

Stellar Multi-Currency Insurance Plan II 永越多元貨幣保險計劃II

Sun Life Hong Kong Limited
(Incorporated in Bermuda with limited liability)



Stellar Multi-Currency Insurance Plan II

Wouldn't it be great if both your wealth and this beautiful globe are everlasting

In search of better long-term market value growth, and in pursuit of a better world, there has been an increasing discussion over the environmental, social, and governance (ESG) topics and its interconnectedness with the financial performance of a company. Sun Life as a global insurer and a responsible investor, has been well aware that sustainable investing could be one of the options that creates value for our people, society and environment, and delivers long-term outperformance.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. **Stellar Multi-Currency Insurance Plan II** is one of our ESG-focused savings plans on the market that actively integrates ESG concepts into its own investment strategies, managing the risks and optimizing opportunities through focusing investment on those assets with high ESG ratings. With Sun Life's over 130 years of long history of expertise in the insurance industry, not only you can trust our dedications in managing and growing your wealth, you can rest assured that your care of our globe is also well taken care of.

How can Stellar Multi-Currency Insurance Plan II help you?

Stellar Multi-Currency Insurance Plan II is a participating insurance plan that focuses on investing assets that excel in ESG qualities, with a vision to build your wealth that brings positive impact to our environment. More importantly, as one of the market leaders to provide legacy planning solutions, **Stellar Multi-Currency Insurance Plan II** serves as a comprehensive legacy solution tool that enables you to accumulate savings and pass down your wealth through generations. Additionally, this plan is designed to effectively support you in the retirement planning, offering flexible policy options that allow for unlimited change of insured and coverage as your circumstances evolve, along with multi-currency features that enable seamless adaptation to life's unexpected changes. This plan offers four types of premium payment terms: 3-Pay, 6-Pay, 12-Pay and 18-Pay to suit different financial needs. What's more, it embeds with multiple features that give you more flexible financial arrangement as well as long-term wealth growth potential, so that you can accumulate, grow and transfer your hard work to your beloved ones with ease.

Stellar Multi-Currency Insurance Plan II

Features at a glance

1



Long-term savings and growth potential

Enjoy Guaranteed Cash Value and non-guaranteed bonuses

2



Currency change between six policy currencies

Freely change your policy currency and accumulate wealth in United States Dollar (USD), Canadian Dollar (CAD), British Pound Sterling (GBP), Renminbi (RMB), Australian Dollar (AUD) or Hong Kong Dollar (HKD)

3



Premium relief features

Ease your financial burdens during challenging periods by deferring or waiving future premiums if mishap happens

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Lock-in your policy values

Enjoy greater certainty over potential gains

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Flexible ways for legacy planning

Change the insured, or swap between a Single Life or Joint Life policy

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Hassle-free inheritance allocation

Continued wealth accumulation and last through generations

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Comprehensive Death Benefit Settlement Options

Design the best payout pattern or continue the policy

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Incapacity safety net

Appoint a family member to file a claim for you in case you are unable to do so

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Protection for your policy

Designate Contingent Policy Owner and Interim Policy Owner after policy issuance to ensure your policy endures for generations

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Access your withdrawals overseas

Easily transfer to overseas bank accounts with the Overseas Transfer Service

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Celebrate an insured's academic success

Rewards to honor an insured's academic achievement

Stellar Multi-Currency Insurance Plan II

Learn more about ESG

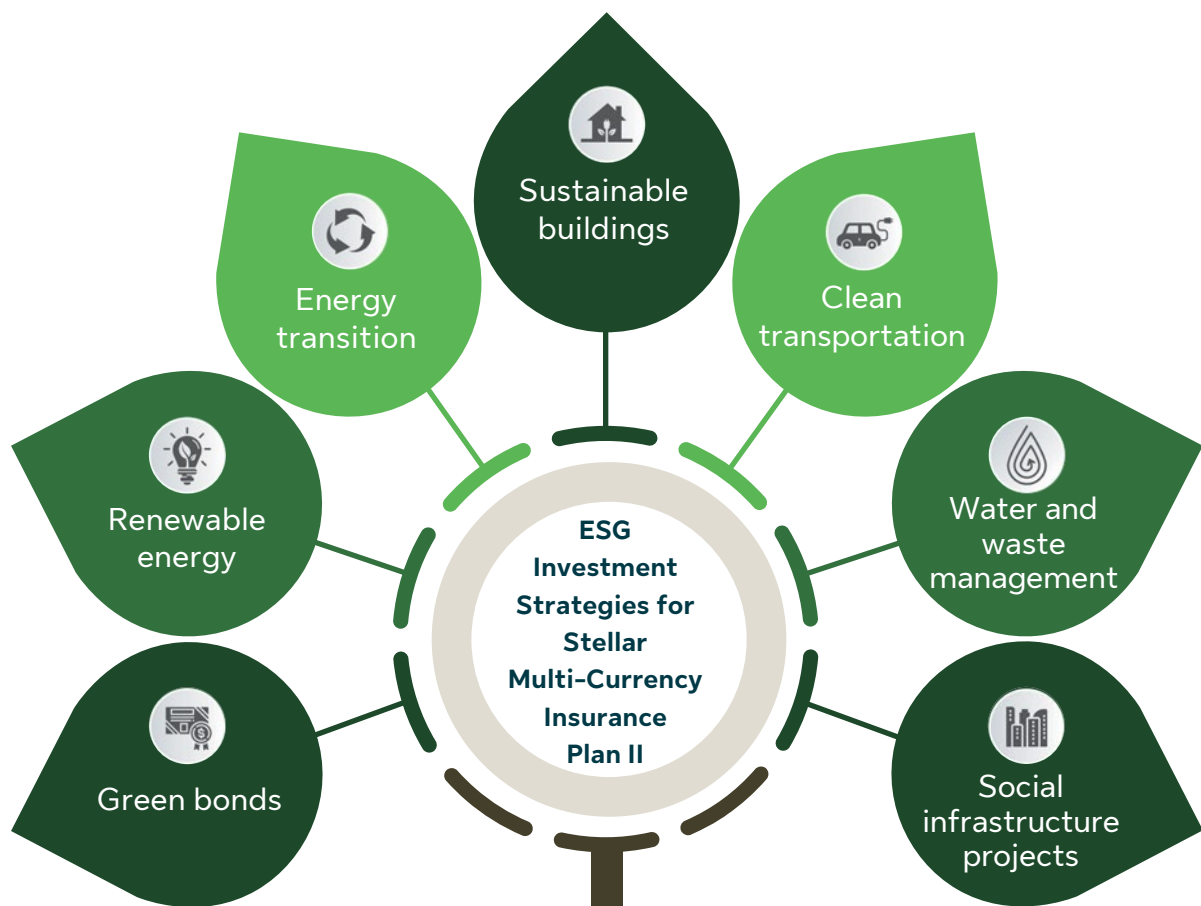


Broadly speaking, ESG is a tool used to analyze the sustainability of a company. You can expect a more sustainable return and lower risk from companies with an outstanding ESG quality. Such companies may be exposed to lower potential risk from incidents such as worker strikes, litigation, and negative publicity, which may result in lower future returns.

As such, monitoring the ESG quality of an investment may lead to better risk-adjusted returns. ESG qualities can be regarded as intangible assets of a responsible company, and are an important indicator of our commitment to sustainable development.

Highlights of ESG investment strategies for Stellar Multi-Currency Insurance Plan II

In line with Sun Life's unwavering commitment to a sustainable global environment, **Stellar Multi-Currency Insurance Plan II** supports allocation to sustainable investments including, but not limited to:



Furthermore, we monitor carbon profiles and selectively invest in assets with lower relative carbon intensity, aiming to build a greener world that will truly last.

We focus on assets that align with investment strategies embedded in ESG frameworks developed proprietarily by Sun Life or recognized third-party ESG data providers. Preference is given to high ESG-rated investment issuers of fixed income assets or equities.

We achieve through strong internal governance controls overseen by committees that comprise our senior management and representatives of affiliated companies. They are responsible for closely monitoring the risks and opportunities of our investments.

For details, please refer to the section on Investment Philosophy under Important Information in this product brochure.

Stellar Multi-Currency Insurance Plan II

Key features



1

Long-term savings and growth potential

Enjoy Guaranteed Cash Value and non-guaranteed bonuses



Stellar Multi-Currency Insurance Plan II helps you build your wealth steadily through Guaranteed Cash Value. The Reversionary Bonus¹ and Terminal Bonus¹, which form the non-guaranteed portion, offer the potential for attractive long-term growth.

 Guaranteed portion	 Non-guaranteed portion	
Guaranteed Cash Value	Reversionary Bonus	Terminal Bonus
<ul style="list-style-type: none"> Payable upon the payment of the Incapacity Benefit (if applicable), Death Benefit (if applicable), or surrender 	<ul style="list-style-type: none"> Declared and allocated annually Allocated portion is guaranteed once declared and will accumulate in your policy <p>Cash value of the bonus</p> <ul style="list-style-type: none"> Payable upon the payment of the Incapacity Benefit, surrender, or withdrawal² <p>Face value of the bonus</p> <ul style="list-style-type: none"> Payable upon the death of the Designated Insured³ 	<ul style="list-style-type: none"> Declared annually One-off bonus <p>Cash value of the bonus</p> <ul style="list-style-type: none"> Payable upon the payment of the Incapacity Benefit (if applicable), or surrender <p>Face value of the bonus</p> <ul style="list-style-type: none"> Payable upon the death of the Designated Insured
<p>Your wealth grows as the Guaranteed Cash Value and non-guaranteed bonuses grow</p>		



Details you should know

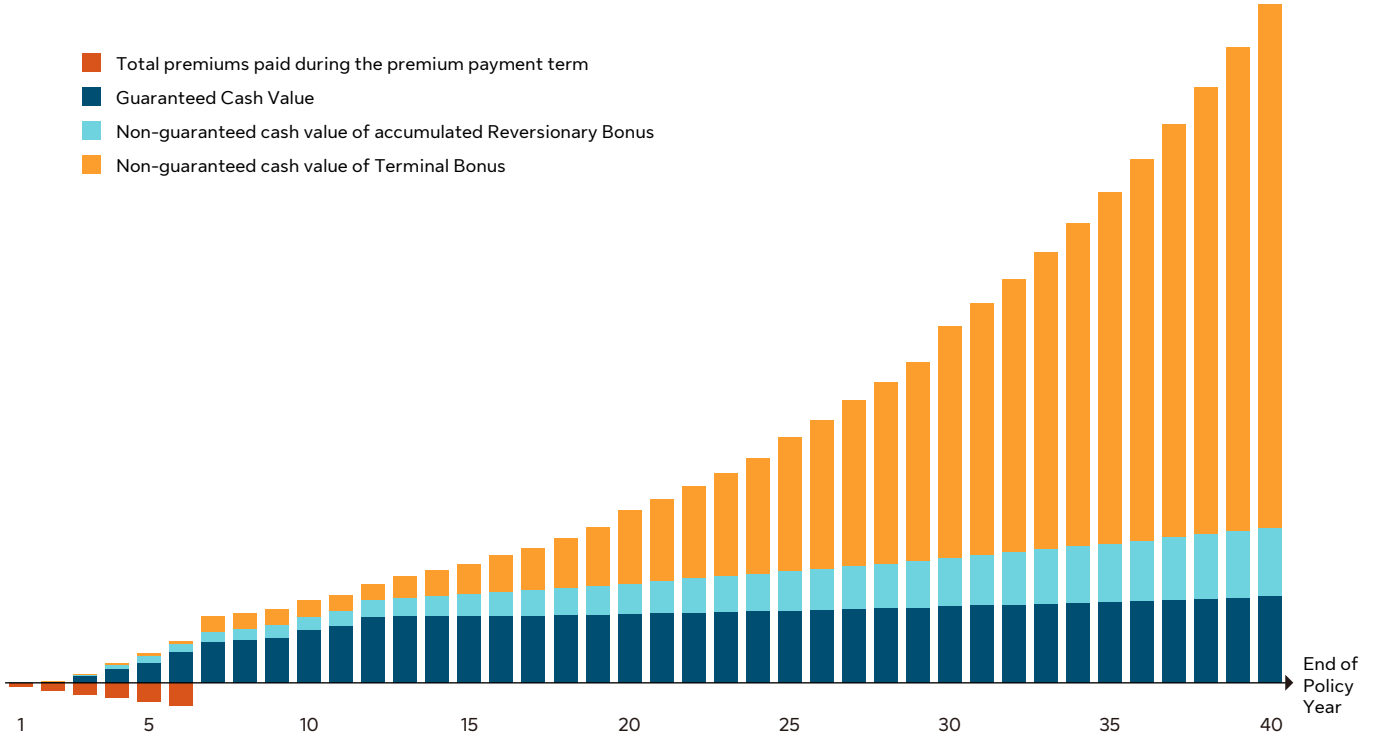
- ✓ The Guaranteed Cash Value grows steadily from the policy inception (for 3-Pay), the second policy year (for 6-Pay), the third policy year (for 12- and 18-Pay), and continues to grow until the end of 120th policy year, staying the same thereafter.
- ✓ For Reversionary Bonus, cash value of the bonus is equivalent to its face value once declared.
- ✓ The Reversionary Bonus and Terminal Bonus may vary, mainly due to underlying investment returns. They may also be affected by claims experience, policy expenses, taxes, and policy owner persistency experience.

Remarks:

- Reversionary Bonus and Terminal Bonus are non-guaranteed and are determined in accordance with the rules set out by Sun Life Hong Kong Limited ("Sun Life HK") from time to time. The Reversionary Bonus and Terminal Bonus may vary based on the performance of a number of experience factors, with the investment return normally being the main determinant. Other factors include, but not limited to, claims experience, policy expenses, taxes, and policy owner persistency experience.
- Any withdrawal which exceeds the total of the remaining balance of cash value of accumulated Reversionary Bonus and the value in the Value Lock-in Account will be deducted from the Guaranteed Cash Value and the cash value of Terminal Bonus, which in turn will reduce the Notional Amount of the policy and be deemed as partial surrender and will also reduce the long-term value of the policy.
- Designated Insured means the insured on whose death the Death Benefit is payable. If your chosen coverage is Single Life, the Designated Insured is the insured. If your chosen coverage is Joint Life, the Designated Insured is the last surviving insured.

Stellar Multi-Currency Insurance Plan II

Projected Total Surrender Value for Stellar Multi-Currency Insurance Plan II (6-Pay) in USD



The above diagram showing the projected total Surrender Value at the time of surrender is illustrative example only. The actual cash values of the accumulated Reversionary Bonus and Terminal Bonus may be higher or lower, or may be zero under some circumstances. The projected total Surrender Value as illustrated above is subject to a cap equivalent to total internal rate of returns of 6.5% p.a., whereas the non-guaranteed portion of Death Benefit will be adjusted accordingly. For details, please refer to Bonus Philosophy under Important Information. If you want a proposal that fits your needs, please contact your Advisor.

Stellar Multi-Currency Insurance Plan II

2

Currency change between six policy currencies

Freely change your policy currency and accumulate wealth in United States Dollar (USD), Canadian Dollar (CAD), British Pound Sterling (GBP), Renminbi (RMB), Australian Dollar (AUD) or Hong Kong Dollar (HKD)



Whether you are preparing an overseas education fund or planning to retire abroad, you can apply to change the policy currency between USD, CAD, GBP, RMB, AUD or HKD through the Currency Change Option⁴.

▶ What happens to your policy values after you exercise the Currency Change Option?

Existing total cash value and total premiums due and paid will be converted to your newly chosen policy currency solely based on the prevailing market-based exchange rate determined by us.

Any amount in the Value Lock-in Account will be also converted to your newly chosen policy currency solely based on the prevailing market-based exchange rate determined by us.

The Guaranteed Cash Value, the non-guaranteed bonuses and any future premiums after currency change will be determined in the same way as if getting a **Stellar Multi-Currency Insurance Plan II** policy denominated in the new currency issued in the same year.

After currency change, the total cash value mix of the Guaranteed Cash Value and non-guaranteed bonuses may be affected.



Details you should know

- ✔ You may apply to exercise the Currency Change Option once per policy year, starting from the third policy anniversary. All applications will be subject to our approval at its sole and absolute discretion, and fulfillment of conditions stated in the Policy Document.
- ✔ Once your request is approved, it cannot be withdrawn or changed.
- ✔ Exercising the Currency Change Option may increase or decrease the Guaranteed Cash Value and non-guaranteed bonuses.

Remark:

4. Upon approval of the currency change, the policy year, policy owner and insured(s) will remain unchanged. The Notional Amount after the Currency Change Option is exercised cannot be less than the minimum amount requirement as required by the then current administrative rules.

Stellar Multi-Currency Insurance Plan II

3

Premium relief features

Ease your financial burdens during challenging periods by deferring or waiving future premiums if mishap happens



To protect you in case life takes an unexpected turn, **Stellar Multi-Currency Insurance Plan II** offers a Premium Holiday Option⁵ as well as premium waiver benefits. These benefits and option are available for 6/12/18-Pay policies only.

▶ Premium Holiday Option

On or after the second policy anniversary for **Stellar Multi-Currency Insurance Plan II (6/12-Pay)** or third policy anniversary for **Stellar Multi-Currency Insurance Plan II (18-Pay)**, as long as your policy does not have any outstanding loan, you can apply to suspend premium payment ("Premium Holiday") for one year while the policy is in force. The Premium Holiday will start right away on the premium due date immediately following our approval. Meanwhile, your policy will remain in force during the Premium Holiday.

It can be taken for a maximum of two years consecutively or separately. On each separate selection, the Premium Holiday will run in one full year.

▶ Waiver of Premium Benefit⁶

We will waive future premiums if the insured, who is also the policy owner, is diagnosed as suffering from Total Permanent Disability due to Injury or Sickness before age 70.

▶ Payor Benefit⁷

We will waive future premiums if the policy owner, who is not the insured, passes away or is diagnosed as suffering from Total Permanent Disability before age 70 due to Injury or Sickness.

Remarks:

5. All Premium Holiday applications are subject to our approval. Once a Premium Holiday has been approved by us, we will not declare any face value and cash value of the Reversionary Bonus under your policy. The Guaranteed Cash Value and any face value and cash value of the Reversionary Bonus that accumulated under your policy will remain at the level immediately before the Premium Holiday Period began.
6. To be eligible for the Waiver of Premium Benefit, you must also meet the following requirement: the age of the insured (for Single Life policies) or the age of each insured (for Joint Life policies) is between ages 18 and 65 on the latest date of the following: the issue date, effective date of change of policy owner, effective date of the Change of Insured, effective date of Change of Coverage (only applicable to Joint Life policies) or the Continuation Option effective date.
7. To be eligible for the Payor Benefit, you must also meet the following requirements:
 - a. the age of the policy owner is 65 or below on the latest date of the following: the issue date, effective date of change of policy owner or the Continuation Option effective date; and
 - b. the age of the insured (for Single Life policies) or at least the age of one of the insureds (for Joint Life policies) is below age 18 on the latest date of the following: the issue date, effective date of change of policy owner, effective date of the Change of Insured, effective date of Change of Coverage (only applicable to Joint Life policies) or the Continuation Option effective date.

Stellar Multi-Currency Insurance Plan II



Details you should know

- ✔ Premium Holiday Option, Waiver of Premium Benefit and Payor Benefit are subject to our then current administrative rules and approval.
- ✔ Currency Change Option cannot be exercised during Premium Holiday.
- ✔ Only Waiver of Premium Benefit, Payor Benefit or Waiver of Premium for the Beneficiary under Continuation Option may become payable for any **Stellar Multi-Currency Insurance Plan II** policy.
- ✔ When Waiver of Premium Benefit, Payor Benefit or Waiver of Premium for the Beneficiary under Continuation Option becomes payable, we will immediately waive future premiums until the end of the premium payment term, up to a maximum amount⁸ of USD200,000 / CAD240,000 / GBP140,000 / RMB1,400,000 / AUD300,000 / HKD1,600,000.
- ✔ Both Waiver of Premium Benefit and Payor Benefit have a 2-year waiting period⁹ if the Total Permanent Disability or death (only applicable to Payor Benefit) is due to Sickness, while there is no waiting period if the Total Permanent Disability or death (only applicable to Payor Benefit) is due to Injury.

Remarks:

8. The maximum amount applies to all Stellar Multi-Currency Insurance Plan II policies and any other products with the same Waiver of Premium Benefit, Payor Benefit and Waiver of Premium for the Beneficiary under Continuation Option that we issue to the same policy owner. After the waived premium of the basic plan reaches the maximum amount, the policy owner should pay the remaining premium. Otherwise, the automatic premium loan will take effect, or the policy will be terminated.
9. The 2-year waiting period counts from the latest of the following: the issue date, last reinstatement date of the basic plan, effective date of change of policy owner, effective date of the Change of Coverage, effective date of the Change of Insured, or Continuation Option Effective Date (applicable to Payor Benefit only). We will not pay any Waiver of Premium Benefit or Payor Benefit under the existence of any pre-existing conditions.

4

Lock-in your policy values

Enjoy greater certainty over potential gains



Your policy has a Value Lock-in Account. By exercising the Value Lock-in Option¹⁰, you can apply to transfer a portion of the value of your policy into your Value Lock-in Account and accumulate at a non-guaranteed interest rate we determine from time to time for greater certainty. Each time you exercise this option, you can choose a Lock-in Percentage of 10%-50% of the value of your policy.



Details you should know

- ✓ You can exercise the Value Lock-in Option starting from the fifth policy anniversary.
- ✓ You can exercise this option up to a maximum aggregate Lock-in Percentage of 50% per policy year.
- ✓ Once your request is approved, it cannot be withdrawn or changed.
- ✓ This option cannot be exercised if the policy is assigned or has any outstanding loan.
- ✓ Each time you exercise the Value Lock-in Option, your policy's Notional Amount, Guaranteed Cash Value, future declaration of non-guaranteed bonuses and total premiums paid will be proportionally reduced according to the Lock-in Percentage.

Remark:

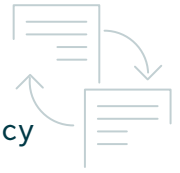
10. The Notional Amount after the Value Lock-in Option is exercised cannot be less than the minimum amount requirement.

Stellar Multi-Currency Insurance Plan II

5

Flexible ways for legacy planning

Change the insured, or swap between a Single Life or Joint Life policy



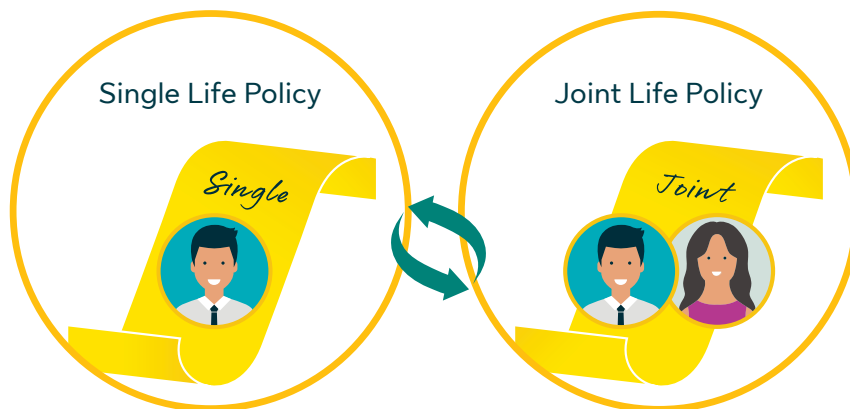
Stellar Multi-Currency Insurance Plan II can cover one insured (Single Life policy) or two insureds (Joint Life policy). A Joint Life policy ensures that your policy endures even if one insured passes away unexpectedly. With the Change of Coverage Option and Change of Insured Option, you can pass down your legacy with ease and flexibility.

▶ Change of Coverage Option

You can apply to change your policy from a Single Life policy to a Joint Life policy and vice versa as many times as you need.

▶ Change of Insured Option

As long as at least one insured is still living, you can apply to change the insured(s) as many times as you need.



Details you should know

- ✔ The Change of Coverage Option and Change of Insured Option are subject to our approval.
- ✔ All New Insureds must have insurable interest with the then policy owner and may be subject to our underwriting approval.

Stellar Multi-Currency Insurance Plan II

6

Hassle-free inheritance allocation

Continued wealth accumulation and last through generations



Unlike other wealth transfer arrangements, **Stellar Multi-Currency Insurance Plan II** offers options that enable you to seamlessly transfer your wealth without added fees.

▶ Policy Split Option¹¹

Split your Original Policy into two or more new policies to spread your legacy seamlessly among your loved ones. You can exercise this option once per policy year, starting from the third policy anniversary.

▶ Continuation Option^{12,13}

Instead of receiving a lump-sum payment for Death Benefit, you can choose to pass down your policy so your wealth can continue accumulating, even if the Designated Insured passes away unexpectedly.

Upon the death of the Designated Insured, the Original Policy will terminate, and a New Policy will be formed with the beneficiary as the new policy owner (if applicable) and New Insured.

This is one of the Death Benefit Settlement Options. For details, please refer to the next section.

Remarks:

11. The application for Policy Split Option can be made once per policy year only. Upon approval of a Policy Split, the policy year, policy currency, policy owner, and insured(s) of the Split Policies will be the same as the Original Policy. No cooling-off period is available for Split Policies. The Notional Amount of Split Policies cannot be less than the minimum amount requirement. An application for a Policy Split cannot be withdrawn or changed once the Policy Split is approved.
12. If this option is selected, the beneficiary must be a living individual.
13. Requests are subject to our approval. The New Policy will take effect from the Continuation Option Effective Date.
 - a. The Policy Date and the policies years of the New Policy will be the same as the Original Policy.
 - b. The Notional Amount, total premiums due and paid, outstanding amount of any loans and interest, and the policy values of the Original Policy, including Guaranteed Cash Value, accumulated Reversionary Bonus (if any), Terminal Bonus (if any) and the amount in the Value Lock-in Account (if any) will be allocated to the New Policy according to the designated percentage to the corresponding beneficiary according to your instructions.
 - c. There is no cooling-off period for the New Policy, and
 - d. For the purpose of counting the applicable period under the Incontestability provision, the relevant period will commence from the Continuation Option Effective Date for the New Insured.

Stellar Multi-Currency Insurance Plan II

What's more

Waiver of Premium for the Beneficiary under the Continuation Option¹⁴ (available for 6/12/18-Pay policies only)

If Continuation Option is chosen as Death Benefit Settlement Option, in the event that the policy owner passes away due to Injury or Sickness before age 70 and the Designated Insured also passes away¹⁵, and the beneficiary, who is under age 18, becomes the New Insured with his/her legal guardian becoming the New Policy Owner, we will waive future premiums.



Details you should know

- ✓ Waiver of Premium for the Beneficiary under Continuation Option is subject to our then current administrative rules and approval.
- ✓ Only Waiver of Premium Benefit, Payor Benefit or Waiver of Premium for the Beneficiary under Continuation Option may become payable for any **Stellar Multi-Currency Insurance Plan II** policy.
- ✓ When Waiver of Premium Benefit, Payor Benefit or Waiver of Premium for the Beneficiary under Continuation Option becomes payable, we will immediately waive future premiums until the end of the premium payment term, up to a maximum amount of USD200,000 / CAD240,000 / GBP140,000 / RMB1,400,000 / AUD300,000 / HKD1,600,000.
- ✓ Waiver of Premium for the Beneficiary under Continuation Option have a 2-year waiting period¹⁶ if the death is due to Sickness, while there is no waiting period if the death is due to Injury.

Remarks:

14. To be eligible for the Waiver of Premium for the Beneficiary under Continuation Option, you must also meet the following requirements:
- a. The Age of the New Insured is under 18 on the Continuation Option Effective Date of the New Policy; and
 - b. The Age of the Policy Owner of the Original Policy is 65 or below on the Issue Date, the effective date of change of Policy Owner or the Continuation Option Effective Date of the Original Policy, whichever is latest; and
 - c. The Policy Owner of the Original Policy dies due to Injury or Sickness before he/she has attained the age of 70; and
 - d. no payment of Waiver of Premium Benefit or Payor Benefit has been made under the Original Policy.
- We will not pay any claims of Waiver of Premium for the Beneficiary under the Continuation Option directly caused by or resulting from a condition of the Policy Owner of the Original Policy which any medical advice, Diagnosis, care or treatment was recommended or received before (whichever is the latest of the following):
- a. the Issue Date of the Original Policy;
 - b. the last reinstatement date of the Original Policy
 - c. the last Effective date of the Change of Policy Owner of the Original Policy; or
 - d. the Continuation Option Effective Date of the Original Policy.
15. The beneficiary will become both the New Insured and the new policy owner if
- a. the designated insured who is also the policy owner has died; or
 - b. the designated insured is not the policy owner, and the policy owner and the designated insured die at the same time; or
 - c. the policy owner dies within 14 days after the death of the designated insured.
16. The 2-year waiting period counts from the latest of the following: the issue date, last reinstatement date of the Original Policy, effective date of change of policy owner of the Original Policy, or Continuation Option Effective Date of the Original Policy. We will not pay any Waiver of Premium for the Beneficiary under Continuation Option under the existence of any pre-existing conditions.

7

Comprehensive Death Benefit Settlement Options

Design the best payout pattern or continue the policy



Stellar Multi-Currency Insurance Plan II allow you to design how your wealth is passed on to each beneficiary according to their needs and life stage with our Flexible Options¹⁷ or you can pass on your wealth in the form of a new policy.

Flexible Options

Instead of choosing from preset settlement options, you may design your own payout pattern of Death Benefit for each of the beneficiary, by mix and match of below choices:

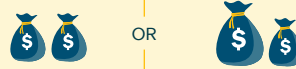
Decide to put the whole portion of death benefit into one payout pattern or separate it into two portions for two payout patterns

Full payment



OR

Partial payment



Decide when to payout

Immediate payment



upon death of the Designated Insured

OR

Deferred payment



to designated age of beneficiary

OR



designated years after the death of the Designated Insured

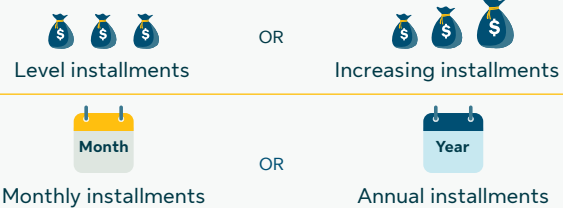
Decide how to payout

In a lump sum



OR

By installments



Optional

Designate life events to payout a designated percentage of Death Benefit In a lump sum

Payout designated percentage upon designated life event¹⁸ happen to the beneficiary, for example:



Graduating from university



Getting married



Giving birth or Adoption of a child

Remarks:

17. Please see the relevant leaflet and prescribed form for more details on your rights and the restrictions applicable to the Flexible Options.

18. Upon beneficiary experiences the life event designated by the policy owner in our prescribed form, a designated percentage will be paid to the beneficiary in lump-sum payment.

Stellar Multi-Currency Insurance Plan II

Continuation Option

Upon the death of the Designated Insured, the Original Policy will terminate, and a New Policy will be formed with the beneficiary as the new policy owner (if applicable) and New Insured



Payout pattern examples



Partial payment by level monthly installments until the beneficiary reaches certain age

+

partial payment in a lump-sum deferred to designated age of beneficiary



Full payment by increasing annual installments for 20 years

+

Pre-selected life event(s) to pay out designated percentage of Death Benefit in a lump sum



Stellar Multi-Currency Insurance Plan II



Incapacity safety net

Appoint a family member to file a claim for you in case you are unable to do so



Through the Incapacity Benefit¹⁹, you can appoint a family member as the Incapacity Benefit Recipient so he or she can file a claim if you are diagnosed as a Mentally Incapacitated Person or with Coma²⁰, Major Head Trauma²¹ or Paralysis²². That way, your family can quickly make a claim against your policy in the event of an emergency.

▶ How does it work?

You may choose an Incapacity Benefit Percentage of 25%, 50%, 75%², or 100% of the Total Cash Value. If the Incapacity Benefit Recipient makes a claim and it is approved, we will pay:



* Only applicable if the Incapacity Benefit Percentage is 100%.

If you have opted for an Incapacity Benefit Percentage of 25%, 50% or 75%, after we pay out the Incapacity Benefit, any Total Cash Value remaining in your policy will continue to accumulate, ensuring your plans for the future remain protected.

Remarks:

19. The irrevocable beneficiary(ies) (if any) and the assignee (if any) must agree in writing to the requested designation of

- a. the Incapacity Benefit Recipient; and
- b. the Incapacity Benefit Percentage.

Any existing Incapacity Benefit Recipient will be automatically revoked when

- a. you designate a new Incapacity Benefit Recipient and your request is approved by us;
- b. the policy owner is changed;
- c. Sun Life HK has been notified that there is a guardian or committee appointed under the Mental Health Ordinance (Cap. 136 Laws of Hong Kong SAR) (or if there is a guardian or committee appointed under similar laws in another jurisdiction); or
- d. Sun Life HK has been notified that the policy owner has an enduring power of attorney covering the policy.

In the event that there is a dispute between the Incapacity Benefit Recipient and any other person, including but not limited to the policy owner's guardian, committee, attorney, beneficiary(ies), assignee or in our reasonable belief that there is such a dispute, Sun Life HK reserves the right to withhold the payment of the Incapacity Benefit until such dispute is resolved.

20. Coma means a state of unconsciousness with no reaction to external stimuli or internal needs persisting continuously with the use of life support systems for a period of at least one week and resulting in a neurological deficit, which in our medical officer's opinion is of a permanent nature.
21. Major Head Trauma means major trauma to the head with disturbance of the brain function confirmed by definite diagnosis by a consultant neurologist acceptable to us. The disturbance must result in a permanent bedridden situation or the inability to perform without assistance three or more Activities of Daily Living.
22. Paralysis means permanent loss of muscular power of both arms or both legs due to the disorder of the brain and nervous system and confirmed by a Specialist in the relevant medical field.
23. The Notional Amount of the basic plan cannot be less than the minimum amount as required by the then current administrative rules and the amount available for a loan cannot be less than zero upon payment of Incapacity Benefit, and the actual amount of Incapacity Benefit may be less than the amount payable. When an automatic partial surrender is triggered in the course of payment of Incapacity Benefit, the Notional Amount, Guaranteed Cash Value, future declaration of Reversionary Bonus and Terminal Bonus, and the total premiums due and paid for the basic plan will be reduced accordingly.

Stellar Multi-Currency Insurance Plan II



Details you should know

- ✓ You can make an application to change the Incapacity Benefit Recipient and Incapacity Benefit Percentage. Applications are subject to our approval.
- ✓ The proposed Incapacity Benefit Recipient must be aged 18 or above.
- ✓ Mentally Incapacitated Person means a person who is incapable, by reason of mental incapacity, of managing and administering his / her property and affairs. The diagnosis of mental incapacity must be given by a Registered Medical Practitioner who is a psychiatric specialist having special experience in the diagnosis of mental incapacity.
- ✓ Once we pay out 100% of the Total Cash Value under this benefit, your policy will terminate.
- ✓ If you have opted for an Incapacity Benefit Percentage of 25%, 50% or 75%, the Incapacity Benefit will be paid by withdrawing from the amount in the Value Lock-in Account (if any) first; then the cash value of the accumulated Reversionary Bonus. Any remaining balance of the Incapacity Benefit will be deducted from the Guaranteed Cash Value and the cash value of Terminal Bonus, which in turn will reduce the Notional Amount of the policy and be deemed as partial surrender and will also reduce the long-term value of the policy.

9

Protection for your policy

Designate Contingent Policy Owner and Interim Policy Owner after policy issuance to ensure your policy endures for generations



After policy issuance, you can exercise the Designation of Contingent Policy Owner Option²⁴, you can ensure designated family member becomes the new policy owner should the current policy owner pass away unexpectedly.

For additional certainty, you may designate an Interim Policy Owner²⁵ to hold the policy on behalf of the Contingent Policy Owner until he/she attains the designated age or the designated Date is reached. That way, you can rest assured your policy is well taken care of.

10

Access your withdrawals overseas

Easily transfer to overseas bank accounts with the Overseas Transfer Service



To add convenience to fulfill your financial plans, we have the flexible Overseas Transfer Service²⁶ which enables you to transfer your policy withdrawals to your own or designated recipient's overseas bank account. We will waive the bank charges of such remittance once per year.



Details you should know

- ✓ If the currency of the receiving overseas bank account is different from the policy currency, remittances may be subject to an exchange rate determined by third-party banks and service providers and it will be borne by the policy owner.
- ✓ Client may transfer the withdrawals to a designated recipient starting from the first policy anniversary. The current accepted relationships of designated recipient are: the policy owner's spouse, parent, child, sibling, grandparent, grandchild, niece/nephew, uncle/aunt, cousins, step-parent, step-child, fiancé/fiancée, cohabiting partner, and the relationships we specified on the prescribed form. The designated recipient must pass customer due diligence requirements as required by applicable laws, regulations, and guidelines, and fulfill our current administrative rules. For details, please refer to the prescribed form.
- ✓ This service may not be available in some countries or regions. Please check with your local bank.

Remarks:

24. This is an administrative arrangement and is not part of the product features. Please see the relevant leaflet and prescribed form for more details on your rights and the restrictions applicable to the designation of Contingent Policy Owner.

25. This is an administrative arrangement and is not part of the product features. Please see the relevant leaflet and prescribed form for more details on your rights and the restrictions applicable to the designation of Interim Policy Owner for the Contingent Policy Owner.

26. The Overseas Transfer Service is provided by third-party service provider(s). Sun Life HK is not the service provider of any of the Overseas Transfer Service and we do not guarantee the end results of your use of the Overseas Transfer Service. We make no representation, warranty or undertaking as to the quality and availability of the Overseas Transfer Service and shall not be responsible for any act, negligence or failure to act on the part of any third-party service provider(s). Sun Life HK will not be liable to you for any loss or damage, costs or other expenses whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the Overseas Transfer Service provided by any third-party service provider(s).

Stellar Multi-Currency Insurance Plan II

11 Celebrate an insured's academic success

Rewards to honor an insured's academic achievement



To encourage an insured to pursue academic excellence, if you take out this plan, we will celebrate with an insured for scholastic success by offering Academic Achievement Award²⁷. While the basic plan is in effect and has been in force for more than one year from the Issue Date, latest reinstatement date of the Policy, the Effective Date of the Change of Coverage, the Effective Date of Change of Insured or the Continuation Option Effective Date (whichever is the latest), if an insured obtains any one of the following achievements before the age of 25, we will pay the corresponding award amount to the Value Lock-in Account of the policy.

Academic Achievement Award

Categories of Academic Achievement	Award Amount
Hong Kong Diploma of Secondary Education (HKDSE) At least three subjects are awarded level 5* or above from an attempt of at least six subjects or more in one HKDSE sitting	USD320 / CAD384 / GBP224 / RMB2,240 / AUD480 / HKD2,560 for every subject awarded level 5* or above
Test of English as a Foreign Language (TOEFL) Total score of 110 or above	USD800 / CAD960 / GBP560 / RMB5,600 / AUD1,200 / HKD6,400
International English Language Test System (IELTS) Overall band score of 8 or above	
International Baccalaureate Diploma Programme (IBDP) Total score of 41 or above	
Mainland Gaokao Total score of 600 or above	USD3,200 / CAD3,840 / GBP2,240 / RMB22,400 / AUD4,800 / HKD25,600
SAT Total score of 1500 or above in one SAT sitting	
Unconditional offer of admission to a full-time undergraduate program of any of the world's top 10 universities ²⁸	

Remarks:

27. The Academic Achievement Award is only applicable to an insured aged below 18 at the Issue Date of the policy. The number of claims under Academic Achievement Award is subject to below maximum limits:

- the Academic Achievement Award can be claimed up to two times under each policy;
- the Academic Achievement Award can be claimed twice for the same insured under all policies issued by us covering the same insured, provided that the second Academic Achievement belongs to another Category of Academic Achievement; and
- the Academic Achievement Award may only be claimed once for the same Academic Achievement achieved by the same insured under all policies issued by us covering the same insured.

28. The university world ranking is determined and published on Sun Life HK's website by us from time to time.

Stellar Multi-Currency Insurance Plan II



Case Study

12-Pay – Retirement and Legacy planning for a happier future

Secure your ideal retirement life and gradually grow and sustain your family legacy and pave the way to a happy future for your dearest ones.



Policy Issuance



Policy Year 15



Policy Year 20



	Mrs. B policy	Mrs. B policy	Mr. B policy
Policy Owner:	Mrs. B	Mrs. B	Mr. B
Insured:	Mrs. B	Mrs. B	Mr. B
Projected total Surrender Value		USD103,624	USD151,851
Guaranteed Cash Value		USD72,000	USD73,476
Projected cash value of non-guaranteed (i) Reversionary Bonus + (ii) Terminal Bonus		USD31,624	USD78,375



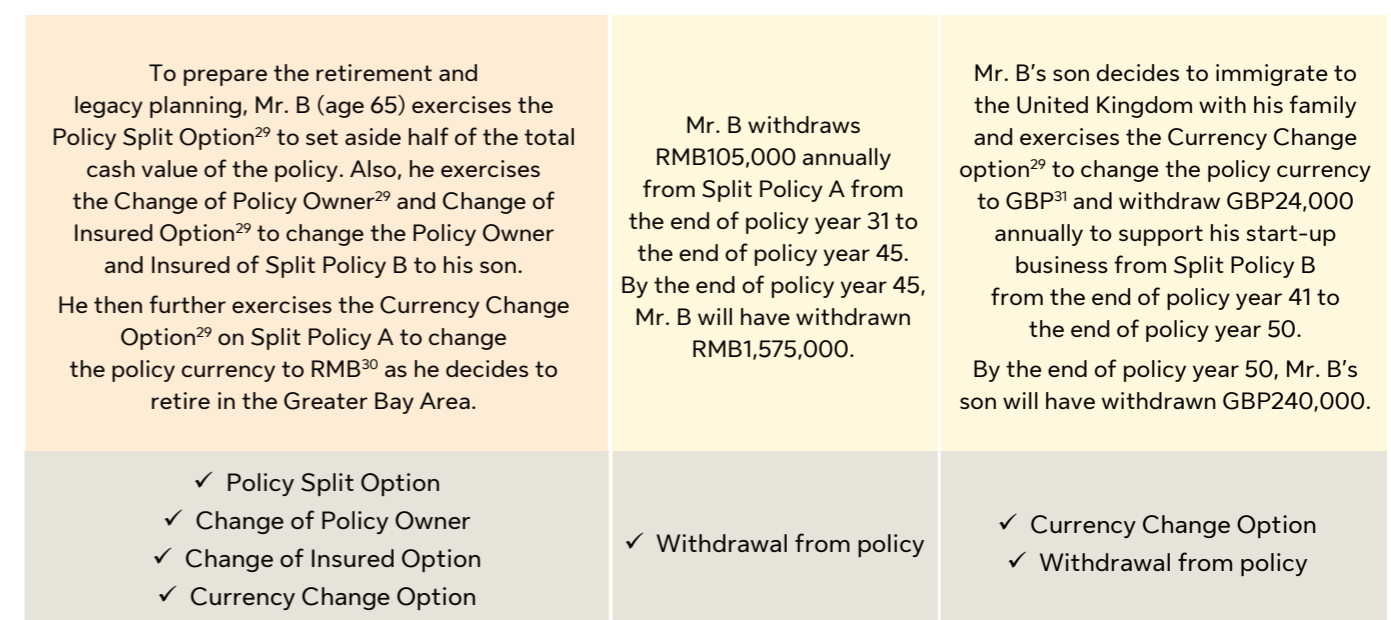
Mrs. B
Age 40

Annual Premium: USD6,000

Total premiums paid / Notional Amount: USD72,000

Premium payment term: 12 years

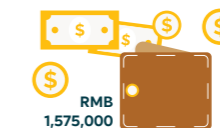
Mrs. B is married and wants to build a secure financial future for her family. Mrs. B purchases **Stellar Multi-Currency Insurance Plan II (12-Pay)** to help her meet her financial goals: plans her retirement and passes on her family's legacy.



Policy Year 25



Policy Year 45



Policy Year 50



End of policy year

Split Policy A	Split Policy B	Split Policy A	Split Policy B
Mr. B Mr. B	Mr. B's son Mr. B's son	Mr. B Mr. B	Mr. B's son Mr. B's son
RMB748,037	USD106,862	RMB264,383	GBP63,705
RMB258,967	USD38,205	RMB33,592	GBP6,206
RMB489,070	USD68,658	RMB230,791	GBP57,499

Remarks:

- Any withdrawal which exceeds the total of the remaining balance of cash value of accumulated Reversionary Bonus and the value in the Value Lock-in Account will be deducted from the Guaranteed Cash Value and the cash value of Terminal Bonus, which in turn will reduce the Notional Amount of the policy and be deemed as partial surrender and will also reduce the long-term value of the policy.
- Any request for exercising the Continuation Option, Policy Split Option, Currency Change Option, Change of Insured Option or change of policy owner is subject to the prescribed condition set out in the policy provisions being fulfilled, the then current administrative rules, underwriting rules, any other requirements and the approval of Sun Life HK.
- The figures assume that USD to RMB exchange rate at the time of exercising the Currency Change Option is USD1:RMB7.
- The figures assume that USD to GBP exchange rate at the time of exercising the Currency Change Option is USD1:GBP0.7.

The above diagram is for illustrative purposes only. All figures shown in the case are rounded to the nearest whole number. The projected withdrawal amounts and returns stated in the example are based on Sun Life HK's bonus scales determined under current assumed investment return and are not guaranteed. The actual amounts of the cash value and face value of accumulated Reversionary Bonus and cash value and face value of Terminal Bonus payable may be higher or lower than the above illustrated figures. Under some circumstances, the actual amounts of these bonuses may be zero. Total Surrender Value as illustrated above is subject to a cap equivalent to total internal rate of returns of 6.5% p.a., whereas the non-guaranteed portion of Death Benefit will be adjusted accordingly. The Reversionary Bonus and Terminal Bonus may vary based on the performance of a number of experience factors, with the investment return normally being the main determinant. Other factors include, but not limited to, claim experience, policy expenses, taxes and policy owner persistency experience. For details, please refer to the section on Bonus Philosophy under Important Information.

Stellar Multi-Currency Insurance Plan II

Key product information

Plan	Stellar Multi-Currency Insurance Plan II			
Premium Payment Term	3 years	6 years	12 years	18 years
Minimum Annual Premium	USD8,000 / CAD9,600 / GBP5,600 / RMB56,000 / AUD12,000 / HKD64,000	USD2,000 / CAD2,400 / GBP1,400 / RMB14,000 / AUD3,000 / HKD16,000	USD1,500 / CAD1,800 / GBP1,050 / RMB10,500 / AUD2,250 / HKD12,000	USD1,000 / CAD1,200 / GBP700 / RMB7,000 / AUD1,500 / HKD8,000
Issue Age	Age 0-80	Age 0-75	Age 0-65	Age 0-60
Currency	USD / CAD / GBP / RMB / AUD / HKD			
Benefit Term	Whole life of the current insured (for Single Life) or the current younger insured (for Joint Life)			
Premium Payment Mode	Annually/Semi-annually/Monthly			
Premium Structure	Premium is level and guaranteed, calculated based on the Notional Amount			
Surrender Value	Guaranteed Cash Value + any cash value of accumulated Reversionary Bonus + any cash value of Terminal Bonus + any amount in the Value Lock-in Account - the amount of any loans with interest			
Death Benefit	The higher of Applicable Percentage* of total premiums due and paid - any cash value of accumulated Reversionary Bonus withdrawn or Guaranteed Cash Value on the date of death of the Designated Insured + any face value of accumulated Reversionary Bonus + any face value of Terminal Bonus + any amount in the Value Lock-in Account - the amount of any loans with interest			
	* The Applicable Percentage is equal to 105% plus a progressive increase rate of 1% thereon immediately after the end of each Policy Year until it reaches 120%.			

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.

Stellar Multi-Currency Insurance Plan II

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 to improve yield and diversification. 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.

We adopt an actively managed investment strategy to manage the policyholder’s risk profile of the fund in response to changing market conditions and opportunities. If at any time the policyholder’s risk profile of the fund were to increase, then a lower exposure to non-fixed income assets might be held to de-risk the fund, and vice versa.

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

Asset Class	Target Asset Mix
Fixed Income Assets	25%-80%
Non-Fixed Income Assets	20%-75%

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 minimise 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.

Stellar Multi-Currency Insurance Plan II

Key Product Risks

1. 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, 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 loan will be used to continue the policy as long as possible.
2. Please note that if you terminate this policy early or cease paying premiums early, you may receive an amount significantly less than the total premiums paid towards your policy.
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. This basic plan may make certain portion of its investment in non-fixed income assets. Returns of non-fixed income assets are generally more volatile than fixed income assets. You should note the long-term target mix for the assets supporting this basic plan as disclosed in this brochure, which will affect the bonus on this basic plan. The savings component of this basic plan is subject to risks and the actual return may be lower than projected return.
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 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.
7. 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 cash value of accumulated Reversionary Bonus (if any) and the amount in the Value Lock-in Account (if any);
 - b. neither premium is paid nor loanable by us and the grace period expires unless Premium Holiday is in effect;
 - c. the Original Policy before Split will be terminated when the Policy Split Option is exercised;
 - d. the Designated Insured passes away; or
 - e. the Incapacity Benefit is paid under the basic plan that triggers the termination of the policy.
8. When you exercise the Currency Change Option, the mix of your Guaranteed Cash Value, the non-guaranteed Reversionary Bonus and the non-guaranteed Terminal Bonus will be affected and the Guaranteed Cash Value may be lower. After changing your policy currency, the future Guaranteed Cash Value, the non-guaranteed Reversionary Bonus, the non-guaranteed Terminal Bonus and any future premiums may be higher or lower than the corresponding values before exercising this option. The approval of this Currency Change Option is subject to the availability of the currency at the time of exercising this option as well as prevailing laws and regulations.
9. The value of RMB is subject to the fluctuation of its exchange rate. There may be exchange rate loss suffered by you due to such fluctuation if you convert RMB into other currencies (including Hong Kong Dollars).

RMB is currently not completely freely convertible. You can be offered to conduct conversion of RMB by the bank using offshore rates and may occasionally not be able to do so fully or immediately as it is subject to the RMB position and market conditions at that time.

You should understand and consider the possible impact on the liquidity of RMB funds. The exchange rate for the offshore RMB market in Hong Kong may be at a premium or discount when compared to the onshore market in the People's Republic of China and there may be significant bid and offer spreads.

Exclusions for Waiver of Premium Benefit and Payor Benefit

With respect to Waiver of Premium Benefit and Payor Benefit, we will not pay any claim of Total Permanent Disability directly or indirectly caused by or resulting from any of the following:

1. suicide or self-inflicted injury, while sane or insane;
2. a criminal offence or participating in any brawl; or
3. take or absorb, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a Registered Medical Practitioner.

We will not pay any claim of Waiver of Premium Benefit and Payor Benefit directly caused by or resulting from Pre-existing Conditions. The above list is for reference only. Please refer to the Policy Provisions for the complete list and details of exclusions.

Stellar Multi-Currency Insurance Plan II

Important Notes

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.

Stellar Multi-Currency Insurance Plan II



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

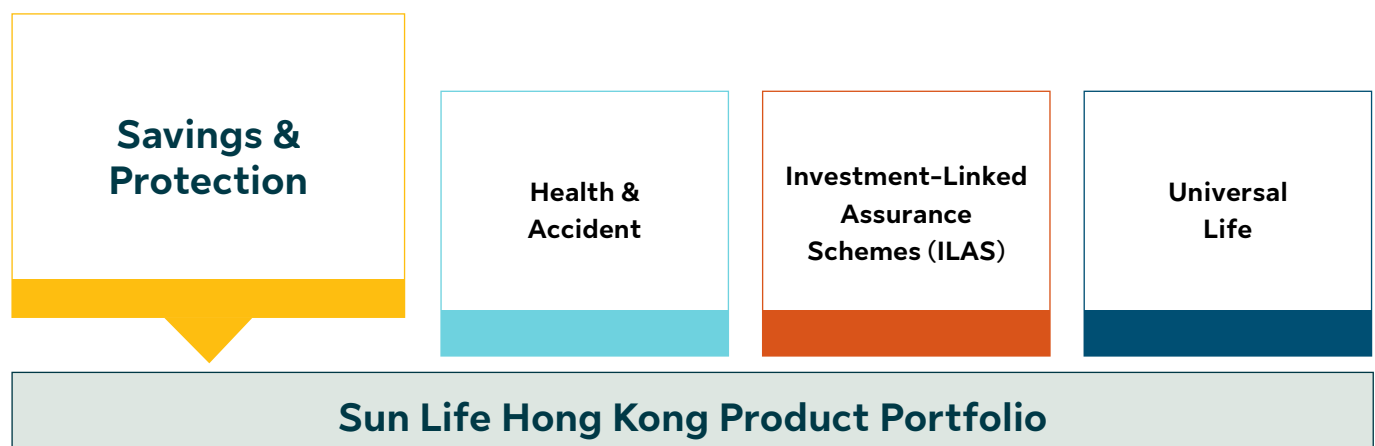
For more details, please refer to www.sunlife.com.hk/award

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. **Stellar Multi-Currency Insurance Plan II** is part of Sun Life Hong Kong's Savings & Protection series, providing a well-rounded financial solution for you.



What's next? You can find out more:

Website: sunlife.com.hk

Client Service Hotline: 2103 8928

Please contact your Advisor

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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