



# Commitment



Wouldn't it be great if

## you could make and keep a commitment to your loved ones even during times of uncertainty

Gifting your loved ones with the best options is a commitment you can make today. To safeguard this promise against any unforeseen circumstances, a smart planning helps you not only in delivering assurance, it also provides flexibility so your loved ones can live life to the fullest.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. **Commitment** offers you:

- A true commitment to your loved ones that tailors to meet your unique protection and savings needs.
- A comprehensive protection to mitigate life's uncertainties - even in the unfortunate event of the insured's death.

# How can Commitment help you?

Life is full of possibilities and uncertainties. It's never too late to foster the safety net that enables your beloved ones to live life to the fullest and achieve a carefree livelihood. Here at Sun Life, we help you commit the best future for your beloved ones, even during uncertain times in life.

**Commitment** is a participating life insurance which offers life protection while building up ample reserves. It also offers Policy Continuation Benefit which guarantees to deliver a Guaranteed Saving Amount even after the pay-out of Death Benefit so to support your delivery of promise to your loved ones. To cater various financial needs in all walks of life, you can leverage the optional Protection Booster and Saving Booster to set your own protection and savings levels that best fit your financial situation.

## Key Features

-  1. Tailor-made protection and savings level to suit your needs
-  2. Alongside your family during ups and downs
-  3. Policy Continuation Benefit provides Guaranteed Saving Amount to support you in delivering your promise
-  4. Flexibility in delivering your commitment
-  5. Emergency relief during financial hardship
-  6. Accidental Death Benefit for extra protection



# 1. Tailor-made protection and savings level to suit your needs

**Commitment** provides a comprehensive level of protection and savings. In view of changing life needs, **Commitment** also dedicates to offer flexibility in plan mix that tailors to your financial need. You can adjust the level of protection and savings by subscribing to 2 different optional rider benefits, Protection Booster and Saving Booster. To help you reassured the progress of savings, both **Commitment** and Saving Booster provide Saving Benefit<sup>1</sup>. While to offer extra protection for your peace of mind, Protection Booster will provide 100% of Sum Assured on top of the Death Benefit provided by **Commitment**.

In addition, to help you get the most of your policy, **Commitment** and Saving Booster also include 2 types of non-guaranteed bonuses: Reversionary Bonus and Terminal Bonus<sup>2</sup> to boost your wealth. To maximize flexibility, a range of different premium payment term and Accumulation Term are also available.

Remarks:


- 1 There are 2 types of settlement methods for Saving Benefit. For details, please refer to the section on "Flexibility in delivering your commitment" in this brochure.
- 2 The Reversionary Bonus and Terminal Bonus are non-guaranteed and are determined in accordance with the rules set out by Sun Life Hong Kong Limited ("Sun Life") from time to time. Reversionary Bonus and Terminal Bonus may vary based on the performance of a number of experience factors, with the investment return normally being the main determinant. Other factors include, but not limited to, claim experience, policy expenses, taxes, and policy owner termination experience.

## 2. Alongside your family during ups and downs

We understand life is full of uncertainties and there are ups and downs. **Commitment**, Protection Booster and Saving Booster provide 2 core benefits: Death Benefit and Saving Benefit to help you support your loved ones at all times, providing security during both joyful and difficult moments in life.


The Saving Benefit helps to realize your commitment by making sure your loved ones have the support to achieve their dreams as planned. To illustrate, if the insured, who is the person protected under the policy, is alive at the end of Accumulation Term, we will pay the Saving Benefit to the policy owner as follows:

### At the end of Accumulation Term and the insured is alive:

	Commitment <sup>3</sup>	Protection Booster	Saving Booster
 <p><b>Saving Benefit</b></p>	Guaranteed Saving Amount of Commitment + cash value of any accumulated Reversionary Bonus of Commitment + cash value of any Terminal Bonus of Commitment + any other amount left with Sun Life - the amount of any loans with interest	Not Applicable	Guaranteed Saving Amount of Saving Booster + cash value of any accumulated Reversionary Bonus of Saving Booster + cash value of any Terminal Bonus of Saving Booster + any other amount left with Sun Life - the amount of any loans with interest

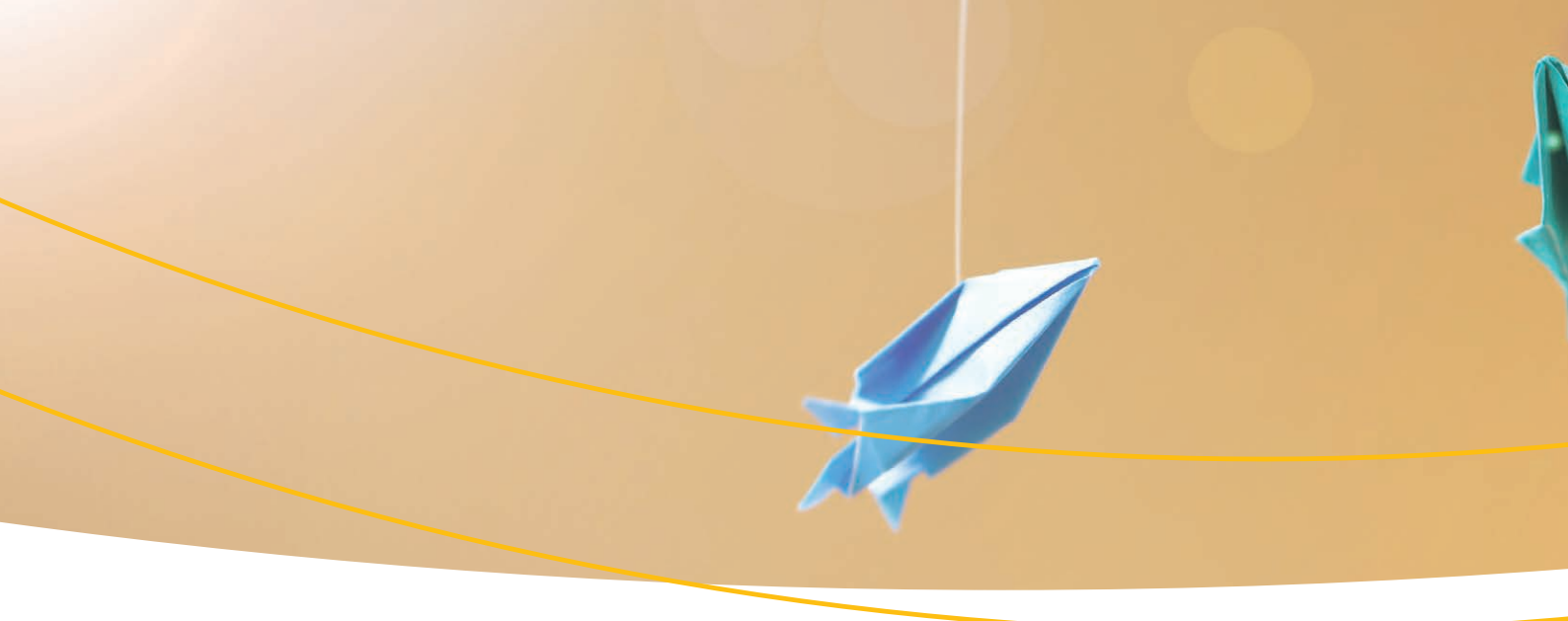
To ease the financial burden in the unfortunate event that the insured passes away, the Death Benefit will be paid at the death of the insured as follows to the Beneficiary of Death Benefit:

### At the death of the insured:

	Commitment	Protection Booster	Saving Booster <sup>4</sup>
 <p><b>Death Benefit</b></p>	5% of the Guaranteed Saving Amount of Commitment	100% of Sum Assured of Protection Booster	The higher of: 105% of Guaranteed Cash Value of Saving Booster + face value of any accumulated Reversionary Bonus of Saving Booster + face value of any Terminal Bonus of Saving Booster + any other amount left with Sun Life - the amount of any loans with interest

Remarks:

- If the insured passes away before the end of Accumulation Term, we will pay the Guaranteed Saving Amount, the face value of any accumulated Reversionary Bonus and the face value of any Terminal Bonus of Commitment, plus any other amount left with Sun Life, less the amount of any loans with interest to the Beneficiary of the Saving Benefit at the end of Accumulation Term.
- During the lifetime of the insured, the policy owner may elect in writing that Death Benefit of Saving Booster will be left on deposit to accumulate at an interest rate to be declared by Sun Life until the end of Accumulation Term of the Saving Booster.



### 3. Policy Continuation Benefit provides Guaranteed Saving Amount to support you in delivering your promise

Be prepared for unforeseen circumstances so you can still deliver your promise. In the unfortunate event that the insured passes away, the Death Benefit of **Commitment**, Protection Booster (if any) and Saving Booster (if any) will be paid and the Protection Booster (if applicable) and Saving Booster (if applicable) will be terminated. The Policy Continuation Benefit<sup>5</sup> of **Commitment** will then activate and the Saving Benefit of **Commitment** will be paid at the end of Accumulation Term.

### 4. Flexibility in delivering your commitment

You are the one who knows the needs of your family the best. **Commitment** provides 2 types of settlement methods. The policy owner can choose the Saving Benefit to be paid in lump-sum at the end of Accumulation Term or by monthly or annual instalment within 2-10 years after the end of Accumulation Term to fit the family needs.

Remark:

5 Once the Policy Continuation Benefit becomes effective, the policy will be prohibited from surrender, withdrawal, loan, changes of beneficiary or any other non-financial changes (if applicable) of the policy.

## 5. Emergency relief during financial hardship

**Commitment** provides emergency financial relief during difficult times throughout the premium payment term. If you are unable to pay the premium within the 31-day grace period, the Reduced Paid-Up option<sup>6</sup>, if elected, will take effect to ensure the policy remains in force. However, all policy benefits will be reduced according to a predetermined scale to prevent any policy lapses.

## 6. Accidental Death Benefit for extra protection

To ensure your loved ones is well protected even in face of adverse events, if the death of the insured is caused by an accident, in addition to the Death Benefit, **Commitment** will pay an Accidental Death Benefit at the death of the insured that equals to its Guaranteed Saving Amount.

Remark:

- 6 The Reduced Paid-Up option is applicable when the total premiums of the 2<sup>nd</sup> policy anniversary (for 5 years limited pay) or 5<sup>th</sup> policy anniversary (for regular pay) are fully paid. Upon exercising Reduced Paid-Up option, Protection Booster (if any) and Saving Booster (if any) will be terminated. Guaranteed Saving Amount of Commitment will be reduced accordingly and no Reversionary Bonus will be declared. Any accumulated Reversionary Bonus of Commitment credited to this Policy before it is converted to a Reduced Paid-Up insurance will remain unaffected. Terminal Bonus of Commitment will continue to be declared annually but at an amount based on the reduced Guaranteed Saving Amount of Commitment. You may request to reinstate to the original policy before Reduced Paid-Up within 2 years after the effective date of Reduced Paid-Up. For details, please refer to the policy provision.

## Case Studies

### Case 1: Providing financial flexibility to support your child upon their graduation

Mr. A purchases **Commitment** for his daughter in order to provide better financial flexibility upon her graduation.



Mr. A	Premium Payment Term:	5 years
Age: 35	Accumulation Term:	18 years
	Guaranteed Saving Amount of <b>Commitment</b> :	USD 100,000
	Annual premium of <b>Commitment</b> :	USD 16,815

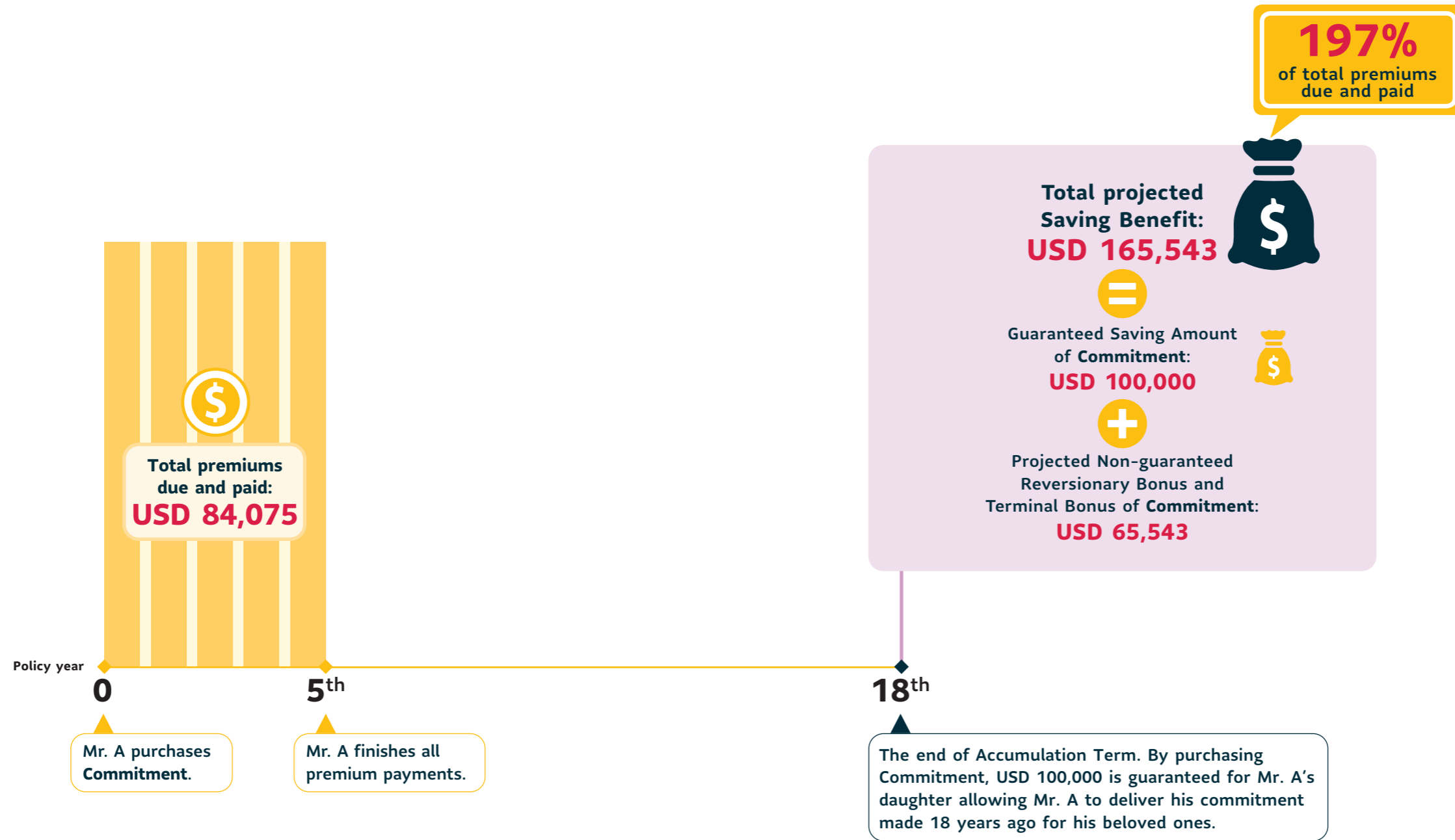
### TIPS:

If you choose to receive the Saving Benefit by instalment, there will be an extra non-guaranteed interest rate applied to the balance of the Annual Instalment Payment of Total Saving Benefit.

For example, the total projected Saving Benefit for 5 years instalment in Case 1 will be

**USD 170,508<sup>7</sup>**.

## Commitment



The above diagram is for illustrative purpose only. The actual Saving Benefit may be higher or lower than the above figures as it may vary based on the performance of a number of experience factors, with the investment return normally being the main determinant. Other factors include, but not limited to claim experience, policy expenses, taxes, and policy owner termination experience.

Remark:

<sup>7</sup> Assuming that there is no early withdrawal of the balance of the Annual Instalment Payment of Total Saving Benefit and the above illustration is prepared based on an assumed non-guaranteed interest rate of 1.5% p.a. declared by Sun Life. The non-guaranteed interest rate will be declared by Sun Life from time to time at the discretion of Sun Life.



## Case 2: Deliver the commitment even in the unfortunate event that the insured passes away

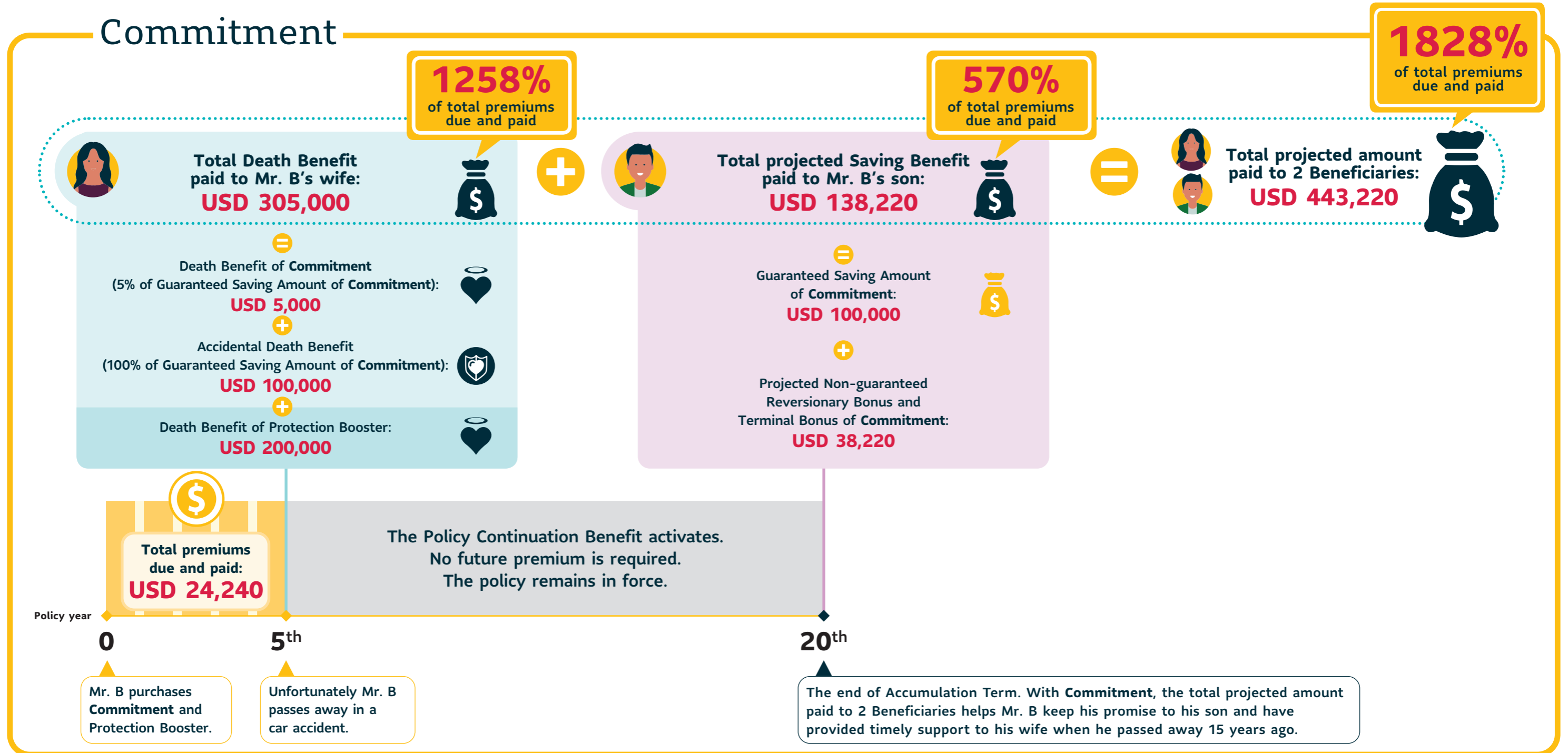
Mr. B purchases **Commitment** for his newborn son to study abroad when he reaches age of 20. Mr. B also adds the Protection Booster to provide a better protection for his family.



Mr. B  
Age: 35

Premium Payment Term:	20 years
Accumulation Term:	20 years
Beneficiary of Death Benefit:	Mr. B's wife
Beneficiary of Saving Benefit:	Mr. B's son

Guaranteed Saving Amount of <b>Commitment</b> :	USD 100,000
Annual premium of <b>Commitment</b> :	USD 4,512
Sum Assured of the optional Protection Booster:	USD 200,000
Annual premium of the optional Protection Booster:	USD 336



The above diagram is for illustrative purpose only. The actual Saving Benefit may be higher or lower than the above figures as it may vary based on the performance of a number of experience factors, with the investment return normally being the main determinant. Other factors include, but not limited to claim experience, policy expenses, taxes, and policy owner termination experience.

# Key Product Information

Plan/ Rider Benefit	Commitment	Protection Booster	Saving Booster
Minimum Guaranteed Saving Amount	HKD 200,000/USD 25,000		
Issue Age	Single pay: Age 0-70/ 5 years limited pay: Age 0-60/ Regular pay: Age 0-65 minus Premium Payment Term		
Accumulation Term	Single pay: 10-35 years/ 5 years limited pay: 10-35 years/ Regular pay: same as Premium Payment Term		
Premium Payment Term	Single pay/ Limited pay: 5 years/ Regular pay: 10-35 years		
Premium Payment Mode	Single Pay/Annually/Semi-annually/Monthly		
Currency	HKD/USD		
Premium Structure	Premium is level and guaranteed		
Surrender Value	Guaranteed Cash Value of Commitment + cash value of any accumulated Reversionary Bonus of Commitment + cash value of any Terminal Bonus of Commitment + any other amount left with Sun Life - the amount of any loans with interest	Not Applicable	Guaranteed Cash Value of Saving Booster + cash value of any accumulated Reversionary Bonus of Saving Booster + cash value of any Terminal Bonus of Saving Booster + any other amount left with Sun Life - the amount of any loans with interest
Death Benefit <sup>4</sup>	5% of the Guaranteed Saving Amount of Commitment + Accidental Death Benefit (100% of the Guaranteed Saving Amount of Commitment) if the insured passes away due to accident	100% of Sum Assured of Protection Booster	The higher of: 105% of Guaranteed Cash Value of Saving Booster + face value of any accumulated Reversionary Bonus of Saving Booster + face value of any Terminal Bonus of Saving Booster + any other amount left with Sun Life - the amount of any loans with interest

Plan/ Rider Benefit	Commitment	Protection Booster	Saving Booster
Saving Benefit	<p><u>If the insured is alive at the end of Accumulation Term:</u></p> <p>Guaranteed Saving Amount of Commitment                      +                      cash value of any accumulated Reversionary Bonus of Commitment                      +                      cash value of any Terminal Bonus of Commitment                      +                      any other amount left with Sun Life                      -                      the amount of any loans with interest</p>	Not Applicable	<p><u>If the insured is alive at the end of Accumulation Term:</u></p> <p>Guaranteed Saving Amount of Saving Booster                      +                      cash value of any accumulated Reversionary Bonus of Saving Booster                      +                      cash value of any Terminal Bonus of Saving Booster                      +                      any other amount left with Sun Life                      -                      the amount of any loans with interest</p>
	<p><u>If the insured passes away before the end of Accumulation Term:</u></p> <p>Guaranteed Saving Amount of Commitment                      +                      face value of any accumulated Reversionary Bonus of Commitment                      +                      face value of any Terminal Bonus of Commitment                      +                      any other amount left with Sun Life                      -                      the amount of any loans with interest</p>		<p><u>If the insured passes away before the end of Accumulation Term:</u></p> <p>Death Benefit of the Saving Booster with any interest earned until the end of Accumulation Term of the Saving Booster ("Accumulated Benefit<sup>8</sup>")</p>

Remark:

- 8 The Accumulated Benefit is applicable only if during the lifetime of the insured, the policy owner has elected in writing that Death Benefit of Saving Booster to be accumulated at an interest rate to be declared by Sun Life until the end of Accumulation Term of Saving Booster. There is no Accumulated Benefit if the Death Benefit of Saving Booster has been paid at the death of the insured.

## **Important Information:**

### **Bonus Philosophy**

Life insurance involves the transfer of risk from an individual to a life insurer, and the pooling of risks across large groups of policies. With participating insurance, a portion of these risks is borne by the policyholders or shared between the policyholders and the insurer. In return, policyholders may receive policyholder bonuses in the form of reversionary/terminal/special bonuses. These bonuses are not guaranteed and can vary from year to year.

In general, bonuses on these policies reflect the experience, over time, of the group to which they belong. Bonuses will typically vary based on the performance of a number of factors, with the investment return\*, including the impact of asset defaults and investment expenses, normally being the main determinant of bonus performance. Other factors^ include, but are not limited to, claims experience, taxes, expenses and policyholder persistency experience.

Favourable and unfavourable experiences may be smoothed out over time to provide more stable bonuses to policyholders. For products with a terminal/special bonus feature, adjustments to terminal/special bonus scales pass through experience normally with less smoothing applied.

The bonus allocation process seeks to achieve reasonable equity among groups of policies and among policies issued at different times, to the extent practicable. Upon declaration of reversionary bonus or pay-out of terminal/special bonus to policyholders, shareholders will also be entitled to a share of the distribution.

At least annually, the Board of Directors of Sun Life Hong Kong Limited determines the amount of bonus to be declared or paid to participating policyholders. This determination is based on the advice of Sun Life Hong Kong Limited's appointed actuary, who applies accepted actuarial principles and practices. Management of participating business is also governed by Sun Life Hong Kong Limited's internal policies, as well as advice by the internal Par Governance Committee.

\* *Investment return includes investment income and changes in asset value of the backing portfolio. Performance of the investment return is affected by interest earnings and other market risk factors including, but not limited to, interest rate or credit spread movements, credit events, price fluctuations in non-fixed income assets, and foreign exchange fluctuations. Please see the Investment Philosophy for more details on the investment policies, objectives and strategy in relation to the investments of the backing portfolio.*

^ *Claims experience represents the experience of mortality and morbidity. Persistency experience includes policy lapse/maturity and partial surrender experience; and the corresponding impact on investments. The expense factor includes maintenance expenses only, where it is charged to the participating fund at the level Sun Life Hong Kong Limited expects to be required over the foreseeable future. Policyholders will share the impact of any changes, over time, to the expected level of expenses required for the then foreseeable future. Any deviations on a year to year basis of the expenses actually incurred from the then expected level required, will be absorbed by the shareholders.*

Please refer to Sun Life Hong Kong Limited's website ([www.sunlife.com.hk/dividendhistory\\_eng](http://www.sunlife.com.hk/dividendhistory_eng)) for bonuses fulfillment ratios details.

### Investment Philosophy (Policies, Objectives, and Strategy)

The investment strategy supporting this product is intended to optimize long-term value to the policyholders with a suitable level of risk; and to achieve the main objective of delivering a fair chance of meeting the illustrated non-guaranteed benefits in addition to the guaranteed benefits.

The assets supporting the investment strategy span a diversified range of fixed income assets such as sovereign bonds, corporate bonds and corporate loans; as well as non-fixed income assets which are equity-like investments and may include public equities, private equities and so on. The credit portfolio largely invests in investment grade fixed income instruments. A small quantity of below investment grade assets may be present in the portfolio due to unexpected credit rating downgrades. However, exposure to below investment grade assets is controlled by the credit risk limits and investment policies.

The current long-term target mix for the assets supporting this product is shown below:

Asset Class	Commitment and Protection Booster Target Asset Mix	Saving Booster Target Asset Mix
Fixed Income Assets	50%-70%	30%-50%
Non-Fixed Income Assets	30%-50%	50%-70%

We invest globally to achieve geographical diversification benefits and intend to have a higher relative allocation in the US and Asia-Pacific. Diversifying between asset classes results in a more stable investment return over the long term. The actual asset mix percentages and geographical allocation may fluctuate depending on market conditions, diversification needs and economic outlook.

We may pool the investment returns with other long term insurance products with similar plan features (excluding investment linked assurance schemes and pension schemes) to optimize the investment performance and the return will subsequently be allocated with reference to the target asset mix of each products.

If the currency of the fixed income assets is not in the same currency as the underlying policies, appropriate hedging instruments (where available) is generally used to minimise impacts from fluctuating foreign exchange rates. For non-fixed income assets, there is greater investment flexibility to invest in those assets that are not denominated in the same currency as the underlying policies thereby providing diversification in risks and markets. Derivatives may be used to hedge against market risks but are not intended to bring the risk profile beyond established risk tolerances.

The investment strategy noted above may be subject to change, subject to a rigorous internal review and approval process. We will notify the policyholders upon any material changes.

## Key Product Risks:

### Commitment

1. You need to pay the premium for this basic plan according to the selected premium payment term. If you do not pay a premium on or before the premium due date, a grace period of 31 days from its due date will be allowed for the payment, during which time this basic plan will continue in effect. Any unpaid premium by the date on which the grace period expires will be paid by premium loan from us or Reduced Paid-Up will be exercised to continue this basic plan in effect (if applicable). If the amount available for premium loan is less than the unpaid premium or exercising the Reduced Paid-Up does not meet the minimum administrative requirements under this basic plan, this basic plan will lapse automatically on the due date.
2. Cash withdrawal will lead to reduction in policy value, and your benefit will be reduced accordingly and may be insufficient to meet your needs.
3. Partial Surrender and Reduced Paid-Up will lead to reduction in both policy value and Guaranteed Saving Amount, and your benefit will be reduced accordingly and may be insufficient to meet your needs.
4. Please note that if you terminate this basic plan early, you may receive an amount significantly less than the total premium paid towards your policy.
5. We have the right to terminate the basic plan upon the earliest of the following:
  - a. after partial surrender, the surrender value becomes less than the minimum requirement as required by the then current administrative rules;
  - b. accumulated policy loans and interest exceeds the sum of Guaranteed Cash Value and cash value of accumulated Reversionary Bonus (if any) and any other amounts left with us;
  - c. neither premium is paid nor loanable by us and the grace period expires; or
  - d. this basic plan reaches its maturity.
6. Any transaction involving conversion between policy currency and other currencies would be exposed to foreign exchange risks such as the fluctuation in exchange rate against policy currency.
7. The cost of living in the future is likely to be higher than it is today due to inflation, so the benefit may be insufficient to meet your needs even if we meet our contractual obligation. You should hence consider the impact of inflation when you plan the benefit.
8. This basic plan is an insurance policy issued by Sun Life Hong Kong Limited and your benefits are subject to the paying ability of Sun Life Hong Kong Limited. In the event that we become insolvent and unable to meet the contractual obligation under the policy, you may lose all or part of your premiums paid and benefits.

### Saving Booster

1. You need to pay the premium for this rider benefit according to the selected premium payment term. If you do not pay a premium on or before the premium due date, a grace period of 31 days from its due date will be allowed for the payment, during which time this rider benefit will continue in effect. Any unpaid premium by the date on which the grace period expires will be paid by premium loan from us (if applicable). If the amount available for premium loan under this rider benefit is less than the unpaid premium, this rider benefit will lapse automatically on the due date.
2. Cash withdrawal will lead to reduction in policy value, and your benefit will be reduced accordingly and may be insufficient to meet your needs.
3. Partial Surrender will lead to reduction in both policy value and Guaranteed Saving Amount, and your benefit will be reduced accordingly and may be insufficient to meet your needs.
4. Please note that if you terminate this rider benefit early, you may receive an amount significantly less than the total premiums paid towards this rider benefit.
5. We have the right to terminate this rider benefit upon the earliest of the following:
  - a. exercising of Reduced Paid-Up under the basic plan;
  - b. neither premium is paid nor loanable by us and the grace period expires;
  - c. the insured passes away;
  - d. this rider benefit reaches its maturity; or
  - e. the basic plan is terminated.
6. Any transaction involving conversion between policy currency and other currencies would be exposed to foreign exchange risks such as the fluctuation in exchange rate against policy currency.
7. The cost of living in the future is likely to be higher than it is today due to inflation, so the benefit may be insufficient to meet your needs even if we meet our contractual obligation. You should hence consider the impact of inflation when you plan the benefit.
8. This rider benefit is an insurance policy issued by Sun Life Hong Kong Limited and your benefits are subject to the paying ability of Sun Life Hong Kong Limited. In the event that we become insolvent and unable to meet the contractual obligation under the policy, you may lose all or part of your premiums paid and benefits.

**Protection Booster**

1. You need to pay the premium for this rider benefit according to the selected premium payment term. If you do not pay a premium on or before the premium due date, a grace period of 31 days from its due date will be allowed for the payment, during which time this rider benefit will continue in effect. Any unpaid premium by the date on which the grace period expires will be paid by premium loan from us (if applicable). If the amount available for premium loan under this rider benefit is less than the unpaid premium, this rider benefit will lapse automatically on the due date.
2. We have the right to terminate this rider benefit upon the earliest of the following:
  - a. exercising of Reduced Paid-Up under the basic plan;
  - b. neither premium is paid nor loanable by us and the grace period expires;
  - c. the insured passes away;
  - d. this rider benefit reaches its maturity; or
  - e. the basic plan is terminated.
3. Any transaction involving conversion between policy currency and other currencies would be exposed to foreign exchange risks such as the fluctuation in exchange rate against policy currency.
4. The cost of living in the future is likely to be higher than it is today due to inflation, so the benefit may be insufficient to meet your needs even if we meet our contractual obligation. You should hence consider the impact of inflation when you plan the benefit.
5. This rider benefit is an insurance policy issued by Sun Life Hong Kong Limited and your benefits are subject to the paying ability of Sun Life Hong Kong Limited. In the event that we become insolvent and unable to meet the contractual obligation under the policy, you may lose all or part of your premiums paid and benefits.

**Key Exclusions:****Commitment**

For the Accidental Death Benefit under this basic plan, we will not pay any claim directly or indirectly caused by or resulting from any of the following:

- (a) the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
- (b) the insured's committing or attempting to commit a criminal offence or participating in any brawl;
- (c) the insured's taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a Doctor;
- (d) the insured's inhaling any gas or fumes, voluntarily or involuntarily, except accidentally in the course of duty;
- (e) war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them; or
- (f) atomic explosion, nuclear fission or radioactive gas.

**Important Notes:**

Effective from January 1, 2018, all policy owners are required to pay a levy on their insurance premium for all new and inforce policies collected by the Insurance Authority through insurance company. The applicable levy rate will be determined by reference to the policy date or policy anniversary date. For levy details, please visit our website at [www.sunlife.com.hk/levy\\_eng](http://www.sunlife.com.hk/levy_eng) or Insurance Authority's website at [www.ia.org.hk](http://www.ia.org.hk).

This brochure is for reference only. Please refer to a sample Policy Document for details including definitions of capitalized terms, full terms and conditions of coverage, and exclusions.

**Cancellation Right:**

By giving us a written request, your policy will then be cancelled and any premium and levy paid will be refunded, provided that: (1) your written request for cancellation must be signed by you and received directly by our office (G/F, Cheung Kei Center Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon) or through email ([hk\\_csd@sunlife.com](mailto:hk_csd@sunlife.com)) within 21 calendar days after the delivery of the policy or issue of a notice informing you/your representative about the availability of the policy and the expiry date of the cooling-off period, whichever is the earlier; and (2) no refund can be made if any payment from the Company under the policy has been made prior to your request for cancellation.



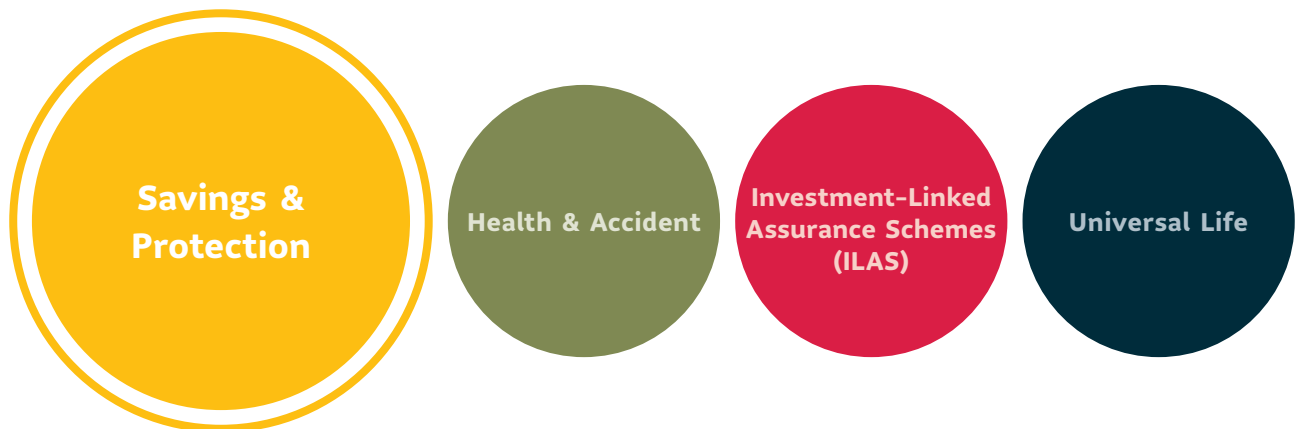
## Welcome to the World of Sun Life Hong Kong

Sun Life Hong Kong is a wholly owned subsidiary of Sun Life Assurance Company of Canada. Since February 22, 1892, Sun Life Hong Kong has been here to helping Hong Kong shine brighter over 125 years by providing excellent products and services.

Sun Life Hong Kong is a leading international financial services organization providing a diverse range of products and services to individuals and corporate clients through our professional and experienced distributors. We provide total solutions to address your life and health protection, wealth management, and retirement planning needs. Besides offering a wide range of products, we are also an experienced group benefit and third party administrator in the pension administration business.

We truly understand the needs of your various life stages, and offer a wide range of products including Savings & Protection, Health & Accident, Universal Life, and Investment-Linked Assurance Schemes. **Commitment** is part of Sun Life's Savings & Protection series, providing a savings and protection solution for you.

### Sun Life Product Portfolio



What's next?  
You can find out more:

- ▶ Website: [sunlife.com.hk](http://sunlife.com.hk)
- ▶ Client Service Hotline: 2103 8928
- ▶ Please contact your Advisor

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