

SunHealth LovePromise

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Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)



SunHealth LovePromise

Wouldn't it be great if you and your family could enjoy a brighter future without worrying about juvenile or critical illnesses like cancer?

When it comes to planning a bright future for you and your family, nothing is certain – especially in these challenging times. An unfortunate event striking unexpectedly, such as a juvenile or critical illness like cancer, could instantly set you back financially. In 2020, eight cancer cases were newly diagnosed every minute in China alone. Even if you already have medical coverage in place, protection gaps could still exist, as some critical illnesses are known to recur after treatment. There are also rising medical inflation and living costs to consider.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. On top of offering the most comprehensive protection for juvenile illnesses in the market today, **SunHealth LovePromise** includes the first-in-the-market Family Protection Enhancer Benefit to further safeguard families with a history of cancer, along with extra benefits for designated cancers to give you and your loved ones the financial support needed to focus on recovery¹.



Remark:

1. This is based on market conditions as of January 2022 and comparison among other critical illness plans for new Composite and Long Term Businesses as defined by the Insurance Authority in the Register of Authorized Insurers.

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How can SunHealth LovePromise help you?

As a parent, one of the worst fears you could have is illness in the family, particularly if it involves your child(ren) or yourself as the major income earner. On top of the physical and emotional toll they take, juvenile or critical illnesses can result in a heavy financial strain that, in many cases, lasts long into the future.

▶ The most comprehensive juvenile illness coverage in the market

SunHealth LovePromise provides the most comprehensive juvenile illness coverage in the market for up to 32 juvenile illnesses for extra peace of mind.

▶ The first-in-the-market benefits¹ against cancer

To ensure that you and your loved ones are well taken care of, **SunHealth LovePromise** offers a comprehensive level of protection featuring all-rounded, innovative benefits for your family against cancer.



Family Protection Enhancer Benefit

Extra cancer coverage on the linked child's policy should a parent be diagnosed with cancer



Extra Benefit for Designated Cancers

Extra benefits upon the diagnosis of designated cancers including Leukaemia, Lymphoma, Cancer on Brain and Cancer on Bone



Prime-Age Cancer Benefit

Extra financial support if the insured is unfortunately diagnosed with cancer in his/her prime years

Potential maximum coverage of up to 1072.5% of the Original Sum Assured

Core benefits	<ul style="list-style-type: none"> • Death Benefit • Precious All-in-one Juvenile Benefit • Early Stage Critical Illness Benefit • Major Stage Critical Illness Benefit • SafetyNet Protector Benefit
+	
Extra benefits	<ul style="list-style-type: none"> • Extra Benefit for Designated Cancers • Prime-Age Cancer Benefit • Enhanced Benefit 10
+	
Multiple payment benefit	<ul style="list-style-type: none"> • Major 3 Protection Benefit • Extra Cancer Treatment Benefit
+	
Optional benefit	<ul style="list-style-type: none"> • Family Protection Enhancer Benefit

Potential maximum coverage

▶ up to **1073%**
of the Original Sum Assured

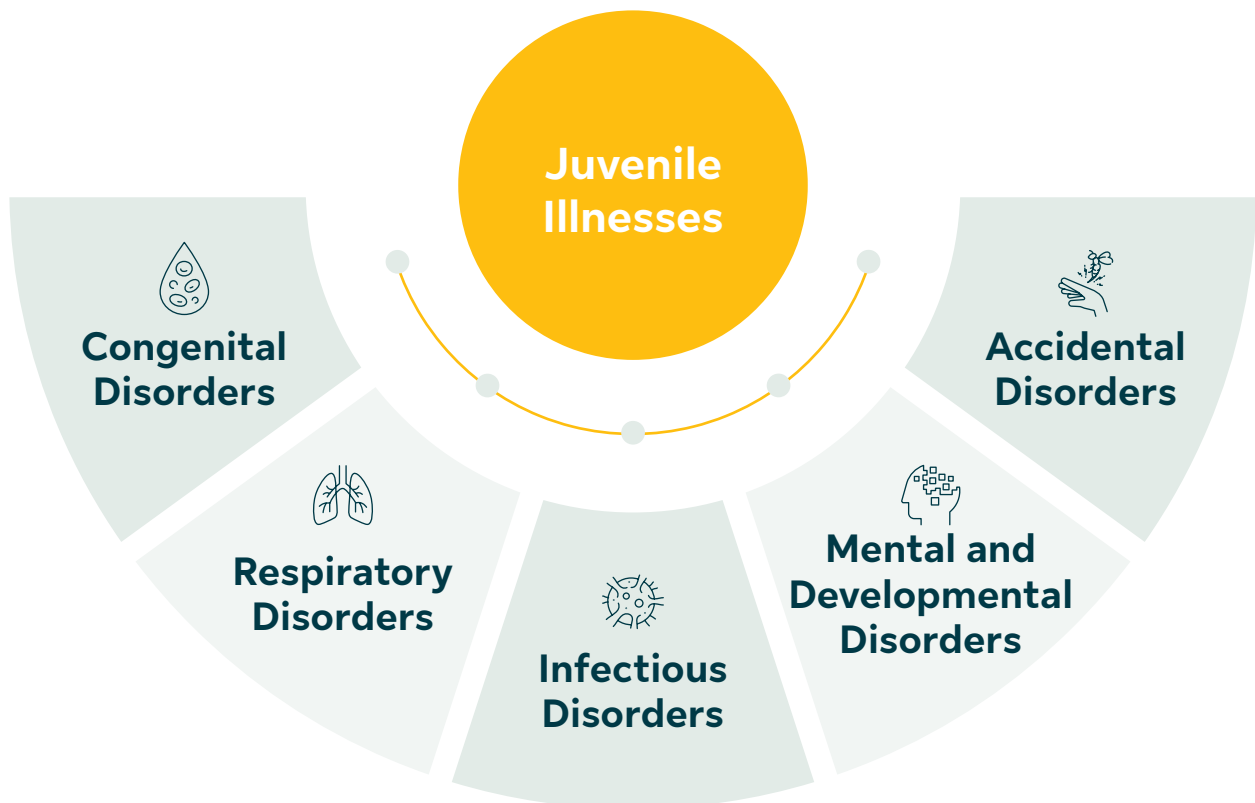
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Key features

1. Comprehensive and innovative protection for children for extra peace of mind



Should your child(ren) be stricken by an illness or injury, it becomes even more important for you to have access to immediate financial support so they can get optimal medical treatment. That's why **SunHealth LovePromise** offers the most comprehensive juvenile illness coverages in the market for up to 32 juvenile illnesses across Congenital Disorders, Mental and Developmental Disorders, Respiratory Disorders, Accidental Disorders, and Infectious Disorders, to relieve undue stress on your family in crucial times. Under **SunHealth LovePromise**, the Precious All-in-one Juvenile Benefit is payable upon diagnosis of any juvenile disease in the section of "Table of Juvenile Illness Conditions".



Did you know?



Congenital Disorders

There are several different types of Haemophilia. Haemophilia A and Haemophilia B are the most common. Haemophilia A is about 4 times as common as Haemophilia B. Haemophilia affects people from all racial and ethnic groups.



Mental and Developmental Disorders

The prevalence of Attention Deficit/ Hyperactivity Disorder (ADHD) among Hong Kong school children is around 5 – 9%. It usually affects males more than females.



Respiratory Disorders

Asthma is the most common chronic disease among children. It affected an estimated 262 million people and caused 461,000 deaths in 2019. **SunHealth LovePromise** covers Severe Asthma.



Accidental Disorders

Bites from insects usually cause pain, swelling, redness, and itching at the site of the bite. Some people have severe reactions to the toxin injected by insect.



Infectious Disorders

Hand, Foot and Mouth Disease (HFMD) is common in children. HFMD caused by enterovirus 71 is more likely associated with severe complications and even death. It has become a major public health issue, especially in Asia.

The above information is for reference only and is gathered from external third-party sources believed to be reliable. Sun Life Hong Kong Limited ("Sun Life HK") gives no express or implied warranty, guarantee, or represents the correctness, accuracy and completeness of such information. The information does not constitute medical advice or recommendation.

Family Protection Enhancer Benefit

What's more, with the first-in-the-market Family Protection Enhancer Benefit², you can also enjoy an added cancer cover of **25% of the Original Sum Assured** on your child's policy without further underwriting and extra premium upon your cancer diagnosis.

Remark:

2. The Family Protection Enhancer Benefit is subject to the following conditions:
 - a. the insured under the child insured's SunHealth LovePromise policy is below the age of 18 upon the policy issue date;
 - b. the parent insured's policy number is provided in the application form of the child insured's policy and/or the child insured's policy number is provided in the application form of the parent insured's policy. The applications of both SunHealth LovePromise policies are submitted within 90 days from each other;
 - c. the insured under the parent's policy is below the age of 65 upon diagnosis of cancer and the Major Stage Critical Illness Benefit under the parent's policy is payable; and
 - d. the parent's policy can execute Extended Coverage to a corresponding insured child's policy once only.

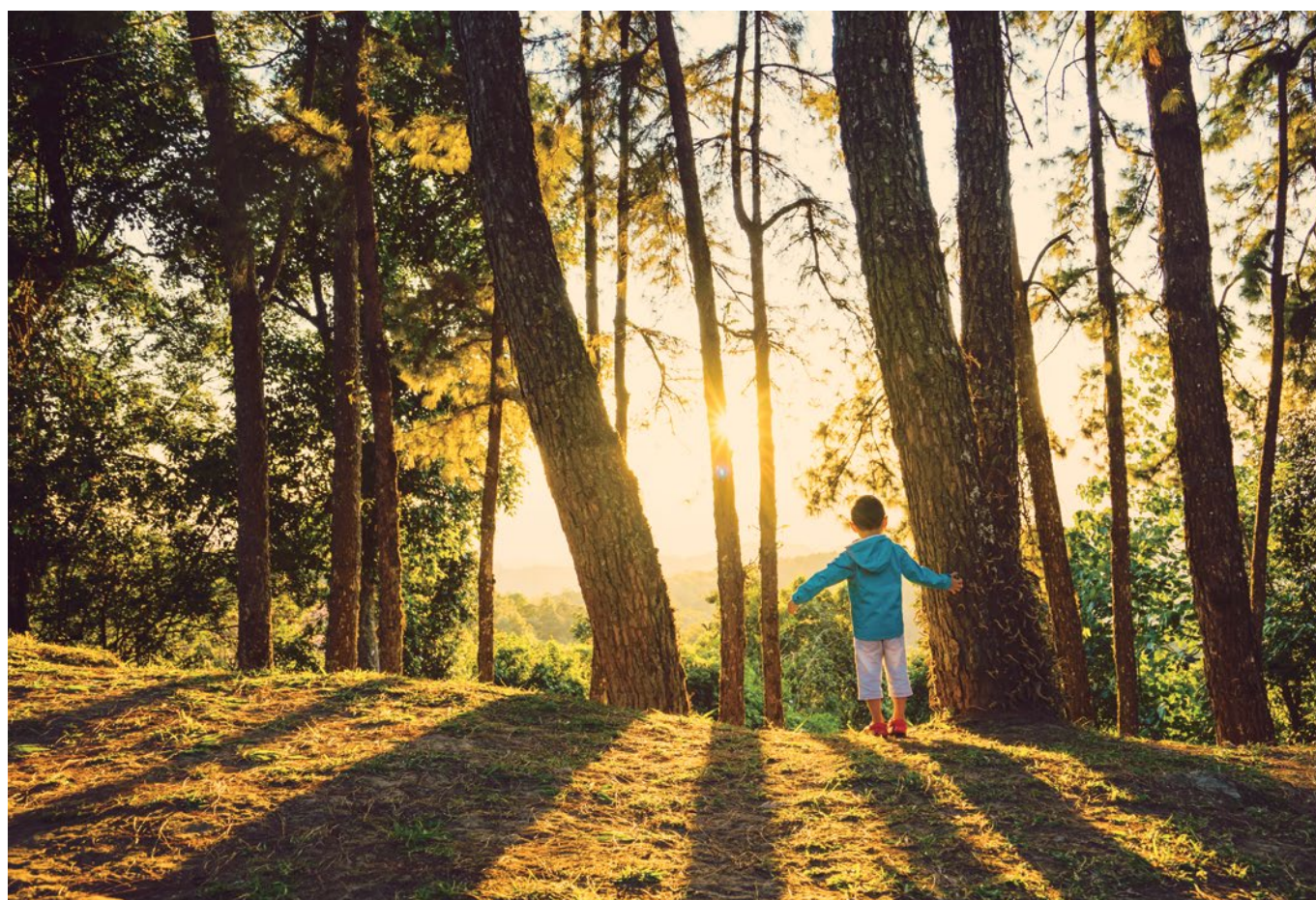
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Table of Juvenile Illness

Group of Juvenile Illness Conditions	Juvenile Illness Conditions*	Payout (% of the Original Sum Assured)
Congenital Disorders	1. Haemophilia A and Haemophilia B	25%
	2. Juvenile Huntington Disease	25%
	3. Osteogenesis Imperfecta	25%
	4. Still's Diseases	25%
	5. Surgery for Idiopathic Scoliosis	10%
	6. Surgical Treatment for Hirschsprung's Disease	10%
	7. Surgical Treatment for Intussusception	10%
	8. Surgical Treatment for Pyloric Stenosis	10%
	9. Type I Juvenile Spinal Amyotrophy	25%
Mental and Developmental Disorders	10. Attention Deficit/Hyperactivity Disorder (ADHD)	5%
	11. Intellectual Disability due to Sickness or Injury^	25%
	12. Language Disorder	5%
	13. Less Severe Autism ^l	5%
	14. Severe Autism [#]	25%
	15. Specific Learning Disorder	5%
	16. Stereotypic Movement Disorder	5%
	17. Tourette Syndrome	5%
Respiratory Disorders	18. Severe Asthma	25%
	19. Severe Pneumonia [@]	25%
Accidental Disorders	20. Dislocation Requiring Surgery	10%
	21. Fractures Requiring Surgery	10%
	22. Insect Bite Causing Poisoning	25%
Infectious Disorders	23. Dengue Haemorrhagic Fever	25%
	24. Glomerulonephritis with Nephrotic Syndrome	25%
	25. Insulin Dependent Diabetes Mellitus (IDDM)	25%
	26. Kawasaki Disease	25%
	27. Rheumatic Fever with Valvular Impairment	25%
	28. Severe Anaphylaxis Reaction	25%
	29. Severe Food Poisoning [@]	25%
	30. Severe Hand, Foot and Mouth Disease	25%
	31. Severe Vaccination Reaction	25%
	32. Wilson's Disease	25%

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- Waiting period: 90 days, except in the cases of ADHD, Less Severe Autism, Language Disorder, Specific Learning Disorder, Stereotypic Movement Disorder and Tourette Syndrome, for which the waiting period will be 180 days.
- The total claim amount for the Precious All-in-one Juvenile Benefit is not higher than 25% of the Original Sum Assured or HKD400,000/USD50,000 for Precious All-in-one Juvenile Benefit under all policy(ies) issued by Sun Life HK for the same insured (depending on the currency as stated on the Policy Summary), whichever is lower.
- Each group of juvenile illness conditions can be claimed once only per policy, except in the cases of the Juvenile Illness Conditions under Mental and Developmental Disorders which can be claimed once on ADHD, Less Severe Autism, Language Disorder, Specific Learning Disorder, Stereotypic Movement Disorder or Tourette Syndrome; and once on Intellectual Disability due to Sickness or Injury, or Severe Autism, but subject to a total claim amount for the Precious All-in-one Juvenile Benefit not higher than 25% of the Original Sum Assured or HKD400,000/USD50,000 for Precious All-in-one Juvenile Benefit under all policy(ies) issued by Sun Life HK for the same insured, whichever is lower.



* Subject to a maximum per life limit of HKD400,000/USD50,000 for Precious All-in-one Juvenile Benefit under all policy(ies) issued by Sun Life HK for the same insured, depending on the currency as stated on the Policy Summary.

[^] Coverage from the insured's attained age 4 to 17 only.

[!] Coverage from the insured's attained age 3 to 17 only.

[#] Coverage from the insured's attained age 5 to 17 only.



[@] Coverage from the insured's attained age 6 months to 17 only.

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Waiver of future premiums for your policy and your child's policy

To enhance your financial protection even further as you recover, we will waive all future premiums when the Current Sum Assured is reduced to zero after the payment of the Major Stage Critical Illness Benefit, SafetyNet Protector Benefit, Early Stage Critical Illness Benefit and/or Precious All-in-one Juvenile Benefit, ensuring you remain protected under the policy while battling the illness.

We will also waive future premiums of **SunHealth LovePromise** if the parent or spouse of the insured unfortunately passes away provided the below requirements are met, to safeguard the insured.

Insured	 Child aged below 18 at the time of policy application	 Adult aged 18 or above at the time of policy application
Policy owner	Parent (either policy owner or Contingent Policy Owner) aged 50 or below a. at the time of policy application; or b. on the effective date of designation or change of policy owner or Contingent Policy Owner, whichever is later	Spouse (either the policy owner or beneficiary of the policy) aged 50 or below a. at the time of policy application; or b. on the effective date of designation or change of ownership or beneficiary, whichever is later
Occurrence of policy owner's/Contingency Policy Owner's/beneficiary's death	The parent passes away before age 80 and the death happens at least two years from a. the policy date; or b. any date of reinstatement of the policy; or c. the effective date of designation or change of policy owner or Contingent Policy Owner, whichever is the latest	The spouse passes away before age 80 and the death happens at least two years from a. the policy date; or b. any date of reinstatement of the policy; or c. the effective date of designation or change of policy owner or beneficiary, whichever is the latest
Premium to be waived³	The future premiums of the basic plan will be waived until the insured is aged 25	All future premiums of the basic plan will be waived

Remark:

3. The waived premium will not be counted towards the Aggregate Premiums Paid.

2. Multiple coverage for different stages of critical illness to minimize financial burdens



When it comes to critical illnesses, the journey can often be long and unpredictable – making it difficult for you to prepare for the challenges at each stage. Certain diseases are also prone to recurring, which is why adequate coverage is essential to provide your family with financial assurance every step of the way. Under **SunHealth LovePromise**, the Early Stage Critical Illness Benefit, Major Stage Critical Illness Benefit and Major 3 Protection Benefit are designed to protect you against all possibilities as underlined by the table below.

Early Stage Critical Illness Benefit

25% of the Original Sum Assured is payable upon diagnosis of any one of the Early Stage Critical Illness in the “Table of Major Stage Critical Illness Conditions and Early Stage Critical Illness Conditions” with a maximum limit of HKD400,000/USD50,000 per life for selective Early Stage Critical Illnesses under all **SunHealth LovePromise** policy(ies) issued by Sun Life HK for the same insured, for each claim.

Each Early Stage Critical Illness can be claimed once only, except in the following cases:

- Carcinoma-in-situ of different organs (Carcinoma-in-situ of the skin, including melanoma-in-situ, are excluded) and Early Malignancy (Early Stage Cancer of the Prostate/Early Stage Papillary Carcinoma of Thyroid and Non-melanoma Skin Cancer of AJCC Stage II or above) at different sites: Up to two claims in total
- Angioplasty and Other Invasive Treatments for Coronary Artery Disease: Up to two claims in total

This benefit terminates once the Current Sum Assured⁴ is reduced to zero.

Major Stage Critical Illness Benefit

100% of the Current Sum Assured is payable upon the diagnosis of any one of the Major Stage Critical Illnesses in the “Table of Major Stage Critical Illness Conditions and Early Stage Critical Illness Conditions”.

Each Major Stage Critical Illness can be claimed once only.

The Current Sum Assured, Guaranteed Cash Value and Special Bonus of this basic plan will be reduced to zero upon the date of approval of the Major Stage Critical Illness Benefit claim.

Remark:

4. Current Sum Assured means the Original Sum Assured, less total amount of Sum Assured paid under Early Stage Critical Illness Benefit and/or Precious All-in-one Juvenile Benefit. Current Sum Assured will be reduced to zero after the date we approved Death Benefit, Major Stage Critical Illness Benefit or SafetyNet Protector Benefit claim. Guaranteed Cash Value and Special Bonus (if any) of this Basic Plan will be reduced to zero at the same time when Current Sum Assured is reduced to zero under any circumstances.

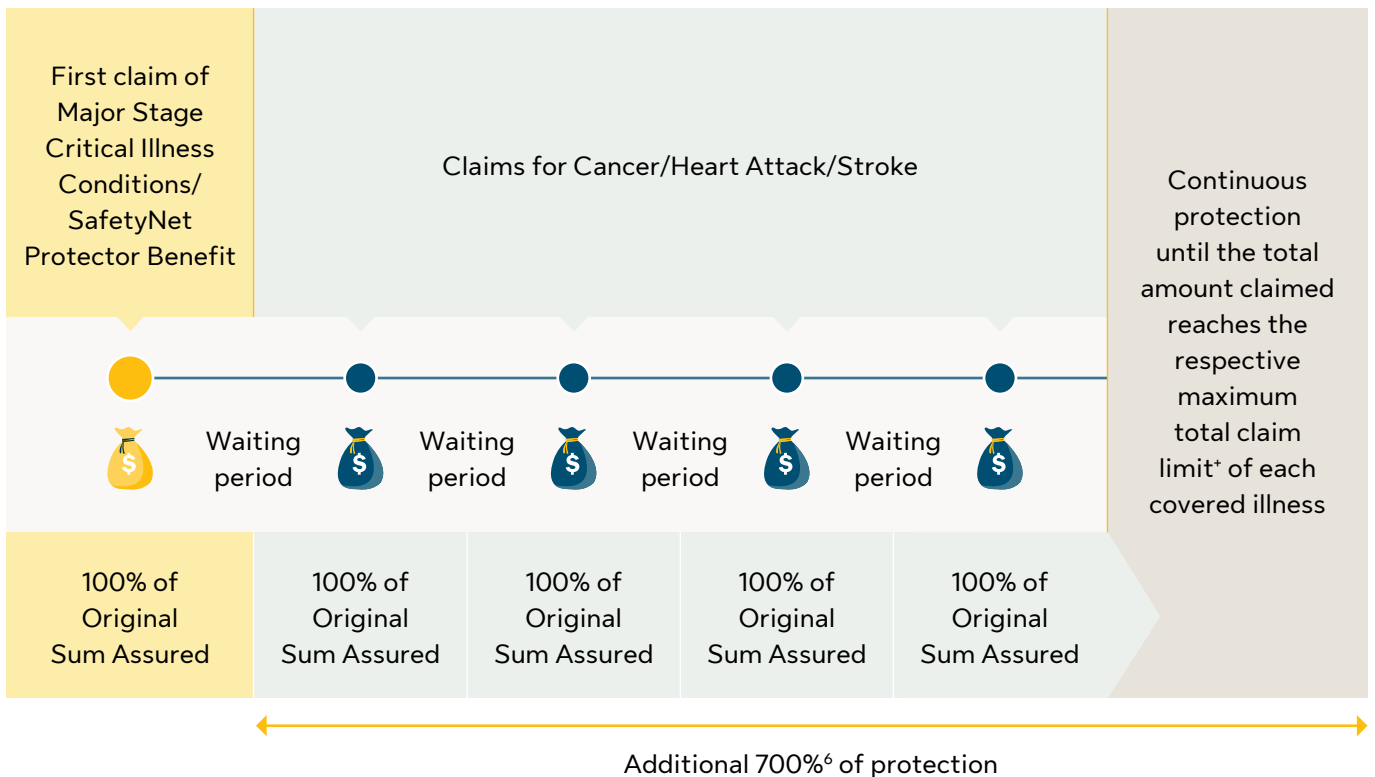
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Major 3 Protection Benefit

It's common for critical illnesses to strike more than once, with some illnesses such as Cancer, Heart Attack and Stroke being likely to recur. To regain control over these unfortunate situations, **SunHealth LovePromise** provides additional coverage for you even after the Major Stage Critical Illness Benefit has been paid and the Current Sum Assured is reduced to zero. This benefit provides you with timely and critical financial resources so you can focus on your rehabilitation.

100% of the Original Sum Assured for each approved diagnosis of Cancer, Heart Attack or Stroke. Should the insured wish to claim the Major 3 Protection Benefit but has previously claimed the Early Stage Critical Illness Benefit or Precious All-in-one Juvenile Benefit, leaving the Current Sum Assured to be less than 100% of the Original Sum Assured, the Shortfall in Sum Assured⁷ will be paid for the first approved diagnosis of Cancer, Heart Attack or Stroke. With a Major 3 Protection Benefit, the maximum total claims limit of these three illnesses under this policy is up to **700%⁶ of the Original Sum Assured**, as illustrated below.

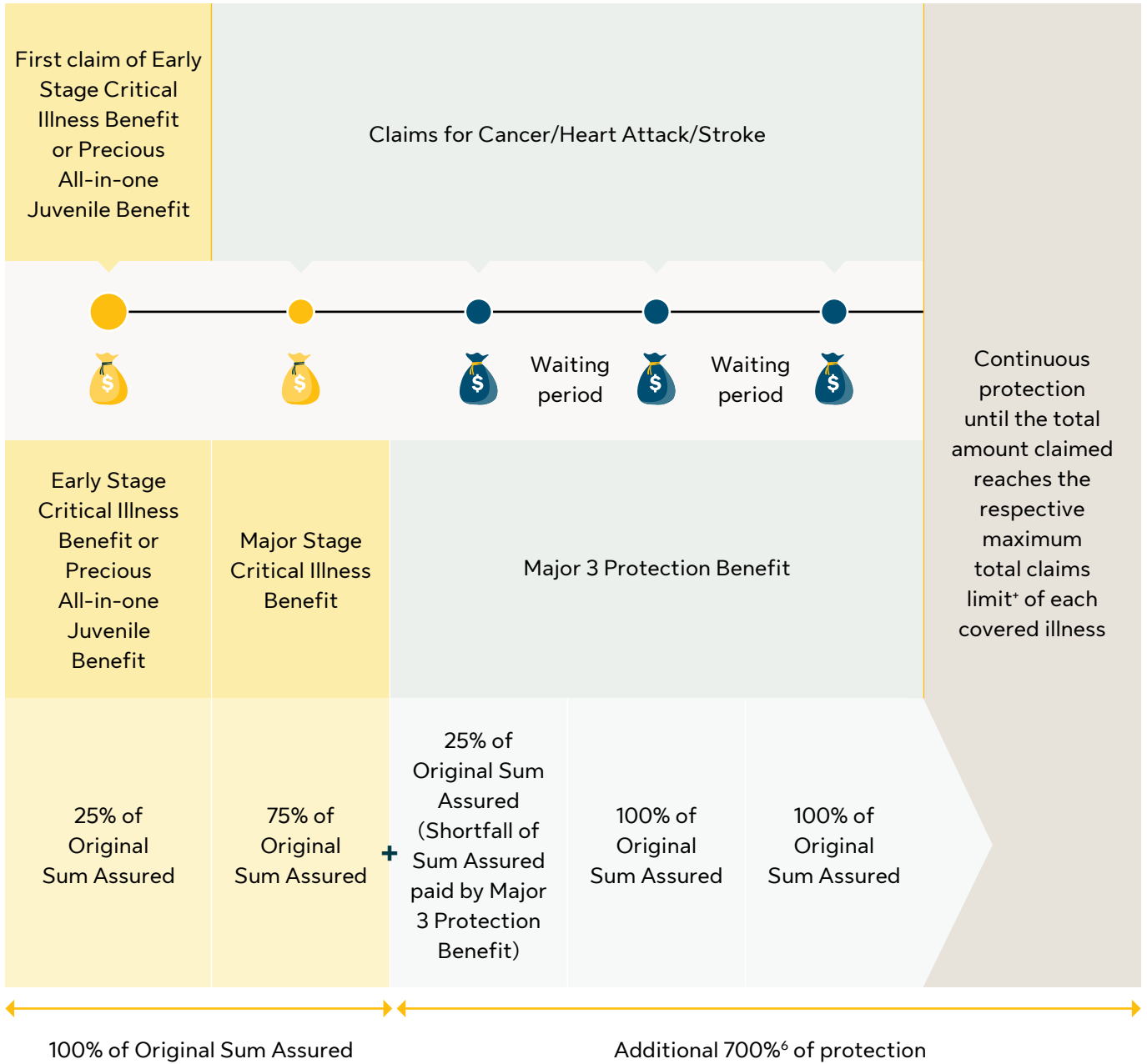
Before any subsequent eligible claim is payable, please note the waiting period section stated below.



Remarks:

5. If the preceding approved claim for the Major Stage Critical Illness Benefit or the Major 3 Protection Benefit is Heart Attack or Stroke, the subsequent claim for the Major 3 Protection Benefit should be a new Heart Attack or Stroke. If a claim for Preceding Cancer of prostate has been paid under Major Stage Critical Illness Benefit or Major 3 Protection Benefit under the basic plan, and a Persistent Cancer of prostate is related to or is a continuation of this Preceding Cancer of prostate with the date of the diagnosis of such Persistent Cancer after the insured's age of 70, the Major 3 Protection Benefit of such Persistent Cancer shall be payable only on the condition that the insured has received or has been receiving an Active Treatment on the recommendation of a Specialist. The Active Treatment must be Medically Necessary and performed between the date of diagnosis of the Preceding Cancer and the date of diagnosis of the Persistent Cancer.
6. Assuming the first critical illness claim of the policy is not from Cancer, Heart Attack or Stroke. Otherwise, the maximum total claim limit of these three illnesses under this policy is up to an additional 600% of the Original Sum Assured.
7. Shortfall in Sum Assured means an amount which is equal to: 100% of Original Sum Assured less Current Sum Assured for Major Stage Critical Illness Condition.

Major 3 Protection Benefit



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Major 3 Protection Benefit

- A continuous period of at least one year must elapse between the date of diagnosis of Cancer/Heart Attack/Stroke of the subsequent claim and the date of diagnosis of Major Stage Critical Illness Condition of the immediately preceding approved claim before the Major 3 Protection Benefit is payable in respect of the subsequent claim for diagnosis of Cancer/Heart Attack/Stroke.
- A continuous period of at least one year must elapse between the date of diagnosis of Cancer/Heart Attack/Stroke of the subsequent claim and the surgery date of the immediately preceding approved claim for SafetyNet Protector Benefit before the Major 3 Protection Benefit is payable in respect of the subsequent claim for diagnosis of Cancer/Heart Attack/Stroke;
- In the case of a newly diagnosed Cancer, a continuous period of at least three years must have elapsed between the date of diagnosis of the newly diagnosed Cancer and the date of diagnosis of the Preceding Cancer.
- In the case of a Persistent Cancer or Recurrent Cancer, a continuous period of at least three years must have elapsed between the date of diagnosis of the Persistent Cancer or Recurrent Cancer and the date of diagnosis of the Preceding Cancer.
- If you have successfully claimed for Major Stage Critical Illness Benefit or Major 3 Protection Benefit for diagnosis of Heart Attack/Stroke previously, the subsequent claim for Major 3 Protection Benefit must be a new diagnosis of Heart Attack/Stroke.
- No waiting period for the Diagnosis of Cancer, Heart Attack or Stroke where the immediately preceding approved claim is an Early Stage Critical Illness Condition/Juvenile Illness Condition.

For all claims under Major 3 Protection Benefit, the insured must have survived for a period of at least 14 days from the date of diagnosis of Cancer/Heart Attack/Stroke.

- * Please refer to the Benefits Schedule for the details of maximum total claims limit of each covered illness.

3. Enhanced cancer care benefits to overcome challenging times



With a total of over 19 million new cases diagnosed worldwide in 2020, cancer is a disease that affects a large proportion of the global population – and the numbers are set to rise. To maximize your chances of survival and recovery without severely impacting your quality of life with your family, we offer reinforced cancer coverage to fill the protection gaps of increasing treatment costs.

▶ Extra Benefit for Designated Cancers

Although general treatment costs are already expensive, certain cancers require even more financial commitment due to new drugs and therapy options. Under **SunHealth LovePromise**, an additional **50% of the Original Sum Assured** is payable upon the diagnosis of designated cancers including Leukaemia, Lymphoma, Cancer on Brain and Cancer on Bone. This benefit covers the insured until age 100 and is only payable once during the policy term.

▶ Extra Cancer Treatment Benefit

As an additional means of support, **SunHealth LovePromise** will provide you with extra **25% of the Original Sum Assured** after the Major Stage Critical Illness Benefit or Major 3 Protection Benefit is paid to help subsidize your treatment and living costs further as your family undergoes difficult times. The Extra Cancer Treatment Benefit will be payable:

- at least one year but less than two years after the date of diagnosis of the Preceding Cancer claim; and
- at least two years but less than three years after the date of the diagnosis of the Preceding Cancer claim. Provided the insured is still suffering from cancer and receiving Active Treatment or End-of-life Care for cancer,
- For each Major Stage Critical Illness Benefit or Major 3 Protection Benefit claim, a maximum of **50% of the Original Sum Assured** (25% x 2 years) is payable.
- For each policy, a maximum of **150% of the Original Sum Assured** (payable up to six times) is payable.

▶ Prime-Age Cancer Benefit

If you are the sole breadwinner of your household or are of prime parenting age, your income would be a major source of financial support for your family's daily expenses, housing payments and children's education. To minimize the drastic impact of income disruption and extra financial burden that a cancer diagnosis could cause, **SunHealth LovePromise** offers an extra **50% of the Original Sum Assured** if the insured is diagnosed with cancer in his/her prime between the ages of 25 and 50. This benefit is subject to a maximum limit of HKD400,000/USD50,000 per life under all **SunHealth LovePromise** policy(ies) issued by Sun Life HK for the same insured.

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4. Advanced support for complex surgeries and income loss



▶ SafetyNet Protector Benefit

As life is full of uncertainties, you need to be prepared for any emergency. Should you not have the funds set aside for sudden events like surgeries, it could mean tapping into the savings you originally planned for other purposes, including your children's future and a comfortable retirement, as some Complex Surgical Procedures⁸ are not covered in critical illness insurance plans. **SunHealth LovePromise** offers a SafetyNet Protector Benefit that provides a maximum of **100% of the Current Sum Assured** if the insured undergoes a Complex Surgical Procedure in a hospital due to an injury or an illness which is not payable under any other benefits in this plan.

▶ Optional CI Income Plus

To provide an additional cash subsidy for your loved ones as you battle your illness or should you pass away, **SunHealth LovePromise** provides you with an optional CI Income Plus⁹ to enhance the Death Benefit, Major Stage Critical Illness Benefit and SafetyNet Protector Benefit with up to **100% of the Original Sum Assured** of your basic plan. This optional rider benefit offers protection for the whole life of the insured with the same premium payment term as the basic plan. Optional CI Income Plus will be terminated once the Death Benefit, Major Stage Critical Illnesses Benefit and/or SafetyNet Protector Benefit is paid or the basic plan is terminated. You will have the flexibility to choose between a lump-sum payment or monthly/annual installments over three years upon submitting the relevant claim on Major Stage Critical Illness Benefit and/or SafetyNet Protector Benefit to us, so you can rest assured your family will be supported when they need it most.

Remarks:

8. A Complex Surgical Procedure means a surgical procedure that is listed under the Schedule of Surgical Procedures which is available at www.sunlife.com.hk/sunhealthlovepromise-en.
9. Rider benefits are subject to additional premium and terms and conditions of the relevant rider benefits.

What's more?

On top of the key features, **SunHealth LovePromise** includes the following additional benefits as extra safeguards:

▶ Enhanced Benefit 10¹⁰ for your extra peace of mind

Enhanced Benefit 10 provides an additional **50% of the Current Sum Assured** when the following benefits become payable within the first 10 policy years, giving you and your family extra financial support:

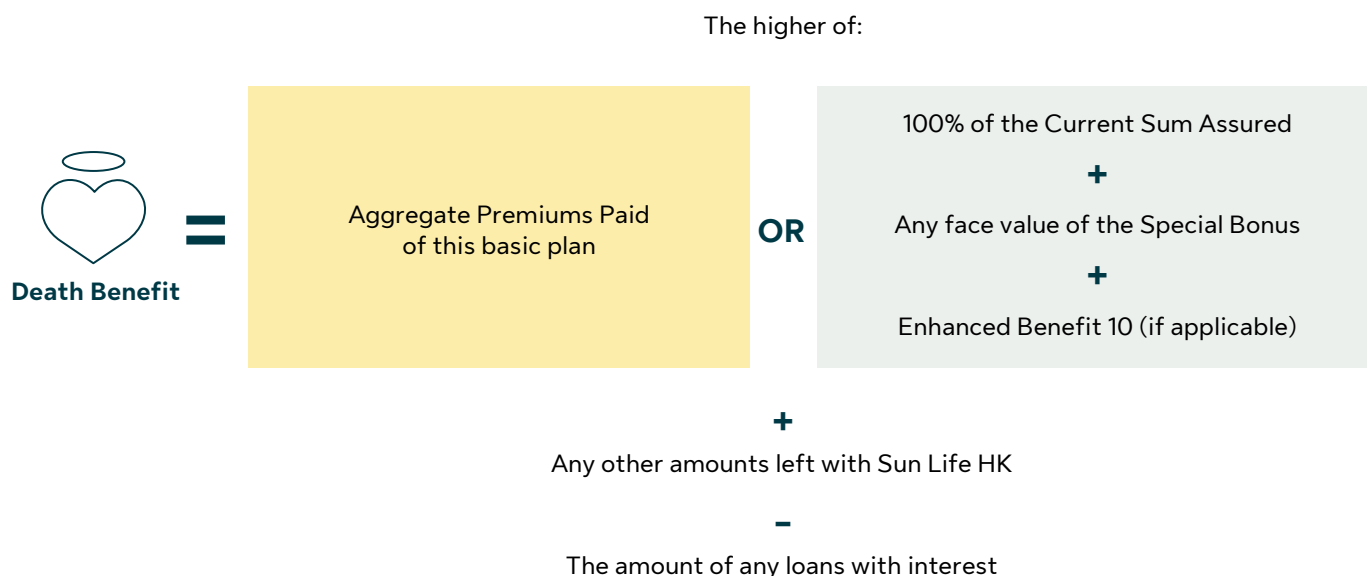
- Major Stage Critical Illness Benefit
- SafetyNet Protector Benefit
- Death Benefit

▶ Special Bonus for more savings

Special Bonus is a non-guaranteed bonus¹¹ and payable upon payment of the Death Benefit, Surrender Benefit, Major Stage Critical Illness Benefit, Early Stage Critical Illness Benefit, Precious All-in-one Juvenile Benefit or SafetyNet Protector Benefit of this policy if the Current Sum Assured is higher than zero.

▶ Death Benefit to lighten your family's financial load

In addition to the critical illness coverage, if the insured unfortunately passes away when the Current Sum Assured is higher than zero, **SunHealth LovePromise** provides a Death Benefit as follows to ease the financial strain on your loved ones.



Remarks:

10. Enhanced Benefit 10 will not be eligible for the Guaranteed Cash Value and Special Bonus, if any, and will be automatically terminated (i) once the Death Benefit/Major Stage Critical Illness Benefit/SafetyNet Protection Benefit becomes payable; (ii) the date on which the Current Sum Assured is reduced to zero; (iii) on the 10th policy anniversary; and (iv) upon termination of this basic plan, whichever is the earliest. The Current Sum Assured will remain the same upon payment of Enhanced Benefit 10.

11. The face value of the Special Bonus (if any) will be paid when Sun Life HK is paying the (1) Major Stage Critical Illness Benefit, (2) Early Stage Critical Illness Benefit, (3) Precious All-in-one Juvenile Benefit, (4) SafetyNet Protector Benefit, or (5) Death Benefit. The cash value of the Special Bonus (if any) will be paid when the policy is surrendered in whole or in part. The cash value of the Special Bonus (if any) may not be equal to the face value of the Special Bonus. A face value of a pro rata portion of the Special Bonus (if any) will also be paid upon payment of the Early Stage Critical Illness Benefit/Precious All-in-one Juvenile Benefit, followed by the Current Sum Assured, Guaranteed Cash Value and Special Bonus (if any) and premiums of the basic plan shall then be reduced on a pro rata basis accordingly. The Special Bonus will not be paid after the Current Sum Assured reaches zero. The Special Bonus is calculated based on Sun Life HK's current Special Bonus scales which are not guaranteed and will be subject to change at Sun Life HK's sole discretion from time to time. The Special Bonus may be different at each subsequent declaration and the actual values paid may change. Sun Life HK's Special Bonus will typically vary based on the performance of a number of experience factors, with the investment return, including the impact of asset defaults and investment expenses, normally being the main determinant of the Special Bonus performance. Other factors include, but are not limited to, claim experience, policy expenses, taxes, and policy owner persistency experience.

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▶ Guaranteed Insurability Option/ Guaranteed Insurability Option for Newborn¹²

SunHealth LovePromise offers the insured the ability to purchase a new standalone critical illness policy with guaranteed insurability upon a life-changing event of up to HKD500,000/USD62,500 (or 50% of the Original Sum Assured of the original basic plan, whichever is lower). This means that when the insured reaches age 18, gets married, has new-born children, or has a direct family member (including a spouse, parent(s) and child(ren)) diagnosed with a Major Stage Critical Illness Condition for the first time, you will be able to increase your level of critical illness coverage without having to answer any medical questions, or undergo any medical tests or examinations.

SunHealth LovePromise allows the insured to purchase a new standalone critical illness policy with guaranteed insurability of up to HKD500,000/USD62,500 (or 50% of the Original Sum Assured of the original basic plan, whichever is lower) for their newborn to ensure his/her beloved one is well protected.

▶ Value-added Benefits to support your medical treatment

To enhance your protection, **SunHealth LovePromise** offers the following value-added services¹³ as extra safeguards.

- Critical Illness Professional Assessment and Referral
- Local Urgent Care
- Comprehensive Genomic Profiling
- Overseas Medical Referral and Arrangement Services
- Mainland China VIP Medical Navigation Service
- Family Care Benefit
- Cancer and Stroke Family Support Program
- Worldwide Emergency Assistance Benefits

▶ Optional add-on rider benefits⁹ to widen your safety net

For affordable additional premiums, you can enhance your plan with medical, accident and disability protection by attaching a range of rider benefits of your choice, creating the right cover to suit your needs. Please contact your Advisor to find out more.

Remarks:

12. Subject to the prevailing rules by Sun Life HK.

13. The Value-added Benefits are provided by third-party service provider(s). Sun Life HK is not the service provider of any of the Value Added Benefits and we do not guarantee the end results of your use of the Value Added Benefits. We make no representation, warranty or undertaking as to the quality and availability of the Value Added Benefits and shall not be responsible for any act, negligence or failure to act on the part of any third-party service provider(s). Sun Life HK will not be liable to you for any loss or damage, costs or other expenses whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the Value Added Benefits provided by any third-party service provider(s).

Case studies

Example 1:

Mr. A is a young working professional who lives in the city with Mrs. A, a housewife, and their only son. Currently renting, they aspire to buy a home of their own within the next 5 to 10 years, which is why he puts in long hours at work to save up. To put his mind at ease as a sole breadwinner, Mr. A wants comprehensive juvenile illness protection for his son and purchases **SunHealth LovePromise**.



Mr. A's son

Age 5

Mr. A purchases **SunHealth LovePromise** with a Sum Assured of HKD800,000 for his son.

Age 8

Mr. A's son is diagnosed with ADHD.

Entitled Benefit:
Precious All-in-one Juvenile Benefit for ADHD

5% of the Original Sum Assured

HKD40,000

+

Any proportionate face value of the Special Bonus

Age 10

Mr. A's son is diagnosed with Severe Hand, Foot and Mouth Disease.

Entitled Benefit:
Precious All-in-one Juvenile Benefit for Severe Hand, Foot and Mouth Disease

20% of the Original Sum Assured

HKD160,000

+

Any proportionate face value of the Special Bonus

▶ **25%** of the Original Sum Assured

Total benefits paid:
HKD200,000

+

Any face value of the Special Bonus

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Example 2:

Mr. B has just entered the banking industry upon graduating. As a junior in his department, he has been working overtime for career progression. Although he is under a lot of stress, he still finds it manageable as he tries to eat well and exercise during the weekend. However, ever since the pandemic, Mr. B has become more concerned about his well-being and wants critical illness protection with coverage on future unknown diseases while he is still young and healthy.



Mr. B

Age 30

Mr. B purchases **SunHealth LovePromise** with the Sum Assured of HKD500,000.

Age 35

Mr. B is healthy and does not make any claim before. A new disease, Virus X, is discovered and becomes an epidemic in Mr. B's hometown. He is infected with Virus X upon visiting his parents and is required to undergo decompression of the trigeminal nerve root, which is a Complex Surgical Procedure. **Mr. B's illness condition is covered even though it is not claimable under Major Stage Critical Illness Benefit and Early Stage Critical Illness Benefit.**

Entitled Benefit:

SafetyNet Protector Benefit

100% of the Current Sum Assured

HKD500,000

+

Any proportionate face value of the Special Bonus

Enhanced Benefit 10

Additional 50% of the Current Sum Assured of the SafetyNet Protector Benefit

HKD250,000

All other benefits are terminated except for Major 3 Protection Benefit and Extra Cancer Treatment Benefit.

▶ **150%** of the Original Sum Assured

Total benefits paid:
HKD750,000

+

Any face value of the Special Bonus

The above case is for illustrative purposes only.

Example 3:

Mrs. C's mother recently passed away of cancer, prompting her to prioritize her health and her daughter's future. To provide her loved ones with whole life critical illness protection, she purchases **SunHealth LovePromise** for herself and her daughter. In addition, she also purchases CI Income Plus, the optional rider benefit with the same Sum Assured as her basic plan.



Mrs. C

Age 35

Mrs. C purchases the following policies and linked her own policy to her daughter's policy:

Insured

Mrs. C, Age 35

Policy owner

Mrs. C

Policy details

Sum Assured of

- **SunHealth LovePromise** with Family Protection Enhancer Benefit: HKD720,000
- **CI Income Plus:** HKD720,000

Premium payment term: 20 years

Age 40

Mrs. C goes for a body check-up and finds out that one of her major coronary arteries has a stenosis of 50%. She undergoes angioplasty to correct the narrowing (Early Stage Critical Illness Condition under the Illnesses related to the Heart of the "Table of Major Stage Critical Illness Conditions and Early Stage Critical Illness Conditions").

Entitled Benefit for Mrs C: Early Stage Critical Illness Benefit
25% of the Original Sum Assured
HKD180,000

+
Any proportionate face value of the Special Bonus

Age 47

Mrs. C is diagnosed with Cancer on Brain (Major Stage Critical Illness Condition under the Illnesses related to Cancer of the "Table of Major Stage Critical Illness Conditions and Early Stage Critical Illness Conditions") and undergoes the surgery to remove the tumour. Mrs. C chooses to receive the CI Income Plus benefit by monthly installments over three years.

Entitled Benefit for Mrs C: Major Stage Critical Illness Benefit under basic plan
100% of the Current Sum Assured (75% of the Original Sum Assured)
HKD540,000

+
Any proportionate face value of the Special Bonus

Major 3 Protection Benefit
25% of the Original Sum Assured (Shortfall in Sum Assured for Major Stage Critical Illness Benefit)
HKD180,000

Major Stage Critical Illness Benefit under CI Income Plus
100% of the CI Income Plus's Sum Assured
HKD20,000 x 36 months = HKD720,000

+
Any non-guaranteed interest

Extra Benefit for Designated Cancers
50% of the Original Sum Assured
HKD360,000

Prime-Age Cancer Benefit
50% of the Original Sum Assured
HKD360,000
Waiver of premium
All future premiums are waived

Entitled Benefit for Mrs. C's daughter: Family Protection Enhancer Benefit
Additional 25% cancer coverage based on the Original Sum Assured of Mrs. C's daughter's policy. This additional cancer coverage will be payable if Mrs. C's daughter make a cancer claim under the Major Stage Critical Illness Benefit up to age 65.

When the Current Sum Assured is reduced to zero, all benefits except for the Major 3 Protection Benefit and Extra Cancer Treatment Benefit are terminated.

Age 48

Mrs. C receives the chemotherapy to control tumor growth.

Entitled Benefit for Mrs. C: Extra Cancer Treatment Benefit
25% of the Original Sum Assured of the basic plan
HKD180,000

Age 49

Mrs. C receives the chemotherapy and targeted therapy to control tumor growth.

Entitled Benefit for Mrs. C: Extra Cancer Treatment Benefit
25% of the Original Sum Assured of the basic plan
HKD180,000

Age 50

Mrs. C's Cancer on Brain persists after three years of treatment.

Entitled Benefit for Mrs. C: Major 3 Protection Benefit
100% of the Original Sum Assured of the basic plan
HKD720,000

She is still covered by the Major 3 Protection Benefit and Extra Cancer Treatment Benefit.



Mrs. C's daughter

Age 5

Insured

Mrs. C's daughter, Age 5

Policy owner

Mrs. C

Policy details

Sum Assured of

SunHealth LovePromise: HKD720,000

Premium payment term: 20 years

Entitled Benefit for Mrs. C's daughter: Family Protection Enhancer Benefit
Additional 25% cancer coverage based on the Original Sum Assured of Mrs. C's daughter's policy. This additional cancer coverage will be payable if Mrs. C's daughter make a cancer claim under the Major Stage Critical Illness Benefit up to age 65.

When the Current Sum Assured is reduced to zero, all benefits except for the Major 3 Protection Benefit and Extra Cancer Treatment Benefit are terminated.

▶ **375%** of the Original Sum Assured of the basic plan

+

▶ **100%** of the Original Sum Assured of the rider benefit

Total benefits paid: HKD3,420,000

+

Any face value of the Special Bonus of the basic plan

+

Any non-guaranteed interest

SunHealth LovePromise

Key product information

Plan	SunHealth LovePromise		CI Income Plus	
Minimum Sum Assured	HKD200,000/USD25,000		HKD100,000/USD12,500	
Premium Payment Term and Issue Age	Premium Payment Term	Issue Age	Premium Payment Term	Issue Age
	10 years	Age 0 – 65	10 years	Age 0 – 60
	15 years	Age 0 – 60	15 years	Age 0 – 60
	20 years	Age 0 – 55	20 years	Age 0 – 55
	25 years	Age 0 – 50	25 years	Age 0 – 50
Benefit Term	Whole life, except the following: For SunHealth LovePromise and CI Income Plus <ul style="list-style-type: none"> Major Stage Critical Illness Conditions <ul style="list-style-type: none"> - Loss of Independent Existence: To age 65 - Occupational Acquired HIV: From age 18 For SunHealth LovePromise <ul style="list-style-type: none"> Early Stage Critical Illness Conditions <ul style="list-style-type: none"> - Accidental fracture of Spinal Column: Age 65 – 85 - Severe Osteoporosis with Fractures: To age 70 Precious All-in-one Juvenile Benefit: To age 18 <ul style="list-style-type: none"> - Intellectual Disability due to Sickness or Injury: From age 4 - Less Severe Autism: From age 3 - Severe Autism: From age 5 - Severe Pneumonia and Severe Food Poisoning: From age 6 months Major 3 Protection Benefit: To age 85 Extra Cancer Treatment Benefit: To age 85 Prime-Age Cancer Benefit: Age 25 – 50 Extra Benefit for Designated Cancers: To age 100 Family Protection Enhancer Benefit: To age 65 of the insured parent Extended Coverage added by Family Protection Enhancer Benefit: To age 65 of the insured child Waiver of premium on Death of insured's Parent/Spouse: To age 80 of insured's parent/spouse 			
Premium Payment Mode	Annually/Semi-Annually/Monthly			
Currency	HKD/USD			
Premium Structure	Premium amount is determined based on several factors including but not limited to sum assured, premium payment term, currency, sex, issue age, smoking status and health conditions of the insured. Premium is level and non-guaranteed.			
Surrender Value	Guaranteed Cash Value + any cash value of Special Bonus + any other amounts left with Sun Life - HK the amount of any loans with interest			
Free Rider Benefit	Worldwide Emergency Assistance Benefits ¹³			

SunHealth LovePromise

Schedule of benefits

Type of Coverage/Benefit	Details of Coverage	Benefit as % of Sum Assured	
		In the first 10 policy years (Enhanced Benefit 10 will be paid out in the first 10 policy years)	From the 11 th policy year onwards
1. Maximum Benefit available for claims under this policy	Covers 158 illnesses and severe illnesses <ul style="list-style-type: none"> • 32 Juvenile Illness Conditions • 62 Early Stage Critical Illness Conditions • 64 Major Stage Critical Illness Conditions 	Up to 1072.5% of the Original Sum Assured	Up to 1070% of the Original Sum Assured
2. Major Stage Critical Illness Benefit	Covers 64 Major Stage Critical Illness Conditions		
3. SafetyNet Protector Benefit	Covers the insured who undergoes a Complex Surgical Procedure and confined in hospital due to an injury or an illness condition which is not payable under any other benefit in SunHealth LovePromise	The higher of (i) 150% of the Current Sum Assured + any face value of Special Bonus or (ii) Aggregate Premiums Paid of this basic plan	The higher of (i) 100% of the Current Sum Assured + any face value of Special Bonus or (ii) Aggregate Premiums Paid of this basic plan
4. Death Benefit	Upon the unfortunate event of the death of the insured during the benefit term, the beneficiary(ies) will receive the Death Benefit		
5. Precious All-in-one Juvenile Benefit	Covers 32 Juvenile Illness Conditions	Total claim amount is not higher than (i) 25% of the Original Sum Assured; or (ii) a maximum per life limit of HKD400,000/ USD50,000 for Precious All-in-one Juvenile Benefit under all policy(ies) issued by Sun Life HK for the same insured, whichever is lower + any proportionate face value of Special Bonus	
6. Early Stage Critical Illness Benefit	Covers 62 Early Stage Critical Illness Conditions	25% of the Original Sum Assured (For selected illnesses, subject to a maximum per life limit of HKD400,000/USD50,000 for Early Stage Critical Illness Benefit under all SunHealth LovePromise policy(ies) issued by Sun Life HK for the same insured, for each claim) + any proportionate face value of Special Bonus	

SunHealth LovePromise

Type of Coverage/Benefit	Details of Coverage	Benefit as % of Sum Assured	
		In the first 10 policy years <i>(Enhanced Benefit 10 will be paid out in the first 10 policy years)</i>	From the 11 th policy year onwards
7. Major 3 Protection Benefit	Covers Cancer, Heart Attack and Stroke	Cancer ⁶ : 300% of the Original Sum Assured + Heart attack ⁶ : 200% of the Original Sum Assured + Stroke ⁶ : 200% of the Original Sum Assured	
8. Extra Benefit for Designated Cancers	Offer an extra percentage of the Original Sum Assured if the insured is diagnosed with Leukaemia, Lymphoma, Cancer on Brain or Cancer on Bone	50% of the Original Sum Assured	
9. Prime-Age Cancer Benefit	Offers an extra percentage of the Original Sum Assured if the insured is diagnosed with cancer between the ages of 25 and 50	50% of the Original Sum Assured (Maximum per life limit for all SunHealth LovePromise policy(ices): HKD400,000/USD50,000)	
10. Extra Cancer Treatment Benefit	Offer an extra percentage of the Original Sum Assured if the insured is diagnosed with cancer and receiving Active Treatment and/or End-of-life Care after the Major Stage Critical Illness Benefit or Major 3 Protection Benefit is paid	25% of the Original Sum Assured (Payable up to 6 times)	
11. Family Protection Enhancer Benefit	Offer an extra percentage of the Original Sum Assured of linked insured child's policy if the insured parent is diagnosed with cancer	25% of the Original Sum Assured of child's policy	

Table of early stage and major stage critical illness conditions

Major Stage Critical Illness Conditions	Early Stage Critical Illness Conditions
Illnesses related to Cancer	
1. Cancer	1. Carcinoma-in-situ of (Carcinoma-in-situ of the skin, including melanoma-in-situ, are excluded)* 2. Early Malignancies (Early Stage Cancer of the Prostate/Early Stage Papillary Carcinoma of Thyroid and Non-melanoma Skin Cancer of AJCC Stage II or above)*
2. Cerebral Metastasis	
Illnesses related to Major Organs & Functions	
3. Acute Necrohemorrhagic Pancreatitis	
4. Aplastic Anaemia	3. Less Severe Aplastic Anaemia
5. Chronic Relapsing Pancreatitis	
6. End Stage Liver Failure	4. Liver Surgery 5. Hepatitis with Cirrhosis* 6. Chronic Autoimmune Hepatitis*
7. End Stage Lung Disease	7. Interstitial Fibrosis 8. Surgical Removal of One Lung
8. Fulminant Hepatitis	9. Biliary Tract Reconstruction Surgery
9. Kidney Failure	10. Less Severe Kidney Disease
10. Major Organ Transplant	11. Major Organ Transplantation (on Waiting List)
11. Medullary Cystic Disease	
12. Severe Crohn's Disease	12. Moderately Severe Crohn's Disease
13. Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis	13. Less Severe Systemic Lupus Erythematosus
14. Systemic Scleroderma	14. Early Systemic Scleroderma
15. Ulcerative Colitis	15. Moderately Severe Ulcerative Colitis
Illnesses related to the Heart	
16. Cardiomyopathy	16. Early Cardiomyopathy
17. Dissecting Aortic Aneurysm	
18. Eisenmenger's Syndrome	17. Insertion of Vena-cava Filter
19. Heart Attack	18. Pericardectomy 19. Insertion of Pacemaker or Defibrillator*
20. Infective Endocarditis	20. Less Severe Infective Endocarditis
21. Other Serious Coronary Artery Disease	
22. Primary Pulmonary Arterial Hypertension	21. Endovascular Treatment of Peripheral Arterial Disease*
23. Replacement of Heart Valve	22. Less Invasive Treatments of Heart Valve Disease
24. Surgery for Disease of the Aorta	23. Endovascular Treatments of Aortic Disease or Aortic Aneurysm*
25. Surgery to Coronary Arteries	24. Minimally Invasive Direct Coronary Artery By-pass* 25. Angioplasty and Other Invasive Treatments for Coronary Artery Disease*

SunHealth LovePromise

Major Stage Critical Illness Conditions	Early Stage Critical Illness Conditions
Illnesses related to the Nervous System	
26. Alzheimer's Disease	26. Cerebral Aneurysm Requiring Surgery
27. Amyotrophic Lateral Sclerosis (ALS)	27. Early Amyotrophic Lateral Sclerosis (ALS)
28. Apallic Syndrome	28. Surgery for Subdural Haematoma
29. Bacterial Meningitis	29. Less Severe Bacterial Meningitis
30. Benign Brain Tumour	30. Surgical Removal of Pituitary Tumour
31. Coma	31. Less Severe Coma
32. Creutzfeldt-Jacob Disease	
33. Deafness	32. Cochlear Implant Surgery 33. Loss of Hearing in One Ear
34. Encephalitis	34. Less Severe Encephalitis
35. Hemiplegia	
36. Major Head Trauma	35. Moderately Severe Brain Damage 36. Cerebral Shunt Insertion
37. Meningeal Tuberculosis	37. Less Severe Meningeal Tuberculosis
38. Motor Neurone Disease	38. Early Motor Neurone Disease
39. Multiple Sclerosis	
40. Muscular Dystrophy	39. Moderately Severe Muscular Dystrophy ¹
41. Paralysis	40. Moderately Severe Paralysis
42. Parkinson's Disease	41. Moderately Severe Parkinson's Disease
43. Poliomyelitis	42. Moderately Severe Poliomyelitis
44. Progressive Bulbar Palsy (PBP)	43. Early Progressive Bulbar Palsy (PBP)
45. Progressive Supranuclear Palsy	44. Early Progressive Supranuclear Palsy
46. Severe Myasthenia Gravis	
47. Stroke	45. Angioplasty and other Surgeries for Carotid Arteries*
48. Total Blindness	46. Loss of Sight in One Eye 47. Glaucoma Surgical Treatment 48. Severe Psychiatric Illness

SunHealth LovePromise

Major Stage Critical Illness Conditions	Early Stage Critical Illness Conditions
Other illnesses	
49. AIDS due to Blood Transfusion	
50. Chronic Adrenal Insufficiency	49. Adrenalectomy for Adrenal Adenoma
51. Diabetic Complications	50. Diabetic Nephropathy* 51. Diabetic Retinopathy* 52. Gestational Diabetes*
52. Ebola	
53. Elephantiasis	
54. HIV Acquired due to Assault	
55. Loss of Limbs	53. Loss of One Limb
56. Loss of One Limb and One Eye	
57. Loss of Speech	54. Loss of Speech due to Vocal Cord Paralysis
58. Major Burns	55. Facial Burns due to Accident 56. Less Severe Burns to Body due to Accident
59. Necrotising Fasciitis	
60. Occupational Acquired HIV@	
61. Pheochromocytoma	
62. Severe Rheumatoid Arthritis	57. Moderately Severe Rheumatoid Arthritis 58. Accidental Fracture of Spinal Column# 59. Facial Reconstructive Surgery for Injury due to Accident* 60. Severe Central or Mixed Sleep Apnea 61. Severe Obstructive Sleep Apnea 62. Severe Osteoporosis with Fractures^
Terminal Illness and Loss of Independent Existence	
63. Terminal Illness	
64. Loss of Independent Existence^^	

† Only the Insured's attained age above five on first Diagnosis is eligible to receive a benefit under this illness.

@ Coverage from the insured's attained age 18 or above only.

* Subject to a maximum limit of HKD400,000/USD50,000 per life for Early Stage Critical Illness Benefit under all SunHealth LovePromise policy(ies) issued by Sun Life HK for the same insured, depending on the currency stated on the Policy Summary, for each claim.

Coverage from the insured's attained age 65 to 85 only.

^ Coverage terminates automatically immediately following the insured's 70th birthday and cap of HKD120,000/USD15,000 under all SunHealth LovePromise policy(ies) issued by Sun Life HK for the same insured, depending on the currency stated on the Policy Summary applies, for each claim.

^^ Coverage terminates automatically immediately following the insured's 65th birthday.

SunHealth LovePromise

Important information

Bonus Philosophy

Life insurance involves the transfer of risk from an individual to a life insurer, and the pooling of risks across large groups of policies. With participating insurance, a portion of these risks is borne by the policyholders or shared between the policyholders and the insurer. In return, policyholders may receive policyholder bonuses in the form of reversionary/terminal/special bonuses. These bonuses are not guaranteed and can vary from year to year.

In general, bonuses on these policies reflect the experience, over time, of the group to which they belong. Bonuses will typically vary based on the performance of a number of factors, with the investment return*, including the impact of asset defaults and investment expenses, normally being the main determinant of bonus performance. Other factors^ include, but are not limited to, claims experience, taxes, expenses and policyholder persistency experience.

Favourable and unfavourable experience may be smoothed out over time to provide more stable bonuses to policyholders. For products with a terminal/special bonus feature, adjustments to terminal/special bonus scales pass through experience normally with less smoothing applied.

The bonus allocation process seeks to achieve reasonable equity among groups of policies and among policies issued at different times, to the extent practicable. Upon declaration of reversionary bonus or payout of terminal/special bonus to policyholders, shareholders will also be entitled to a share of the distribution.

At least annually, the Board of Directors of Sun Life Hong Kong Limited determines the amount of bonus to be declared or paid to participating policyholders. This determination is based on the advice of Sun Life Hong Kong Limited's appointed actuary, who applies accepted actuarial principles and practices. Management of participating business is also governed by Sun Life Hong Kong Limited's internal policies, as well as advice by the internal Par Governance Committee.

* *Investment return includes investment income and changes in asset value of the backing portfolio. Performance of the investment return is affected by interest earnings and other market risk factors including, but not limited to, interest rate or credit spread movements, credit events, price fluctuations in non-fixed income assets, and foreign exchange fluctuations. Please see the Investment Philosophy for more details on the investment policies, objectives and strategy in relation to the investments of the backing portfolio.*

^ *Claims experience represents the experience of mortality and morbidity. Persistency experience includes policy lapse/maturity and partial surrender experience; and the corresponding impact on investments. The expense factor includes maintenance expenses only, where it is charged to the participating fund at the level Sun Life Hong Kong Limited expects to be required over the foreseeable future. Policyholders will share the impact of any changes, over time, to the expected level of expenses required for the then foreseeable future. Any deviations on a year to year basis of the expenses actually incurred from the then expected level required, will be absorbed by the shareholders.*

Please refer to Sun Life Hong Kong Limited's website (www.sunlife.com.hk/dividendhistory_eng) for bonuses fulfillment ratios details.

Investment Philosophy (Policies, Objective and Strategy)

The investment strategy supporting this product is intended to optimize long-term value to the policyholders with a suitable level of risk; and to achieve the main objective of delivering a fair chance of meeting the illustrated non-guaranteed benefits in addition to the guaranteed benefits.

The assets supporting the investment strategy span a diversified range of fixed income assets such as sovereign bonds, corporate bonds and corporate loans; as well as non-fixed income assets which are equity-like investments and may include public equities, private equities and so on. The credit portfolio largely invests in investment grade fixed income instruments. A small quantity of below investment grade assets may be present in the portfolio due to unexpected credit rating downgrades. However, exposure to below investment grade assets is controlled by the credit risk limits and investment policies.

The current long-term target mix for the assets supporting this product is shown below:

Asset Class	Target Asset Mix
Fixed Income Assets	50% – 70%
Non-Fixed Income Assets	30% – 50%

We invest globally to achieve geographical diversification benefits and intend to have a higher relative allocation in the US and Asia-Pacific. Diversifying between asset classes results in a more stable investment return over the long term. The actual asset mix percentages and geographical allocation may fluctuate depending on market conditions, diversification needs and economic outlook.

We may pool the investment returns with other long term insurance products with similar plan features (excluding investment linked assurance schemes and pension schemes) to optimize the investment performance and the return will subsequently be allocated with reference to the target asset mix of each products.

If the currency of the fixed income assets is not in the same currency as the underlying policies, appropriate hedging instruments (where available) is generally used to minimize impacts from fluctuating foreign exchange rates. For non-fixed income assets, there is greater investment flexibility to invest in those assets that are not denominated in the same currency as the underlying policies thereby providing diversification in risks and markets. Derivatives may be used to hedge against market risks but are not intended to bring the risk profile beyond established risk tolerances.

The investment strategy noted above may be subject to change, subject to a rigorous internal review and approval process. We will notify the policyholders upon any material changes.

Key Product Risks

SunHealth LovePromise

1. The premium of this basic plan is not expected to increase with age but may be reviewed and adjusted from time to time, in order to reflect experience and change in future expectations. We reserve the right to adjust the premium for any group of insureds with similar risk profiles at every policy anniversary during the premium payment term. Factors that include but are not limited to the following would be considered and reflected during the review:
 - a. Claim costs incurred under this basic plan and the expected claim costs in the future
 - b. Expenses directly related to and indirect expenses allocated to the policy
 - c. Investment performance of backing assets of the product
 - d. Surrenders and the corresponding impact on expenses and investment
2. 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, unless any waiver of premium benefit has been executed, 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 loan under this policy is less than the unpaid premium, the policy will lapse automatically on the due date.
3. 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.
4. We have the right to terminate the basic plan upon the earliest of the following:
 - a. when the accumulated policy loans and interest exceeds the sum of the Guaranteed Cash Value and any other amounts left with us;
 - b. neither premium is paid nor loanable by us and the grace period expires; or
 - c. the date on which the Death Benefit becomes payable by us.
5. Any transaction involving a conversion between the policy currency and other currencies would be exposed to foreign exchange risks such as fluctuations in exchange rates against the policy currency.
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 obligations. You should consider the impact of inflation before taking up the plan.
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 obligations under the policy, you may lose all or part of your premiums paid and benefits.

CI Income Plus

1. The premium of this rider benefit is not expected to increase with age but may be reviewed and adjusted from time to time, in order to reflect experiences and change in future expectations. We reserve the right to adjust the premium for any group of insureds with similar risk profiles at every policy anniversary during the premium payment term. Factors that include but are not limited to the following would be considered and reflected during the review:
 - a. Claim costs incurred under this rider benefit and the expected claim costs in the future
 - b. Expenses directly related to and indirect expenses allocated to the policy
 - c. Investment performance of backing assets of the product
 - d. Surrenders and the corresponding impact on expenses and investment
2. You need to pay the premium for this rider benefit 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 rider benefit will continue in effect. Any unpaid premium by the date on which the grace period expires will be paid by premium loan from us (if applicable). If the amount available for premium loan under this rider benefit is less than the unpaid premium, this rider benefit will lapse automatically on the due date.
3. We have the right to terminate this rider benefit upon the earliest of the following:
 - a. neither premium is paid nor loanable by us and the grace period expires;
 - b. the date on which the Death Benefit becomes payable by us;
 - c. the date on which the Major Stage Critical Illness Benefit becomes payable by us;
 - d. the date on which the SafetyNet Protector Benefit becomes payable by us; or
 - e. the date on which the Basic Plan to which this Rider Benefit relates is terminated.
4. Any transaction involving a conversion between the policy currency and other currencies would be exposed to foreign exchange risks such as fluctuations in exchange rates against the policy currency.
5. 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 obligations. You should consider the impact of inflation before taking up the rider benefit.
6. This rider benefit 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.

SunHealth LovePromise

Key Exclusions

SunHealth LovePromise

We will not pay any claim (other than a claim under the Death Benefit provision) directly or indirectly caused by or resulting from any of the following:

1. the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
2. the insured's committing or attempting to commit a criminal offence or participating in any brawl;
3. the insured's use of narcotics, sedatives, poison, medicine or the insured's abuse of drugs and/or alcohol, except as prescribed by a Doctor;
4. any human immunodeficiency virus (HIV) and/or any HIV-related illnesses including acquired immune deficiency syndrome (AIDS) and/or any mutations, derivations or variations thereof, except those defined in Major Stage Critical Illness Conditions; or
5. war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them.

CI Income Plus

We will not pay any claim (other than a claim under the Death Benefit provision of this rider benefit) directly or indirectly caused by or resulting from any of the following:

1. the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
2. the insured's committing or attempting to commit a criminal offence or participating in any brawl;
3. the insured's use of narcotics, sedatives, poison, medicine or the insured's abuse of drugs and/or alcohol, except as prescribed by a Doctor;
4. any human immunodeficiency virus (HIV) and/or any HIV-related illnesses including acquired immune deficiency syndrome (AIDS) and/or any mutations, derivations or variations thereof, except those defined in Major Stage Critical Illness Conditions; or
5. war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them.

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, MU Tower B, No. 18 Hung Luen Road, Hung Hom, Kowloon, Hong Kong) 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 Sun Life HK under the policy has been made prior to the request for cancellation.

SunHealth LovePromise

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. **SunHealth LovePromise** is part of Sun Life Hong Kong's Health & Accident series, providing effective financial support when you need it.



What's next? You can find out more:

Website: sunlife.com.hk

Client Service Hotline: 2103 8928

Please contact your Advisor

SunHealth LovePromise

Celebrating our shared success together



10Life 5-Star Insurance Award 2025 – 10Life

- Life Insurer of the Year (2023-2025)
- 14 5-Star Accolades Awards



Awards for Excellence in Finance 2025 – Ming Pao

- Award for Excellence in MPF Creativity (Wealth Management Services)
- Award for Excellence in Talent Nurturing (Retirement Planning Service)



The Insurance Asia News Awards – Insurance Asia News

- Marketing Campaign of the Year



The Hong Kong Insurance Awards 2024 – The Hong Kong Federation of Insurers

- Outstanding Campaign for Targeted Community (Grand Award)
- Most Innovative Product and Service Award (Life Insurance) – Top 3 Finalist
- Outstanding Community Intermediary of the Year – Top 3 Finalist



Financial Services Awards of Excellence 2024 – Hong Kong Economic Journal

- Excellence in ESG Savings and Life Insurance Award
- Excellence in Critical Illness Insurance Award



01 企業金動大獎
2024

01 Gold Medal Awards – HK01

- Outstanding Retirement Product



GBA Insurance Award 2024 (HK & Macau) – Metro Finance

- Outstanding MPF Products / Services Award
- Outstanding Contributions to Legacy Planning Award (Family Office)



Leadership Business Award
企業品牌成就大獎 2024

NowTV Leadership Business Award – NowTV

- ESG Insurance Product Award of Excellence



Sing Tao Service Awards 2024 – Sing Tao Daily

- Critical Illness Insurance
- Savings Products
- Greater Bay Area Wealth Inheritance Services (Hong Kong)



Excellence Awards 2023 – Hong Kong Economic Times

- Excellence in Sustainable Wealth Inheritance (Insurance)
- Excellence in Greater Bay Area Insurance Customer Service



The Hong Kong Council of Social Service

- Caring Company 22nd consecutive year (2002-2024)

MPF Awards



2025 MPF Awards – MPF Ratings

- 10 Year Consecutive Gold
- Best MPF ESG Product
- Sustainably Friendly
- Total nine Awards



Financial Institutions 2025 – Bloomberg Businessweek

- Excellence Performance, Investment Sector – MPF Provider of the Year



Top Fund Awards 2024 – Bloomberg Businessweek (Chinese Edition)

- Three Top Fund Awards of MPF category



MPF of The Year Award 2023 – Benchmark

- Sponsor of the Year
- Four Sponsor Awards
- Two Trustee Awards

For more details, please refer to www.sunlife.com.hk/award

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

Printed in September 2025

Issued by Sun Life Hong Kong Limited