

## SunRise Universal Life Insurance II (8-pay) (“SunRise II”)

Limited-time Promotion: Enjoy the “Lock-in Interest”  
Offer with a Guaranteed Crediting Interest Rate of  
8% p.a. for the First 2 Policy Years



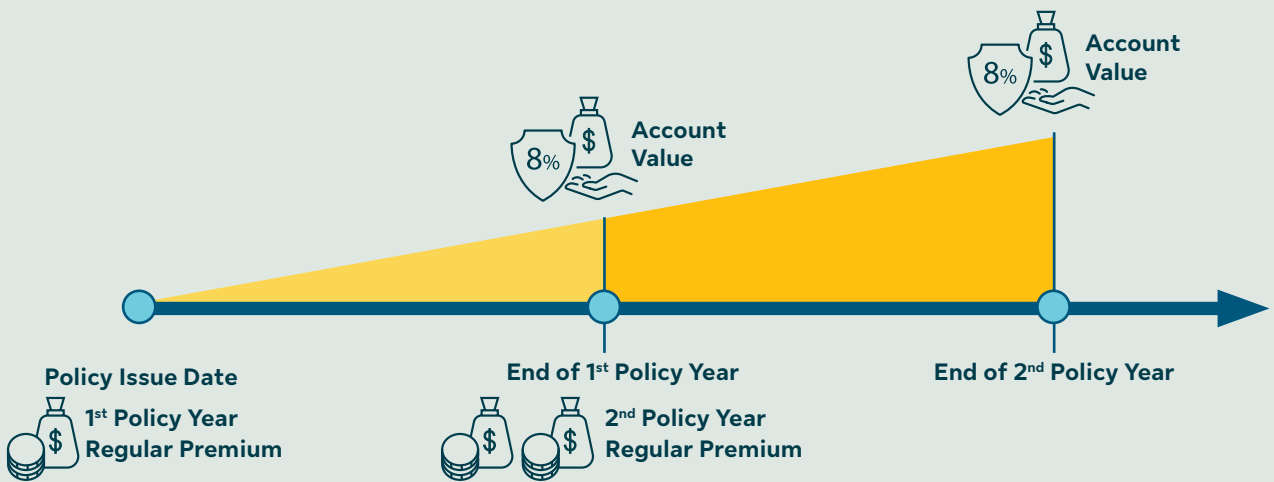
During the Promotion Period as below, if you apply SunRise II and your application is successfully approved, you can enjoy a Guaranteed Crediting Interest Rate of 8% p.a. for the first 2 policy years, which gives you a more predictable start to your plan.

**Promotion Details:**

- Application submission date** From March 9 to June 30, 2026 (both dates inclusive)
- Last Policy Issue Date** on or before July 31, 2026
- Limited-time offer** Guaranteed Crediting Interest Rate of 8% p.a. for the first 2 policy years

**Illustrative Example:**

**Guaranteed Crediting Interest Rate for the Policy Year 1 and 2: 8% p.a.**



**How to calculate crediting interest?**

$$\text{Crediting interest} = \text{Average Account Value of the immediate past consecutive 12 policy monthiversary} \times \text{“Lock-in Interest” Offer (8% p.a.)}$$

For details of the SunRise II, please refer to the product brochure.

Don't miss the offer. Act now to apply by June 30, 2026 and secure your exclusive Lock-in Interest Rate!

### Terms and conditions of the "Lock-in Interest" Offer:

1. "Lock-in Interest" offer ("**Offer**") is only applicable upon a successful application for an insurance policy of SunRise Universal Life Insurance II (8-pay) that is submitted from March 9, 2026 to June 30, 2026 (the "**Promotion Period**") and such policy is issued by Sun Life Hong Kong Limited ("**Sun Life HK**" or "**we**") on or before July 31, 2026 (an "**Eligible Policy**").
2. The "Lock-in Interest" offer is only applicable to the Account Value (as defined in an Eligible Policy) for the first two policy years only. The interest credited will form part of Account Value and will be subject to applicable fees and charges of the Eligible Policy. For avoidance of doubt, the Offer is not applicable to the Cumulative Guaranteed Value.
3. We determine and announce crediting interest rates at our sole discretion. Any crediting interest rate which may be announced after the first two policy years will be non-guaranteed and may be volatile and equal to 0% p.a.. The crediting interest rate history on our website ([www.sunlife.com.hk](http://www.sunlife.com.hk)) is not indicative of future crediting interest rates.
4. We reserve the right to make all final decisions on the approval of an application for an insurance policy of SunRise Universal Life Insurance II (8-pay) and this Offer. In case of any disputes in relation to this Offer, our decision shall be final and binding.
5. We reserve the right to suspend or terminate the Offer or amend the terms and conditions of the Offer at any time without prior notice.
6. If any information provided by the policy owner is found to be incomplete, untrue, fraudulent, inconsistent, falsified, illegal, deceptive, improper or if there is any violation of terms and conditions of the Offer, we reserve the right to cancel this Offer without prior notice.
7. Sun Life HK reserves the right to demand for a refund of interest which may have been credited to the policy account of an Eligible Policy if the Eligible Policy is terminated, fully surrendered or partially surrendered within 3 years from the issue date of the Eligible Policy.
8. Sun Life HK is incorporated in Bermuda with limited liability.
9. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People's Republic of China ("**Hong Kong**"). Any dispute arising under these terms and conditions shall be subject to the exclusive jurisdiction of the courts of Hong Kong.
10. A person who is not a party to these terms and conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong).

### 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 leaflet provides general information only and does not constitute any offer to sell any policy. For details of product features and risk disclosures, please refer to the product brochure. For details of the definitions, full terms and conditions, and exclusions, please refer to a sample Policy Document, which will be provided upon request. 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 and product are intended for distribution only in Hong Kong and place(s) where such distribution is lawful and allowed. In no event shall this leaflet be distributed in the Mainland China.*

### Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

### Client Service Centre

G/F, MU Tower B, No. 18 Hung Luen Road,  
Hung Hom, Kowloon, Hong Kong

**Client Service Hotline:** 2103 8928

**Fax:** 2103 8938

[sunlife.com.hk](http://sunlife.com.hk)

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