



SunGift Global Client Offers

Enjoy the total premium rebate of the **SunGift Global Green Offer** and **SunGift Global Basic Rebate** equivalent up to **65%** of Annualized First Year Premium ("AFYP")!

Pay all future premiums to enjoy instant premium rebate¹!

SunGift Global Basic Rebate

From now until March 31, 2024, successfully apply for **SunGift Global** with designated AFYP requirement and such policy is issued by April 30, 2024, you will be entitled **up to 24% premium rebate** on AFYP.

Plan	AFYP				Basic Rebate
	\$ USD	C\$ CAD	£ GBP	¥ RMB	
SunGift Global (2-Pay)	100,000 or above	120,000 or above	70,000 or above	700,000 or above	4%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	2%
SunGift Global (5-Pay)	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	24%
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	22%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	20%
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	18%
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	12%

For the same insured and same policy owner, the maximum aggregate Basic Rebate for SunGift Global (5-Pay) is USD250,000 (or its equivalent).

¹ If you pay future premiums at the time of the policy issuance under a prepayment arrangement, the net premium you need to pay for the policy shall be equal to the total premium payable before applying for the Offers minus Basic Rebate under the Offers.

SunGift Global Green Offer (for USD policies only)

From now until March 31, 2024, 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 to **up to 5% p.a. guaranteed prepayment interest rate** as follows:

Promotion Period (both days inclusive)	Plan	Campaign Code	Policy Issue Date	Green Offer
Feb 22, 2024 - Mar 31, 2024	SunGift Global (2-Pay) (USD policies only)	A0289A	On or before Apr 30, 2024	5% p.a. guaranteed prepayment interest rate
	SunGift Global (5-Pay) (USD policies only)	A0273A		4.5% p.a. guaranteed prepayment interest rate, equivalent to 41% of AFYP

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

Terms and Conditions of SunGift Global Client Offers (The “Offers”)

1. The Offers include (1) SunGift Global Basic Rebate and (2) SunGift Global Green Offer (USD policies only).
2. The promotion period of the Offers is from February 22, 2024 to March 31, 2024, unless specified in the terms and conditions below, both days inclusive (“Promotion Period”).
3. The Offers are only applicable upon the successful application(s) of SunGift Global that is submitted during the Promotion Period and such policy(ies) is/are issued by Sun Life Hong Kong Limited (“Sun Life HK”) on or before April 30, 2024 (“Eligible Application”).
4. Green Offer (USD policies only): The Eligible Application is entitled to the guaranteed prepayment interest rate stated in the table below if:
 - a. The policy owner successfully applies for the plans with the promotion details stated in the table below;
 - b. eApplication, eContract and eAdvice are selected by the policy owner in the Eligible Application; and
 - c. the policy owner pays all future premiums at the time of the policy issuance under a prepayment arrangement.

Promotion Period (both days inclusive)	Plan	Policy Issue Date	Green Offer
Feb 22, 2024 - Mar 31, 2024	SunGift Global (2-Pay) (USD policies only)	On or before Apr 30, 2024	5% p.a. guaranteed prepayment interest rate
	SunGift Global (5-Pay) (USD policies only)		4.5% p.a. guaranteed prepayment interest rate

5. Under the Green Offer (USD policies only):
 - a. For policy owner who pays 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 premiums payable stated in the prepayment of premiums illustration minus Basic Rebate under the Offers. If the policy(ies) is / are terminated on or before the 1st policy anniversary, an amount equal to the Basic Rebate will be deducted before the surrender value is paid out, if any.
 - b. 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 SunGift Global (2-Pay) or 4.5% for SunGift Global (5-Pay) on the amount withdrawn. Policy owners may need to pay future premiums according to the premium payment mode.
 - c. The availability of the Green Offer is subject to a quota limit. Sun Life HK reserves the right to withdraw the Green Offer without prior notice. The receipt of premium by Sun Life HK does not represent the acceptance of your application for the Green Offer. If the application is declined, the amount of actual premium paid at the time of application will be refunded without any interest.
6. Basic Rebate: If all Eligible Applications are submitted from February 22, 2024 to March 31, 2024 and meet the following AFYP requirement (as stated in the policy summary at policy issuance), the policy owner is entitled to the corresponding premium rebate of AFYP stated below (“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				Basic Rebate
	USD	CAD	GBP	RMB	
SunGift Global (2-pay)	100,000 or above	120,000 or above	70,000 or above	700,000 or above	4%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	2%
SunGift Global (5-pay)	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	24%
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	22%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	20%
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	18%
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	12%

7. Under the Basic Rebate:
 - a. For policy owner who pays 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 for the Offers minus Basic Rebate under the Offers. If the policy(ies) is / are terminated on or before the 1st policy anniversary, an amount equal to the Basic Rebate will be deducted before the surrender value is paid out, if any.
 - b. The interest on prepaid premium of the Eligible Application(s) is / are not guaranteed and will be changed by Sun Life HK from time to time. Policy owner may need to pay for any shortfall if the prepaid premium is insufficient to cover future premiums.
 - c. The same policy owner and insured will be entitled to the maximum total rebate of Basic Rebate under the Offers, if applicable, capped at USD250,000 (or its equivalent). If the same policy owner and insured successfully applies for more than one Eligible SunGift Global (5-Pay) Application, the amount of Basic Rebate will be calculated based on each Eligible Application according to the policy issue date until the total amount of Basic Rebate reaches USD250,000 (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.
 - d. For policy owner who does not prepay all future premiums at the time of policy issuance, the Basic Rebate will be credited to the policy account of Eligible Application(s) in September 2024 for future premium payment.
8. To be eligible to the Offers, the policy owner must apply for the SunGift Global during the Promotional Period. Upon Sun Life’s issue of a policy for the SunGift Global applied for (“eligible policy”), the policy owner must keep and maintain the eligible policy(ies) in force and pay all premiums towards the relevant policy(ies) when due in order to enjoy any premium rebate under the Offers (collectively as “Premium Rebate(s)"). We will credit the relevant Premium Rebate(s) to the policy account which has no premium outstanding. A letter will be sent to the policy owner upon completion of issuing the relevant Premium Rebate(s).
9. Sun Life HK reserves the right to vary the method of issuing the relevant Premium Rebate(s) at any time without prior notice.
10. In case the policy owner requests to cancel the eligible 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. For any policy change made by policy owner(s) on or before August 31, 2024, the amount of relevant Premium Rebate(s) will be adjusted accordingly.
12. The relevant Premium Rebate(s) will be rounded to the nearest US Dollar / Canadian Dollar / British Pound / Renminbi / Hong Kong Dollar according to policy currency and the relevant Premium Rebates cannot be transferred or redeemed for cash.
13. The Offers are not applicable to policy owners who have submitted any application of any relevant policies before the Promotion Period but withdrew the application or terminated the issued policy during the Promotion Period and reapplied for the same products withdrawn or terminated.
14. 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.
15. Sun Life HK 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 HK 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 owner 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 HK 's products outside Hong Kong.

Sun Life Hong Kong Limited

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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

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