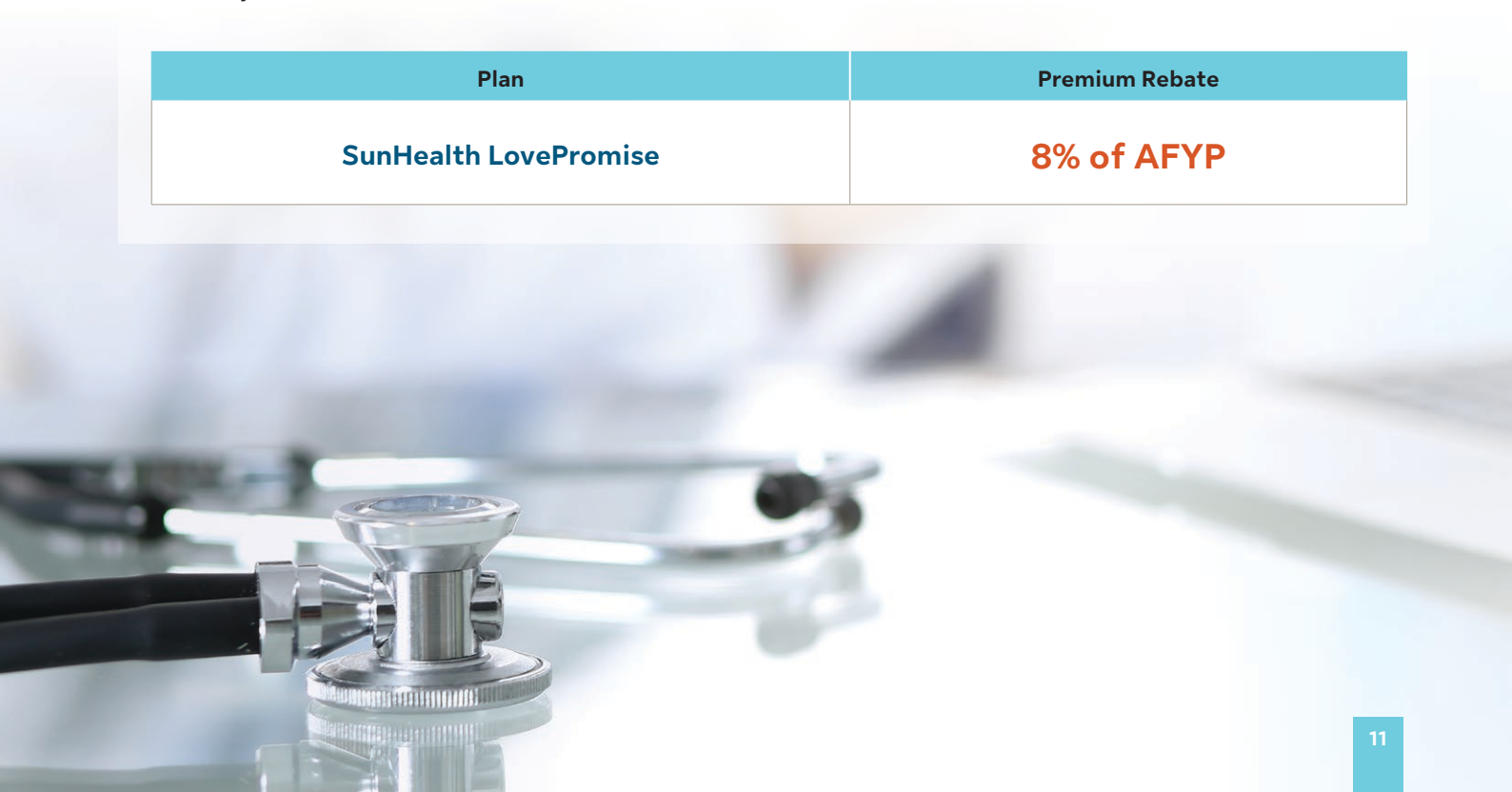
Plan	Premium Rebate
WeHealth Prestige	6-month
WeHealth Preferred	6-month
WeHealth Plus	2-month

* 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, please visit 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.

Critical Illness Protection

- Promotion Period: **Apr 1 - May 31, 2026**
- Policy Issue Date: **on or before Jul 31, 2026**

Plan	Premium Rebate
SunHealth LovePromise	8% of AFYP



SunWell Client Offers

- Promotion Period: **Apr 1 – May 31, 2026**
- Policy Issue Date: **on or before Jul 31, 2026**

**1 Basic Rebate + 2 Enhanced Offer + 3 Family Offer =
Enjoy up to 4-month premium rebate**

1 SunWell Basic Rebate

Plan	Basic Rebate
SunWell Advanced Care & SunWell Supreme Care	1-month premium rebate
SunWell Essential Care	



2 SunWell Enhanced Offer

Plan	Enhanced Offer
Eligible Application of one of the designated CI Riders*	Extra 1-month premium rebate
Eligible Application of one of the designated Medical plans* or Savings plans*	Extra 1-month premium rebate

* Designated riders and basic plans include:

Designated CI Riders	Designated Medical plans	Designated Savings plans
1. CI Protector Plus 2. Death Coverage Reload 3. Cancer Protector Plus	1. SunHealth Medical Care 2. SunHealth Medical Essential 3. SunHealth Medical Premier 4. WeHealth 5. WeHealth Plus 6. WeHealth Preferred 7. WeHealth Prestige	1. Stellar Multi-Currency Insurance Plan II 2. SunGift Global Insurance Plan II 3. SunJoy Global Insurance Plan II 4. Vision



3 SunWell Family Offer

Apply SunWell for your family member (under the same policy owner)
to receive **extra 1-month premium rebate**

Stand-by-you Client Offers

- Promotion Period: **Apr 1 - May 31, 2026**
- Policy Issue Date: **on or before Jul 31, 2026**

**1 Basic Rebate + 2 Family Offer =
Enjoy up to 25% premium rebate**

1 Stand-by-you Basic Rebate

Plan	Basic Rebate
Stand-by-you Accident Protection Plan	10% of AFYP



2 Stand-by-you Family Offer

If the Client applies the policy together with their Family Members (as separate insureds), each Eligible Policy can enjoy an extra premium rebate!

Additional Family Members as an insured	Total premium rebate % for each Eligible Policy
+1 Family Member	Basic 10% + Extra 5% = 15%
+2 Family Members	Basic 10% + Extra 10% = 20%
+3 Family Members or more	Basic 10% + Extra 15% = 25%



General Terms and Conditions of 2026 Q2 Client Campaign

1. The 2026 Q2 Client Campaign includes (1) SunProtect Client Offer and SunGuardian & SunGuardian (Care Version) Client Offer, (2) Foresight Client Offer, (3) Stellar Multi-Currency Insurance Plan II Client Offers, (4) SunJoy Global Insurance Plan II / SunGift Global Insurance Plan II Client Offers, (5) Vision (2-Pay) Client Offer, (6) WeHealth Prestige / WeHealth Preferred / WeHealth Plus Client Offers, (7) SunHealth LovePromise Client Offer, (8) SunWell Client Offers, (9) Stand-by-you Client Offers (each an **"Offer"**, collectively the **"Offers"**). These General Terms and Conditions of 2026 Q2 Client Campaign apply to the Offers.
2. Unless specified in the terms and conditions below, the promotion period of the Offers is from Apr 1, 2026 to May 31, 2026 (both days inclusive) (**"Promotion Period"**).
3. The Offers are only applicable upon a successful application of the selected products in paragraph 1 above and such policy is issued by Sun Life Hong Kong Limited (**"Sun Life HK"**, **"we"** or **"us"**) on or before Jun 30, 2026, unless otherwise specified in the terms and conditions below (**"Eligible Policy(ies)"**).
4. The policy owner must keep and maintain the Eligible Policy in force and pay all premiums towards the relevant policy when due in order to enjoy any premium rebate under the Offers (collectively as **"Premium Rebate(s)"**). We will credit the relevant Premium Rebate(s) to the policy account which has no premium outstanding. A letter will be sent to the policy owner upon completion of issuing the relevant Premium Rebate(s).
5. We reserve the right to vary the method of issuing the relevant Premium Rebate(s) at any time without prior notice.
6. In case the policy owner requests to cancel the Eligible 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.
7. For any policy change made by policy owner(s) on or before November 30, 2026, the amount of relevant Premium Rebate(s) will be adjusted accordingly.
8. Unless specified in the terms and conditions below, the amount of relevant Premium Rebate(s) will be credited to the policy account of the Eligible Policy in December 2026 for future premium payment. If the policy(ies) is / are terminated on or before the 1st policy anniversary, an amount equal to the Basic Rebate will be deducted before the surrender value is paid out, if any.
9. The relevant Premium Rebate(s) will be rounded to the nearest United States Dollar (**"USD"**) / Canadian Dollar (**"CAD"**) / British Pound (**"GBP"**) / Renminbi (**"CNY"** or **"RMB"**) / Australian Dollar (**"AUD"**) / Hong Kong Dollar (**"HKD"**) / Singapore Dollar (**"SGD"**) / Euro (**"EUR"**) / UAE Dirhams (**"AED"**) according to the policy currency and the relevant Premium Rebate(s) cannot be transferred or redeemed for cash. The exchange rate of USD1 to HKD8 is used for these Offer(s), where applicable.
10. The Offers are not applicable to policy owners 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 withdrawn or terminated.
11. If any information provided by the policy owner is found to be incomplete, untrue, fraudulent, inconsistent, falsified, illegal, deceptive, improper or if there is any violation of terms and conditions of the Offer, we reserve the right to cancel the relevant premium discount without prior notice.
12. These Offers cannot be used in conjunction with any other campaign(s) for the same product or including the same product offered by us unless specified otherwise.
13. We reserve 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, our decision will be final and conclusive.
14. Sun Life HK reserves the right to demand for a refund of the Premium Rebate if the Eligible Policy is terminated, fully surrendered or partially surrendered within 2 years from the effective date of the Eligible Policy.
15. Sun Life HK is incorporated in Bermuda with limited liability.
16. 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 exclusive jurisdiction of the courts of Hong Kong.
17. 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).

Terms and Conditions of "SunProtect Client Offer and SunGuardian & SunGuardian (Care Version) Client Offers"

18. The SunProtect Client Offer and SunGuardian & SunGuardian (Care Version) Client Offer is only applicable upon the successful application(s) of SunProtect, SunGuardian or SunGuardian (Care Version) that is submitted during the Promotion Period and such policy is issued by Sun Life HK on or before Jun 30, 2026 (**"Eligible SunProtect / SunGuardian /SunGuardian (Care Version) Application"**).
19. Basic Rebate: All SunProtect / SunGuardian / SunGuardian (Care Version) Applications will be entitled to a 1-month premium rebate (**"Basic Rebate"**). The Basic Rebate is calculated as per the table below according to different premium payment modes of the next payable premium of Eligible Application (including premium loading, if any) and all premiums of the rider benefit(s) attaching onto the policies and levy are excluded.

Premium payment mode of the Eligible Application	Basic Rebate
Annually	Annual premium divided by 12
Semi-annually	Semi-annual premium divided by 6
Monthly	1-month premium

20. 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 the Offers minus the Basic Rebate. If the policy(ies) is / are terminated on or before the 1st policy anniversary, an amount equal to the Basic Rebate will be deducted before the surrender value is paid out, if any.
21. The interest on prepaid premium of Eligible SunProtect / SunGuardian / SunGuardian (Care Version) Application (s) are not guaranteed and will be changed by Sun Life HK from time to time. Policy owners may need to pay for any shortfall if the prepaid premium is insufficient to cover future premiums.
22. For policy owners who do not prepay future premiums at the time of policy issuance, the amount of relevant Premium Rebate(s) will be credited to the policy account of Eligible SunProtect / SunGuardian / SunGuardian (Care Version) Application (s) in December 2026 for future premium payment.

Terms and Conditions of "Foresight Client Offer"

23. Foresight Deferred Annuity Plan ("Foresight") is a Qualifying Deferred Annuity Policy ("QDAP") certified by the Insurance Authority and issued by Sun Life HK.
24. All Eligible Foresight Applications that meet with the following requirements ("Eligible Foresight Application") are entitled to the corresponding premium rebate of AFYP stated below ("Foresight Rebate"):
- Successful application during Apr 1 - May 31, 2026;
 - the minimum AFYP requirements listed in Clause 25 below is satisfied; and
 - the corresponding policies are issued by Sun Life HK on or before Jun 30, 2026.
25. The relevant AFYP requirements (as stated in the policy summary at policy issuance) stated in Clause 24 above is as follows:

Plan	AFYP (USD)	Premium Rebate on AFYP
Foresight Deferred Annuity Plan (5-Pay)	7,500 or above	22%
	5,000 - 7,499	18%
Foresight Deferred Annuity Plan (10-Pay)	7,500 or above	22%
	2,500 - 7,499	18%

26. 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, please visit the website of the Insurance Authority (www.ia.org.hk/en). Policy owner may also refer to the website of Inland Revenue Department ("IRD") or contact IRD directly for any tax related enquiries.

Terms and Conditions of "Stellar Multi-Currency Insurance Plan II Client Offers"

27. The Stellar Multi-Currency Insurance Plan II Client Offers are only applicable upon the successful application(s) of Stellar Multi-Currency Insurance Plan II submitted during Apr 1 - May 31, 2026 and such policy(ies) is / are issued by Sun Life HK on or before Jun 30, 2026 ("Eligible Stellar Multi-Currency Insurance Plan II Application").
28. Stellar Multi-Currency Insurance Plan II Basic Rebate: All Eligible Stellar Multi-Currency Insurance Plan II 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 ("Stellar Multi-Currency Insurance Plan II Basic Rebate"). The AFYP is calculated based on the premium (including premium loading, if any) of the Eligible Stellar Multi-Currency Insurance Plan II Application and all premiums of the rider attaching onto the policies and levy are excluded.

Plan	AFYP						Stellar Multi-Currency Insurance Plan II Basic Rebate
	USD	CAD	GBP	RMB	AUD	HKD	
Stellar Multi-Currency Insurance Plan II (3-Pay)	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	300,000 or above	1,600,000 or above	15%
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	150,000 - 299,999	800,000 - 1,599,999	12%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	75,000 - 149,999	400,000 - 799,999	9%
	15,000 - 49,999	18,000 - 59,999	10,500 - 34,999	105,000 - 349,999	22,500 - 74,999	120,000 - 399,999	6%

Plan	AFYP						Stellar Multi-Currency Insurance Plan II Basic Rebate
	USD	CAD	GBP	RMB	AUD	HKD	
Stellar Multi-Currency Insurance Plan II (6-Pay)	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	300,000 or above	1,600,000 or above	22%
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	150,000 - 299,999	800,000 - 1,599,999	20%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	75,000 - 149,999	400,000 - 799,999	18%
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	45,000 - 74,999	240,000 - 399,999	16%
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	15,000 - 44,999	80,000 - 239,999	10%
	5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	7,500 - 14,999	40,000 - 79,999	7%
	2,000 - 4,999	2,400 - 5,999	1,400 - 3,499	14,000 - 34,999	3,000 - 7,499	16,000 - 39,999	5%
Stellar Multi-Currency Insurance Plan II (12-Pay)	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	300,000 or above	1,600,000 or above	22%
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	150,000 - 299,999	800,000 - 1,599,999	20%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	75,000 - 149,999	400,000 - 799,999	18%
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	45,000 - 74,999	240,000 - 399,999	17%
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	15,000 - 44,999	80,000 - 239,999	16%
	5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	7,500 - 14,999	40,000 - 79,999	14%
	3,000 - 4,999	3,600 - 5,999	2,100 - 3,499	21,000 - 34,999	4,500 - 7,499	24,000 - 39,999	13%
	1,500 - 2,999	1,800 - 3,599	1,050 - 2,099	10,500 - 20,999	2,250 - 4,499	12,000 - 23,999	12%
Stellar Multi-Currency Insurance Plan II (18-Pay)	100,000 or above	120,000 or above	70,000 or above	700,000 or above	150,000 or above	800,000 or above	20%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	75,000 - 149,999	400,000 - 799,999	18%
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	45,000 - 74,999	240,000 - 399,999	17%
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	15,000 - 44,999	80,000 - 239,999	16%
	5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	7,500 - 14,999	40,000 - 79,999	14%
	3,000 - 4,999	3,600 - 5,999	2,100 - 3,499	21,000 - 34,999	4,500 - 7,499	24,000 - 39,999	13%
	1,000 - 2,999	1,200 - 3,599	700 - 2,099	7,000 - 20,999	1,500 - 4,499	8,000 - 23,999	12%

29. Under the Stellar Multi-Currency Insurance Plan II Basic 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 towards the policy shall equal to the total premium payable before applying for the Stellar Multi-Currency Insurance Plan II Client Offers minus the Stellar Multi-Currency Insurance Plan II Basic Rebate under the Stellar Multi-Currency Insurance Plan II Client Offers. If the policy(ies) is / are terminated on or before the 1st policy anniversary, an amount equal to the Stellar Multi-Currency Insurance Plan II Basic Rebate will be deducted before the surrender value is paid out, if any.
- b. The interest on prepaid premium of the Eligible Stellar Multi-Currency Insurance Plan II Application(s) is / are not guaranteed and will be changed by Sun Life HK 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 Stellar Multi-Currency Insurance Plan II Basic Rebate will be credited to the policy account of Eligible Stellar Multi-Currency Insurance Plan II Application(s) in December 2026 for future premium payment.

30. Stellar Multi-Currency Insurance Plan II Enhanced Rebate: On top of the Stellar Multi-Currency Insurance Plan II Basic Rebate, policy owner who are eligible to enjoy the Stellar Multi-Currency Insurance Plan II Basic Rebate stated in Clause 28 above and also fulfilled the following additional requirements are entitled to an extra 3% premium rebate on AFYP for their Eligible Stellar Multi-Currency Insurance Plan II Application ("Stellar Multi-Currency Insurance Plan II Enhanced Rebate"). Additional requirements include:
- The same policy owner and insured successfully applies for (1) a Stellar Multi-Currency Insurance Plan II (6-Pay) or Stellar Multi-Currency Insurance Plan II (12-Pay) or Stellar Multi-Currency Insurance Plan II (18-Pay) policy (under Stellar Multi-Currency Insurance Plan II Basic 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 HK on or before Jul 31, 2026.
31. The same policy owner and insured will be entitled to the maximum total rebate of Stellar Multi-Currency Insurance Plan II Basic Rebate and Stellar Multi-Currency Insurance Plan II Enhanced Rebate under Stellar Multi-Currency Insurance Plan II Client Offers, if applicable, capped at USD66,000 (or its equivalent). If the policy owner successfully applies for more than one Eligible Stellar Multi-Currency Insurance Plan II Application for the same policy owner and insured, the amount of Stellar Multi-Currency Insurance Plan II Basic Rebate and / or Stellar Multi-Currency Insurance Plan II Enhanced Rebate will be calculated based on each Eligible Stellar Multi-Currency Insurance Plan II Application according to the policy issue date until the total amount of Stellar Multi-Currency Insurance Plan II Basic Rebate and Stellar Multi-Currency Insurance Plan II Enhanced Rebate reaches USD66,000 (or its equivalent). For non-USD policies in other currencies, the exchange rate of CAD1.2 / GBP0.7 / RMB7 / AUD1.5 / HKD8 to USD1 will be applied to determine the USD-equivalent of the maximum total rebate.
32. For policy owners who do not prepay all future premiums at the time of policy issuance, the Stellar Multi-Currency Insurance Plan II Basic Rebate or Stellar Multi-Currency Insurance Plan II Enhanced Rebate will be credited to the policy account of Eligible Stellar Multi-Currency Insurance Plan II Application(s) in December 2026 for future premium payment.
33. Stellar Multi-Currency Insurance Plan II Green Offer (USD policies only): The Eligible Stellar Multi-Currency Insurance Plan II Application is entitled to the relevant guaranteed prepayment interest rate stated in the table below ("Stellar Multi-Currency Insurance Plan II Green Offer") if:
- The policy owner successfully apply for the plans with the promotion details stated in the table below;
 - eContract and eAdvice are selected by the policy owner in the Eligible Stellar Multi-Currency Insurance Plan II 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	Stellar Multi-Currency Insurance Plan II Green Offer (Guaranteed prepayment interest rate)
Apr 1 - May 31, 2026	Stellar Multi-Currency Insurance Plan II (3-Pay) (USD policies only)	On or before Jun 30, 2026	5.0% p.a. for 1 st year of prepayment and 4.3% p.a. for 2 nd year of prepayment
	Stellar Multi-Currency Insurance Plan II (6-Pay) (USD policies only)		5.0% p.a. for 1 st year of prepayment and 4.3% p.a. for 2 nd to 5 th year of prepayment

- The availability of the Stellar Multi-Currency Insurance Plan II Green Offer is subject to a quota limit. Sun Life HK reserves the right to withdraw the Stellar Multi-Currency Insurance Plan II Green Offer without prior notice. The receipt of premium by Sun Life HK does not represent the acceptance of your application for the Stellar Multi-Currency Insurance Plan II Green Offer. If the application is declined, the amount of actual premium paid at the time of application will be refunded without any interest.
34. Under the Stellar Multi-Currency Insurance Plan II Green Offer (USD policies 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 equal to the total premiums payable as stated in the prepayment of premiums illustration minus Stellar Multi-Currency Insurance Plan II Basic Rebate under the Stellar Multi-Currency Insurance Plan II Client Offers. If the policy(ies) is /are terminated on or before the 1st policy anniversary, an amount equal to the Stellar Multi-Currency Insurance Plan II Basic Rebate will deducted before the surrender value is paid out, 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 (i) 5.0% for 1st year of prepayment and 4.3% p.a. for 2nd year of prepayment for Stellar Multi-Currency Insurance Plan II (3-Pay) or (ii) 5.0% for 1st year of prepayment and 4.3% p.a. for 2nd to 5th year of prepayment for Stellar Multi-Currency Insurance Plan II (6-Pay) on the amount withdrawn. Policy owners may need to pay future premiums according to the premium payment mode.
 - Applicable to Stellar Multi-Currency Insurance Plan II (3/6-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 Multi-Currency Insurance Plan II Client Offers minus the Stellar Multi-Currency Insurance Plan II Basic Rebate and Stellar Multi-Currency Insurance Plan II Enhanced Rebate (if applicable) under the Stellar Multi-Currency Insurance Plan II Client Offers. If the policy(ies) is / are terminated on or before the 1st policy anniversary, an amount equal to the Stellar Multi-Currency Insurance Plan II Basic Rebate and Stellar Multi-Currency Insurance Plan II Enhanced Rebate (if applicable) will be deducted before the surrender value is paid out, if any. In case the respective WeHealth Prestige, WeHealth Preferred, WeHealth Plus or WeHealth policies are not issued by Sun Life HK on or before July 31, 2026 or for policy change made by policy owners on or before November 30, 2026, the relevant premium amount paid shall be adjusted in December 2026. 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.

35. Stellar Multi-Currency Insurance Plan II Loyalty Rebate:

A policy owner who is eligible to receive the Stellar Multi-Currency Insurance Plan II Basic Rebate and whose Relevant Policy (as defined hereunder) is in force at the end of the premium payment term of the Eligible Stellar Multi-Currency Insurance Plan II Policy will be entitled to a Stellar Multi-Currency Insurance Plan II Loyalty Rebate ("Loyalty Rebate"):

- a. If the Eligible Policy is Stellar Multi-Currency Insurance Plan II (18 Pay), the Stellar Multi-Currency Insurance Plan II Loyalty Rebate will be 18% of the AFYP, and will be paid at the end of the premium payment term of the Relevant Policy; or
- b. If the Eligible Policy is Stellar Multi-Currency Insurance Plan II (12 Pay), the Stellar Multi-Currency Insurance Plan II Loyalty Rebate will be 12% of the AFYP, and will be paid at the end of premium payment term of the Relevant Policy.
- c. The amount of the Stellar Multi-Currency Insurance Plan II Loyalty Rebate will be adjusted by the ratio of the Notional Amount at the end of the premium payment term and the Notional Amount at policy issuance.

For the purpose of this clause, "Relevant Policy" means:

- a. the Eligible Stellar Multi-Currency Insurance Plan II Policy, if no Split Policies (as defined hereunder) or New Policies (as defined hereunder) are issued;
- b. all the Split Policies, if the value of the Eligible Stellar Multi-Currency Insurance Plan II Policy is split into new policies under the Policy Split Option provision of Eligible Stellar Multi-Currency Insurance Plan II Policy (the "Split Policies"); or
- c. all the New Policies, if one or more new policy(ies) is/are issued under the Continuation Option of the Death Benefit Settlement Option provision of the Eligible Stellar Multi-Currency Insurance Plan II Policy (the "New Policies").

36. Under the Stellar Multi-Currency Insurance Plan II Loyalty Rebate:

- a. The Stellar Multi-Currency Insurance Plan II Loyalty Rebate will be credited to the Relevant Policy's Value Lock-in Account at the end of the premium payment term.
- b. The currency of the Relevant Policy's Value Lock-in Account which will be same as the policy currency.
- c. If the policy currency is changed after policy issuance, the Stellar Multi-Currency Insurance Plan II Loyalty Rebate will be calculated based on the AFYP in the original policy currency at policy issuance, and the amount will be converted to the current policy currency by using the prevailing exchange rate at the time when the Currency Change Option is exercised.
- d. A notification letter will be sent to the policy owner when the Loyalty Rebate has been credited to their Relevant Policy's Value Lock-in Account.
- e. If the policy is split into multiple policies, the Stellar Multi-Currency Insurance Plan II Loyalty Rebate will be allocated to each Split Policy's Value Lock-in Account based on the relevant split ratio at the end of premium term.
- f. Any New Policy issued under the Continuation Option is also entitled to the Stellar Multi-Currency Insurance Plan II Loyalty Rebate. If more than one new policies (for the beneficiaries) are issued under the Continuation Option, the Stellar Multi-Currency Insurance Plan II Loyalty Rebate will be allocated to each New Policy's Value Lock-in Account based on the beneficiary's share (%) of the Eligible Stellar Multi-Currency Insurance Plan II Policy.

Terms and Conditions of "SunJoy Global Insurance Plan II / SunGift Global Insurance Plan II Client Offers"

37. The SunJoy Global Insurance Plan II / SunGift Global Insurance Plan II Client Offers are only applicable upon the successful application(s) of SunJoy Global Insurance Plan II / SunGift Global Insurance Plan II that is submitted during Apr 1 - May 31, 2026 and such policy(ies) is/are issued by Sun Life HK on or before Jun 30, 2026 ("Eligible SunJoy Global Insurance Plan II / SunGift Global Insurance Plan II Application").

38. Green Offer (USD policies only): The Eligible SunJoy Global Insurance Plan II / SunGift Global Insurance Plan II Application is entitled to the guaranteed prepayment interest rate stated in the table below ("Green Offer") if:

- a. The policy owner successfully applies for the plans with the promotion details stated in the table below;
- b. The policy owner successfully applies for the plans with the promotion details stated in the table below by using our eContract and eAdvice in the Eligible SunJoy Global Insurance Plan II / SunGift Global Insurance Plan II Application; and
- c. the policy owner pays 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 (Guaranteed prepayment interest rate)
Apr 1 - May 31, 2026	SunJoy Global Insurance Plan II (2-Pay) (USD policies only)	On or before Jun 30, 2026	5.0% p.a
	SunGift Global Insurance Plan II (2-Pay) (USD policies only)		
	SunJoy Global Insurance Plan II (5-Pay) (USD policies only)		5.0% p.a. for 1 st year of prepayment and 4.3% p.a. for 2 nd to 4 th year of prepayment
	SunGift Global Insurance Plan II (5-Pay) (USD policies only)		

39. Under the Green Offer (USD policies only):

- 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 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 deducted before the surrender value is paid out, 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 5.0% for SunJoy Global Insurance Plan II (2-Pay) / SunGift Global Insurance Plan II (2-Pay) or 5.0% for 1st year of prepayment and 4.3% p.a. for 2nd to 4th year of prepayment for SunJoy Global Insurance Plan II (5-Pay) / SunGift Global Insurance Plan II (5-Pay) on the amount withdrawn. Policy owners may need to pay future premiums according to the premium payment mode.
- c. The availability of the Green Offer is subject to a quota limit. Sun Life HK reserves the right to withdraw the Green Offer without prior notice. The receipt of premium by Sun Life HK 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.
40. Basic Rebate: If all Eligible SunJoy Global Insurance Plan II / SunGift Global Insurance Plan II Applications are submitted from Apr 1 - May 31, 2026 and meet the following AFYP requirement (as stated in the policy summary at policy issuance), the policy owner is entitled to the 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 Global Insurance Plan II / SunGift Global Insurance Plan II Application and all premiums of the rider attaching onto the policies and levy are excluded.

Plan	AFYP									Basic Rebate
	USD	CAD	GBP	RMB	AUD	HKD	SGD	EUR	AED	
SunJoy Global Insurance Plan II (2-pay) / SunGift Global Insurance Plan II (2-pay)	100,000 or above	120,000 or above	70,000 or above	700,000 or above	150,000 or above	800,000 or above	130,000 or above	90,000 or above	380,000 or above	4.5%
	20,000 - 99,999	24,000 - 119,999	14,000 - 69,999	140,000 - 699,999	30,000 - 149,999	160,000 - 799,999	26,000 - 129,999	18,000 - 89,999	76,000 - 379,999	2.0%
SunJoy Global Insurance Plan II (5-pay) / SunGift Global Insurance Plan II (5-pay)	1,000,000 or above	1,200,000 or above	700,000 or above	7,000,000 or above	1,500,000 or above	8,000,000 or above	1,300,000 or above	900,000 or above	3,800,000 or above	30%
	200,000 - 999,999	240,000 - 1,199,999	140,000 - 699,999	1,400,000 - 6,999,999	300,000 - 1,499,999	1,600,000 - 7,999,999	260,000 - 1,299,999	180,000 - 899,999	760,000 - 3,799,999	28%
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	150,000 - 299,999	800,000 - 1,599,999	130,000 - 259,999	90,000 - 179,999	380,000 - 759,999	26%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	75,000 - 149,999	400,000 - 799,999	65,000 - 129,999	45,000 - 89,999	190,000 - 379,999	23%
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	45,000 - 74,999	240,000 - 399,999	39,000 - 64,999	27,000 - 44,999	114,000 - 189,999	18%
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	15,000 - 44,999	80,000 - 239,999	13,000 - 38,999	9,000 - 26,999	38,000 - 113,999	12%

41. Under the Basic Rebate:
- a. For policy owners who pay future premiums at the time of the policy issuance under a prepayment arrangement, the net premium policy owners 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 deducted before the surrender value is paid out, if any.
- b. The interest on prepaid premium of the Eligible SunJoy Global Insurance Plan II / SunGift Global Insurance Plan II Application(s) is / are not guaranteed and will be changed by Sun Life HK from time to time. Policy owner may need to pay for any shortfall if the prepaid premium is insufficient to cover future premiums.
- c. The same policy owner and insured will be entitled to the maximum total rebate of Basic Rebate under the Offers, if applicable, capped at USD840,000 (or its equivalent). If the same policy owner and insured successfully applies for more than one Eligible SunJoy Global Insurance Plan II (5-Pay) / SunGift Global Insurance Plan II (5-Pay) Application, the amount of Basic Rebate will be calculated based on each Eligible SunJoy Global Insurance Plan II / SunGift Global Insurance Plan II Application according to the policy issue date until the total amount of Basic Rebate reaches USD840,000 (or its equivalent). For non-USD policies in other currencies, the exchange rate of CAD1.2 / GBP0.7 / RMB7 / AUD1.5 / HKD8 / SGD1.3 / EUR0.9 / AED3.8 to USD1 will be applied to determine the USD-equivalent of the maximum total rebate.
- 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 Global Insurance Plan II / SunGift Global Insurance Plan II Application(s) in December 2026 for future premium payment.
42. The relevant Basic Rebate(s) will be rounded to the nearest US Dollar / Canadian Dollar / British Pound / Renminbi / Australian Dollar / Hong Kong Dollar / Singapore Dollar / Euro / UAE Dirhams according to policy currency and the relevant Premium Rebates cannot be transferred or redeemed for cash.

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

43. If all Vision applications meet with the following requirements below, the policy owner is entitled to a 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 HK on or before Jun 30, 2026 ("Eligible Vision Application")
44. 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 deducted before the surrender value is paid out, if any.

45. The interest on prepaid premium of Eligible Vision Application(s) is / are not guaranteed and will be changed by Sun Life HK from time to time. Policy owners may need to pay for any shortfall if the prepaid premium is insufficient to cover future premiums.
46. 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 2026 for future premium payment.

Terms and Conditions of “WeHealth Prestige / WeHealth Preferred / WeHealth Plus Client Offers”

47. 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 HK on or before July 31, 2026 (“Eligible WeHealth Prestige / WeHealth Preferred / WeHealth Plus Application”).
48. VHIS 6-month Rebate: All Eligible WeHealth Prestige / WeHealth Preferred Applications are entitled to 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

49. VHIS 2-month Rebate: All Eligible WeHealth Plus Applications are entitled to 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

50. 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, please visit 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”

51. The SunHealth LovePromise Client Offer is only applicable upon the successful application(s) of SunHealth LovePromise that is submitted during the Promotion Period and such policy is issued by Sun Life HK on or before July 31, 2026 (“Eligible SunHealth LovePromise Application”). The Offer is applicable to annual, semi-annual and monthly payment modes.
52. All Eligible SunHealth LovePromise Applications are entitled to a 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.
53. 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 towards 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 deducted before the surrender value is paid out, if any.
54. The interest on prepaid premium of Eligible SunHealth LovePromise Application(s) is / are not guaranteed and will be changed by Sun Life HK from time to time. Policy owners may need to pay for any shortfall if the prepaid premium is insufficient to cover future premiums.
55. 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 2026 for future premium payment.

Terms and Conditions of “SunWell Client Offers”

56. The Sunwell Client Offer is only applicable upon the successful application(s) of SunWell Supreme Care / SunWell Supreme Care - Baby Care / SunWell Advanced Care / SunWell Advanced Care - Baby Care / SunWell Essential Care (“SunWell”); during the Promotion Period and such policy is issued by Sun Life HK on or before July 31, 2026 (“Eligible SunWell Policy”). The Offers are applicable to annual, semi-annual and monthly payment modes.
57. The SunWell Client Offer includes (1) SunWell Basic Rebate, (2) SunWell Enhanced Rebate and (3) SunWell Family Offer.

58. SunWell Basic Rebate: A policy owner of an Eligible Policy will be entitled to a 1-month premium rebate ("Basic Rebate"), and the amount is calculated according to the formula below. In the formula, the amount of annual premium includes premium loading (if any), and excludes levy and all premiums of rider benefit(s) attaching to the Eligible SunWell Policy.

Basic Rebate = Annual premium divided by 12

59. SunWell Enhanced Rebate: A policy owner who is entitled to the Basic Rebate and also fulfills the additional conditions in Clause 60 will be entitled to the SunWell Enhanced Rebate.

60. The additional conditions are:

- (1) During the Promotion Period, the policy owner also applies for:
 - a. at least one of the Designated CI Riders; or
 - b. at least a policy of one of the Designated Medical plans or Designated Savings plans
- (2) ("Designated CI Riders", "Designated Medical plans" and "Designated Savings plans" are defined in the table below):

Designated CI Riders	Designated Medical plans	Designated Savings plans
1. CI Protector Plus 2. Death Coverage Reload 3. Cancer Protector Plus	1. SunHealth Medical Care 2. SunHealth Medical Essential 3. SunHealth Medical Premier 4. WeHealth 5. WeHealth Plus 6. WeHealth Preferred 7. WeHealth Prestige	1. Stellar Multi-Currency Insurance Plan II 2. SunGift Global Insurance Plan II 3. SunJoy Global Insurance Plan II 4. Vision

(3) the policy(ies) of Designated CI Riders / Designated Medical Plans in Clause 60(1) is/are issued by Sun Life HK on or before Jul 31, 2026; the policy(ies) of Designated Saving Plans is/are issued by Sun Life HK on or before Jun 30, 2026.

61. The amount of the SunWell Enhanced Rebate will be:

- a. an extra 1-month premium rebate for the policy owner's Eligible Policy, if either Clause 60(1)(a) or (b) is fulfilled; and
- b. an extra 2-month premium rebate for the policy owner's Eligible Policy, if both Clause 60(1)(a) and (b) are fulfilled.

The SunWell Enhanced Rebate will be calculated according to the formula below. In the formula, the amount of annual premium includes premium loading (if any), and excludes levy and all premiums of rider benefit(s) attaching to the Eligible Policy.

Extra 1-month Premium Rebate = Annual premium divided by 12
Extra 2 months Premium Rebate = Annual premium divided by 12 and multiplied by 2

62. SunWell Family Offer: A policy owner who is entitled to the SunWell Basic Rebate under the first Eligible Policy (the "First Eligible Policy") and also fulfills the additional conditions in this Clause will be entitled to an extra 1-month premium rebate for the policy owner's Eligible Policy which has the highest amount of annual premium (the "Family Offer"):

- a. during the Promotion Period, the policy owner applies for at least one more Eligible Policy on the life of a Family Member (as defined in Clause 64 other than the life insured under the First Eligible Policy, and
- b. the policy is issued by Sun Life HK on or before Jul 31, 2026.

63. The Family Offer is calculated according to the formula below. In the formula, the amount of annual premium includes premium loading (if any), and excludes levy and all premiums of rider benefit(s) attaching to the Eligible Policy.

Extra 1-month Premium Rebate = Annual premium divided by 12

64. For the purpose of the Family Offer, a person (the "person") is a "Family Member" of a policy owner if:

- a. the policy owner has insurable interest in the life of the person, and
- b. the beneficiaries have insurable interest in the life of the person, and
- c. the person belongs to the policy owner's direct family, as defined in Sun Life HK's guidelines.

65. Regardless of the number of Eligible Policies owned by the same policy owner each covering a different life insured, the policy owner will at most be entitled to the Family Offer only once.

66. For a policy owner who pays future premiums at the time of the policy issuance under a prepayment arrangement, the net premium he/she needs to pay towards the Eligible SunWell Policy shall be equal to the original premium minus the applicable Premium Rebate(s). If the Eligible SunWell Policy is terminated on or before the 1st policy anniversary, an amount equal to the applicable Premium Rebate(s) will be deducted from the surrender value before it is paid out, if any.

67. The interest on prepaid premium of an Eligible SunWell Policy is not guaranteed and will be changed by Sun Life HK from time to time. Policy owners may need to pay for any shortfall if the prepaid premium is insufficient to cover future premiums.

Terms and conditions of "Stand-by-you Client Offers"

68. The Stand-by-you Client Offers are only applicable upon the successful application(s) of Stand-by-you Accident during the promotion period and such policy(ies) is/are issued by Sun Life HK on or before Jul 31, 2026 ("Eligible Stand-by-you Policy(ies)"). The Offers are applicable to annual and monthly payment modes.

69. The Stand-by-you Client Offers includes (1) Stand-by-you Basic Rebate and (2) Stand-by-you Family Offer.

70. Stand-by-you Basic Rebate: A policy owner of an Eligible Policy will be entitled to a 10% premium rebate on Annualized First Year Premium ("AFYP") ("Basic Rebate"), and the amount is calculated according to the formula below. In the formula, the amount of AFYP includes premium loading (if any), and excludes levy and all premiums of rider benefit(s) attaching to the Eligible Policy.

$$\text{Basic Rebate} = \text{AFYP multiplied by 10\%}$$

71. Stand-by-you Family Offer: A policy owner who is entitled to the Basic Rebate under the Eligible Policy and during the Promotion Period, if the policy owner applies for an Eligible Policy on the life of a different Family Member (as defined in Clause 76), the policy owner will be entitled to an extra premium rebate on AFYP of EACH Eligible Policy of (the "Family Offer").

72. The extra premium rebate percentage depends on how many additional Family Members are insured under the Stand-by-you Accident Protection Plan with the same policy owner. The rebate is calculated according to the table below:

Number of additional Family Members being an insured	Percentage of Extra Premium Rebate of AFYP for each Eligible Policy
1 Family Member	5%
2 Family Members	10%
3 Family Members or more	15%

73. The Family Offer is calculated according to the formula below. In the formula, the amount of AFYP of an Eligible Policy includes premium loading (if any), and excludes levy:

$$\text{The Family Offer} = \text{AFYP of each Eligible Policy multiplied by Extra Premium Rebate on AFYP for each Eligible Policy}$$

74. If the policy owner has entitled Basic Rebate and the Family Offer, the total premium rebate of an Eligible Policy will be equal to:

$$\begin{aligned} & [\text{Basic Rebate} = \text{AFYP of that Eligible Policy multiplied by 10\%}] \\ & \quad + \\ & [\text{Family Offer} = \text{AFYP of that Eligible Policy multiplied by Extra Premium Rebate on AFYP for that Eligible Policy}] \end{aligned}$$

75. Regardless of the number of Eligible Policy(ies) owned by the same policy owner each covering a different life insured, each Eligible Policy owned by the same policy owner will be entitled to a maximum of 25% premium rebate on AFYP of Eligible Policy.

76. For the purpose of the Family Offer, "Family Member" includes the policy owner or any person who the policy owner is related to the person insured under the Eligible Policy by blood, marriage or adoption and having insurable interest in each of them. We reserve the right to obtain sufficient documentary evidence to support the relationship mentioned above.

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 owner 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 leaflet provides general information only and does not constitute any offer to sell any policy. For details of product features and risk disclosures, please refer to the product brochure. For details of the definitions, full terms and conditions, and exclusions, please refer to a sample Policy Document, which will be provided upon request. 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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