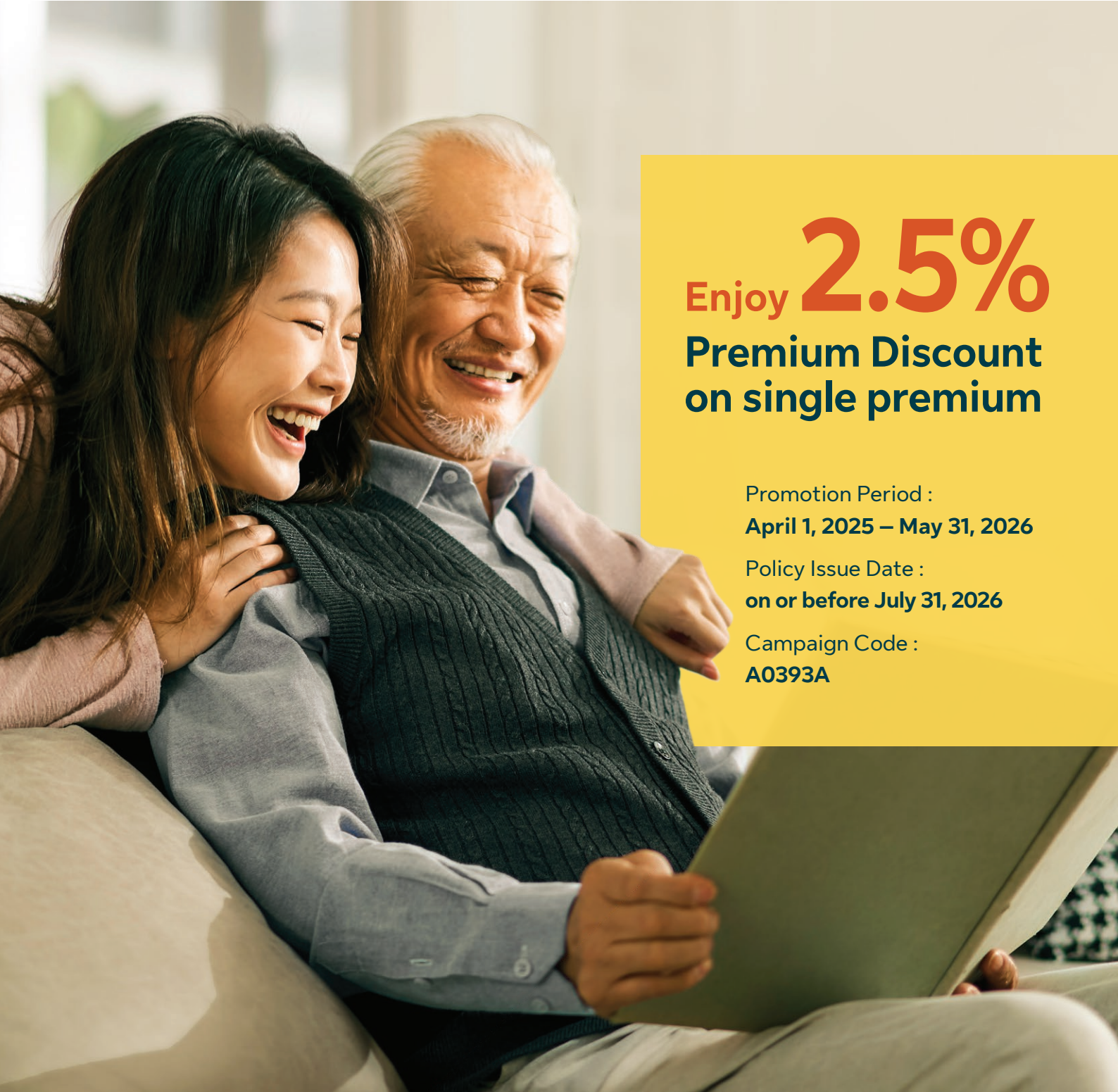


MultiGuardian Client Offer



Enjoy **2.5%**
Premium Discount
on single premium

Promotion Period :
April 1, 2025 – May 31, 2026

Policy Issue Date :
on or before July 31, 2026

Campaign Code :
A0393A

Terms and Conditions of MultiGuardian Client Offer ("Offer"):

1. The promotion period of the Offer is from April 1, 2025 – May 31, 2026 (both days inclusive) ("**Promotion Period**").
2. The Offer is only applicable upon a successful application of MultiGuardian and such policy is issued by Sun Life Hong Kong Limited ("**Sun Life HK**", "**we**" or "**us**") on or before July 31, 2026 ("**Eligible Policy**").
3. The policy owner of the Eligible Policy will be entitled to a 2.5% premium discount on the single premium ("**Premium Discount**").
4. The policy owner can enjoy the Offer by paying the net premium towards the policy (which is an amount equivalent to the single premium payable before applying for this Offer minus the Premium Discount). A levy which will be calculated based on the net premium of the relevant policy after deduction of Premium Discount on single premium (if any) will be imposed and charged by the Insurance Authority.
5. In case the policy owner requests to cancel the Eligible 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.
6. If the Eligible Policy is terminated on or before the 1st policy anniversary, an amount equal to the Premium Discount will be deducted before the surrender value is paid out, if any.
7. The Premium Discount cannot be transferred or redeemed for cash.
8. The Offer is not applicable to policy owners who have submitted any application of any relevant policies before the Promotion Period but withdrew the application or terminated the issued policy during the Promotion Period and reapplied for the same products withdrawn or terminated.
9. 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 the relevant premium discount without any prior notice.
10. We reserve the right to vary, suspend or cancel any of the Offer and amend the terms and conditions at any time without prior notice. In the event of any disputes, our decision will be final and conclusive.
11. Sun Life HK is incorporated in Bermuda with limited liability.
12. 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.
13. 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 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)

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

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

Printed in April 2026
Issued by Sun Life Hong Kong Limited