



合資格延期年金保單
Qualifying Deferred
Annuity Policy



Sun Life
永明金融



Foresight Deferred Annuity Plan

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



Wouldn't it be great if

you could have secure retirement income with promising growth potential

Achieving your retirement goals can be simple, as long as you plan wisely. With life expectancy on the rise, you need a secure plan that can cover your future living expenses while achieving wealth growth to help offset expenses and inflation.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. Certified by the Insurance Authority as a Qualifying Deferred Annuity Policy ("QDAP"), **Foresight Deferred Annuity Plan** offers stability and growth potential in one flexible plan, making it simple and easy for you to begin planning a retirement you can look forward to.

How can Foresight Deferred Annuity Plan help you?

Foresight Deferred Annuity Plan is a participating insurance plan designed to help you¹ achieve your retirement goals by providing stable annuity payments and promising growth potential. Choose from a wide array of policy options to best suit your needs, and get started with ease.

What's more, you can apply for a tax deduction of up to HKD60,000² per taxpayer each year of assessment. That way, you can prepare for a secure and comfortable retirement while enjoy valuable tax benefits throughout your premium payment term.

Key Features

-  1. Wide choices to fit your retirement needs
-  2. Stable income stream in Annuity Period
-  3. Promising growth potential through the Monthly Annuity Payment
-  4. Worry-free application process without medical underwriting
-  5. Flexible Death Benefit Settlement Option for your family should the worst happen

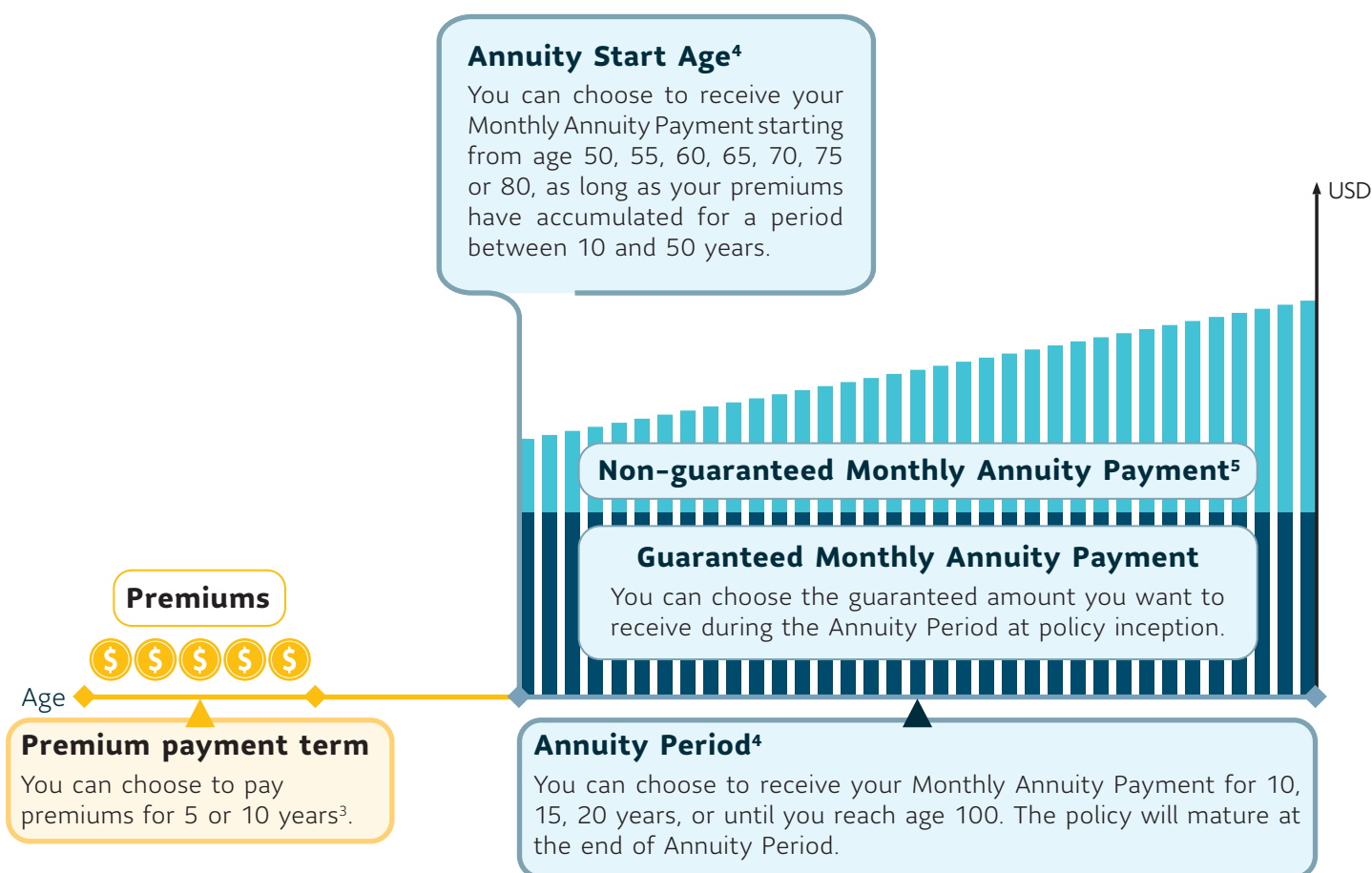
Remarks:

- ¹ In this product brochure, "you" refers to the Policy Owner of this plan and "Policy Owner" refers to the person named as Policy Owner in your Policy Summary. For the purpose of this plan and its related documents, Policy Owner shall also be the insured as well as the annuitant who receives the annuity payment.
- ² HKD60,000 is the maximum tax deduction limit per taxpayer each year of assessment. It is an aggregate limit for qualifying annuity premiums and tax deductible MPF voluntary contributions. Tax deduction under salaries tax and personal assessment from premiums paid under this plan is subject to the prevailing tax law of Hong Kong and your individual circumstances. Please refer to "Tax Implication of QDAP" section for details of key risk factors.

1. Wide choices to fit your retirement needs

With a minimum issue age of 18, **Foresight Deferred Annuity Plan** offers the opportunity to start your retirement planning early. Nor is it ever too late to start planning, which is why you can purchase this plan up to age 65 with a 5-year premium payment term.

This plan ensures a steady stream of monthly income with potential growth up to age 100. Whether you are a career starter or a seasoned professional looking forward to your retirement, **Foresight Deferred Annuity Plan** is flexible enough to fit your plans and your budget as follows.



The above diagram is for illustrative purposes only. The actual total payment received may be higher or lower than the above figures as the Non-guaranteed Monthly Annuity Payment is not guaranteed and 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 are not limited to, claim experience, policy expenses, taxes, and policy owner termination experience.

Remarks:

- 3 Prepayment service is not allowed under this plan.
- 4 Annuity Start Age and Annuity Period cannot be changed once the policy is issued.
- 5 The Non-guaranteed Monthly Annuity Payment is determined and payable based on the accumulated Reversionary Bonus. The Non-guaranteed Monthly Annuity Payment as well as the Reversionary Bonus are non-guaranteed and are subject to change from time to time at the sole discretion of Sun Life Hong Kong Limited ("Sun Life"). They 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 are not limited to, claim experience, policy expenses, taxes, and Policy Owner termination experience. If there is any change to Reversionary Bonus and Non-guaranteed Monthly Annuity Payment, total IRR will be affected. Under this plan, withdrawal of any cash value of accumulated Reversionary Bonus is only allowed after the end of premium payment term. After the end of premium payment term, such withdrawal will decrease the face value and cash value of the accumulated Reversionary Bonus, and the future Non-guaranteed Monthly Annuity Payment.



2. Stable income stream in Annuity Period

Foresight Deferred Annuity Plan offers a monthly stream of income throughout the Annuity Period, called the Monthly Annuity Payment. The Monthly Annuity Payment includes your chosen Guaranteed Monthly Annuity Payment plus the Non-guaranteed Monthly Annuity Payment⁵ (if any).

The Guaranteed Monthly Annuity Payment is guaranteed to remain unchanged throughout the Annuity Period, so you can enjoy your retirement with peace of mind even if the market fluctuates.

3. Promising growth potential through the Monthly Annuity Payment

To boost your wealth, you may receive a Non-guaranteed Monthly Annuity Payment, which is funded by the accumulated Reversionary Bonus⁵. The Reversionary Bonus (if any) will be declared and credited to your policy at least annually starting from the 3rd policy anniversary. Once it is declared, it becomes guaranteed and accumulates in your policy, providing compound returns. In other words, the more Reversionary Bonus you have accumulated, the more will be your Non-guaranteed Monthly Annuity Payment.

Internal rate of return

The internal rate of return ("IRR") of **Foresight Deferred Annuity Plan** varies with issue age, your chosen premium payment term, premium payment mode, Annuity Start Age, and Annuity Period.

The following tables show the IRRs per annum at policy maturity or calculated on assumption that the insured passes away at the end of the 30th policy year since Annuity Period starts, whichever is earlier, based on a male non-smoker aged 45 who (1) pays premiums in full when due; (2) receives full Monthly Annuity Payment monthly during Annuity Period or for 30 years, whichever is shorter; (3) does not have cash withdrawal or loans throughout the benefit term.

The calculation of guaranteed IRR includes premiums paid for the basic plan, Guaranteed Monthly Annuity Payment and Guaranteed Cash Value or Guaranteed Death Benefit (if applicable), while the calculation of total IRR includes premiums paid for the basic plan, Monthly Annuity Payment, Guaranteed Cash Value or Guaranteed Death Benefit (if applicable), and the cash value or face value (if applicable) of accumulated Reversionary Bonus (if any).

Premium payment term	Annuity Start Age	Guaranteed IRR p.a.		Total IRR ^{5,6} p.a.	
		Minimum	Maximum	Minimum	Maximum
5 years	Age 55	1.11%	2.28%	2.56%	3.59%
	Age 60	1.95%	2.60%	3.14%	3.82%
	Age 65	2.23%	2.64%	3.35%	3.96%
	Age 70	2.31%	2.62%	3.64%	3.99%
	Age 75	2.38%	2.62%	3.72%	4.05%
	Age 80	2.39%	2.58%	3.77%	3.95%
10 years	Age 55	0.90%	2.31%	2.69%	3.75%
	Age 60	1.77%	2.56%	3.15%	3.88%
	Age 65	2.08%	2.57%	3.33%	3.99%
	Age 70	2.18%	2.55%	3.64%	4.02%
	Age 75	2.28%	2.56%	3.73%	4.07%
	Age 80	2.32%	2.52%	3.79%	3.97%

Remark:

- 6 The total IRRs are not guaranteed and will be affected by any changes in Reversionary Bonus and Non-guaranteed Monthly Annuity Payment. The actual total IRRs may be higher or lower than the illustrated figures.



Premium payment term	Annuity Period	Guaranteed IRR p.a.		Total IRR ^{5,6} p.a.	
		Minimum	Maximum	Minimum	Maximum
5 years	10 years	1.11%	2.53%	2.56%	3.89%
	15 years	1.42%	2.56%	2.79%	3.92%
	20 years	1.63%	2.59%	2.99%	3.95%
	to age 100	2.08%	2.64%	3.41%	4.05%
10 years	10 years	0.90%	2.46%	2.69%	3.91%
	15 years	1.30%	2.49%	2.94%	3.95%
	20 years	1.57%	2.52%	3.14%	3.97%
	to age 100	2.09%	2.57%	3.55%	4.07%

The above tables are for illustrative purpose only. The above IRRs are rounded to the nearest 2 decimal places.

Foresight Deferred Annuity Plan is a long term insurance plan designed to help you achieve your desired retirement goals. Therefore, if you surrender your policy or stop paying premium early, you may suffer a considerable loss. The below table illustrates the 1st year's Surrender Value if you surrender your policy at the end of the 1st policy year:

Premium payment term	Surrender Value per each USD10,000 of annual premium paid	Surrender Value as percentage of annual premium paid
5 years	USD2,000	20%
10 years	USD1,500	15%



4. Worry-free application process without medical underwriting

With no medical examinations or questions required⁷, applying for **Foresight Deferred Annuity Plan** is simple and convenient.

Remark:

⁷ Simplified underwriting will be required if the total premium paid per insured's life is more than USD2,000,000. Full underwriting will be required if the insured attaches rider benefit(s) to this policy. The application process is subject to the then current administrative rules.



5. Flexible Death Benefit Settlement Option for your family should the worst happen


In the unfortunate event that the insured, who is the person protected under the policy, passes away, a Death Benefit will be paid to the beneficiary. To offer the flexibility should the worst happen, **Foresight Deferred Annuity Plan** offers 2 Death Benefit Settlement Options – the Death Benefit can be paid in a lump-sum or by instalments⁸.

Remark:

⁸ The Death Benefit Settlement Option may be exercised subject to a minimum amount of Death Benefit and the minimum amount is determined by Sun Life from time to time.

Case Studies

Case 1: An extra layer of financial security for your retirement



Mr. A
Policy owner and insured (annuitant)
Age 45
Non-smoker

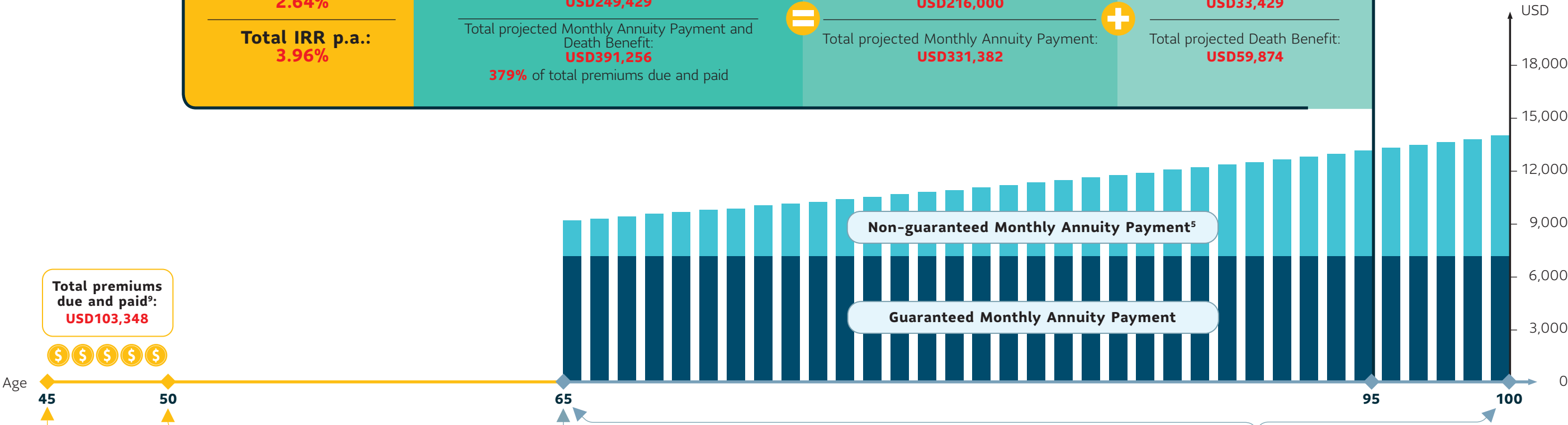
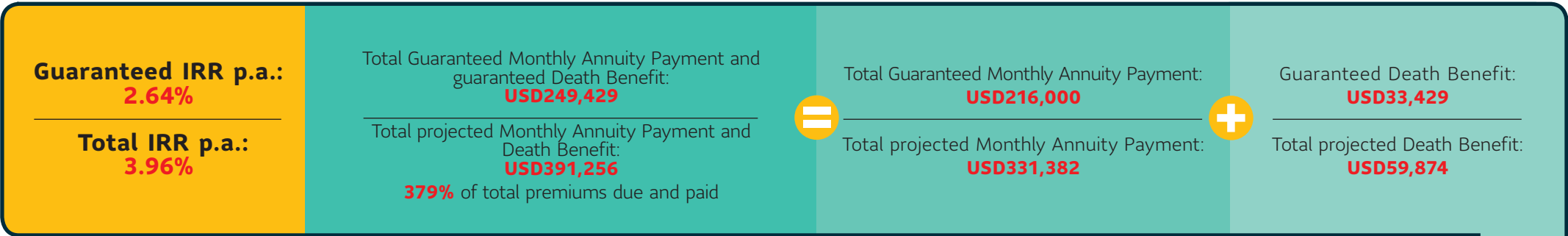
Foresight Deferred Annuity Plan		
Premium payment term:	5 years	
Premium payment mode:	Annually	
Annual premium:	USD20,669.64	
Annuity Start Age:	At age 65	
Annuity Period:	To age 100	
Guaranteed Monthly Annuity Payment:	USD600	



Tips:
Mr. A is eligible to apply for an annual tax deduction² for the qualifying annuity premiums paid during the premium payment term.

Foresight Deferred Annuity Plan

If Mr. A passes away at age 95
(at the end of the 30th policy year since Annuity Period starts)



Mr. A is a passionate photographer and plans to continue offering freelance photography services after he retires. He purchases **Foresight Deferred Annuity Plan** to supplement his future income, so that he would not need to worry about his future living expenses.

Mr. A pays his premium in full when due throughout the premium payment term. No further premiums are needed.


Mr. A retires and his Annuity Period begins as he selected.

Each month, Mr. A receives his Monthly Annuity Payment. Added to the income from his freelance photography work, this lets him enjoy his retirement until age 100, worry-free.

Remark:
9 The total premiums due and paid exclude all extra premiums and premiums paid for optional rider benefits. Any premiums paid for any optional benefits attached to this basic plan will not be qualified for tax deduction.

The above diagram is for illustrative purposes only. The above IRRs are rounded to the nearest 2 decimal places. You should refer to your insurance proposal for illustrated figure and details. The example assumes that all Monthly Annuity Payments are distributed to the insured monthly during the Annuity Period. The actual total Non-guaranteed Monthly Annuity Payment may be higher or lower than the above figures as they 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 are not limited to, claim experience, policy expenses, taxes, and policy owner termination experience.

Case 2: Covering living costs so your retirement dreams can come to life



Ms. B
Policy owner and insured (annuitant)
Age 30
Smoker

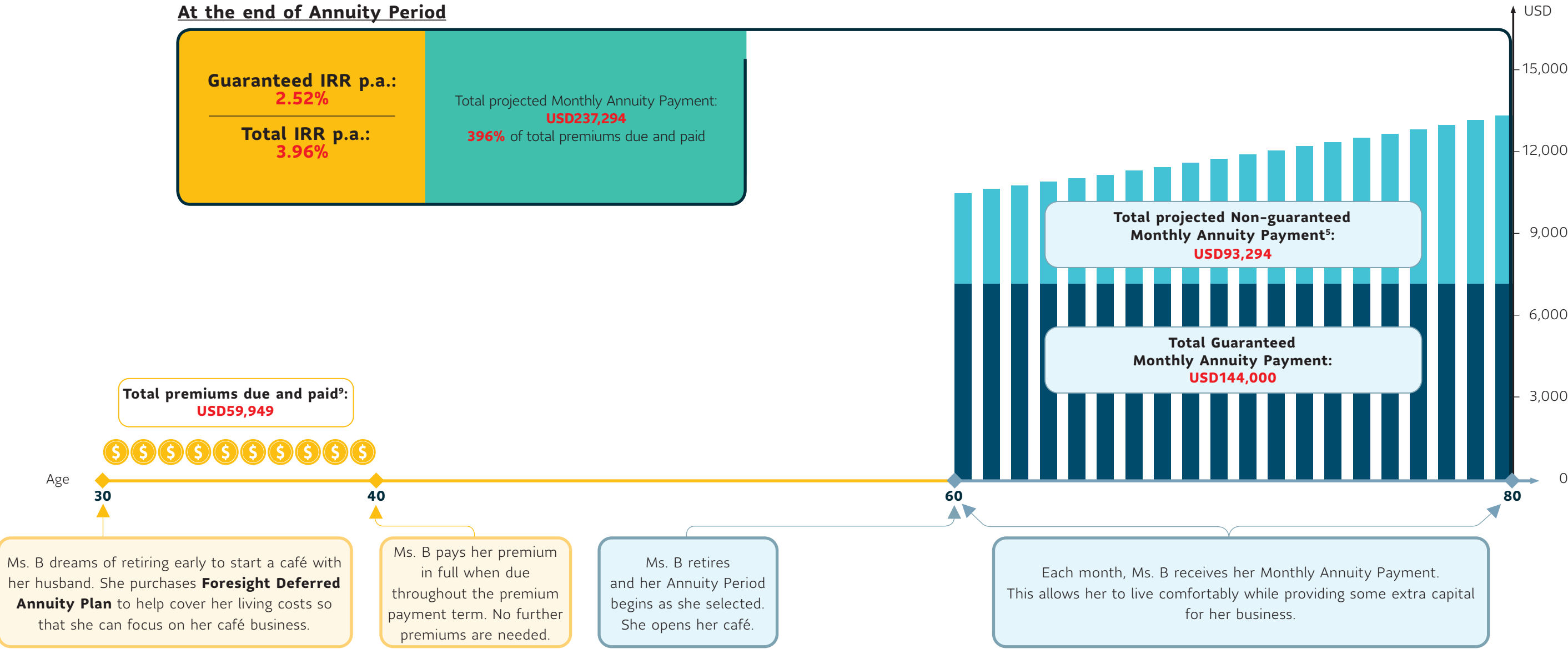
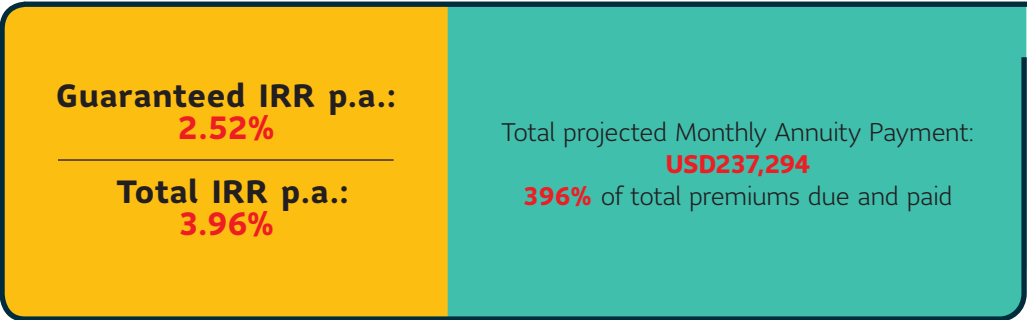
Foresight Deferred Annuity Plan		
Premium payment term:	10 years	
Premium payment mode:	Annually	
Annual premium:	USD5,994.90	
Annuity Start Age:	At age 60	
Annuity Period:	20 years	
Guaranteed Monthly Annuity Payment:	USD600	



Tips:
Ms. B is eligible to apply for an annual tax deduction² for the qualifying annuity premiums paid during the premium payment term.

Foresight Deferred Annuity Plan

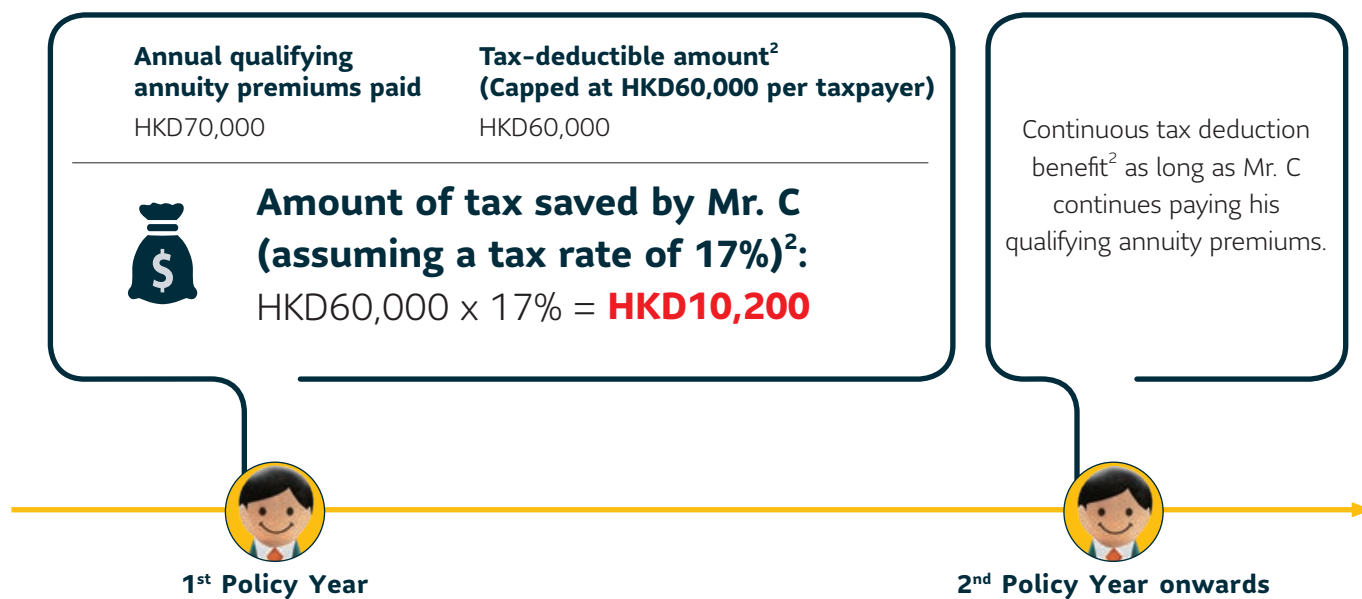
At the end of Annuity Period



The above diagram is for illustrative purposes only. The above IRRs are rounded to the nearest 2 decimal places. You should refer to your insurance proposal for illustrated figure and details. The example assumes that all Monthly Annuity Payments are distributed to the insured monthly during the Annuity Period. The actual total Non-guaranteed Monthly Annuity Payment may be higher or lower than the above figures as they 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 are not limited to, claim experience, policy expenses, taxes, and policy owner termination experience.

Tax deduction illustration²

Mr. C purchases **Foresight Deferred Annuity Plan** for himself. Mr. C is the policy owner, insured (annuitant) and the taxpayer.



The tax deduction shown here is for illustrative purpose only. The actual tax deduction amount depends on the individual circumstances of the taxpayer and there might not be tax deductions benefit if you are not subject to salaries tax and personal assessment in the relevant year of assessment.

Key Product Information

Plan	Foresight Deferred Annuity Plan		
Currency	USD		
Premium Payment Term	5 years	10 years	
Minimum Annual Premium (subject to the minimum Guaranteed Monthly Annuity Payment of USD125)	USD4,800	USD2,400	
Issue Age and Annuity Start Age	Annuity Start Age	Issue Age	
		Premium Payment Term	
		5 years	10 years
	50	18-40	18-40
	55	18-45	18-45
	60	18-50	18-50
	65	18-55	18-55
	70	20-60	20-60
	75	25-65	25-60
	80	30-65	30-60
Annuity Period	10 years / 15 years / 20 years / to age 100		
Monthly Annuity Payment	Monthly Annuity Payment		
	=		
	Guaranteed Monthly Annuity Payment		
	+		
	Non-guaranteed Monthly Annuity Payment		
	<u>Guaranteed Monthly Annuity Payment</u> <ul style="list-style-type: none"> Guaranteed portion Determined by policy owner at policy inception 		<u>Non-guaranteed Monthly Annuity Payment</u> <ul style="list-style-type: none"> Non-guaranteed portion Determined by accumulated Reversionary Bonus
	<ul style="list-style-type: none"> Monthly Annuity Payment will be distributed to the insured (annuitant) at the beginning of each policy month Before the Monthly Annuity Payment is paid out, the Monthly Annuity Payment will be used to settle any outstanding loans and any applicable interest against the policy 		

Plan	Foresight Deferred Annuity Plan	
Benefit Term	The policy starts from the policy issue date and terminates at the end of the Annuity Period	
Premium Payment Mode	Annually / Semi-annually / Monthly	
Premium Structure	Premium is level and guaranteed, calculated based on the Guaranteed Monthly Annuity Payment	
Surrender Value	<u>Before the Annuity Period</u> Guaranteed Cash Value + any cash value of accumulated Reversionary Bonus + any other amounts left with Sun Life - the amount of any loans with interest	<u>During the Annuity Period</u> Guaranteed Cash Value + any cash value of accumulated Reversionary Bonus + any accumulated Monthly Annuity Payment with interest + any other amounts left with Sun Life - the amount of any loans with interest
Death Benefit	The higher of: Total premiums due and paid - any Guaranteed Monthly Annuity Payment distributed or Guaranteed Cash Value on the date of death of the insured + any face value of accumulated Reversionary Bonus + any accumulated Monthly Annuity Payment with interest + any other amounts left with Sun Life - the amount of any loans with interest <u>Death Settlement Option:</u> the Death Benefit can be paid in a lump-sum or by instalments	
Free rider benefit	24-hour Worldwide Emergency Assistance Benefits ¹⁰	

Remark:

10 The Worldwide Emergency Assistance Benefits are provided by a third-party service provider. These benefits are not guaranteed to be renewable. Please refer to a sample endorsement, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions.

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) 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	Target Asset Mix
Fixed Income Assets	70%-90%
Non-Fixed Income Assets	10%-30%

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:

1. Policy lapsation risk

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 policy will continue in effect. Any unpaid premium by the date on which the grace period expires will be paid automatically by a loan from us. If the amount available for a loan under this policy is less than the unpaid premium, the policy will lapse automatically on the due date.

2. Early surrender risk

Please note that if you terminate this policy early or cease paying premiums early, you may receive an amount significantly less than the total premiums paid towards your policy.

3. Policy termination risk

We have the right to terminate the basic plan upon the earliest of the following:

- a. accumulated policy loans and interest exceeds the sum of Guaranteed Cash Value, accumulated Monthly Annuity Payment and interest (if any), and cash value of accumulated Reversionary Bonus (if any) and any other amounts left with us;
- b. neither premium is paid nor loanable by us and the grace period expires;
- c. the insured passes away; or
- d. the basic plan reaches its maturity.

4. Exchange rate and currency risk

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.

5. Inflation risk

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.

6. Credit risk

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.

Tax Implication of QDAP:

Please note that the QDAP status of this product does not necessarily mean you will be eligible for tax deduction available for QDAP premiums you have paid. This product's QDAP status is based on the features of the product as well as certification by the Insurance Authority ("IA") and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of Hong Kong Special Administrative Region ("IRD") before you can claim these tax deductions.

Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You should always consult with a professional tax advisor if you have any doubts. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. Sun Life Hong Kong Limited is not responsible for informing you about any changes in the laws and regulations or interpretations, and how they may affect you.

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. Subject to IRD's discretion, all or part of the qualifying annuity premiums paid during the grace period but due in the previous year of assessment may or may not be eligible for tax deduction for that year of assessment. Further information on tax concessions applicable to QDAP may be found at the webpage of IA: www.ia.org.hk/en. You may also refer to the website of IRD or contact IRD directly for any tax related enquiries.

Certification by Insurance Authority:

The IA certification is not a recommendation or endorsement of the policy, nor does it guarantee the commercial merit of the policy or its performance. It does not mean that the policy is suitable for all policyholders, nor is it an endorsement of its suitability for any particular policyholder or class of policyholders. The policy has been certified by the IA but this certification does not imply official recommendation. The IA does not take any responsibility for the content of the product brochure of the policy, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the content of the product brochure of the policy.

Important Note:

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 or Insurance Authority's website at www.ia.org.hk.

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

Cancellation Right:

If you are not fully satisfied with your policy, you have the right to cancel your policy within the cooling-off period.

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) within 21 calendar days immediately following the day of delivery of the policy or the cooling-off notice informing you or your representative about the expiry date of the cooling-off period, whichever is earlier, and (2) no refund of any premium and levy paid can be made if any payment from the Company under the policy has been made prior to the request for cancellation.

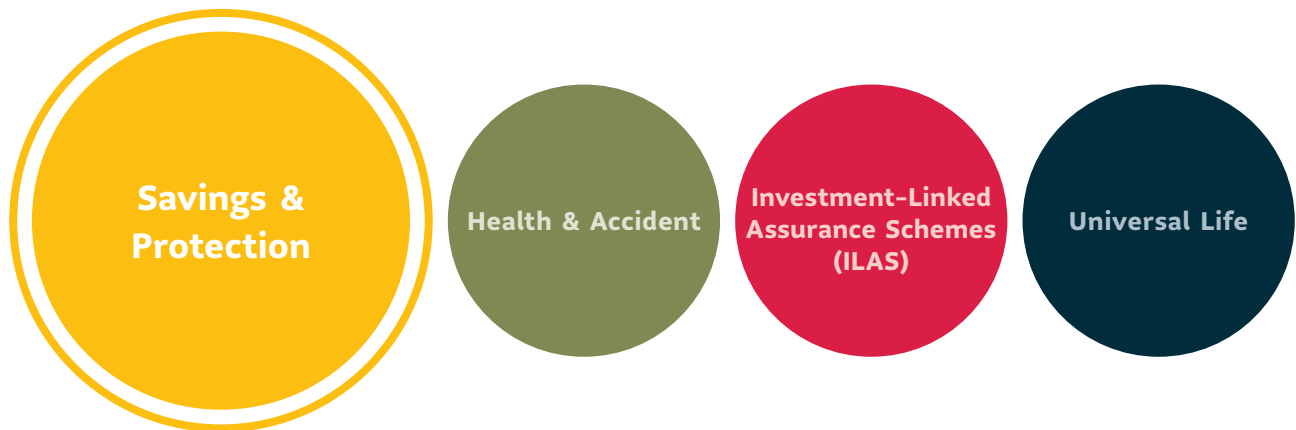
Welcome to the World of Sun Life

Sun Life has been rooted in Hong Kong since 1892, helping the city shine brighter over the course of 130 years by providing excellent products and services.

Sun Life 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 comprehensive 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. **Foresight Deferred Annuity Plan** is part of Sun Life's Savings & Protection series, providing a reliable retirement solution for you.

Sun Life Product Portfolio



What's next?
You can find out more:

- ▶ Website: **sunlife.com.hk**
- ▶ Client Service Hotline: **2103 8928**
- ▶ Please contact **your Advisor**

This brochure is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any products of Sun Life Hong Kong Limited outside Hong Kong. Please refer to a sample Policy Document, which will be provided upon request, for details including definitions and full terms and conditions. If there is any conflict between the Policy Document and this brochure, the Policy Document shall prevail.

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