

Health Protection

Life Protection

Exclusive Offer for Selected Sun Life Clients

Wealth Accumulation & Legacy Planning

Campaign 3Vs



Sun Life
永明金融

Promotion period: July 6, 2021 - September 30, 2021

Life Protection



Enjoy **8%** premium rebate on AFYP

Vital Client Offer (campaign code: A0176A)

You may enjoy **8% premium rebate** on Annualized First Year Premium (“AFYP”) of Vital upon successful application during the promotion period! This offer is capped at HKD10,000 premium rebate for the same insured and policy owner.



Scan or click me

More premium rebate for Selected Sun Life Clients. Please refer to the section “Exclusive Offer for Selected Sun Life Clients” to find out more.

Promotion period: July 1, 2021 - September 30, 2021

Wealth Accumulation & Legacy Planning

Victory Client Offer (campaign code: A0177A)

You may enjoy **5% premium rebate** on AFYP of Victory upon successful application during the promotion period! This offer is capped at HKD10,000 premium rebate for the same insured and policy owner.



Scan or click me



Enjoy **5%** premium rebate on AFYP

Enjoy up to **HKD88,000** Premium Rebate



Scan or click me

Vision Client Offer (campaign code: A0178A)

You may enjoy up to **HKD88,000 premium rebate** upon successful application of Vision with the AFYP requirements stated in the table below.

AFYP requirements (as stated in the policy summary at policy issuance)	Premium rebate	
	2-year premium payment term	5- or 10-year premium payment term
USD10,000 - USD25,999	HKD3,000 / USD385	HKD6,000 / USD769
USD26,000 - USD38,999	HKD6,000 / USD769	HKD12,000 / USD1,538
USD39,000 - USD249,999	HKD9,000 / USD1,154	HKD18,000 / USD2,308
USD250,000 - USD999,999	HKD38,000 / USD4,872	
USD1,000,000 or above	HKD88,000 / USD11,282	

Each client can only enjoy this premium rebate once for Eligible Vision Application from the same policy owner, with the same insured and the same premium payment term.

More premium rebate for Selected Sun Life Clients. Please refer to the section “Exclusive Offer for Selected Sun Life Clients” to find out more.

Promotion period: July 1, 2021 – September 30, 2021

Health Protection

Health Client Offer (campaign code: A0179A)

You may enjoy up to **3-month premium rebate** if you successfully apply for the Medical Plans below in addition to the Savings & Life Plans below during the promotion period.

Medical Plans:

- WeHealth - VHIS Certified Standard Plan
- WeHealth Plus - VHIS Certified Flexi Plan
- SunHealth Medical Care (basic plan only)
- SunHealth Medical Essential (basic plan only)
- SunHealth Medical Premier (basic plan only)

Savings & Life Plans:

- Vital
- Victory
- Vision

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

Number of Savings & Life Plan(s) purchased by the same policy owner during the promotion period	Premium rebate for Medical Plan(s)
1	1-month
2	2-month
3	3-month

Example

Policy owner	Savings & Life Plan(s) purchased during promotion period (x no. of policy)	Medical Plan(s) purchased during promotion period (x no. of policy)	Premium rebate for Medical Plan(s)
Mr. A	Vital x 2	WeHealth x 1	1-month
Ms. B	Vital x 1 Victory x 1	SunHealth Medical Premier x 1	2-month
		WeHealth Plus x 1	2-month

Exclusive Offer for Selected Sun Life Clients

As our Selected Sun Life Clients, you can enjoy the exclusive offers below on top of above Vital Client Offer (campaign code: A0176A), Victory Client Offer (campaign code: A0177A) and Vision Client Offer (campaign code: A0178A).

Vital Client Offer (campaign code: A0176A)

From July 6, 2021 to September 30, 2021, you may enjoy an **extra 4% premium rebate** on AFYP of Vital upon successful application! This offer is capped at HKD10,000 premium rebate for the same insured and policy owner.

Victory Client Offer (campaign code: A0177A)

From July 1, 2021 to September 30, 2021, you may enjoy an **extra 5% premium rebate** on AFYP of Victory upon successful application! This offer is capped at HKD10,000 premium rebate for the same insured and policy owner.

Enjoy **12%**
(4% + 8%)
premium rebate
on AFYP

Enjoy **10%**
(5% + 5%)
premium rebate
on AFYP

Vision Client Offer (campaign code: A0178A)

From July 1, 2021 to September 30, 2021, you may enjoy up to **HKD6,800 extra premium rebate** upon successful application of Vision with the AFYP requirements stated in the table below.

AFYP requirements (as stated in the policy summary at policy issuance)	Extra premium rebate for Selected Sun Life Clients
USD10,000 - USD25,999	HKD1,800 / USD231
USD26,000 - USD38,999	HKD3,800 / USD487
USD39,000 - USD249,999	HKD6,800 / USD872

To enjoy this Exclusive Offer, you must provide your account information by completing the "Selected Sun Life Clients Form".

Example

Selected Sun Life Client Mr. C (age 30, policy owner) submitted the following applications on July 10, 2021 and the policies are successfully issued on July 28, 2021. The premium rebates he can receive are as follows:

Purchased plan	AFYP / annual premium	Premium rebate of Vital Client Offer, Victory Client Offer, Vision Client Offer and Health Client Offer	Premium rebate of Exclusive Offer for Selected Sun Life Clients
Vital	USD10,000	USD800	USD400
Victory	USD10,000	USD500	USD500
Vision (5-year premium payment term)	USD40,000	USD2,308	USD872
SunHealth Medical Premier (Worldwide, Annual Deductible USD6,250)	Annual premium: USD1,322	USD331 (3-month premium rebate)	
Total premium rebate:		USD5,711 (= HKD44,545)	

Terms and Conditions of Vital Client Offer (“Vital Client Offer”):

1. This Vital Client Offer is only applicable to successful application(s) of Vital submitted between July 6, 2021 and September 30, 2021, both days inclusive, and such policy(ies) must be issued by Sun Life Hong Kong Limited (“Sun Life”) on or before November 30, 2021 (“Eligible Vital Application”).
2. All Eligible Vital Applications can enjoy a one-off 8% premium rebate on AFYP (“Vital Premium Rebate”). The AFYP is calculated based on the premium (including premium loading, if any) of Eligible Vital Application and all premiums of riders attaching onto the policies and levy are excluded.
3. The Vital Premium Rebate is capped at HKD10,000 for the same insured and policy owner. If client successfully applies for more than one Eligible Vital Application for the same insured and policy owner, the amount of Vital Premium Rebate will be calculated based on each Eligible Vital Application according to the policy issue date until the total amount of Vital Premium Rebate reaches HKD10,000.
4. For any policy change made by policy owners on or before March 31, 2022, the amount of Vital Premium Rebate will be adjusted accordingly.
5. 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 this Vital Client Offer minus the Vital Premium Rebate under this Vital Client Offer.
6. The interest on prepaid premium of Eligible Vital Application is not guaranteed and will be changed by Sun Life from time to time. Policy owners may need to pay for any shortfall if the prepaid premium is insufficient to cover future premiums.
7. For policy owners who do not prepay all future premiums at the time of policy issuance, the Vital Premium Rebate will be credited to the policy account of Eligible Vital Application(s) in April 2022 for future premium payment.
8. To be entitled to this Vital Client Offer, the relevant Vital policy(ies) must be in force and without any outstanding premium when the Vital Premium Rebate is credited to the policy account. A letter will be sent to the policy owner upon completion of issuing the Vital Premium Rebate.
9. Sun Life reserves the right to vary the method of issuing the Vital Premium Rebate at any time without prior notice.
10. In case the policy owners request to cancel the 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.
11. The exchange rate of USD1 to HKD7.8 is used for this Vital Client Offer, where applicable.
12. The amount of Vital Premium Rebate will be rounded to the nearest US Dollar or Hong Kong Dollar according to policy currency. The Vital Premium Rebate cannot be transferred or redeemed for cash.
13. This Vital Client Offer can be used in conjunction with other product campaigns in this leaflet but cannot be used in conjunction with any other product campaign(s) offered by Sun Life.

Terms and Conditions of Victory Client Offer (“Victory Client Offer”):

1. This Victory Client Offer is only applicable to successful application(s) of Victory submitted between July 1, 2021 and September 30, 2021, both days inclusive, and such policy(ies) must be issued by Sun Life on or before October 29, 2021 (“Eligible Victory Application”).
2. All Eligible Victory Applications can enjoy a one-off 5% premium rebate on AFYP (“Victory Premium Rebate”). The AFYP is calculated based on the premium (including premium loading, if any) of Eligible Victory Application and all premiums of rider attaching onto the policies and levy are excluded.
3. The Victory Premium Rebate is capped at HKD10,000 for the same insured and policy owner. If client successfully applies for more than one Eligible Victory Application for the same insured and policy owner, the amount of Victory Premium Rebate will be calculated based on each Eligible Victory Application according to the policy issue date until the total amount of Victory Premium Rebate reaches HKD10,000.
4. For any policy change made by policy owners on or before March 31, 2022, the amount of Victory Premium Rebate will be adjusted accordingly.
5. 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 this Victory Client Offer minus the Victory Premium Rebate under this Victory Client Offer. If the policy(ies) is/are terminated on or before the 1st policy anniversary, an amount equal to the Victory Premium Rebate will be reduced from the surrender value, if any.
6. Apart from policy owners specified in Clause 5 above, the Victory Premium Rebate will be credited to the policy account of Eligible Victory Application(s) in April 2022 for settling of future premium payment.
7. To be entitled to this Victory Client Offer, the Eligible Victory Application(s) must be in force and without any outstanding premium when the Victory Premium Rebate is credited to the policy account. A letter will be sent to the policy owner upon completion of issuing the Premium Rebate.
8. Sun Life reserves the right to vary the method of issuing the Victory Premium Rebate at any time without prior notice.
9. In case the policy owners request to cancel the 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.
10. The exchange rate of USD1 to HKD7.8 is used for this Victory Client Offer, where applicable.
11. The amount of Victory Premium Rebate will be rounded to the nearest US dollar. The Victory Premium Rebate cannot be transferred or redeemed for cash.
12. This Victory Client Offer can be used in conjunction with other product campaigns in this leaflet but cannot be used in conjunction with any other product campaign(s) offered by Sun Life.

Terms and Conditions of the Vision Client Offer (“Vision Client Offer”):

1. This Vision Client Offer is only applicable to successful application(s) of Vision submitted between July 1, 2021 and September 30, 2021, both days inclusive, and such policy(ies) must be issued by Sun Life on or before November 30, 2021 (“Eligible Vision Application”).
2. All Vision Eligible Applications can enjoy a one-off premium rebate (“Vision Premium Rebate”) as listed in the table below which is based on the AFYP stated in the policy summary at policy issuance:

AFYP requirements (as stated in the policy summary at policy issuance)	Premium rebate	
	2-year premium payment term	5- or 10-year premium payment term
USD10,000 - USD25,999	HKD3,000 / USD385	HKD6,000 / USD769
USD26,000 – USD38,999	HKD6,000 / USD769	HKD12,000 / USD1,538
USD39,000 – USD249,999	HKD9,000 / USD1,154	HKD18,000 / USD2,308
USD250,000 – USD999,999	HKD38,000 / USD4,872	
USD1,000,000 or above	HKD88,000 / USD11,282	

3. Each client can only enjoy this Vision Premium Rebate once for Eligible Vision Application from the same policy owner, with the same insured and the same premium payment term. If a client makes more than one Vision application under this Vision Client Offer, the additional application will NOT be entitled to this Vision Client Offer and the Vision Premium Rebate will be credited to the policy with the earliest policy issue date.

- For any policy change made by policy owners on or before March 31, 2022, the Vision Premium Rebate amount will be adjusted accordingly.
- 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 this Vision Client Offer minus the Vision Premium Rebate under this Vision Client Offer.
- The interest on prepaid premium of Eligible Vision Application is not guaranteed and will be changed by Sun Life 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 Vision Premium Rebate will be credited to the policy account of Eligible Vision Application(s) in April 2022 for future premium payment.
- To be entitled to this Vision Client Offer, the relevant Vision policy(ies) must be in force and without any outstanding premium when the Vision Premium Rebate is credited to the policy account. A letter will be sent to the policy owner upon completion of issuing the Vision Premium Rebate.
- Sun Life reserves the right to vary the method of issuing the Vision Premium Rebate at any time without prior notice.
- In case the policy owners request to cancel the 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.
- The exchange rate of USD1 to HKD7.8 is used for this Vision Client Offer, where applicable.
- The amount of Vision Premium Rebate will be rounded to the nearest US Dollar. The Vision Premium Rebate cannot be transferred or redeemed for cash.
- This Vision Client Offer can be used in conjunction with other product campaigns but cannot be used in conjunction with any other product campaign(s) offered by Sun Life.

Terms and Conditions of Health Client Offer (“Health Client Offer”):

- This Health Client Offer is only applicable to successful application of Medical Plans (as defined below) AND Savings & Life Plans (as defined below), where the policy owner of the Medical Plan is also the policy owner of the Saving & Life Plan, submitted between July 1, 2021 and September 30, 2021, both days inclusive, and such policies must be issued by Sun Life on or before November 30, 2021 (“Eligible Health Client Offer Applications”).
- Medical Plan means WeHealth, WeHealth Plus, SunHealth Medical Care (basic plan only), SunHealth Medical Essential (basic plan only) or SunHealth Medical Premier (basic plan only).
- Savings & Life Plan means Vital, Victory or Vision.
- All Eligible Health Client Offer Applications can enjoy the premium rebate on the Medical Plan(s) as listed in the table below:

Number of Savings & Life Plan(s) purchased by the same policy owner during the promotion period	Premium rebate of Medical Plan(s)
1	1-month
2	2-month
3	3-month

- The premium rebate is calculated as per the table below according to different premium payment modes of the next payable premium (including premium loading, if any) (collectively referred to as the “Health Client Offer Premium Rebate”). All premiums of riders attaching onto the policies and levy are excluded.

Premium payment mode of the Medical Plan	1-month premium rebate	2-month premium rebate	3-month premium rebate
Annually	Annual premium divided by 12	Annual premium divided by 12 and multiplied by 2	Annual premium divided by 12 and multiplied by 3
Semi-annually	Semi-annual premium divided by 6	Semi-annual premium divided by 6 and multiplied by 2	Semi-annual premium divided by 6 and multiplied by 3
Monthly	1-month premium	1-month premium multiplied by 2	1-month premium multiplied by 3

- For any policy change on Medical Plan(s) and Savings & Life Plan(s) made by policy owners on or before March 31, 2022, the amount of Health Client Offer Premium Rebate will be adjusted accordingly.
- The Health Client Offer Premium Rebate will be credited to the policy account of Eligible Health Client Offer Application(s) in April 2022 for future premium payment.
- To be entitled to this Health Client Offer, the relevant Medical Plan(s) and Savings & Life Plan(s) must be in force and without any outstanding premium when the Health Client Offer Premium Rebate is credited to the policy account. A letter will be sent to the policy owner upon completion of issuing the Health Client Offer Premium Rebate.
- Sun Life reserves the right to vary the method of issuing the Health Client Offer Premium Rebate at any time without prior notice.
- In case the policy owners request to cancel the 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.
- The exchange rate of USD1 to HKD7.8 is used for this Health Client Offer, where applicable.
- The amount of Health Client Offer Premium Rebate will be rounded to the nearest US Dollar or Hong Kong Dollar according to policy currency. The Health Client Offer Premium Rebate cannot be transferred or redeemed for cash.
- Applicable to WeHealth and WeHealth Plus policies:
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. Further information on tax concessions applicable to Voluntary Health Insurance Scheme may be found at the website of the Insurance Authority (www.ia.org.hk/en). You may also refer to the website of Inland Revenue Department (“IRD”) or contact IRD directly for any tax related enquiries.
- This Health Client Offer can be used in conjunction with other product campaigns in this leaflet but cannot be used in conjunction with any other product campaign(s) offered by Sun Life.

Terms and Conditions of Exclusive Offer for Selected Sun Life Clients (“Exclusive Offer”):

- This Exclusive Offer is only applicable to Selected Sun Life Clients (as defined below) with an Eligible Vital Application under Vital Client Offer (campaign code: A0176A) / Eligible Victory Application under Victory Client Offer (campaign code: A0177A) / Eligible Vision Application under Vision Client Offer (campaign code: A0178A) who purchase a Vital, Victory or Vision policy.
- Selected Sun Life Client means current members of Sun Life Pensions and Group Insurance.
- To be entitled to this Exclusive Offer, the policy owner must provide relevant information by completing the “Selected Sun Life Clients Form” and the “Selected Sun Life Clients Form” to be submitted together with the relevant application(s). The policy owner must be a Selected Sun Life Client at the time of application and the premium rebate credit to the policy account of eligible application(s).
- The Vital policy must meet the terms and conditions of the Vital Client Offer (campaign code: A0176A). The Victory policy must meet the terms and conditions of the Victory Client Offer (campaign code: A0177A). The Vision policy must meet the terms and condition of the Vision Client Offer (campaign code: A0178A).

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.
- 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.
- Sun Life reserves the right to vary, suspend or cancel the aforementioned offers and amend the terms and conditions at any time without prior notice. In the event of any disputes, the decision of Sun Life will be final and conclusive.

For more information of the above offers and plans, please contact your Advisor.

This leaflet 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 of Sun Life's products outside Hong Kong.

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

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A member of the Sun Life group of companies.
Head Office in Toronto, Canada.

Printed in July 2021

Issued by Sun Life Hong Kong Limited

Selected Sun Life Clients Form – Exclusive Offer for Selected Sun Life Clients



Name of Employer (if applicable)	
Client Type (please circle the appropriate)	MPF / ORSO / Group Insurance
MPF / ORSO Account Number or Group Insurance Policy No. (Please indicate "NEW Client" in this field if your account number is not yet available as the account set up is still in progress)	
Name of Member	
HKID No. of Member	

Personal Information Collection Statement:

1. Clients may provide the required personal information voluntarily in connection to this Exclusive Offer for Selected Sun Life Clients (this "Offer"). Failure to provide the necessary information may result in the clients not being able to participate in this Offer.
2. Sun Life may from time to time collect personal information from the clients to this Offer. The personal information will be used by Sun Life, and transferred to our financial advisors/financial intermediaries, all of whom may use the client's personal information (i.e. full name and HKID no.) to identify the identity of the clients for the purpose of checking the eligibility of this Offer.
3. Client will have the right to request access to and correction of his/her personal data held by or reject receiving marketing information from Sun Life and Sun Life's financial advisors/financial intermediaries. Client should make his/her request by sending a written request to The Manager, Pensions Administration Department, BestServe Financial Limited, 10/F, One HarbourFront, 18 Tak Fung Street, Hung Hom, Hong Kong.

I confirm that I understand the above Personal Information Collection Statement with no objection.

Policy owner's signature

Date

For more information and the terms and conditions of this Offer, please refer to promotion leaflet or contact your Advisor.

This leaflet 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 of Sun Life's products outside Hong Kong.