

Guaranteed Insurability Benefit



Wouldn't it be great if you could skip the medical checks for your next policy application

In the future, you may wish to enhance your protection or enroll additional savings plan to help fulfill various financial obligations at different stages of your life. If you have a busy schedule however, it can be difficult to find time to go through the underwriting process all over again. Even if you manage to do so, your health condition may have changed, which would make you ineligible for additional insurance, or require higher premiums.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. By adding **Guaranteed Insurability Benefit**, an optional rider benefit, to your Sun Life insurance plan¹, you can enjoy the flexibility of being able to add to your cover or savings – whatever may come your way.

Key features

Enjoy the assurance of adding your benefit as the need arises

From age 24 to 45, **Guaranteed Insurability Benefit** empowers you to purchase, on the life of the insured, who is the person protected under the Basic Plan, without any further medical questions or checkup, designated Sun Life participating life or endowment plans with a Sum Assured up to the Sum Assured of this rider benefit. A new plan may be purchased once this rider benefit has been in effect for two years, and subsequent purchases may be made two years after a preceding purchase under this rider benefit, giving you the assurance of having the added benefits you need.

Enhanced protection options to widen your safety net

You can also choose the following optional rider benefits² to attach to your new policy for more comprehensive protection.

- One Year Term Benefit or Five Year Term Benefit³
- Total Disability Benefit⁴

Key Product Information

Rider Benefit	Guaranteed Insurability Benefit
Minimum Sum Assured	HKD100,000/USD12,500
Maximum Sum Assured	Sum Assured of Basic Plan or HKD400,000/USD50,000, whichever is lower
Issue Age	Age 0 – 37
Benefit Term ⁵	To age 45 or until the end of the benefit term of the Basic Plan, whichever is earlier
Premium Payment Term	To age 45 or until the end of the benefit term of the Basic Plan, whichever is earlier
Premium Payment Mode	Same as the Basic Plan
Currency	Same as the Basic Plan
Premium Structure	Premium is level and guaranteed

The remarks below supplement the contents of this leaflet and aim to provide a better explanation of **Guaranteed Insurability Benefit**.

Remarks:

1. This rider benefit can only be attached to designated basic plans ("Basic Plans"). Please contact your Advisor for details.
2. Subject to the rider benefits available at that time.
3. The total Sum Assured of your chosen new policy and the One Year Term Benefit/Five Year Term Benefit cannot exceed the Sum Assured of Guaranteed Insurability Benefit.
4. To add Total Disability Benefit to your chosen new policy, the following conditions must be satisfied: (i) your chosen new policy must have premiums payable for life; (ii) a Total Disability Benefit is attached to your current Basic Plan and the Total Disability Benefit is then in effect under your policy; and (iii) Total Disability Benefit can be added to your chosen new policy according to our prevailing administrative rules.
5. Guaranteed Insurability Benefit will automatically come to an end as soon as one of the following occurs: (i) the benefit anniversary on or immediately following the insured's 45th birthday; (ii) termination or maturity of the Basic Plan; or (iii) you terminate this rider benefit.

Key Product Risks

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. If a premium has not been paid to us by the date on which the grace period expires, this rider benefit will lapse automatically on the due date.
2. We have the right to terminate the rider benefit upon the earliest of the following:
 - a. premium is still unpaid and the grace period expires;
 - b. the insured passes away;
 - c. the insured attains age 45; or
 - d. the date on which the Basic Plan, to which it is attached, 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.

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.

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, MU Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon, Hong Kong) 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 Sun Life HK under the policy has been made prior to the request for cancellation.

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(Incorporated in Bermuda with limited liability)

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