

2024 Q4 Client Campaign

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

* AFYP stands for Annualized First Year Premium



**Health
Protection**

Plan	Premium Rebate
Promotion Period: Oct 1 - Dec 31, 2024 Policy Issue Date: on or before Feb 28, 2025	
WeHealth Prestige	6-month
WeHealth Preferred	
WeHealth Plus	2-month
SunHealth LovePromise	8% of AFYP
SunHealth OmniCare	
SunWell	up to 5-month



**Wealth
Accumulation**

Plan	Premium Rebate
Promotion Period: Oct 1 - Dec 31, 2024 Policy Issue Date: on or before Jan 31, 2025	
Stellar Multi-Currency Plan	up to 86% of AFYP [^]
SunJoy	up to 65% of AFYP [^]
SunGift	
SunJoy Global	
SunGift Global	
Victory	up to 10% of AFYP
Vision	2% of AFYP

[^] includes Green Offer with promotion period from Oct 1 - Nov 30, 2024, and such policy issued by Sun Life HK on or before Nov 30, 2024



**Retirement
Planning**

Plan	Premium Rebate
Promotion Period: Oct 1 - Dec 31, 2024 Policy Issue Date: on or before Jan 31, 2025	
SunProtect	1-month
SunGuardian / SunGuardian (Care Version)	
Foresight Deferred Annuity Plan	up to 18% of AFYP



Health Protection

VHIS series - Eligible for applying for tax deduction*



- Promotion Period: Oct 1 - Dec 31, 2024
- Policy Issue Date: on or before Feb 28, 2025

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

- Promotion Period: Oct 1 - Dec 31, 2024
- Policy Issue Date: on or before Feb 28, 2025

Plan		Premium Rebate
SunHealth LovePromise		8% of AFYP
SunHealth OmniCare		



Health Protection

SunWell Client Offers

- Promotion Period: Oct 1 – Dec 31, 2024
- Policy Issue Date: on or before Feb 28, 2025

1 SunWell Basic Rebate

Plan		Premium Rebate
SunWell Advanced Care & SunWell Supreme Care		2-month premium rebate
SunWell Essential Care		

2 SunWell Enhanced Offer



Plan	Premium Rebate
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 plans include:

Designated CI Riders	Designated Medical plans	Designated Savings plans
<ol style="list-style-type: none"> 1. CI Protector Plus 2. Death Coverage Reload 3. Cancer Protector Plus 	<ol style="list-style-type: none"> 1. SunHealth Medical Care 2. SunHealth Medical Essential 3. SunHealth Medical Premier 4. WeHealth 5. WeHealth Plus 6. WeHealth Preferred 7. WeHealth Prestige 	<ol style="list-style-type: none"> 1. Stellar Multi-Currency Plan 2. SunGift 3. SunGift Global 4. SunJoy 5. SunJoy Global 6. Victory 7. Vision

3 Family Offer



Apply SunWell for your family member (under the same Policy Owner) to receive
extra 1-month premium rebate



Enjoy up to **5-month premium rebate**



Wealth Accumulation

Stellar Multi-Currency Plan Client Offers

- Promotion Period: Oct 1 – Dec 31, 2024
- Policy Issue Date: on or before Jan 31, 2025

1 Basic Rebate



2 Stellar Multi-Currency Enhanced Rebate




3 Stellar Multi-Currency Green Offer



Up to 86% of AFYP

1 Stellar Multi-Currency Basic Rebate

Plan	Basic Rebate
Stellar Multi-Currency Plan 	Up to 22% of AFYP



Wealth Accumulation

2 Stellar Multi-Currency Enhanced Rebate



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



Such policy is issued by Feb 28, 2025

Plan	AFYP				Basic Rebate	Enhanced Rebate
	USD	CAD	GBP	RMB		
Stellar Multi-Currency Plan (2-Pay)	12,500 or above	15,000 or above	8,750 or above	87,500 or above	2%	N/A
	10,000 - 12,499	12,000 - 14,999	7,000 - 8,749	70,000 - 87,499	1.5%	
Stellar Multi-Currency Plan (6-Pay)	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	22%	Extra 3%
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	20%	
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	18%	
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	16%	
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	10%	
	5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	7%	
	2,000 - 4,999	2,400 - 5,999	1,400 - 3,499	14,000 - 34,999	5%	
Stellar Multi-Currency Plan (12-Pay)	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	22%	
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	20%	
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	18%	
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	17%	
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	16%	
	5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	14%	
	3,000 - 4,999	3,600 - 5,999	2,100 - 3,499	21,000 - 34,999	13%	
Stellar Multi-Currency Plan (18-Pay)	100,000 or above	120,000 or above	70,000 or above	700,000 or above	20%	
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	18%	
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	17%	
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	16%	
	5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	14%	
	3,000 - 4,999	3,600 - 5,999	2,100 - 3,499	21,000 - 34,999	13%	
	1,000 - 2,999	1,200 - 3,599	700 - 2,099	7,000 - 20,999	12%	

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



Wealth Accumulation



3 Stellar Multi-Currency Green Offer (USD policies only)



From October 1 - November 30, 2024, 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 Plan (2-pay) 	5% p.a. guaranteed prepayment interest rate	A0321A
Stellar Multi-Currency Plan (6-pay) 	4.5% p.a. guaranteed prepayment interest rate = 61% of AFYP	A0315A





Wealth Accumulation

SunJoy / SunGift Client Offers

- Promotion Period: Oct 1 – Dec 31, 2024
- Policy Issue Date: on or before Jan 31, 2025

1 Basic Rebate



2 Green Offer



Up to **65%**
of AFYP

1 SunJoy / SunGift Basic Rebate

Plan	AFYP (USD)	Basic Rebate
SunJoy (2-Pay) / SunGift (2-Pay)	100,000 or above	4%
	20,000 - 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 policy owner and insured, the maximum aggregate Basic Rebate for SunJoy (5-Pay) and SunGift (5-Pay) is USD500,000.





2 SunJoy / SunGift Green Offer



From October 1 - November 30, 2024, 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	Green Offer	Campaign Code
SunJoy (2-Pay) 	5% p.a. guaranteed prepayment interest rate	A0319A
SunGift (2-Pay) 		A0320A
SunJoy (5-Pay) 	4.5% p.a. guaranteed prepayment interest rate	A0311A
SunGift (5-Pay) 		41% of AFYP



Wealth Accumulation

SunJoy Global / SunGift Global Client Offers

- Promotion Period: Oct 1 – Dec 31, 2024
- Policy Issue Date: on or before Jan 31, 2025

1 Basic Rebate



2 Green Offer



Up to 65% of AFYP

1 SunJoy Global / SunGift Global Basic Rebate

Plan	AFYP						Basic Rebate
	USD	CAD	GBP	RMB	AUD	HKD	
SunJoy Global/ SunGift Global (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	4%
	20,000 - 99,999	24,000 - 119,999	14,000 - 69,999	140,000 - 699,999	30,000 - 149,999	160,000 - 799,999	2%
SunJoy Global/ SunGift Global (5-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	24%
	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	22%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	75,000 - 149,999	400,000 - 799,999	20%
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	45,000 - 74,999	240,000 - 399,999	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	12%

Remarks:

1. The above listed policy currencies apply as specified in each eligible savings plan. AUD and HKD are only applicable to SunJoy Global.
2. For the same policy owner and insured, the maximum aggregate Basic Rebate for SunJoy Global / SunGift Global (5-Pay) is USD500,000 (or its equivalents).



Wealth Accumulation





2 SunJoy Global / SunGift Global Green Offer (for USD policies only)



From October 1 - November 30, 2024, 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	Green Offer	Campaign Code
SunJoy Global (2-Pay) (USD policies only) 	5% p.a. guaranteed prepayment interest rate	A0322A
SunGift Global (2-Pay) (USD policies only) 		A0323A
SunJoy Global (5-Pay) (USD policies only) 	4.5% p.a. guaranteed prepayment interest rate =	A0313A
SunGift Global (5-Pay) (USD policies only) 		41% of AFYP



Wealth Accumulation

Other Savings Plan Client Offers

- Promotion Period: Oct 1 – Dec 31, 2024
- Policy Issue Date: on or before Jan 31, 2025

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





Retirement Planning

SunProtect, SunGuardian & SunGuardian (Care Version) Client Offers

- Promotion Period: Oct 1 - Dec 31, 2024
- Policy Issue Date: on or before Jan 31, 2025

SunProtect / SunGuardian / SunGuardian (Care Version) Basic Rebate

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

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

- Promotion Period: Oct 1 - Dec 31, 2024
- Policy Issue Date: on or before Jan 31, 2025

Plan		AFYP (USD)	Basic Rebate
Foresight Deferred Annuity Plan (5-Pay)		9,000 or above	18%
		5,000 - 8,999	16%
Foresight Deferred Annuity Plan (10-Pay)		9,000 or above	18%
		2,500 - 8,999	16%

* 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.

General Terms and Conditions of 2024 Q4 Client Campaign

1. 2024 Q4 Client Campaign Offers include (1) WeHealth Prestige / WeHealth Preferred / WeHealth Plus Client Offers, (2) SunHealth LovePromise Client Offer, (3) SunHealth OmniCare Client Offer, (4) SunWell Client Offers, (5) Stellar Multi-Currency Client Offers, (6) SunJoy / SunGift Client Offers, (7) SunJoy Global / SunGift Global Client Offers, (8) Victory Client Offer, (9) Vision (2-Pay) Client Offer, (10) SunProtect Client Offer and SunGuardian & SunGuardian (Care Version) Client Offer and (11) Foresight Client Offer (each an "Offer", collectively the "Offers"). These General Terms and Conditions of 2024 Q4 Client Campaign apply to the Offers.
2. The promotion period of the Offers is from October 1, 2024 to December 31, 2024 (both days inclusive) ("Promotion Period") unless specified in the terms and conditions below.
3. To be eligible to the Offers, the policy owner must apply for the selected products in paragraph 1 above during the Promotional Period. Upon Sun Life Hong Kong Limited ("Sun Life HK") issue of a policy for the products applied for ("eligible policy"), the policy owner must keep and maintain the eligible policy(ies) in force and pay all premiums towards the relevant policy(ies) 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 (please refer to the relevant clause below) which has no premium outstanding. A letter will be sent to the policy owner upon completion of issuing the relevant Premium Rebate(s).
4. Sun Life HK reserves the right to vary the method of issuing the relevant Premium Rebate(s) at any time without prior notice.
5. 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.
6. The exchange rate of USD1 to HKD8 is used for these Offer(s), where applicable.
7. For any policy change made by policy owner(s) on or before May 31, 2025, 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 June 2025 for future premium payment.
9. The relevant Premium Rebate(s) will be rounded to the nearest US Dollar / Canadian Dollar / British Pound / Renminbi / Australian Dollar / Hong Kong Dollar according to policy currency and the relevant Premium Rebates cannot be transferred or redeemed for cash.
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. These Offers cannot be used in conjunction with any other campaign(s) for the same product or including the same product offered by Sun Life HK.
12. Sun Life HK 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 HK will be final and conclusive.
13. Sun Life HK is incorporated in Bermuda with limited liability.
14. 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.
15. 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 "WeHealth Prestige / WeHealth Preferred / WeHealth Plus Client Offers"

16. 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 February 28, 2025 ("Eligible WeHealth Prestige / WeHealth Preferred / WeHealth Plus Application").
17. 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

18. 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

19. 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”

20. 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 HK on or before February 28, 2025 (“Eligible SunHealth LovePromise Application”).
21. All Eligible SunHealth LovePromise Applications are entitled to 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.
22. 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.
23. 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.
24. 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 June 2025 for future premium payment.

Terms and Conditions of “SunHealth OmniCare Client Offer”

25. 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 HK on or before February 28, 2025 (“Eligible SunHealth OmniCare Application”).
26. All Eligible SunHealth OmniCare Applications are entitled to 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.
27. 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 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 deducted before the surrender value is paid out, if any.
28. The interest on prepaid premium of Eligible SunHealth OmniCare 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.
29. 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 June 2025 for future premium payment.

Terms and Conditions applicable to “SunWell Client Offers”

30. 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”) and pays premium with the annual premium payment mode; during the Promotion Period and such policy is issued by Sun Life HK on or before February 28, 2025 (“Eligible SunWell Policy”).
31. The SunWell Client Offer includes (1) SunWell Basic Rebate, (2) SunWell Enhanced Rebate and (3) SunWell Family Offer.

32. SunWell Basic Rebate: A policy owner of an Eligible Policy will be entitled to a 2-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 Policy.

$\text{Basic Rebate} = \text{Annual premium divided by 12 and multiplied by 2}$

33. SunWell Enhanced Rebate: A policy owner who is entitled to the Basic Rebate and also fulfills the additional conditions in Clause 34 will be entitled to the SunWell Enhanced Rebate.

34. 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 Plan 2. SunGift 3. SunGift Global 4. SunJoy 5. SunJoy Global 6. Victory 7. Vision

(3) the policy(ies) of Designated CI Riders / Designated Medical Plans in Clause 34(1) is/are issued by Sun Life HK on or before February 28, 2025; the policy(ies) of Designated Saving Plans is/are issued by Sun Life HK on or before January 31, 2025.

35. 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 34(1)(a) or (b) is fulfilled; and
- b. an extra 2-month premium rebate for the policy owner’s Eligible Policy, if both Clause 34(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.

$\text{Extra 1-month Premium Rebate} = \text{Annual premium divided by 12}$
$\text{Extra 2 months Premium Rebate} = \text{Annual premium divided by 12 and multiplied by 2}$

36. 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 38) other than the life insured under the First Eligible Policy, and
- b. the policy is issued by Sun Life HK on or before February 28, 2025.

37. 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:

$\text{Extra 1-month Premium Rebate} = \text{Annual premium divided by 12}$

38. 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.

39. 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.

40. 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.

41. 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 “Stellar Multi-Currency Client Offers”

42. The Stellar Multi-Currency Client Offers are only applicable upon the successful application(s) of Stellar Multi-Currency Plan submitted during the Promotion Period and such policy(ies) is / are issued by Sun Life HK on or before January 31, 2025 (“Eligible Stellar Multi-Currency Application”).
43. Stellar Multi-Currency Basic Rebate: All Eligible Stellar Multi-Currency 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 Basic Rebate”). The AFYP is calculated based on the premium (including premium loading, if any) of the Eligible Stellar Multi-Currency Application and all premiums of the rider attaching onto the policies and levy are excluded.

Plan	AFYP				Stellar Multi-Currency Basic Rebate
	USD	CAD	GBP	RMB	
Stellar Multi-Currency Plan (2-Pay)	12,500 or above	15,000 or above	8,750 or above	87,500 or above	2%
	10,000 - 12,499	12,000 - 14,999	7,000 - 8,749	70,000 - 87,499	1.5%
Stellar Multi-Currency Plan (6-Pay)	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	22%
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	20%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	18%
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	16%
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	10%
	5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	7%
	2,000 - 4,999	2,400 - 5,999	1,400 - 3,499	14,000 - 34,999	5%
Stellar Multi-Currency Plan (12-Pay)	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	22%
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	20%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	18%
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	17%
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	16%
	5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	14%
	3,000 - 4,999	3,600 - 5,999	2,100 - 3,499	21,000 - 34,999	13%
	1,500 - 2,999	1,800 - 3,599	1,050 - 2,099	10,500 - 20,999	12%
Stellar Multi-Currency Plan (18-Pay)	100,000 or above	120,000 or above	70,000 or above	700,000 or above	20%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	18%
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	17%
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	16%
	5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	14%
	3,000 - 4,999	3,600 - 5,999	2,100 - 3,499	21,000 - 34,999	13%
	1,000 - 2,999	1,200 - 3,599	700 - 2,099	7,000 - 20,999	12%

44. Under the Stellar Multi-Currency 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 towards the policy shall equal to the total premium payable before applying for the Stellar Multi-Currency Client Offers minus the Stellar Multi-Currency Basic Rebate under the Stellar Multi-Currency Client Offers. If the policy(ies) is / are terminated on or before the 1st policy anniversary, an amount equal to the Stellar Multi-Currency Basic Rebate will be deducted before the surrender value is paid out, if any.
 - The interest on prepaid premium of the Eligible Stellar Multi-Currency 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.
 - For policy owners who do not prepay all future premiums at the time of policy issuance, the Stellar Multi-Currency Basic Rebate will be credited to the policy account of Eligible Stellar Multi-Currency Application(s) in June 2025 for future premium payment.
45. Stellar Multi-Currency Enhanced Rebate: On top of the Stellar Multi-Currency Basic Rebate, policy owner who are eligible to enjoy the Stellar Multi-Currency Basic Rebate stated in clause 43 above and also fulfilled the following additional requirements are entitled to an extra 3% premium rebate on AFYP for their Eligible Stellar Multi-Currency Application (“Stellar Multi-Currency Enhanced Rebate”). Additional requirements include:
- The same policy owner and insured successfully applies for (1) a Stellar Multi-Currency Plan (6-Pay) or Stellar Multi-Currency Plan (12-Pay) or Stellar Multi-Currency Plan (18-Pay) policy (under Stellar Multi-Currency 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 February 28, 2025

46. The same policy owner and insured will be entitled to the maximum total rebate of Stellar Multi-Currency Basic Rebate and Stellar Multi-Currency Enhanced Rebate under Stellar Multi-Currency 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 Application for the same policy owner and insured, the amount of Stellar Multi-Currency Basic Rebate and / or Stellar Multi- Currency Enhanced Rebate will be calculated based on each Eligible Stellar Multi-Currency Application according to the policy issue date until the total amount of Stellar Multi-Currency Basic Rebate and Stellar Multi-Currency Enhanced Rebate reaches USD66,000(or its equivalent). For non-USD policies in other currencies, the exchange rate of CAD1.2 / GBP0.7 / RMB7 to USD1 will be applied to determine the USD-equivalent of the maximum total rebate.
47. For policy owners who do not prepay all future premiums at the time of policy issuance, the Stellar Multi-Currency Basic Rebate or Stellar Multi-Currency Enhanced Rebate will be credited to the policy account of Eligible Stellar Multi-Currency Application(s) in June 2025 for future premium payment.
48. Stellar Multi-Currency Green Offer (USD policies only): The Eligible Stellar Multi-Currency Application is entitled to the relevant guaranteed prepayment interest rate stated in the table below 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 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 Green Offer
Oct 1, 2024 - Nov 30, 2024	Stellar Multi-Currency Plan (2-Pay) (USD policies only)	On or before Nov 30, 2024	5% p.a. guaranteed prepayment interest rate
	Stellar Multi-Currency Plan (6-Pay) (USD policies only)		4.5% p.a. guaranteed prepayment interest rate

- The availability of the Stellar Multi-Currency Green Offer is subject to a quota limit. Sun Life HK reserves the right to withdraw the Stellar Multi-Currency 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 Green Offer. If the application is declined, the amount of actual premium paid at the time of application will be refunded without any interest.
49. Under the Stellar Multi-Currency 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 Basic Rebate under the Stellar Multi-Currency Client Offers. If the policy(ies) is /are terminated on or before the 1st policy anniversary, an amount equal to the Stellar Multi-Currency 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 5% for Stellar Multi-Currency Plan (2-Pay) or 4.5% for Stellar Multi-Currency Plan (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 Plan (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 Plan Client Offers minus the Stellar Multi-Currency Basic Rebate and Stellar Multi-Currency Enhanced Rebate (if applicable) under the Stellar Multi-Currency Plan Client Offers. If the policy(ies) is / are terminated on or before the 1st policy anniversary, an amount equal to the Stellar Multi-Currency Basic Rebate Stellar Multi-Currency 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 February 28, 2025 or for policy change made by policy owners on or before May 31, 2025, the relevant premium amount paid shall be adjusted in June 2025. 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.

Terms and Conditions of "SunJoy / SunGift Client Offers"

50. 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 HK on or before January 31, 2025 ("Eligible SunJoy / SunGift Application").
51. Green Offer: The Eligible SunJoy / SunGift Application is entitled to the guaranteed prepayment interest rate stated in the table below 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 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
Oct 1, 2024 - Nov 30, 2024	SunJoy (2-Pay)	On or before Nov 30, 2024	5% p.a. guaranteed prepayment interest rate
	SunGift (2-Pay)		
	SunJoy (5-Pay)		4.5% p.a. guaranteed prepayment interest rate
	SunGift (5-Pay)		

52. Under the 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 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% 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.
 - 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.
53. Basic Rebate: If all Eligible SunJoy / SunGift Applications are submitted from October 1, 2024 to December 31, 2024 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 / 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%
	20,000 - 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%

54. 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 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 deducted before the surrender value is paid out, if any.
- b. The interest on prepaid premium of the Eligible SunJoy / SunGift 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. The maximum total rebate of Basic Rebate for SunJoy and SunGift (5-Pay) policy under SunJoy / SunGift Client Offers is capped at USD500,000 if the policy is issued to the same policy owner and insured. If the same policy owner and insured successfully applies for more than one Eligible SunJoy (5-Pay) / SunGift (5-Pay) Application, 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 USD500,000.
- 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 June 2025 for future premium payment.

Terms and Conditions of "SunJoy Global / SunGift Global Client Offers"

55. The Offers are only applicable upon the successful application(s) of SunJoy Global / SunGift Global that is submitted during the Promotion Period and such policy(ies) is/are issued by Sun Life HK on or before January 31, 2025 ("Eligible SunJoy Global / SunGift Global Application").
56. Green Offer (USD policies only): The Eligible SunJoy Global / SunGift Global Application is entitled to the guaranteed prepayment interest rate stated in the table below if:
- a. The policy owner successfully applies for the plans with the promotion details stated in the table below;
 - b. eContract and eAdvice are selected by the policy owner in the Eligible SunJoy Global / SunGift Global 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
Oct 1, 2024 - Nov 30, 2024	SunJoy Global (2-Pay) (USD policies only)	On or before Nov 30, 2024	5% p.a. guaranteed prepayment interest rate
	SunGift Global (2-Pay) (USD policies only)		
	SunJoy Global (5-Pay) (USD policies only)		4.5% p.a. guaranteed prepayment interest rate
	SunGift Global (5-Pay) (USD policies only)		

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

- a. For policy owner who pays 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% for SunJoy Global (2-Pay) / SunGift Global (2-Pay) or 4.5% for SunJoy Global (5-Pay) / SunGift Global (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.

58. Basic Rebate: If all Eligible SunJoy Global / SunGift Global Applications are submitted from October 1, 2024 to December 31, 2024 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 / SunGift Global 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	
SunJoy Global (2-pay) / SunGift Global (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	4%
	20,000 - 99,999	24,000 - 119,999	14,000 - 69,999	140,000 - 699,999	30,000 - 149,999	160,000 - 799,999	2%
SunJoy Global (5-pay) / SunGift Global (5-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	24%
	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	22%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	75,000 - 149,999	400,000 - 799,999	20%
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	45,000 - 74,999	240,000 - 399,999	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	12%

59. Under the Basic Rebate:

- a. For policy owner who pays 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 deducted before the surrender value is paid out, if any.
- b. The interest on prepaid premium of the Eligible SunJoy Global / SunGift Global 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 USD500,000 (or its equivalent). If the same policy owner and insured successfully applies for more than one Eligible SunJoy Global (5-Pay) / SunGift Global (5-Pay) Application, the amount of Basic Rebate will be calculated based on each Eligible SunJoy Global / SunGift Global Application according to the policy issue date until the total amount of Basic Rebate reaches USD500,000 (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.
- d. For policy owner who does 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 / SunGift Global Application(s) in June 2025 for future premium payment.

60. The relevant Basic Rebate(s) will be rounded to the nearest US Dollar / Canadian Dollar / British Pound / Renminbi / Australian Dollar / Hong Kong Dollar according to policy currency and the relevant Premium Rebates cannot be transferred or redeemed for cash.

Terms and Conditions of "Victory Client Offer"

61. 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 HK on or before January 31, 2025 ("Eligible Victory Application").

62. If 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, the policy owner is entitled to the 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)	Basic 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%

63. 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 deducted before the surrender value is paid out, if any.

64. For policy owners who do not prepay all future premiums at the time of policy issuance, the Victory Rebate will be credited to the policy account of Eligible Victory Application(s) in June 2025 for future premium payment.

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

65. If all Vision applications meet with the following requirements below, the policy owner is entitled to a one-off 2% premium rebate on AFYP ("Vision Rebate"):

- Successfully submitted during the Promotion Period;
- 2-years premium payment term is selected;
- the minimum AFYP USD12,500 (as stated in the policy summary at policy issuance) is satisfied; and
- the corresponding policies are issued by Sun Life HK on or before January 31, 2025 ("Eligible Vision Application").

66. 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.

67. 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.

68. 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 June 2025 for future premium payment.

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

69. 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 January 31, 2025 ("Eligible SunProtect / SunGuardian /SunGuardian (Care Version) Application").

70. Basic Premium Rebate: All SunProtect / SunGuardian / SunGuardian (Care Version) Applications will be entitled to a 1-month premium rebate ("Basic Premium Rebate"). The Basic Premium 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 Premium Rebate
Annually	Annual premium divided by 12
Semi-annually	Semi-annual premium divided by 6
Monthly	1-month premium

71. 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 Premium Rebate. If the policy(ies) is / are terminated on or before the 1st policy anniversary, an amount equal to the Basic Premium Rebate will be deducted before the surrender value is paid out, if any.

72. 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.

73. 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 June 2025 for future premium payment.

Terms and Conditions of "Foresight Client Offer"

74. Foresight Deferred Annuity Plan ("Foresight") is a Qualifying Deferred Annuity Policy ("QDAP") certified by the Insurance Authority and issued by Sun Life HK.
75. 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"):
- Successfully submitted from October 1, 2024 to December 31, 2024 during the Promotion Period;
 - the minimum AFYP requirements listed in clause 76 below is satisfied; and
 - the corresponding policies are issued by Sun Life HK on or before January 31, 2025.
76. The relevant AFYP requirements (as stated in the policy summary at policy issuance) stated in clause 75 above is as follows:

Plan	AFYP (USD)	Premium Rebate on AFYP
Foresight Deferred Annuity Plan (5-Pay)	9,000 or above	18%
	5,000 - 8,999	16%
Foresight Deferred Annuity Plan (10-Pay)	9,000 or above	18%
	2,500 - 8,999	16%

77. 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.

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

Client Service Centre

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

Client Service Hotline: 2103 8928 **Fax:** 2103 8938 sunlife.com.hk

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