



Ruby Endowment Plan 3/8

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



Wouldn't it be great if

you could have a guaranteed return at maturity as well as life protection

With a wealth accumulation solution, you can achieve your savings target easily. You can well prepare your funds to fulfill your dreams.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. With **Ruby Endowment Plan 3/8**, you can enjoy a prosperous return and life protection for added peace of mind.

How can Ruby Endowment Plan 3/8 help you?

Ruby Endowment Plan 3/8 is a Renminbi (RMB)-denominated savings plan that provides you not only a guaranteed return at maturity but also life protection¹.

Key Features

-  1. Guaranteed return for your savings
-  2. Affordable premium to start your plan
-  3. Simplified underwriting
-  4. A Death Benefit for your family should the worst happen
-  5. Emergency relief anytime, anywhere with our free Worldwide Emergency Assistance Benefits



1. Guaranteed return for your savings

When the policy matures at the end of the 8th policy year, you are entitled to receive a guaranteed annualized return up to **2.61%**[#] (i.e. Guaranteed Cash Value of up to 119.8%[#] of the total premiums paid).

[#] It is calculated based on the annual premium of RMB97,945 or above.

2. Affordable premium to start your plan

By paying 3-year premium, you can enjoy 8-year savings. It is easy to start with an annual premium payment of RMB20,000 or a monthly premium payment of as low as RMB1,767. Issue age is up to 75.


3. Simplified underwriting

You can enjoy simplified underwriting procedures and start RMB regular savings plan with ease.

4. A Death Benefit 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 beneficiaries in a lump-sum to support and help them manage their financial needs. Once the Death Benefit has been paid out, the policy will be terminated.

The higher of:

 Death Benefit	=	101% of the total premiums due and paid ² of the basic plan	or	101% of the Guaranteed Cash Value ²
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Examples (Figures are in RMB)



Example 1

Guaranteed annualized return:
2.61%

Annual premium

Maturity Benefit

¥97,945

¥97,945

¥97,945

¥ **351,900**



1st
YEAR

2nd
YEAR

3rd
YEAR

8th
YEAR

8 years Accumulation Period



Example 2

Guaranteed annualized return:
2.30%

Annual premium

Maturity Benefit

¥ 70,380



8 years Accumulation Period



8th YEAR

These examples are for illustrative purpose only.



5. Emergency relief anytime, anywhere with our free Worldwide Emergency Assistance Benefits

With our free 24-hour Worldwide Emergency Assistance Benefits³, you can enjoy the assurance of emergency medical assistance wherever you travel, including medical evacuation and repatriation, pre-paid hospital admission deposit, transportation of essential medication and medical equipment, and more.

Key Product Information

Plan	Ruby Endowment Plan 3/8
Issue Age	Age 0-75
Benefit Term	8 years
Premium Payment Term	3 years
Premium Payment Mode	Annually/Monthly
Currency	RMB
Premium Structure	Premium is level and guaranteed



The remarks below supplement the contents of this brochure and aim to provide a better explanation of **Ruby Endowment Plan 3/8**.

Remarks:

1. The availability of this plan is limited and Sun Life Hong Kong Limited may close this plan without prior notice.
2. With reference to the Sum Assured at the date of death.
3. 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.

Key Product Risks:

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 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. 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. We have the right to terminate the basic plan upon the earliest of the following:
 - a. accumulated policy loans and interest equal the Guaranteed Cash Value;
 - 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. 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. RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to certain restrictions. You may have to allow time for conversion of RMB from/to another currency of an amount exceeding the applicable daily limit. Besides, the fluctuation in the exchange rates of RMB may result in gains or losses in case you need to convert RMB from other currencies (or vice versa). You may choose to pay your premiums and to receive benefits in HKD at an exchange rate determined by Sun Life Hong Kong Limited from time to time. Due to exchange rate fluctuations, there is a risk that the RMB will depreciate against HKD. You may lose a portion of your benefit value if you choose to receive your benefits in HKD.
6. 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.
7. 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.

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

This plan is not available to China residents.

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.

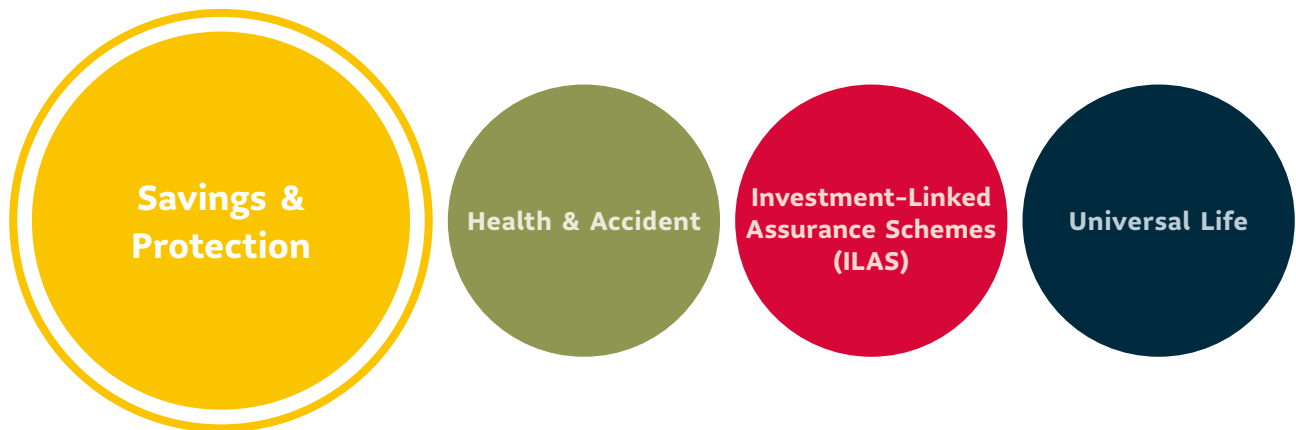
Welcome to the World of Sun Life

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. **Ruby Endowment Plan 3/8** is part of Sun Life's Savings & Protection series, providing a well-rounded financial 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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