



## Stellar Multi-Currency Plan Client Offers

Enjoy the total premium rebate of the **Stellar Multi-Currency Green Offer** and **Stellar Multi-Currency Basic Rebate** equivalent up to 83% of AFYP!

### Stellar Multi-Currency Basic Rebate

From now until September 30, 2023, successfully apply for **Stellar Multi-Currency Plan** with designated AFYP requirement and such policy is issued by October 31, 2023, you will be entitled **up to 22% premium rebate** on AFYP.

Campaign Code: A0251A

Plan	AFYP				Stellar Multi-Currency Basic Rebate
	USD	CAD	GBP	RMB	
Stellar Multi-Currency Plan (2-Pay)	12,500 or above	15,000 or above	8,750 or above	87,500 or above	2%
	10,000 - 12,499	12,000 - 14,999	7,000 - 8,749	70,000 - 87,499	1.5%
Stellar Multi-Currency Plan (6-Pay)	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	22%
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	20%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	18%
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	16%
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	10%
	5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	7%
	2,000 - 4,999	2,400 - 5,999	1,400 - 3,499	14,000 - 34,999	5%
Stellar Multi-Currency Plan (12-Pay)	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	22%
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	20%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	16%
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	15%
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	14%
	5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	9%
	1,500 - 4,999	1,800 - 5,999	1,050 - 3,499	10,500 - 34,999	7%
Stellar Multi-Currency Plan (18-Pay)	1,500 or above	1,800 or above	1,050 or above	10,500 or above	12%
	1,000 - 1,499	1,200 - 1,799	700 - 1,049	7,000 - 10,499	8%

For the same insured and same policy owner, the maximum aggregate Stellar Multi-Currency Basic Rebate is USD66,000 (or its equivalent).

## Stellar Multi-Currency Green Offer (for USD policies only)

Successfully apply the plan(s) with the requirements stated in the table below, use our electronic services (i.e. eApplication, eContract and eAdvice) and prepay all your future premiums upon issuance of your policy, you will be entitled **up to 5% p.a. guaranteed prepayment interest rate** as follows:

Promotion Period (both days inclusive)	Plan	Campaign Code	Policy Issue Date	Stellar Multi-Currency Green Offer
Aug 4, 2023 - Sep 30, 2023	<b>Stellar Multi-Currency Plan (2-Pay) (USD policies only)</b>	A0249A	On or before Oct 31, 2023	<b>5% p.a. guaranteed prepayment interest rate</b>
	<b>Stellar Multi-Currency Plan (6-Pay) (USD policies only)</b>	A0250A		<b>4.5% p.a. guaranteed prepayment interest rate, equivalent to 61% of AFYP</b>

All offers shown above are subject to the relevant terms and conditions.

### Terms and Conditions of Stellar Multi-Currency Plan Client Offers (The "Offers")

- The Offers include (1) Stellar Multi-Currency Basic Rebate and (2) Stellar Multi-Currency Green Offer (USD policies only).
- The promotion period of the Offers is from August 4, 2023 to September 30, 2023, unless specified in the terms and conditions below, both days inclusive ("Promotion Period").
- The Offers are only applicable upon the successful application(s) of Stellar Multi-Currency Plan that is submitted during the Promotion Period and such policy(ies) is/are issued by Sun Life Hong Kong Limited ("Sun Life") on or before October 31, 2023 ("Eligible Application").
- Stellar Multi-Currency Basic Rebate:** All Eligible Applications that meet the following AFYP requirement (as stated in the policy summary at policy issuance) are entitled to corresponding premium rebate of AFYP stated below ("Stellar Multi-Currency Basic Rebate"). The AFYP is calculated based on the premium (including premium loading, if any) of the Eligible Application and all premiums of the rider attaching onto the policies and levy are excluded.

Plan	AFYP				Stellar Multi-Currency Basic Rebate
	USD	CAD	GBP	RMB	
<b>Stellar Multi-Currency Plan (2-pay)</b>	12,500 or above	15,000 or above	8,750 or above	87,500 or above	2%
	10,000 - 12,499	12,000 - 14,999	7,000 - 8,749	70,000 - 87,499	1.5%
<b>Stellar Multi-Currency Plan (6-pay)</b>	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	22%
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	20%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	18%
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<b>Stellar Multi-Currency Plan (12-pay)</b>	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	22%
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	20%
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	5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	9%
<b>Stellar Multi-Currency Plan (18-pay)</b>	1,500 - 4,999	1,800 - 5,999	1,050 - 3,499	10,500 - 34,999	7%
	1,500 or above	1,800 or above	1,050 or above	10,500 or above	12%
	1,000 - 1,499	1,200 - 1,799	700 - 1,049	7,000 - 10,499	8%

- Under the Stellar Multi-Currency Basic Rebate:
  - For policy owners who pay future premiums at the time of the policy issuance under a prepayment arrangement, the net premium they need to pay for the policy shall equal to the total premium payable before applying for the Stellar Multi-Currency Plan Client Offers minus the Stellar Multi-Currency Basic Rebate under the Stellar Multi-Currency Plan Client Offers. If the policy(ies) is/are terminated on or before the 1<sup>st</sup> policy anniversary, an amount equal to the Stellar Multi-Currency Basic Rebate will be reduced from the surrender value, if any.
  - The interest on prepaid premium of the Eligible Application(s) is/are 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 Stellar Multi-Currency Basic Rebate will be credited to the policy account of Eligible Application(s) in March 2024 for future premium payment.
- The maximum total rebate of Stellar Multi-Currency Basic Rebate under Stellar Multi-Currency Plan Client Offers, if applicable, is calculated in USD. The maximum total rebate of Stellar Multi-Currency Basic Rebate under Stellar Multi-Currency Plan Client Offers, if applicable, is capped at USD66,000 (or its equivalent) for the same insured and policy owner. If client successfully applies for more than one Eligible Application for the same insured and policy owner, the amount of Stellar Multi-Currency Basic Rebate will be calculated based on each Eligible Application according to the policy issue date until the total amount of Stellar Multi-Currency Basic Rebate reaches USD66,000 (or its equivalent). For non-USD policies in other currencies, the exchange rate of CAD1.2 / GBP0.7 / RMB7 to USD1 will be applied to determine the USD-equivalent of the maximum total rebate.
- For any policy change made by policy owner(s) on or before February 29, 2024, the amount of relevant Premium Rebate(s) will be adjusted accordingly.

8. **Stellar Multi-Currency Green Offer (USD policies only):** The Eligible Application is entitled to the relevant guaranteed prepayment interest rate stated in the table below if
- Successfully apply the plans with the promotion details stated in the table below;
  - the Eligible Stellar Multi-Currency Plan (2-Pay) Application or Eligible Stellar Multi-Currency Plan (6-Pay) Application is submitted via eApplication, eContract and eAdvice are selected during the relevant Promotion Period stated below; and
  - the policy owners pay all future premiums at the time of the policy issuance under a prepayment arrangement.

Promotion Period (both days inclusive)	Plan	Policy Issue Date	Stellar Multi-Currency Green Offer
Aug 4, 2023 - Sep 30, 2023	Stellar Multi-Currency Plan (2-Pay) (USD policies only)	On or before Oct 31, 2023	5% p.a. guaranteed prepayment interest rate
	Stellar Multi-Currency Plan (6-Pay) (USD policies only)		4.5% p.a. guaranteed prepayment interest rate

- The availability of the Stellar Multi-Currency Green Offer is subject to a quota limit. Sun Life reserves the right to withdraw the Stellar Multi-Currency Green Offer without prior notice. The receipt of premium by Sun Life does not represent the acceptance of your application for the Stellar Multi-Currency Green Offer. If the application is declined, the amount of actual premium paid at the time of application will be refunded without any interest.
9. Under the Stellar Multi-Currency Green Offer (USD policies only):
- For policy owners who pay future premiums at the time of the policy issuance under a prepayment arrangement, the net premium they need to pay for the policy shall equal to the total premiums payable stated in the prepayment of premiums illustration minus Stellar Multi-Currency Basic Rebate under the Stellar Multi-Currency Plan Client Offers. If the policy(ies) is/are terminated on or before the 1<sup>st</sup> policy anniversary, an amount equal to the Stellar Multi-Currency Basic Rebate will be reduced from the surrender value, if any.
  - Partial withdrawal of the prepaid amount is not allowed. Any full withdrawal of the prepaid amount will be subject to a surcharge of 5% for Stellar Multi-Currency Plan (2-Pay) or 4.5% for Stellar Multi-Currency Plan (6-Pay) on the amount withdrawn. Policy owners may need to pay future premiums according to the premium payment mode.
  - Applicable to Stellar Multi-Currency Plan (6-Pay) only:  
For policy owners who pay future premiums at the time of the policy issuance under a prepayment arrangement and eligible for Stellar Multi-Currency Green Offer (USD policies only), the Currency Change Option can be exercised on or after the 6<sup>th</sup> Policy Anniversary, subject to other conditions as stated in the Policy Document. In case of the prepaid amount has been fully withdrawn, the Currency Change Option can be exercised on or after (i) the 3<sup>rd</sup> Policy Anniversary and (ii) the approval date of the request for the full withdrawal of the prepaid amount, whichever is later, subject to other conditions as stated in the Policy Document.
- To be entitled to these Offers, the relevant policy(ies) enjoying any premium rebate under the Offers (collectively as "Premium Rebate(s)") must be in force and without any outstanding premium when the relevant Premium Rebate(s) is/are credited to the policy account (please refer to the relevant clause below). A letter will be sent to the policy owner upon completion of issuing the relevant Premium Rebate(s).
  - Sun Life reserves the right to vary the method of issuing the relevant Premium Rebate(s) at any time without prior notice.
  - In case the policy owners request to cancel the relevant policy during the cooling-off period, subject to the then prevailing administrative rules, only the actual premium paid by the policy owner will be used to calculate the amount of premium refund.
  - The relevant Premium Rebate(s) will be rounded to the nearest US Dollar / Canadian Dollar / British Pound / Renminbi according to policy currency. And it cannot be transferred or redeemed for cash.
  - Other than the Offers stated in this leaflet, these Offers cannot be used in conjunction with any other campaign(s) for the same product or including the same product offered by Sun Life.
  - Sun Life reserves the right to vary, suspend or cancel any of these 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.

**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.
- If, and only if, a Policy is entitled to these Offers (i.e. all terms and conditions of these Offers have been complied with), the terms and conditions of these Offers shall form part of the Policy.
- 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.

**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 a provision of any of Sun Life's products outside Hong Kong.*

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