



# SunWell Client Offer

**Enjoy up to 5-month premium rebate** on Annualized First Year Premium ("AFYP") upon successful application of SunWell during the promotion period.

Promotion Period: April 30 - June 30, 2024

Issuance deadline: August 31, 2024

## Basic Offer:

**2-month premium rebate**



## SunWell Enhanced Offer:

**Extra 1-month premium rebate**

for Eligible Application of one of the designated CI Riders\*

**Extra 1-month premium rebate**

for Eligible Application of one of the designated Medical plans\* or Savings plans\*

\* Designated riders and plans include:

Designated CI Riders	Designated Medical plans	Designated Savings plans
<ol style="list-style-type: none"><li>1. CI Protector Plus</li><li>2. Death Coverage Reload</li><li>3. Cancer Protector Plus</li></ol>	<ol style="list-style-type: none"><li>1. SunHealth Medical Care</li><li>2. SunHealth Medical Essential</li><li>3. SunHealth Medical Premier</li><li>4. WeHealth</li><li>5. WeHealth Plus</li><li>6. WeHealth Preferred</li><li>7. WeHealth Prestige</li></ol>	<ol style="list-style-type: none"><li>1. Stellar Multi-Currency Plan</li><li>2. SunGift</li><li>3. SunGift Global</li><li>4. SunJoy</li><li>5. SunJoy Global</li><li>6. Victory</li><li>7. Vision</li></ol>



## Family Offer:

Apply SunWell for your family member (under the same Policy Owner) to receive **extra 1-month premium rebate**



Enjoy up to  
**5-month premium rebate**

**General Terms and Conditions**

1. The SunWell Client Offer includes the SunWell Basic Rebate, the SunWell Enhanced Rebate and the SunWell Family Offer. These General Terms and Conditions apply to the SunWell Client Offer.
2. A policy owner who fulfills all of the following conditions will receive the SunWell Basic Rebate (as defined in Clause 20):
  - (1) From April 30, 2024 to June 30, 2024 (both days inclusive) ("Promotion Period"), the policy owner submits an application for a policy of: SunWell Supreme Care / SunWell Supreme Care - Baby Care / SunWell Advanced Care / SunWell Advanced Care - Baby Care ("SunWell") and pays premium with the annual premium payment mode; and
  - (2) the policy is issued by Sun Life Hong Kong Limited ("Sun Life HK" / "We") on or before August 31, 2024; and
  - (3) the condition in Clause 3 is fulfilled (an "Eligible SunWell Policy").
3. At the time of crediting a premium rebate under the SunWell Client Offer ("Premium Rebate(s)"), the Eligible SunWell Policy must be in force and all premiums that are due must be paid. We will credit the relevant Premium Rebate(s) to the policy account of the Eligible SunWell Policy which has no outstanding premium. A letter will be sent to the policy owner upon completion of issuance of the relevant Premium Rebate(s).
4. For a policy owner who pays future premiums at the time of the policy issuance under a prepayment arrangement, the net premium he/she needs to pay towards the Eligible SunWell Policy shall be equal to the original premium minus the applicable Premium Rebate(s). If the Eligible SunWell Policy is terminated on or before the 1<sup>st</sup> policy anniversary, an amount equal to the applicable Premium Rebate(s) will be deducted from the surrender value before it is paid out, if any.
5. The interest on prepaid premium of an Eligible SunWell Policy is not guaranteed and will be changed by Sun Life HK from time to time. Policy owners may need to pay for any shortfall if the prepaid premium is insufficient to cover future premiums.
6. For a policy owner who does not prepay future premiums at the time of policy issuance, the applicable Premium Rebate(s) will be credited to the policy account of his/her Eligible SunWell Policy in December 2024 for future premium payment.
7. Sun Life HK reserves the right to vary the method of issuing the relevant Premium Rebate(s) at any time without prior notice.
8. In case the policy owner requests to cancel the Eligible SunWell Policy during the cooling-off period, subject to the then prevailing administrative rules, only the actual premium paid by the policy owner will be used to calculate the amount of premium refund.
9. The exchange rate of USD1 to HKD7.8 is used for the SunWell Client Offer, where applicable.
10. For any policy change made by the policy owner on or before November 30, 2024, the amount of relevant Premium Rebate(s) will be adjusted accordingly.
11. Unless specified in the terms and conditions below, the relevant Premium Rebate(s) will be credited to the policy account of the Eligible SunWell Policy in December 2024 for future premium payment.
12. The Premium Rebate(s) cannot be transferred or redeemed for cash.
13. The SunWell Client Offer is not applicable to a policy owner who submitted an application for a policy within 6 months before the Promotion Period but withdraws the application or terminates the issued policy during the Promotion Period and seeks to reapply for a new policy for the same product under the withdrawn application / terminated policy.
14. 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 SunWell Client Offer, Sun Life HK reserves the right to cancel the relevant premium discount without any prior notice.
15. The SunWell Client Offer cannot be used in conjunction with any other campaign(s) for the same product or including the same product offered by Sun Life HK.
16. Sun Life HK reserves the right to vary, suspend or cancel any of the SunWell Client Offer 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 binding.
17. Sun Life HK is incorporated in Bermuda with limited liability.
18. 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 non-exclusive jurisdiction of the courts of Hong Kong.
19. 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).

**For SunWell Basic Rebate**

20. SunWell Basic Rebate: A policy owner of an Eligible SunWell Policy will be entitled to a 2-month premium rebate ("Basic Premium Rebate"), and the amount is calculated according to the formula below. In the formula, the amount of annual premium includes premium loading (if any), and excludes levy and all premiums of rider benefit(s) attaching to the Eligible SunWell Policy.

$\text{Basic Premium Rebate} = \text{Annual premium divided by 12 and multiplied by 2}$
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**For SunWell Enhanced Rebate**

21. A policy owner who is entitled to the SunWell Basic Rebate and also fulfills the additional conditions in Clause 22 will be entitled to the SunWell Enhanced Rebate.
22. The additional conditions are:
  - (1) During the Promotion Period, the policy owner also applies for:
    - (a) at least one of the Designated CI Riders; or
    - (b) at least a policy of one of the Designated Medical plans or Designated Savings plans ("Designated CI Riders", "Designated Medical plans" and "Designated Savings plans" are defined in the table below):

Designated CI Riders	Designated Medical plans	Designated Savings plans
1. CI Protector Plus 2. Death Coverage Reload 3. Cancer Protector Plus	1. SunHealth Medical Care 2. SunHealth Medical Essential 3. SunHealth Medical Premier 4. WeHealth 5. WeHealth Plus 6. WeHealth Preferred 7. WeHealth Prestige	1. Stellar Multi-Currency Plan 2. SunGift 3. SunGift Global 4. SunJoy 5. SunJoy Global 6. Victory 7. Vision

; and

- (2) the policy(ies) in Clause 22(1) is/are issued by Sun Life HK on or before August 31, 2024.

23. The amount of the SunWell Enhanced Rebate will be:

- (1) an extra 1-month premium rebate for the policy owner's Eligible SunWell Policy, if either Clause 22(1)(a) or (b) is fulfilled; and
- (2) an extra 2-month premium rebate for the policy owner's Eligible SunWell Policy, if both Clause 22(1)(a) and (b) are fulfilled.

The SunWell Enhanced Rebate will be calculated according to the formula below. In the formula, the amount of annual premium includes premium loading (if any), and excludes levy and all premiums of rider benefit(s) attaching to the Eligible SunWell Policy.

$\text{Extra 1 month Premium Rebate} = \text{Annual premium divided by 12}$
$\text{Extra 2 months Premium Rebate} = \text{Annual premium divided by 12 and multiplied by 2}$

**For SunWell Family Offer**

24. A policy owner who is entitled to the SunWell Basic Rebate (under the "First Eligible SunWell Policy") and also fulfills the additional conditions in this Clause will be entitled to an extra 1 month premium rebate for the Policy owner's Eligible SunWell Policy which has the highest amount of annual premium (the "SunWell Family Offer" or "Family Offer"):

- (1) during the Promotion Period, the policy owner applies for at least one more Eligible SunWell Policy on the life of a Family Member (as defined in Clause 26) other than the life insured under the First Eligible SunWell Policy, and
- (2) the policy is issued by Sun Life HK on or before August 31, 2024.

25. The SunWell Family Offer is calculated according to the formula below. In the formula, the amount of annual premium includes premium loading (if any), and excludes levy and all premiums of rider benefit(s) attaching to the Eligible SunWell Policy:

$\text{Extra 1 month Premium Rebate} = \text{Annual premium divided by 12}$
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26. For the purpose of the Family Offer, a person (the "person") is a "Family Member" of a policy owner if:

- (1) the policy owner has insurable interest in the life of the person, and
- (2) the beneficiaries have insurable interest in the life of the person, and
- (3) the person belongs to the policy owner's direct family, as defined in Sun Life HK's guidelines.

27. Regardless of the number of Eligible SunWell Policies owned by the same policy owner each covering a different life insured, the policy owner will at most be entitled to the Family Offer only once.

**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's products outside Hong Kong.*

**Sun Life Hong Kong Limited**

(Incorporated in Bermuda with limited liability)

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