



Sun Life CEO Finale Promotion

Promotion period:
October 1, 2021 - December 31, 2021

Enjoy **8%**
premium rebate
on AFYP

Life Protection

Vital Client Offer (campaign code: A0185A)

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



Wealth Accumulation & Legacy Planning



Scan or
click me

Victory Client Offer (campaign code: A0186A)

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.

Enjoy **5%**
premium rebate
on AFYP

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 October 1, 2021 and December 31, 2021, both days inclusive, and such policy(ies) must be issued by Sun Life Hong Kong Limited (“Sun Life”) on or before February 28, 2022 (“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 June 30, 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 July 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 October 1, 2021 and December 31, 2021, both days inclusive, and such policy(ies) must be issued by Sun Life on or before January 31, 2022 (“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 June 30, 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 July 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.

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.

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(Incorporated in Bermuda with limited liability)

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