

# RetireFree Immediate Annuity Insurance & RetireFree Booster Rider Insurance Client Offer

Enjoy up to **1.5%**  
premium discount on  
total premium\*



\* Total premium refers to the premiums due and fully paid of basic plan and rider (if any)

Promotion period: **September 1, 2025 – May 31, 2026**

Policy issue date: **on or before June 30, 2026**

Campaign code: **A0443A**

Plan	Total premium* (USD)	Premium discount
<b>RetireFree Immediate Annuity Insurance or apply RetireFree Booster Rider Insurance at the same time</b>	<b>200,000 or above</b>	<b>1.5%</b>
	<b>100,000 - 199,999</b>	<b>1%</b>

### Terms and Conditions of RetireFree Immediate Annuity Insurance & RetireFree Booster Rider Insurance Client Offer ("Offer"):

- The promotion period of the Offer is from September 1, 2025 to May 31, 2026 (both days inclusive) ("**Promotion Period**").
- The Offer is only applicable upon a successful application of RetireFree Immediate Annuity Insurance / and RetireFree Booster Rider Insurance and such policy is issued by Sun Life Hong Kong Limited ("**Sun Life HK**", "**we**" or "**us**") on or before June 30, 2026 ("**Eligible Policy**").
- The policy owner of the Eligible Policy will be entitled to a premium discount on the total premium ("**Premium Discount**") per the table set out below.
- The Offer cannot be used in conjunction with any other campaign(s) for the same product or including the same product offered by us.
- 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.
- Sun Life HK is incorporated in Bermuda with limited liability.
- 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.
- 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).

Plan	Total premium* (USD)	Premium discount
RetireFree Immediate Annuity Insurance / and RetireFree Booster Rider Insurance	200,000 or above	1.5%
	100,000 - 199,999	1%

- The policy owner can enjoy the Offer by paying the net premium towards the policy (which is an amount equivalent to the total 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 total premium (if any) will be imposed and charged by the Insurance Authority.
- 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.
- If the Eligible Policy is terminated on or before the 1<sup>st</sup> policy anniversary, an amount equal to the Premium Discount will be deducted before the surrender value is paid out other than cancellation during cooling off period, if any.
- The Premium Discount cannot be transferred or redeemed for cash.
- 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.
- 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.

#### 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 the products 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.*

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#### Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

#### Client Service Centre

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*A member of the Sun Life group of companies.  
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