

SunWell Essential Care

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)



Be future ready today, nurture a healthier tomorrow

SunWell Essential Care is a participating insurance plan that offers comprehensive cancer coverage to fit your lifestyle and budget. With both protection and financial support guaranteed, you can be rest assured you've taken the right steps to safeguard your future.



SunWell Essential Care

Key features

1. Comprehensive cancer protection

Secure comprehensive protection against early stage cancer with up to 2 claims and cancer with up to 3 claims, ensuring consistent support. Our plan also includes the SunCash Support Benefit for up to 2 claims, offering essential financial assistance for incidental expenses throughout your recovery journey and alleviating financial strain.

2. Simplified underwriting questions focuses on cancer risks

SunWell Essential Care simplifies its underwriting questions to focus on cancer risks, allowing it to accept Clients with a variety of other health conditions such as heart attack / stroke that traditional critical illness protection plans may decline. With our streamlined underwriting process, getting the protection you need is simple and stress-free.

3. Flexibility tailored to you

Tailor your coverage for peace of mind with our flexible rider feature, offering personalized solutions to enhance your security.

4. Market-first ESG-focused cancer protection plan¹

Lead the way with our market-first ESG-focused cancer protection plan, aligning with your values while safeguarding your health.

Remark:

¹ The feature's "Market-first ESG-focused cancer protection plan" statement is based on a comparison with other critical illness protection plans for new Composite and Long-Term Businesses as identified in the Register of Authorized Insurers by Insurance Authority as of April 25, 2024.

Features at a glance

Early stage	Major stage	Extra support
<p>Early Stage Cancer Benefit</p> <p>Get protection against early stage cancers</p>	<p>Cancer Benefit</p> <p>Enjoy peace of mind with comprehensive coverage</p>	<p>SunCash Support Benefit</p> <p>Receive financial assistance for incidental expenses</p>
<p>Coverage Reload Benefit</p> <p>Restore your previous claims amount of Early Stage Cancer</p>	<p>Gender Care Extra Benefit</p> <p>Additional protection for male and female specific cancers</p>	<p>A series of Premium Waivers</p> <p>Ease financial pressure in challenging times</p> <ul style="list-style-type: none"> • Waiver of Premium on Early Stage Cancer Condition • Waiver of Premium on Cancer • Waiver of Premium on Death of Insured's Parent/Guardian
	<p>Enhanced Benefit</p> <p>Experience additional financial security and flexibility</p>	
	<p>Mental Incapacity Advance Option</p> <p>Hand over to someone you trust</p>	
	<p>Optional Rider</p> <p>Cancer Protector Plus</p> <p>Widen your safety net</p>	<p>Guaranteed Insurability Option / Guaranteed Insurability Option for Newborn</p> <p>Flexible support for yourself or your newborn</p>
		<p>Flexible Death Benefit Settlement Options</p> <p>Choose the best option for each beneficiary</p>

* The table is a generalized overview of the benefits, for details of each benefit, please refer to later parts of the product brochure.

More market leading benefits

Care for your health – Free Health Checkups

Starting from the 2nd policy year, we will provide the policy owner one free health checkup coupon every other year, up to a total of 5 coupons. Each free health checkup coupon can only be used once by either the policy owner or the insured, who may select from one of the following recommended free checkup options² provided by a designated third-party service provider:

1. Basic health checkup
2. Dietitian consultation and physio assessment
3. Urea breath test
4. Early nasopharyngeal cancer screening
5. Advanced cardiovascular risk screening
6. Cervical cancer screening
7. Genetic test for diabetic risk
8. Thyroid and parathyroid test
9. Bone density test (DEXA)

Comprehensive and caring value-added services

To enhance your protection, **SunWell** offers the following value-added services as extra safeguards.

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

More optional riders³ to expand the protection safety net

- Accident Benefit
- Accidental Death & Disability Plus Benefit
- Hospital Income Benefit
- One / Five Year Term Benefit
- SunHealth Medical Care Rider
- Tender Care Benefit
- Total Disability Benefit



Important notes:

- Outstanding loans and interests (if any) must be deducted before paying benefit claims.
- Please refer to the “Key Product Information” for the benefit period of different benefits.

Remarks:

- 2 The free health checkup service is provided by a third-party service provider and the checkup options may change from time to time. Please refer to the health checkup invitation letter for details.
- 3 Rider benefits are subject to additional premium and terms and conditions of the relevant rider benefits.



SunWell Essential Care

Life is for living

With **SunWell Essential Care**, you get comprehensive protection against cancer so you can focus all your energy on other important areas of your life.

Simplified underwriting questions focuses on cancer risks

Planning for your future health, even with of medical history in the past

We understand that your health is more than just data on a form, which is why we prioritize simplicity in our underwriting – we aim to provide you with a seamless application process. By streamlining underwriting to focus on cancer risk factors and history, the plan aims to provide important financial protection to more people facing the risks and costs of cancer treatment, as long as their health profile does not indicate a higher cancer risk. For example, you don't need to worry about denial even if you have received angioplasty treatment before - we work to find solutions to provide the much-needed protection.

Early Stage Cancer Benefit

Get protection against early stage cancers

Coverage for carcinoma-in-situ and early stage malignancies allows you to address health concerns early on and take proactive steps towards recovery. With financial support in place, you can focus on your health and well-being without worrying about medical expenses.

- Covers carcinoma-in-situ and early malignancy
- This benefit is up to 2 claims per policy
- The benefit limit is 20% Original Sum Assured ("OSA") of the basic plan subject to a per life limit of USD50,000 under all **SunWell Series** policies for the same insured

Criteria

- The insured is diagnosed with one of the listed early stage cancer conditions

Waiver of Premium on Early Stage Cancer Condition

Ease financial burden with premium waiver

- Waiver of **24 months' premium** of the basic plan following the immediate premium due date
- If the date of diagnosis of the early stage cancer condition is the premium due date, it shall be calculated from that day

Criteria

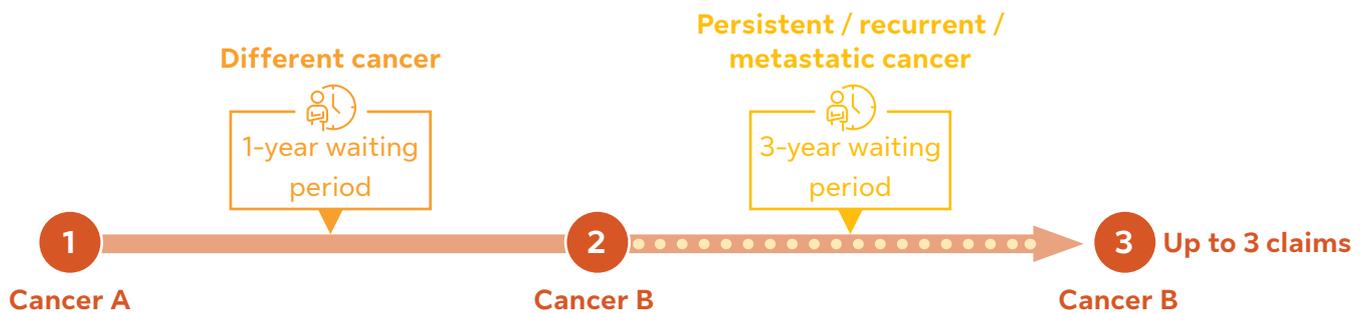
- The insured is diagnosed with one of the listed early stage cancer conditions; and
- such condition is paid under the Early Stage Cancer Benefit
- If the insured is diagnosed with a subsequent early stage cancer condition within the premium waiver period of a previous early stage cancer condition, the premium waiver of the previous early stage cancer condition will end. A new premium waiver period will then start counting from the date of diagnosis of the subsequent early stage cancer condition

Cancer Benefit

Enjoy peace of mind with comprehensive coverage

Gain peace of mind with our Cancer Benefit which can be redeemable claimed up to 3 times, offering comprehensive coverage for cancer. Rest assured, even in the event of recurrence, support is available until the age of 85.

Benefit term	Covers cancer and up to 3 claims per policy		
	1st claim	2nd claim	3rd claim
Benefit term	Whole life	To age 85	To age 85
Benefit amount	The higher of: (i) 100% of the Current Sum Assured of the basic plan + Enhanced Benefit (if applicable) + face value of Special Bonus ⁴ (if any) - any outstanding loan with interest OR (ii) Aggregate Premiums Paid ⁵ - Early Stage Cancer Benefit paid (if any) - any outstanding loan with interest	100% OSA - last SunCash Support Benefit paid (if any)	100% OSA - last SunCash Support Benefit paid (if any)



Important notes:

- Upon the first payout of the Cancer Benefit, the Guaranteed Cash Value and face value of Special Bonus (if any) of this basic plan will be reduced to zero, and the Coverage Reload Benefit, Early Stage Cancer Benefit, Enhanced Benefit, the coverage of Gender Care Extra Benefit except Infertility, and Death Benefit will also terminate.
- For recurrence or metastasis or continuation of prostate cancer, if the insured is diagnosed with prostate cancer again after age 70, he must have received active treatment recommended by a specialist doctor as medically necessary for the earlier cancer between the dates of the two diagnoses.

Remarks:

- Special Bonus is non-guaranteed and will be subject to change at the sole discretion of Sun Life Hong Kong Limited ("Sun Life HK") from time to time. Special Bonus may 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. Other factors include, but not limited to, claims experience, policy expenses, taxes, and policy owner persistence experience. The cash value of the Special Bonus (if any) may not be equal to the face value of the Special Bonus. The Special Bonus may be different at each subsequent declaration and the actual values paid may change.
- Aggregate Premiums Paid means the total premiums due and paid for this basic plan excluding any extra premiums and any premium interest. Upon partial surrender, Aggregate Premiums Paid is reduced accordingly.

SunWell Essential Care



Waiver of Premium on Cancer

Get premium relief post-Cancer Benefit

Upon the insured's first diagnosis of cancer and Cancer Benefit is payable, all future premiums for the basic plan and any extra premiums will be waived.

First-in-market⁶ Comprehensive Genomic Profiling

Enjoy peace of mind with comprehensive coverage

If an insured person unfortunately receives a diagnosis of a cancer tumor, each policy provides coverage for up to **one free Comprehensive Genomic Profiling test**. The insured can undergo comprehensive cancer gene testing with a designated third-party service provider in Hong Kong. Through a blood sample, the doctor will identify any gene mutations in the cancer cells and match them to the insured's genetic profile. This will help the doctor formulate a personalized treatment plan to help the insured overcome their health challenges.

Remark:

⁶ Comprehensive Genomic Profiling is the first-in-market value-added service offered at a free cost in comparison against the value-added service(s) provided by major Hong Kong insurance companies as of April 1, 2023.

First-in-market⁷ Gender Care Extra Benefit

Additional protection for male and female specific conditions

Covers 8 types of male and female-specific conditions respectively and are eligible for additional protection up to 20% OSA, including infertility. You can get access to enhanced coverage for sex-specific cancers and conditions to meet the related treatment and care needs.

- Covers 8 male and female specific conditions respectively
- The total accumulated benefit limit cannot exceed 20% OSA of the basic plan
- Each type of designated condition under this benefit can be claimed once per policy

Criteria

- Before the age of 85, the insured is diagnosed with one of the designated conditions under this benefit; and
- such designated condition is paid under the Cancer Benefit

Male-specific designated conditions	Extra benefit % of the OSA	Female-specific designated conditions	Extra benefit % of the OSA
1. Prostate Cancer	20%	1. Breast Cancer	20%
2. Seminal Vesicle Cancer	20%	2. Ovary Cancer	20%
3. Scrotum Cancer	20%	3. Fallopian Tube Cancer	20%
4. Testes Cancer	20%	4. Uterus Cancer	20%
5. Vas Deferens Cancer	20%	5. Cervix Cancer	20%
6. Spermatic Cord Cancer	20%	6. Vagina Cancer	20%
7. Penis Cancer	20%	7. Vulva Cancer	20%
8. Infertility	10%	8. Infertility	10%



Important notes:

- For infertility, if the insured is unfortunately diagnosed with a cancer and receives a payout of the Cancer Benefit and has already received medically necessary infertility treatment confirmed by a registered specialist as a result of the cancer, we will pay out the additional Gender Care Extra Benefit.

Remark:

7 The feature's "First-in-market" statement is based on a comparison with other critical illness protection plans for new Composite and Long-Term Businesses as identified in the Register of Authorized Insurers by Insurance Authority as of April 25, 2024.

SunWell Essential Care

Coverage Reload Benefit

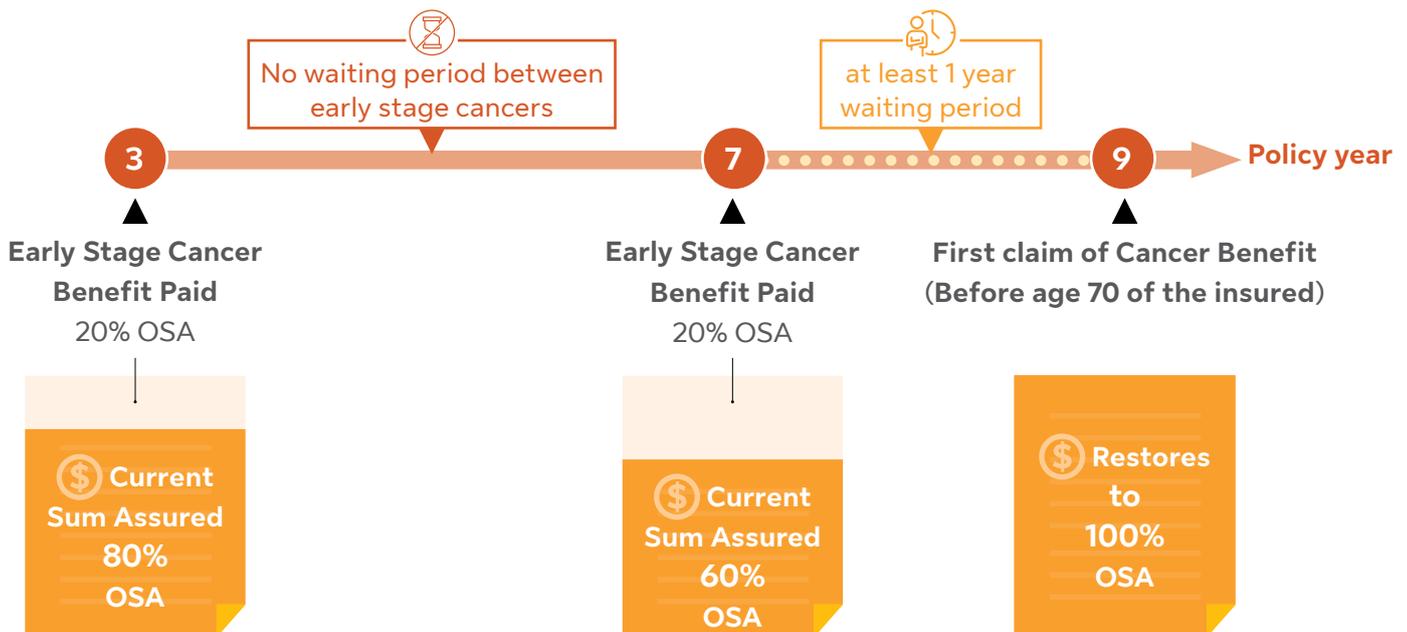
Ensure ongoing protection against cancer recurrence

Our Coverage Reload Benefit automatically replenishes your coverage amount, providing sufficient protection against future uncertainties.

- Restores total benefit amount of Early Stage Cancer Benefit(s) paid, and payable upon the first claim of Cancer Benefit
- Benefit amount is up to 40% OSA
- This benefit can be claimed once per policy

Criteria

- After at least 1 year of the previous diagnosis of early stage cancer conditions; and
- the first claim of the Cancer Benefit must be made prior to the policy anniversary before the insured reaches age 70



SunCash Support Benefit

Receive financial assistance for incidental expenses

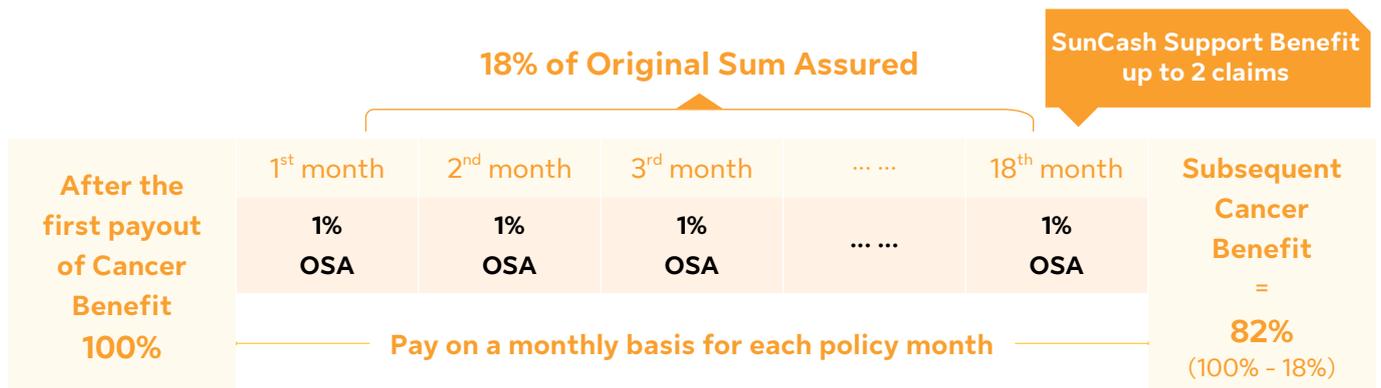
We'll give you 1% OSA in cash every month for up to 18 months if you were diagnosed with cancer. These monthly payouts are designed to alleviate the financial strain of incidental expenses such as transportation and accommodation, allowing you to focus on your recovery.

- Monthly payout at 1% OSA for each policy month, up to a maximum of 18 months
- Up to 2 claims
- The total benefit amount of this benefit is up to 36% OSA of the basic plan
- no proof of ongoing or late-stage medical care is required

Market-rare

Criteria

- If the insured is diagnosed with cancer
- If the insured passes away during the payout period of the SunCash Support Benefit, the remaining monthly payouts will be paid out in one lump sum to the beneficiary
- After the payout of the SunCash Support Benefit, the benefit amount payable under the subsequent Cancer Benefit will be reduced accordingly



SunWell Essential Care

Enhanced Benefit**Experience additional financial security and flexibility**

You can receive an additional 60% of your OSA on top of the first payout of Cancer Benefit. This benefit can be claimed once per policy.

60% OSA of the basic plan

- ✓ Policy issue age of the insured is 20 or below
- ✓ Before the 20th policy anniversary

- ✓ Policy issue age of the insured is 21 or above
- ✓ Before the 10th policy anniversary

Mental Incapacity Advance Option**Handover to someone you trust**

Through the Mental Incapacity Advance Option, you can appoint a family member as the Designated Benefit Recipient. This allows for quick and seamless claim filing if you are diagnosed as a Mentally Incapacitated Person, ensuring your family can quickly access funds from your policy in the event of an emergency.

- If the insured is diagnosed as a Mental Incapacitated Person, the Designated Benefit Recipient can file claims on behalf of the insured.

Criteria

- (i) To exercise this option, the insured must be the policy owner.
- (ii) Death Benefit cannot be claimed under this option.
- (iii) For the definition of Mentally Incapacitated Person, please refer to the sample policy document.

Death Benefit

Ensure protection for your beneficiaries

If the insured unfortunately passes away during the coverage period and the Current Sum Assured⁸ is higher than zero, we will pay out the Death Benefit to the beneficiary. Please refer to the "Benefit Schedule" for details.

5 Death Benefit Settlement Options

Choose the best option for each beneficiary

You know your loved ones best, so you may opt for a different settlement option for each beneficiary, according to their particular needs and life stage. With 5 options to choose from, you'll find the right solution for everyone.

<p>1. Full payment in a lump-sum</p>	
<p>2. Full payment by installments Full amount to be paid in monthly or annual mode ranging from 2-50 years</p>	
<p>3. Partial payment by installments Partial amount to be paid in lump-sum first and the remaining to be paid by installments</p>	
<p>4. First-in-market⁹ Partial payment by installments till the designated age of beneficiary Partial amount to be paid by installments before the designated age of the beneficiary and the remaining (if any) to be paid in lump-sum when the beneficiary reaches the designated age</p>	
<p>5. Full payment by increasing installments First installment to be paid in monthly or annual mode and the subsequent installments with 3% p.a. incremental rate until the Death Benefit is paid up</p>	

Remarks:

⁸ Current Sum Assured refers to 100% OSA deducting Early Stage Cancer Benefit paid (if any).

⁹ The feature's "First-in-market" statement is based on a comparison with other savings plans for new Composite and Long-Term Businesses as identified in the Register of Authorized Insurers by Insurance Authority as of July 31, 2022.

SunWell Essential Care

The first ESG-focused cancer protection plan in market**Care for yourself and the planet**

SunWell Essential Care is the first-in-market ESG-focused cancer protection plan that actively integrates ESG concepts into its own investment strategies, managing the risks and optimizing opportunities through focusing investment on those assets with relatively high ESG ratings.

Guaranteed Cash Value and Special Bonus**Build long-term financial stability**

With a Guaranteed Cash Value ("GCV")¹⁰ and a Special Bonus⁴, giving you an extra sense of security.

Guaranteed Cash Value

- If the premium payment term is 10-pay / 15-pay / 20-pay, the GCV will reach 100% of the Aggregate Premiums Paid at the 20th policy year^{5,11}
- If the premium payment term is 25-pay, the GCV will reach 100% of the Aggregate Premiums Paid at the 25th policy year^{5,11}
- The GCV will be paid when the policy is surrendered or partially surrendered, subject to deduction of Early Stage Cancer Benefit paid or payable (if any)

Premium payment term	10-pay	15-pay	20-pay	25-pay
Guaranteed breakeven policy year ¹¹	20 th	20 th	20 th	25 th

Special Bonus

- The face value of the Special Bonus will be distributed upon the first payout of Cancer Benefit / Death Benefit
- We will only distribute the cash value of the Special Bonus if the policy is surrendered (in partial or full) or terminated (except death of the insured)

After the first payout of Cancer Benefit, GCV and Special Bonus will no longer be payable under the policy.

Remarks:

¹⁰ For details of Guaranteed Cash Value, please refer to the policy contract or benefit illustration.

¹¹ Assuming there are no claims and extra premiums, and subject to the insured's age, gender and smoking status. For details, please refer to the illustration summary in the benefit illustration.

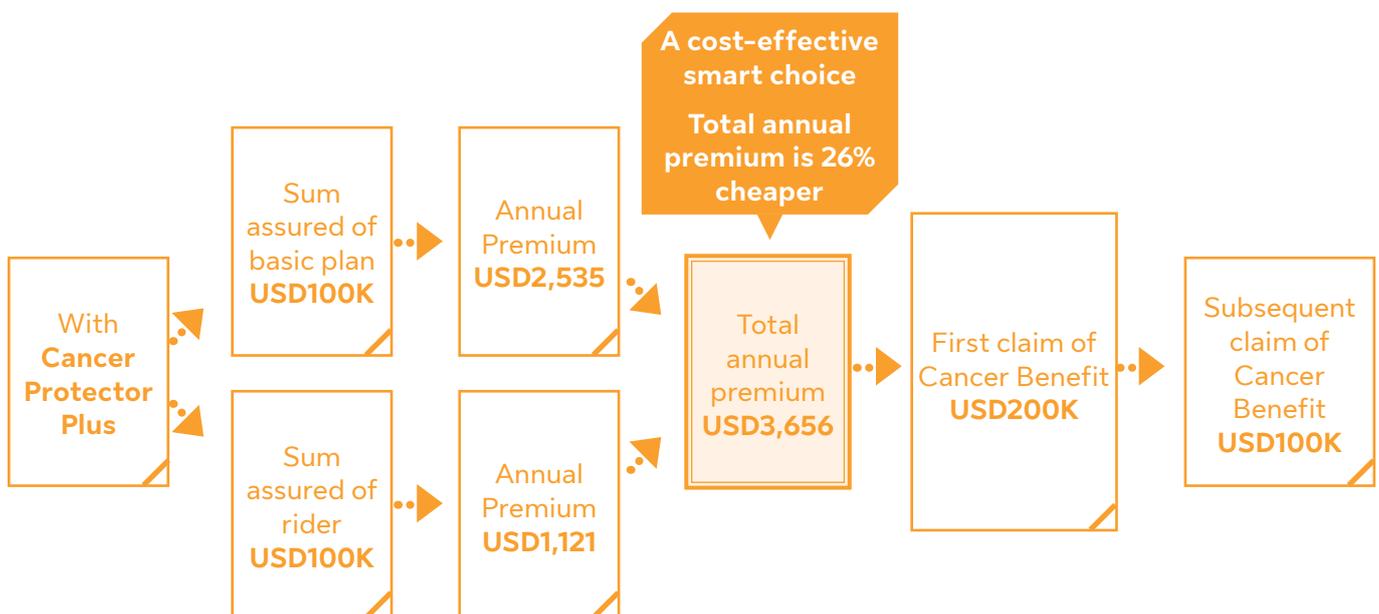
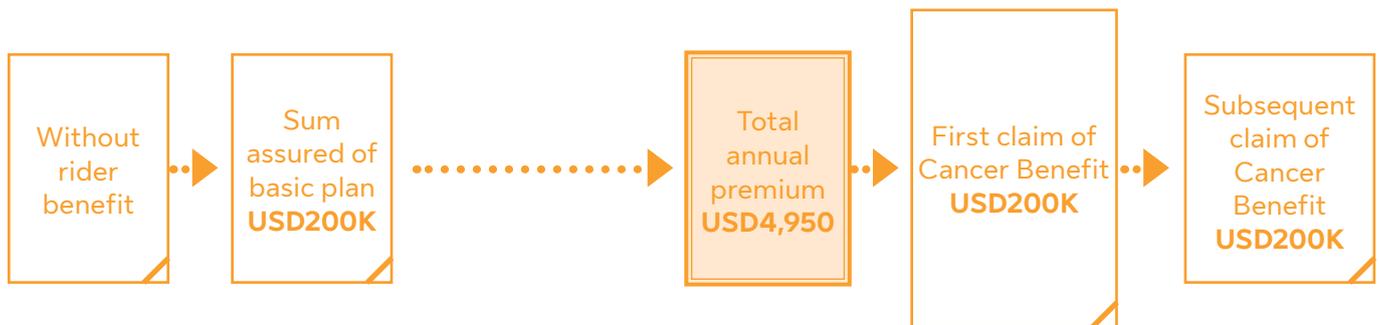
Extra support in your fight against cancer

Cancer Protector Plus **Optional Rider¹²**

Widen your safety net with our optional add-on rider

Finetune your cover with the addition of **Cancer Protector Plus**. In the unfortunate event you're diagnosed with cancer, the rider boosts your protection for the first claim of the Cancer Benefit. You have the flexibility to receive your payout as a one-time lump sum or in installments over 3 years. If the insured unfortunately passes away before all installments are paid, the remaining unpaid balance will be paid to the policy owner.

Assume the insured is male and age 40, a non-smoker, insured in **SunWell Essential Care** (25-pay) and **Cancer Protector Plus** (25-pay), and Enhanced Benefit is excluded in the calculation of the first payout of Cancer Benefit in the below example:



Remark:

¹² This optional rider benefit must be purchased along with the basic plan at the time of application. The premium payment term of the optional rider benefit shall follow the same as the basic plan.



Waiver of Premium on Death of Insured's Parent / Guardian

Ease financial pressure in challenging times

To minimize your financial burden during difficult times, we offer a premium waiver, ensuring that your policy remains active when you need it the most. If the parent or guardian of an insured child passes away before age 80 and the insured is below age 18 at the time of policy application, we will waive future premiums until the insured reaches age 25, while maintaining full protection.



Guaranteed Insurability Option

Flexible support for yourself

Our Guaranteed Insurability Option provides flexibility, allowing you to adjust your coverage without underwriting in line with your changing needs and life stages, including major life events like turning 18 years old, having a child, getting married, or a family member's diagnosis with a critical illness.

- The insured can purchase a new critical illness policy for themselves with guaranteed acceptance without having to provide further proof of insurability.
- The protection amount of the new policy will be the lower of:
 - (i) 50% OSA of the basic plan, or
 - (ii) Up to **USD62,500**

Criteria

- (i) The existing policy has no claim records;
- (ii) this basic plan is in effect for at least 3 years;
- (iii) within 30 days of the above specified life events; and
- (iv) this option can be exercised once per policy

Guaranteed Insurability Option for Newborn

Flexible support for your newborn

Your child can receive comprehensive coverage from the very start without underwriting, giving you peace of mind and supporting their future financial security.

- The insured can purchase a new critical illness policy for their child with guaranteed acceptance without having to provide further proof of insurability.
- The protection amount of the new policy will be the lower of:
 - (i) 50% OSA of the basic plan, or
 - (ii) Up to **USD62,500**

Criteria

- (i) The existing policy has no claim records;
- (ii) this basic plan is in effect for at least 1 year;
- (iii) within 30 days of birth of the insured's child; and
- (iv) this option can be exercised once per policy

Case study



Ms. A (age 45) is a dedicated teacher. She underwent an angioplasty procedure some time ago. The risks of cancer are on her mind as she ages. To find peace of mind, Ms. A explores options for cancer protection and selects **SunWell Essential Care** and optional rider **Cancer Protector Plus** after careful review. Now Ms. A can focus on the classroom and her life, confident that her wellbeing and financial security are both covered.

SunWell Essential Care		+ Optional rider – Cancer Protector Plus	
Sum assured:	USD150,000	Sum assured:	USD150,000
Premium payment term:	20-pay	Premium payment term:	20-pay

Policy year



Ms. A (age 45) purchases **SunWell Essential Care** and optional rider – **Cancer Protector Plus**

Diagnosed with nasopharyngeal cancer at age 50

Cancer Benefit

- 100% of the Current Sum Assured of the basic plan
Payout **USD150,000**
- Face value of Special Bonus (if any)

SunCash Support Benefit

- 1% OSA/month * 18 months
Payout **USD27,000**

Enhanced Benefit

- 60% OSA
Payout **USD90,000**

Waiver of Premium on Cancer

Waive all the future premiums of the basic plan

Cancer Protector Plus

- 100% Sum Assured of the rider
Payout **USD150,000**

Diagnosed with stomach cancer at age 54

Cancer Benefit

- 82% OSA
Payout **USD123,000**

SunCash Support Benefit

- 1% OSA/month * 18 months
Payout **USD27,000**

Diagnosed with colorectal cancer at age 70

Cancer Benefit

- 82% OSA
Payout **USD123,000**

Total payout:
USD690,000 + face value of Special Bonus (if any)

SunWell Essential Care

Key product information

	SunWell Essential Care	Cancer Protector Plus
Sum Assured	Minimum: USD25,000 Maximum: subject to the then current underwriting rules by Sun Life HK	Minimum: USD12,500 Maximum: 100% OSA of basic plan
Premium Payment Term & Issue Age	10-pay: from 15 days to age 65 15-pay: from 15 days to age 60 20-pay: from 15 days to age 55 25-pay: from 15 days to age 50	
Currency	USD	
Premium Structure	Regular Pay (Limited pay level and non-guaranteed) Premium amount is determined based on several factors including but not limited to sum assured, premium payment term, sex, issue age, smoking status and health conditions of the insured.	
Benefit Term	Whole Life, except the following: <ol style="list-style-type: none"> 1. Subsequent Claim(s) of Cancer Benefit: up to age 85 2. Gender Care Extra Benefit: up to age 85 3. Waiver of Premium on Death of Insured's Parent / Guardian: up to age 80 of parent / guardian and up to age 25 of insured 4. Coverage Reload Benefit: up to age 70 	
Guaranteed Cash Value	Starting from the 10 th Policy Anniversary, GCV is payable upon policy surrender / partial surrender. GCV is specified as following <ul style="list-style-type: none"> • At or after age 100 of the insured: 100% of the Original Sum Assured of the basic plan • Before age 100 of the insured: the lower of: (a) Specific % of Aggregate Premiums Paid (stated in below table); and (b) 90% of the Original Sum Assured 	

Guaranteed Cash Value	The last premium due date on which the relevant premium is fully paid		GCV as % of Aggregate Premiums Paid Premium Payment Term			
			10	15	20	25
	Before the 10 th Policy Anniversary		0%			
	On or after the 10 th and before the 15 th Policy Anniversary		5%			
	On or after the 15 th and before the 18 th Policy Anniversary		30%	30%	20%	10%
	On or after the 18 th and before the 20 th Policy Anniversary		50%	50%	50%	30%
	On or after the 20 th and before the 25 th Policy Anniversary		100%	100%	100%	50%
On or after the 25 th Policy Anniversary		100%	100%	100%	100%	
If the Cancer Benefit is paid or payable, no GCV will be payable afterwards under the policy Optional riders do not include any GCV.						
Special Bonus	Face value of the Special Bonus is payable upon a) First claim of Cancer Benefit; or b) Death Benefit					
	We will only pay out the cash value of the Special Bonus when a) the policy is partially or fully surrendered, or b) the policy is terminated (unless termination is caused by the death of the insured) Optional riders do not include any Special Bonus.					
Surrender Value	Guaranteed Cash Value + cash value of Special Bonus (if any) - Early Stage Cancer Benefit paid (if any) - any outstanding loans with interest					
Death Benefit / Compassionate Benefit / Maternal Compassionate Benefit	Aggregate Premiums Paid - Early Stage Cancer Benefit paid (if any) + face value of Special Bonus (if any) - any outstanding loans with interest		For Cancer Protector Plus only: Aggregate Premiums Paid deducting any outstanding loans with interest			

SunWell Essential Care

Benefit coverage

SunWell Essential Care	
Death Benefit	✓
Cancer Benefit	Up to 3 claims
Early Stage Cancer Benefit	Up to 2 claims
SunCash Support Benefit	Up to 2 claims
Coverage Reload Benefit	✓
Gender Care Extra Benefit	✓
Enhanced Benefit	✓
Waiver of Premium on Early Stage Cancer Condition	✓
Waiver of Premium on Cancer	✓
Waiver of Premium on Death of Insured's Parent / Guardian	✓
Mental Incapacity Advance Option	✓
Guaranteed Insurability Option	✓
Guaranteed Insurability Option for Newborn	✓
Free Health Checkup	✓
Value-added Services	✓

* Early Stage Cancer Benefit and Cancer Benefit are subject to a 60-day waiting period from policy issue date except if such condition or illness is directly caused by an Accident¹³.

Optional Riders

Cancer Protector Plus	Optional
Accident Benefit	
Accidental Death & Disability Plus Benefit	
Hospital Income Benefit	
One / Five Year Term Benefit	
SunHealth Medical Care Rider	
Tender Care Benefit	
Total Disability Benefit	

Remark:

¹³ An "Accident" refers to a sudden and traumatic event that is caused solely by external, violent and unforeseeable means; and occurs while this basic plan is in effect and after the issue date, effective date or last reinstatement date of this basic plan, whichever is the latest.

Benefit schedule

Benefits	Details	Benefit calculation		
Death Benefit	Upon the unfortunate event of the death of the insured during the benefit term, the beneficiary(ies) will receive the Death Benefit.	Aggregate Premiums Paid <ul style="list-style-type: none"> ⊖ Early Stage Cancer Benefit paid (if any), ⊕ face value of Special Bonus (if any) 		
Cancer Benefit	Covers cancer	<p>The first claim: The higher of:</p> <p>(i) 100% of the Current Sum Assured of the basic plan <ul style="list-style-type: none"> ⊕ Enhanced Benefit (if applicable) ⊕ face value of Special Bonus(if any) </p> <p>OR</p> <p>(ii) Aggregate Premiums Paid <ul style="list-style-type: none"> ⊖ Early Stage Cancer Benefit paid (if any) </p> <p>Subsequent claims: 100% OSA <ul style="list-style-type: none"> ⊖ last SunCash Support Benefit paid (if any) </p>		
Enhanced Benefit	Payable upon the first claim of Cancer Benefit.	<p style="text-align: center;">Additional 60% OSA</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">The insured's policy issue age is 20 years old or below, before the 20th policy anniversary</td> <td style="width: 50%;">The insured's policy issue age is 21 years old or above, before the 10th policy anniversary</td> </tr> </table>	The insured's policy issue age is 20 years old or below, before the 20 th policy anniversary	The insured's policy issue age is 21 years old or above, before the 10 th policy anniversary
The insured's policy issue age is 20 years old or below, before the 20 th policy anniversary	The insured's policy issue age is 21 years old or above, before the 10 th policy anniversary			
Early Stage Cancer Benefit	Covers carcinoma-in-situ of different organs 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.	The benefit limit is 20% OSA of the basic plan subject to a per life limit of USD50,000 under all SunWell Series policies issued by Sun Life HK for the same insured. This benefit can be claimed up to 2 times.		

SunWell Essential Care

Benefits	Details	Benefit calculation
Gender Care Extra Benefit	Provides additional protection against 8 gender specific conditions for male and female respectively	Up to additional 20% OSA (subject to illness conditions)
Coverage Reload Benefit	After at least 1 year of the payment of Early Stage Cancer Benefit, restores the total benefit amount of the Early Stage Cancer Benefit paid. Payable upon the first payout of Cancer Benefit.	The total benefit amount of the Early Stage Cancer Benefit paid
SunCash Support Benefit	Covers cancer and such cancer is paid under Cancer Benefit.	Each claim period is 18 months, with 1% OSA payable each month. A maximum of 2 claims can be made, up to 36 % OSA

Benefit payouts must deduct any outstanding loan with interest.

List of cancer and illness conditions covered

Benefits	Covered illness	Percentage of OSA
Cancer Benefit	Cancer	100%
Early Stage Cancer Benefit	Carcinoma-in-situ	20%
	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)	20%

SunWell Essential Care

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, Objectives, and Strategy)

The investment strategy supporting this product is intended to optimize long-term value to the policyholders with a suitable level of risk, while focusing on assets that exhibit Environmental, Social and Governance ("ESG") qualities. The main objective is to deliver a fair chance of meeting the illustrated non-guaranteed benefits in addition to the guaranteed benefits.

Our investment process of the assets supporting the investment strategy is embedded within an ESG framework developed proprietarily by Sun Life or by recognized third-party ESG data providers. We have preference towards assets with high ESG quality and relatively lower carbon intensity. The assets 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.

We support an allocation to sustainable investments including, but not limited to, green bonds, renewable energy, energy transition, sustainable buildings, clean transportation, water & waste management, and social infrastructure projects.

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

Asset Class	Target Asset Mix
Fixed Income Assets	45%-65%
Non-Fixed Income Assets	35%-55%

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 product.

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

Basic Plan – SunWell Essential Care

1. 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 the experience and change in future expectation. 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 include but 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 on 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 a 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 Aggregate Premiums Paid towards your policy.
4. We have the right to terminate the basic plan upon the earliest of the following:
 - a. accumulated policy loans and interest exceeds the sum of Guaranteed Cash Value and any other amounts left with us;
 - b. neither premium is paid nor loanable by us and the grace period expires;
 - c. the date on which the Death Benefit becomes payable by us;
 - d. the date on which the Cancer Benefit has been paid 3 times; or
 - e. the date on which Policy Anniversary on or immediately following the insured's 85th birthday, and we have paid the first payment of Cancer Benefit.
5. Any transaction involving conversion between policy currency and other currencies would be exposed to foreign exchange risks such as the fluctuation in exchange rate against 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 obligation. Hence, you should consider the impact of inflation when you plan the benefit.
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 obligation under the policy, you may lose all or part of your premiums paid and benefits.

SunWell Essential Care

Rider Benefit – Cancer Protector Plus

1. 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 the experience and change in future expectation. 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 include but 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 on 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 Cancer Benefit becomes payable by us; or
 - d. the date on which the basic plan to which this rider benefit relates is terminated.
4. Any transaction involving conversion between policy currency and other currencies would be exposed to foreign exchange risks such as the fluctuation in exchange rate against 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 obligation. Hence, you should consider the impact of inflation when you plan the 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.

Key Exclusions

We will not pay any claim (other than a claim under the Death Benefit Provision) for conditions caused either directly or indirectly 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 taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, 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; 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.

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 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)



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

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

Savings &
Protection

Health & Accident

Investment-
Linked
Assurance
Schemes
(ILAS)

Universal
Life

Sun Life Hong Kong Product Portfolio

What's next? You can find out more:

Website: sunlife.com.hk

Client Service Hotline: 2103 8928

Please contact your Advisor

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