

Total Disability Benefit/ Advance Payment Disability Benefit



Wouldn't it be great if you and your family are taken care of in the event of disability

The financial responsibilities you take on can be a reflection of your greatest achievements, whether you are raising children or paying off a mortgage. However, such responsibilities can become out of reach in the tragic event that you become totally disabled and are no longer able to work for a living.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. **Total Disability Benefit** and **Advance Payment Disability Benefit** are optional rider benefits that you can add to your basic plan¹ for greater financial security when you need it most, giving you extra peace of mind.

Total Disability Benefit

Lighten your financial burden while continuing to enjoy benefits under the Basic Plan

With **Total Disability Benefit**, the future premiums of the Basic Plan and all eligible rider benefits² attached will be waived in the unfortunate event that the insured, who is the person protected under the **Total Disability Benefit**, becomes Totally Disabled³ before the age of 60.

The premium waiver⁴ will continue as long as the insured remains Totally Disabled. That way, you can continue to enjoy protection and benefits under your Basic Plan without having to pay the premium while you are unable to work.

Advance Payment Disability Benefit

Annual advance payments to help meet your needs

You can also attach **Advance Payment Disability Benefit**⁵ to your **Total Disability Benefit** to offset some daily expenses that may become a burden.

Advance Payment Disability Benefit provides annual advance payments in the unfortunate event that the insured becomes Totally Disabled before the age of 60, helping the insured to pay for medical expenses and other living costs.

As long as the insured remains Totally Disabled, you will receive the Sum Assured of **Advance Payment Disability Benefit** in a maximum of 10 equal yearly instalments. Each instalment will reduce the Sum Assured of your Basic Plan.

Before these payments are made, we will use these amounts to settle any outstanding loans against the policy and any applicable interest. The remaining amount will then be paid to you.

Key Product Information

Rider Benefit	Total Disability Benefit	Advance Payment Disability Benefit
Benefit	Waive the future premium of the Basic Plan and all eligible rider benefits attached	The Sum Assured in a maximum of 10 equal yearly instalments
Issue Age	Age 0 – 55 (subject to the Basic Plan)	Age 18 – 55
Benefit Term	To age 60 or until the end of the premium payment term of the Basic Plan, whichever is earlier ⁶	To age 60
Premium Payment Term	To age 60 or until the end of the premium payment term of the Basic Plan, whichever is earlier	To age 60
Premium Payment Mode	Same as the Basic Plan	
Currency	Same as the Basic Plan	
Premium Structure	Premium is level and guaranteed	

The remarks below supplement the contents of this leaflet and aim to provide a better explanation of **Total Disability Benefit** and **Advance Payment Disability Benefit**.

Remarks:

- These rider benefits can only be attached to designated basic plans ("Basic Plans"). Please contact your Advisor for details.
- Please contact your Advisor for eligible rider benefits.
- Totally Disabled means that the insured is (i) continuously and completely disabled for a period of no less than six consecutive months; (ii) continuously and completely unable to carry on his/her own occupation in the first two years of disability and to carry on any occupation thereafter (for those who have no regular occupation, it means complete inability to carry on any occupation); and (iii) under the regular care and attendance of a doctor. Total and irrecoverable loss of sight in both eyes or loss of two limbs is automatically deemed as Totally Disabled. Please refer to the Policy Document for details.
- If the insured recovers from Total Disability, the premium waiver will end.
- Advance Payment Disability Benefit can only be purchased together with Total Disability Benefit.
- Total Disability Benefit will automatically come to an end as soon as one of the following occurs: (i) the benefit anniversary on or immediately following the insured's 60th birthday; (ii) termination or maturity of the Basic Plan policy; (iii) the Basic Plan is fully paid; or (iv) you terminate Total Disability Benefit.

Key Product Risks

Total Disability Benefit

- For this rider benefit attached to a One Year term plan/rider benefit, premium is expected to increase with age and for this rider benefit attached to a Five Year term plan/rider benefit, premium is expect to increase upon policy renewal. Premium of this rider benefit attached to term plan/rider benefit 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 benefit anniversary during the premium payment term. Factors include but not limited to the following would be considered and reflected during the review:
 - Claim costs incurred under this rider benefit and the expected claim costs in the future
 - Expenses directly related to and indirect expenses allocated to the rider benefit
- For the rider benefit attached to a One Year term plan/rider benefit, we will renew this rider benefit automatically at each benefit anniversary for another benefit year provided that premiums are paid on the premium due date.
For the rider benefit attached to a Five Year term plan/rider benefit, we will renew this rider benefit automatically at every fifth benefit anniversary for another five benefit years provided that premiums are paid on the premium due date. The premium will remain unchanged for the five benefit years starting from the renewal. For the rider benefit attached to other Basic Plan/rider benefits, 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. If a premium has not been paid to us by the date on which the grace period expires, the rider benefit will lapse automatically on the due date.

3. We have the right to terminate the rider benefit upon the earliest of the following:
 - a. premium is still unpaid and the grace period expires;
 - b. the insured passes away;
 - c. the insured attains age 60; or
 - d. the date on which the Basic Plan/life coverage/rider benefit, to which it is attached, 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. 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.

Advance Payment Disability Benefit

1. 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. If a premium has not been paid to us by the date on which the grace period expires, the rider benefit will lapse automatically on the due date.
2. We have the right to terminate the rider benefit upon the earliest of the following:
 - a. premium is still unpaid and the grace period expires;
 - b. the insured passes away;
 - c. the insured attains age 60;
 - d. the date on which the Basic Plan, to which it is attached, is terminated;
 - e. the date on which the Basic Plan, to which it is attached, is absolutely assigned; or
 - f. the date on which 100% of the Sum Assured is payable by us as one or more claims.
3. 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.
4. 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. You should hence consider the impact of inflation when you plan the benefit.
5. 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

Total Disability Benefit

We will not pay any claim directly or indirectly caused by or resulting from any of the following:

1. any injury sustained or disease contracted before the issue date/benefit start date/coverage start date, effective date or last reinstatement date of the policy together with this rider benefit, whichever is latest;
2. the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
3. the insured's committing or attempting to commit a criminal offence or participating in any brawl;
4. the insured's taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a doctor;
5. the insured's inhaling any gas or fumes, voluntarily or involuntarily, except accidentally in the course of duty;
6. any psychiatric treatment, mental or nervous disease or disorder;
7. 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;
8. war (whether declared or undeclared), insurrection, civil war or any warlike operations, whether or not the insured was actively participating in them; or
9. atomic explosion, nuclear fission or radioactive gas.

Advance Payment Disability Benefit

We will not pay any claim under this rider benefit if the Total Disability was directly or indirectly caused by or resulting from any of the following:

1. any injury sustained or disease contracted before the issue date, effective date or last reinstatement date of the policy together with this rider benefit, whichever is latest;
2. the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
3. the insured's committing or attempting to commit a criminal offence or participating in any brawl;
4. the insured's taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a doctor;
5. the insured's inhaling any gas or fumes, voluntarily or involuntarily, except accidentally in the course of duty;
6. any psychiatric treatment, mental or nervous disease or disorder;
7. 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;
8. war (whether declared or undeclared), insurrection, civil war or any warlike operations, whether or not the insured was actively participating in them; or
9. atomic explosion, nuclear fission or radioactive gas

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 company. 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.

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, Hunghom, 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.

This brochure 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 brochure be distributed in the Mainland China. Please 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 brochure, the Policy Document shall prevail.

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(Incorporated in Bermuda with limited liability)

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