

SaveFast Endowment Plan

SaveFast Endowment Plan is a USD-denominated² non-participating savings plan that provides you with a guaranteed annualized return of 3%³ upon policy maturity along with life protection, allowing you and your family to pursue your dreams.

1. Guaranteed annualized return of 3% upon policy maturity

When the policy matures at the end of the 5th policy year, you are entitled to receive a maturity benefit in the form of a **guaranteed annualized return of 3%**.

2. Brief premium payment term to suit your personal needs

- Premium payment period is 2 years for saving protection of 5 years.
- Alternatively, you can choose to pre-pay⁴ your second year's premium at the outset with a **guaranteed prepayment interest rate of 3% per annum** during the 1st policy year.

3. Worry-free application process without medical underwriting

With no medical examinations or questions are required, you are able to enroll in the plan up to the age of 80, so you can pursue stable returns with ease.

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

With our free 24-hour Worldwide Emergency Assistance Benefits⁵, 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.

Remarks:

- ¹ The availability of this basic plan is limited. Sun Life Hong Kong Limited ("Sun Life") reserves the right to withdraw the offer of this basic plan at any time without prior notice. The receipt of premium by Sun Life does not represent the acceptance of your application for this basic plan. At any time during the approval process of your application, Sun Life may withdraw the offer of this basic plan without prior notice; or if the application is declined, the original amount of premium and levy paid at the time of application will be refunded without any interest in your payment currency.
- ² This basic plan is denominated in USD. Premium payments and benefits are calculated and paid in USD. However, you may choose to pay your premiums and to receive benefits in HKD at an exchange rate determined by Sun Life from time to time at its sole discretion.
- ³ The guaranteed annualized return is based on the condition that you hold this policy until maturity. In the event of surrender before maturity, you may suffer substantial losses and the cash value you receive may be less than the premium paid.
- ⁴ Any prepayment for 2nd year premium will be accrued with guaranteed interest of 3% per annum for the first policy year. In the event of withdrawal of prepayment for 2nd year premium during the first policy year, the withdrawal must be made in full amount including any accrued interest, and the total amount withdrawn will be subject to a withdrawal charge of 3%. You will suffer a loss in the event of withdrawal of prepayment for 2nd year premium.
- ⁵ 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.



LIMITED OFFER¹

Key Product Information

Plan	SaveFast Endowment Plan
Prescribed Annual Premium	USD10,000
Policy Currency	USD
Issue Age	Age 0-80
Benefit Term	5 years
Premium Payment Term	2 years
Premium Payment Mode	Annually
Premium Structure	Premium is level and guaranteed
Guaranteed Annualized Return at Policy Maturity	3%
Death Benefit	The higher of: 101% of the total premiums due and fully paid as at the date of death of the insured or 101% of the Guaranteed Cash Value on the date of death of the insured + any other amounts left with Sun Life
Maturity Benefit/ Surrender Value	Guaranteed Cash Value + any other amounts left with Sun Life

Important Information

Key Product Risks:

- 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. If a premium has not been paid to us by the date on which the grace period expires, the policy will lapse automatically on the due date.
- 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.
- 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.
- 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. Hence, you should hence consider the impact of inflation when you plan the benefit.
- 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.
- We have the right to terminate the basic plan upon the earliest of the following:
 - premium is still unpaid and the grace period expires;
 - the insured passes away; or
 - the basic plan reaches its maturity.

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 companies. 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.

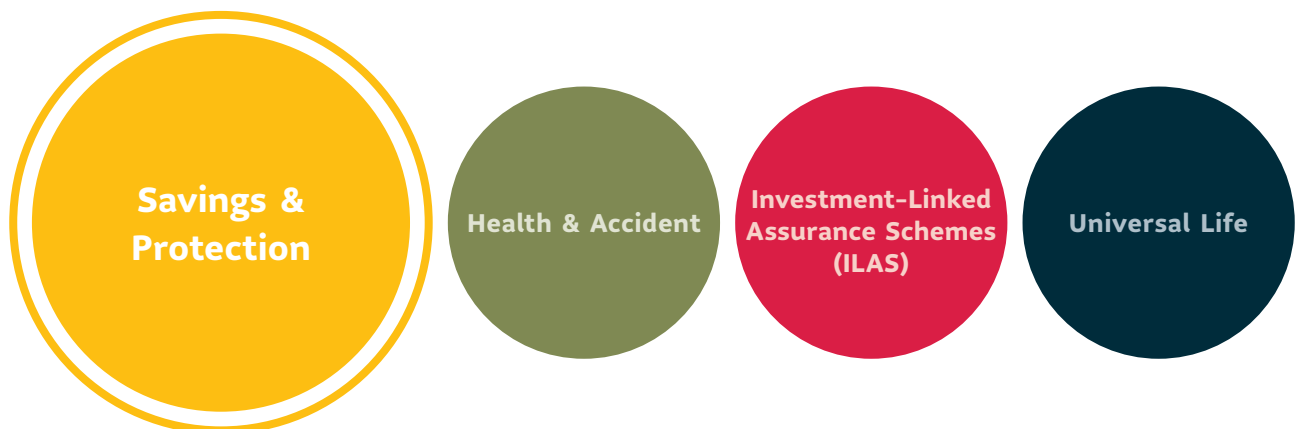
Welcome to the World of Sun Life

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. **SaveFast Endowment Plan** 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.

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

Client Service Centre

G/F, Cheung Kei Center Tower B,
No. 18 Hung Luen Road, Hunghom, Kowloon

Client Service Hotline: 2103 8928

Fax: 2103 8938
sunlife.com.hk

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

Printed in November 2023
Issued by Sun Life Hong Kong Limited

