

SunRise Universal Life Insurance II (8-pay) 永耀萬用壽險保險II (8年繳)

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



SunRise Universal Life Insurance II (8-pay)

Your path to prosperity, Secure your future Today

In today's uncertain world, securing your family's future and growing your wealth simultaneously is more crucial than ever. We offer a thoughtful solution to offers the perfect blend of protection and growth, ensuring that your loved ones are financially safeguarded while your savings accumulate steadily over time.

SunRise Universal Life Insurance Plan II (8-pay) ("SunRise II"), is a regular premium universal life plan that provides long-term asset growth potential with the flexibility to meet your changing financial needs. Tailored for individuals with a moderate risk tolerance, this plan offers both upside potential and downside protection, ensuring your wealth is safeguarded while providing opportunities for significant growth.



Features at a glance

Seize upside potential for long-term wealth accumulation



- Enjoy annual crediting interest rate which is back by our diversified investment portfolio that includes bonds, fixed income, equities and derivatives to enhance return stability and growth potential

Double bonuses for wealth growth



- Receive a Loyalty Bonus and a Continuity Bonus to accelerate the wealth growth

Incapacity safety net



- Two complementary solutions support you if you become mentally or physically incapacitated

Double guarantee for downside protection



- Guaranteed accumulation of your wealth upon death, full surrender or policy maturity
- Guarantee crediting interest rate no less than 0% p.a. to shield you against market downturns

Flexibility to top up and cash out to suit your financial needs



- Make Extra Premiums to match financial goals
- Enjoy the freedom to make withdrawals for unexpected expenses or planned financial goals
- Easily transfer to overseas bank accounts with the Overseas Transfer Service

Premium relief features

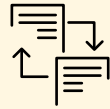


- Ease your financial burdens during challenging periods by deferring or waiving future premiums if mishap happens

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Comprehensive Legacy Planning Tools

Flexible ways for legacy planning



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

Hassle-free inheritance allocation



- Continued wealth accumulation and last through generations

Comprehensive Death Benefit Settlement Options



- Design the best payout pattern or continue the policy

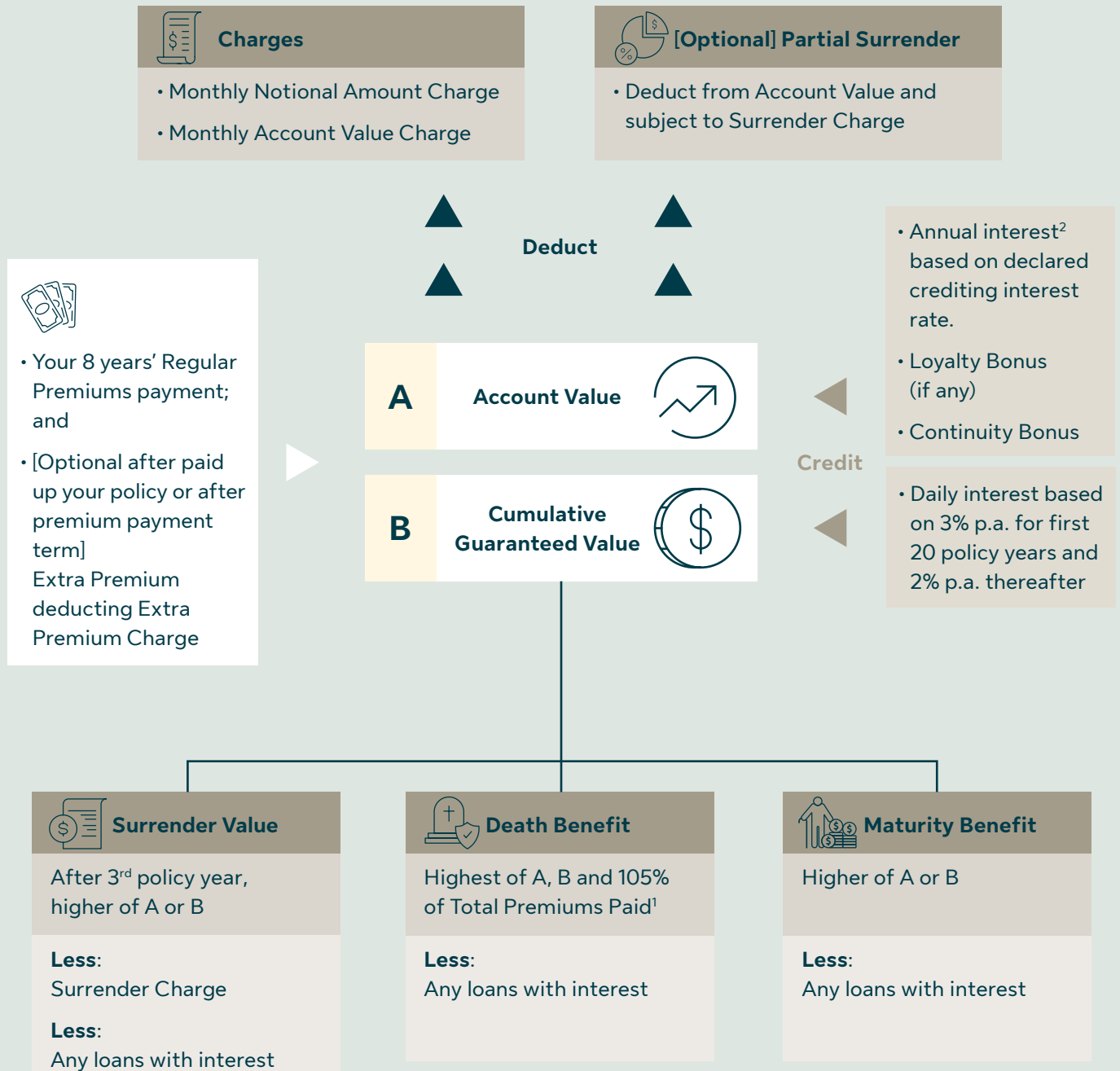
Protection for your policy



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



How SunRise Universal Life Insurance II (8-pay) works



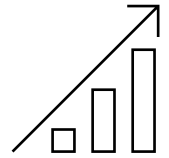
Remarks:

- 1 Total Premium Paid means the sum of total Regular Premiums fully paid towards the policy during the Premium Payment Term and the sum of total Extra Premiums paid towards the policy.
- 2 If the policy is terminated before the interest is credited, no interest will be credited in that policy year.

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Key features

1. Seize upside potential for long-term wealth accumulation



SunRise Universal Life Insurance II (8-pay) is designed to provide you with a balance of stability and growth through a multi-asset portfolios approach. Here's how we achieve this:

We are using an adaptive investment strategy with “Diversification” and “Risk Control”:

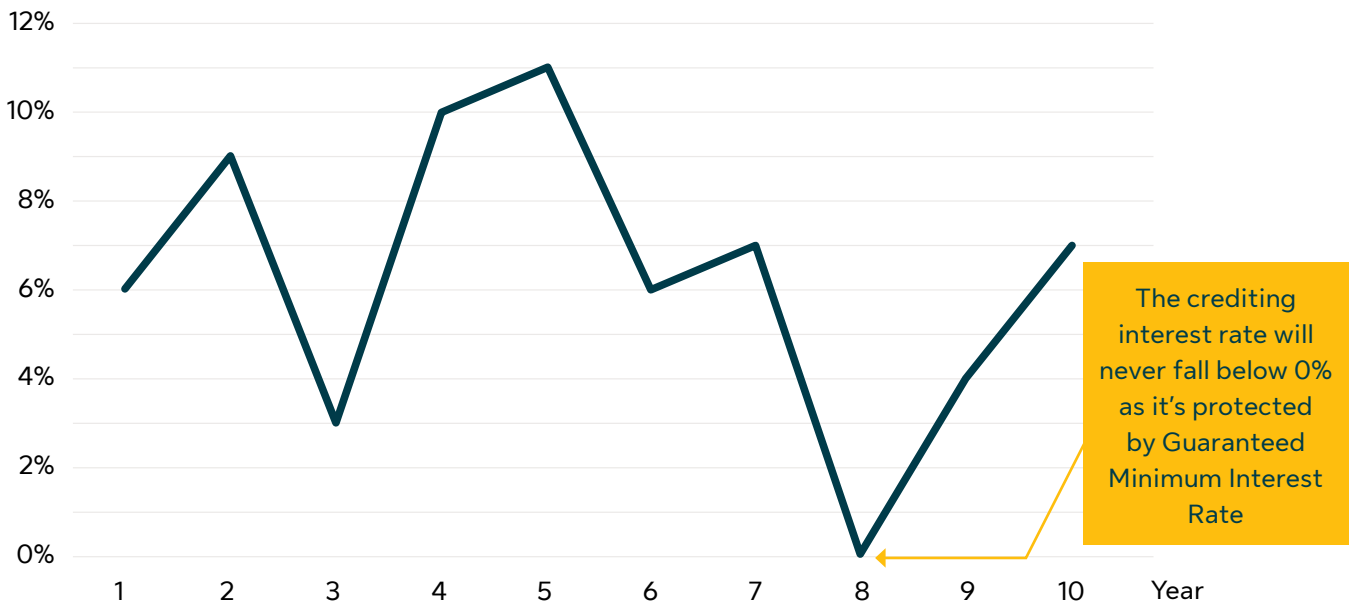
Diversification	<p>We invest in a carefully selected mix of assets* to diversify risk and enhance return stability. Our portfolio includes:</p> <ul style="list-style-type: none"> • Bonds and Fixed Income Assets: These provide stable returns and help balance market volatility. • Global equities: These might include U.S. equities, U.S. tech equities, Euro equities, Japanese equities, which can capture global market momentum. <p>* Please note that you will not directly invest in these assets.</p>
Risk control	<p>We adjust exposure based on market volatility. It involves reducing the exposure during volatile regimes to avoid drawdowns and increasing exposure in calm periods to maximize upside gains.</p>

This investment strategy is intended to optimize long-term value for you by combining potential growth upside opportunities and downside protection.

- **Upside Potential:** When the market performs well, the crediting interest rate can increase, offering uncapped upside potential.
- **Downside Protection:** The crediting interest rate never falls below 0% per annum, safeguarding your Account Value during market downturns.

Growth may increase or decrease based on the performance of underlying multi-asset portfolio.

Crediting Interest Rate



This is a hypothetical example for illustrative purposes only. Please note that the year-on-year actual crediting interest rate may fluctuate and may be zero.

The investment returns depend on multiple factors so please refer to the investment philosophy and crediting interest rate philosophy for learning more about our investment strategies.

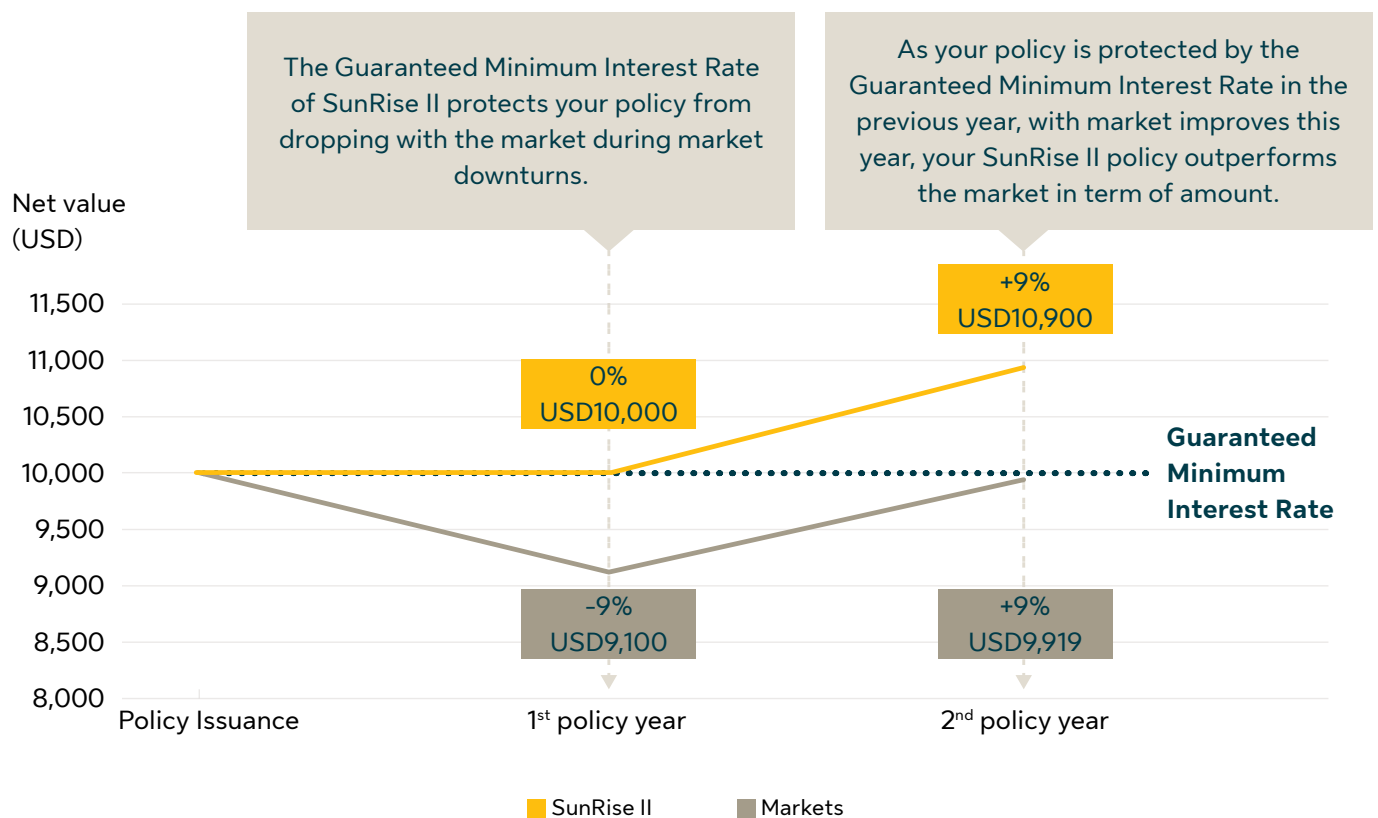
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2. Double guarantee for downside protection



SunRise II protects your wealth regardless of market performance through the Guaranteed Minimum Interest Rate of 0% p.a. and prevents your Account Value from dropping with the markets during times of downturns.

First Level of Guarantee: SunRise II offers protection during times of downturns




This is a hypothetical example for illustrative purposes only. The crediting interest rates are not actual rates of return and the returns do not include fees and charges that may be incurred. The actual return amount may be higher or lower than the above illustrated figures.

Second Level of Guarantee: SunRise II guarantees stable wealth accumulation through a Cumulative Guaranteed Interest Rate

Upon death of the Designated Insured³, full surrender or policy matures, regardless of market performance, you will receive an amount that is guaranteed to be no less than Cumulative Guaranteed Value which is the Total Net Premiums paid⁴, accumulated with a Cumulative Guaranteed Interest Rate of 3% p.a. during the first 20 policy years and 2% p.a. thereafter⁵, net of all fees and charges and net of any Partial Surrenders⁶ taken including associated surrender charges you have taken. As such, you can enjoy growth potential along with protection from the risk of market downturns.

The table below illustrates the calculation of the Surrender Value. The Surrender Value equals to the Account Value or Cumulative Guaranteed Value whichever is higher, less any applicable Surrender Charges.

Assume Notional Amount is USD400,000 and Regular Premium is USD50,000, no policy loan is made:

Policy Year	 Crediting Interest Rate															Account Value at the end of 15 th policy year	Cumulative Guaranteed Value at the end of 15 th policy year	Surrender Value at the end of 15 th policy year	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15				
Example 1: When come across market upside	7%	9%	3%	7%	8%	10%	11%	7%	9%	9%	6%	7%	9%	6%	10%	737,576	>	400,523	737,576
Example 2: When come across market downside	1%	2%	0%	2%	2%	2%	1%	0%	0%	2%	1%	3%	4%	0%	2%	357,886	<	400,523	400,523

These are hypothetical examples for illustrative purposes only. In case of full surrender, you will receive the Surrender Value which is the higher of Account Value or Cumulative Guaranteed Value, net of any associated Surrender Charges and any loan with interest.

Remarks:

- 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.
- Total Net Premiums paid means the net of total (1) Regular Premiums and (2) Extra Premiums paid towards the policy after deducting the applicable Extra Premium Charge on each Extra Premium. For the avoidance of doubt, only Extra Premiums are subject to the deduction of the applicable Extra Premium Charge.
- Before the deduction of applicable fees and charges and assume no policy loan is made.
- In the event of Partial Surrender, the Notional Amount, Cumulative Guaranteed Value and the Total Premiums Paid for the basic plan are reduced proportionally to the change in Account Value due to Partial Surrender.

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3. Double bonuses for wealth growth




Bonus for rewarding your Loyalty


You can receive a Loyalty Bonus⁷ on 6th, 7th, and 8th policy anniversaries provided that


1. All Regular Premiums are paid on time before the abovesaid policy anniversaries;
2. No Partial Surrenders are made; and
3. No Premium Holiday Option has been exercised.

Each Loyalty Bonus equals to 8% of Regular Premiums you paid for 6th, 7th and 8th policy year respectively and will be added to your Account Value.

Example:

 Loyalty Bonus on
 6th policy anniversary
 =
 Regular Premiums you
 paid in 6th policy year x 8%

 Loyalty Bonus on
 7th policy anniversary
 =
 Regular Premiums you
 paid in 7th policy year x 8%

 Loyalty Bonus on
 8th policy anniversary
 =
 Regular Premiums you
 paid in 8th policy year x 8%

5th policy
anniversary

6th policy
anniversary

7th policy
anniversary

8th policy
anniversary

The above illustrative example is assuming all Regular Premiums are paid on time, no Partial Surrenders are made and no Premium Holiday Option has been exercised.

Remark:

⁷ The claim of Waiver of Premium Benefit, Payor Benefit, Waiver of Premium for the Beneficiary under Continuation Option and Incapacity Benefit does not affect the entitlement of Loyalty Bonus.

Continuously Grow Your Savings

Starting from your 15th policy anniversary, we will credit a Continuity Bonus to your Account Value every 5 years until maturity. This bonus is determined by multiplying the Continuity Bonus Rate by your Total Premiums Paid at each corresponding policy anniversary.

Example:

Assuming the Total Premiums Paid is \$50,000 at 15th policy anniversary.

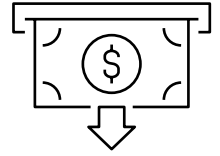
Total Premiums Paid 50,000	x	Continuity Bonus Rate 2%	=	Continuity Bonus USD1,000
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The first Continuity Bonus to be credited to the Account Value at the 15th policy anniversary is USD1,000, and then next Continuity Bonus USD1,000 will be credited on twentieth policy anniversary and so on provided that Notional Amount remains unchanged and no any Partial Surrenders will be made.

The above figures are not actual and are for illustrative purposes only.

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4. Flexibility to top up and cash out to suit your financial needs



Premium flexibility

After your policy is paid up or after Premium Payment Term, you can make Extra Premiums⁸ to capture promising investment opportunities. Your Extra Premiums can be of any amount not less than USD5,000, up to a maximum of 5 times of the initial annual Regular Premium per year and subject to Extra Premium Charge.

Partial Surrender

You can make Partial Surrender⁹ from your policy after the end of 3rd policy year while it remains active. Between policy years 4-10, you are entitled to a Free Partial Surrender Amount up to 10% of your Account Value in each policy year. You can access the Account Value within this Free Partial Surrender Amount annually without surrender charges. Any Partial Surrender in excess of the above Free Partial Surrender Amount will be subjected to a Surrender Charge.

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 Service¹⁰ 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:

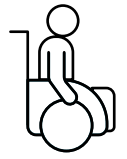
8 Any Extra Premium paid will not increase the Notional Amount of the policy.

9 Each request is subject to our then current administrative rules regarding minimum amount of Partial Surrender for each Partial Surrender and in each policy year. During the 4th – 10th policy years, the maximum amount of each Partial Surrender is 20% of Account Value less Surrender Charge (if any) on the date the Company receives the request. Starting from 11th policy year, the maximum amount of each Partial Surrender is the Account Value less the amount USD500.

10 The Overseas Transfer Service are 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).

5. Incapacity safety net

Two complementary solutions support you if you become mentally or physically incapacitated



Solution 1: Incapacity Transfer Arrangement

The Incapacity Transfer Arrangement¹¹ allows you to plan ahead by giving advance instructions on how your policy should be transferred if you become diagnosed as a Mentally Incapacitated Person or with Coma¹², Major Head Trauma¹³ or Paralysis¹⁴.

You can nominate your family members as your policy's successors and pre determine whether the whole policy, or part of the policy through a split, should be transferred to them.

This arrangement helps ensure you can inherit your policy according to your will and your loved ones can access and manage policy values for emergency needs, providing peace of mind when unforeseen situations arise.

Solution 2: Incapacity Benefit

SunRise II supports you through the Incapacity Benefit¹⁵, you may appoint up to three family members in order of priority^{16,17} as the Incapacity Benefit Recipient(s) so that the designated person has the right to file a claim on your behalf if you are diagnosed as a Mentally Incapacitated Person or with Coma¹², Major Head Trauma¹³ or Paralysis¹⁴. That way, your family can quickly make a claim under your policy in the event of an emergency without having to navigate complicated legal proceedings.

You may choose a Incapacity Benefit Percentage¹⁸ within 25% - 100% of the Surrender Value.

Remarks:

- 11 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 Incapacity Transfer Arrangement.
- 12 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.
- 13 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.
- 14 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.
- 15 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(s); and
 - b. the Incapacity Benefit Percentage.
 Any existing Incapacity Benefit Recipient(s) will be automatically revoked when
 - a. you designate one or more new Incapacity Benefit Recipient(s) 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.
- 16 You may designate up to three proposed persons to be the Incapacity Benefit Recipient(s) in the following order of priority for this Incapacity Benefit by submitting your request to us in our specified designation form subject to our approval:
 - a. The first Incapacity Benefit Recipient has the first right to file a claim with us for the Incapacity Benefit;
 - b. Upon the first Incapacity Benefit Recipient relinquishing his/her Right, the second Incapacity Benefit Recipient has the immediate next right to file a claim with us for the Incapacity Benefit; and
 - c. Upon the first and second Incapacity Benefit Recipient relinquishing their rights, the third Incapacity Benefit Recipient has the last right to file a claim with us for the Incapacity Benefit.
 Provided that the claim for the Incapacity Benefit must be received within three hundred and sixty five days from the date of the policy owner becoming a Mentally Incapacitated Person or being Diagnosed with Coma, Major Head Trauma or Paralysis. After the aforesaid three hundred and sixty-five period, all the Incapacity Benefit Recipients' rights shall become void and have no further force and effect.
- 17 Only one of the proposed Incapacity Benefit Recipient(s) will have the right to file a claim with us for the Incapacity Benefit.
- 18 Incapacity Benefit Percentage shall be an integer in percentage and the total of Incapacity Benefit Percentage(s) together with the split percentage you designated under Incapacity Transfer Arrangement, shall not exceed 100%.

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If the Incapacity Benefit Recipient makes a claim and it is approved, we will pay:

$$\text{The amount payable of Incapacity Benefit}^{19} = \text{Incapacity Benefit Percentage} \times \text{Surrender Value on the date of claim approval}$$

If you have opted for an Incapacity Benefit Percentage less than 100%, after we pay out the Incapacity Benefit, any Account Value and Cumulative Guaranteed Value remaining in your policy will continue to accumulate, ensuring your plans for the future remain protected.



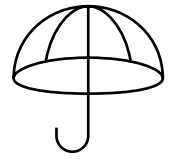
Details you should know

- 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 and is related to you as parent, spouse, child, sibling, grandparent, grandchild, niece, nephew, aunt, uncle, cousin or through any other relationship as approved by us.
- 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 specialist who is a psychiatric specialist having special experience in diagnosis of mental incapacity. We reserve the right to conduct an independent evaluation of the policy owner when it is considered necessary to ascertain the diagnosis.
- Once we pay out 100% of the Surrender Value under this benefit, your policy will terminate.
- If you have opted for an Incapacity Benefit Percentage less than 100%, the Incapacity Benefit will be paid by withdrawing the equivalent amount of Surrender Value multiplied by the Incapacity Benefit Percentage respectively, which in turn will be deemed as Partial Surrender subject to surrender charge and will also reduce (i) the Notional Amount, (ii) Account Value, (iii) Cumulative Guaranteed Value and (iv) the Total Premiums Paid of the policy.

Remark:

¹⁹ The Notional Amount of the basic plan cannot be less than the minimum amount as required by the then current administrative rules and the Surrender Value cannot be less than zero upon payment of Incapacity Benefit. When an automatic Partial Surrender is triggered in the course of payment of Incapacity Benefit, the Notional Amount, Account Value, Cumulative Guaranteed Value and the Total Premiums Paid for the basic plan will be reduced accordingly.

6. 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, SunRise II offers a Premium Holiday Option as well as premium waiver benefits.

Premium Holiday Option

On or after the fifth policy anniversary, you can apply to suspend premium payment ("Premium Holiday") 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 Holiday²⁰, the interest credited will continue to be accrued to your Account Value and Cumulative Guaranteed Value. All the applicable fees and charges of the policy will continue to be deducted from your Account Value and Cumulative Guaranteed Value during the Premium Holiday.

Waiver of Premium Benefit²¹

We will waive future Regular 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 Benefit²²

We will waive future Regular 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.



Details you should know

- Waiver of Premium Benefit and Payor Benefit are 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 SunRise 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 Regular Premiums until the end of the Premium Payment Term, up to a maximum amount of USD200,000.
- Both Waiver of Premium Benefit and Payor Benefit have a 2-year waiting period if the Total Permanent Disability or death (only applicable for Payor Benefit) is due to Sickness, while there is no waiting period if the Total Permanent Disability or death (only applicable for Payor Benefit) is due to Injury.

Remarks:

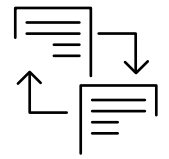
20 You may resume payment of Regular Premiums anytime during the Premium Holiday, and choose to (i) repay any due and unpaid Regular Premium before the end of Premium Payment Term; or (ii) fully repay the due and unpaid Regular Premiums before the end of Premium Payment Term; or (iii) do not repay the due and unpaid Regular Premiums during Premium Holiday, by completing our prescribed form and submitting to us, subject to our approval.

21 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 for Joint Life policies) or the Continuation Option effective date.

22 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 for Joint Life policies) or the Continuation Option effective date.

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7. Flexible ways for legacy planning



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

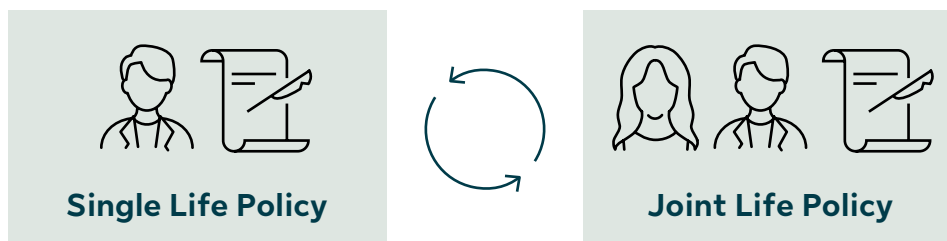
SunRise II can cover one insured (Single Life policy) or two insureds (Joint Life policy). A Joint Life policy ensures that your policy endures even if one insured passes away unexpectedly. With the Change of Coverage Option and Change of Insured Option, you can pass down your legacy with ease and flexibility.

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.

8. Hassle-free inheritance allocation

Continued wealth accumulation and last through generations



Unlike other wealth transfer arrangements, SunRise II offers options that enable you to seamlessly transfer your wealth without added fees.

Policy Split Option²³

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^{24,25}

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.

What's more

Waiver of Premium for the Beneficiary under Continuation Option²⁶

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 away²⁷, 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.

Remarks:

- 23 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.
- 24 If this option is selected, the beneficiary must be a living individual.
- 25 Requests are subject to our approval. The New Policy will take effect from the Continuation Option Effective Date.
- The Policy Date and the policy year of the New Policy will be the same as the Original Policy.
 - The Notional Amount, Total Premiums Paid, outstanding amount of any loans and interest, and the policy values of the Original Policy, including Account Value and Cumulative Guaranteed Value will be allocated to the New Policy according to the designated percentage to the corresponding beneficiary according to your instructions.
 - There is no cooling-off period for the New Policy, and
 - 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.
- 26 To be eligible for the Waiver of Premium for the Beneficiary under Continuation Option, you must also meet the following requirements:
- The Age of the New Insured is under 18 on the Continuation Option Effective Date of the New Policy; and
 - 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
 - The Policy Owner of the Original Policy dies due to Injury or Sickness before he / she has attained the age of 70; and
 - 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):
- the Issue Date of the Original Policy;
 - the last reinstatement date of the Original Policy;
 - the last Effective date of the Change of Policy Owner of the Original Policy; or
 - the Continuation Option Effective Date of the Original Policy.
- 27 The beneficiary will become both the New Insured and the New Policy Owner if
- the Designated Insured who is also the policy owner has died; or
 - the Designated Insured is not the policy owner, and the policy owner and the Designated Insured die at the same time; or
 - the policy owner dies within 14 days after the death of the Designated Insured.

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**Details you should know**

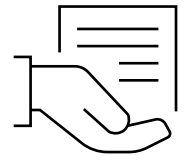
- Waiver of Premium for the Beneficiary under Continuation Option is subject to our then current administrative rules and approval.
- Only Waiver of Premium Benefit, Payor Benefit or Waiver of Premium for the Beneficiary under Continuation Option may become payable for any SunRise II policy.
- When Waiver of Premium Benefit, Payor Benefit or Waiver of Premium for the Beneficiary under Continuation Option becomes payable, we will immediately waive future Regular Premiums until the end of the premium payment term, up to a maximum amount of USD200,000.
- Waiver of Premium for the Beneficiary under Continuation Option have a 2-year waiting period²⁸ if the death is due to Sickness, while there is no waiting period if the death is due to Injury



Remark:

²⁸ 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.

9. Comprehensive Death Benefit Settlement Options

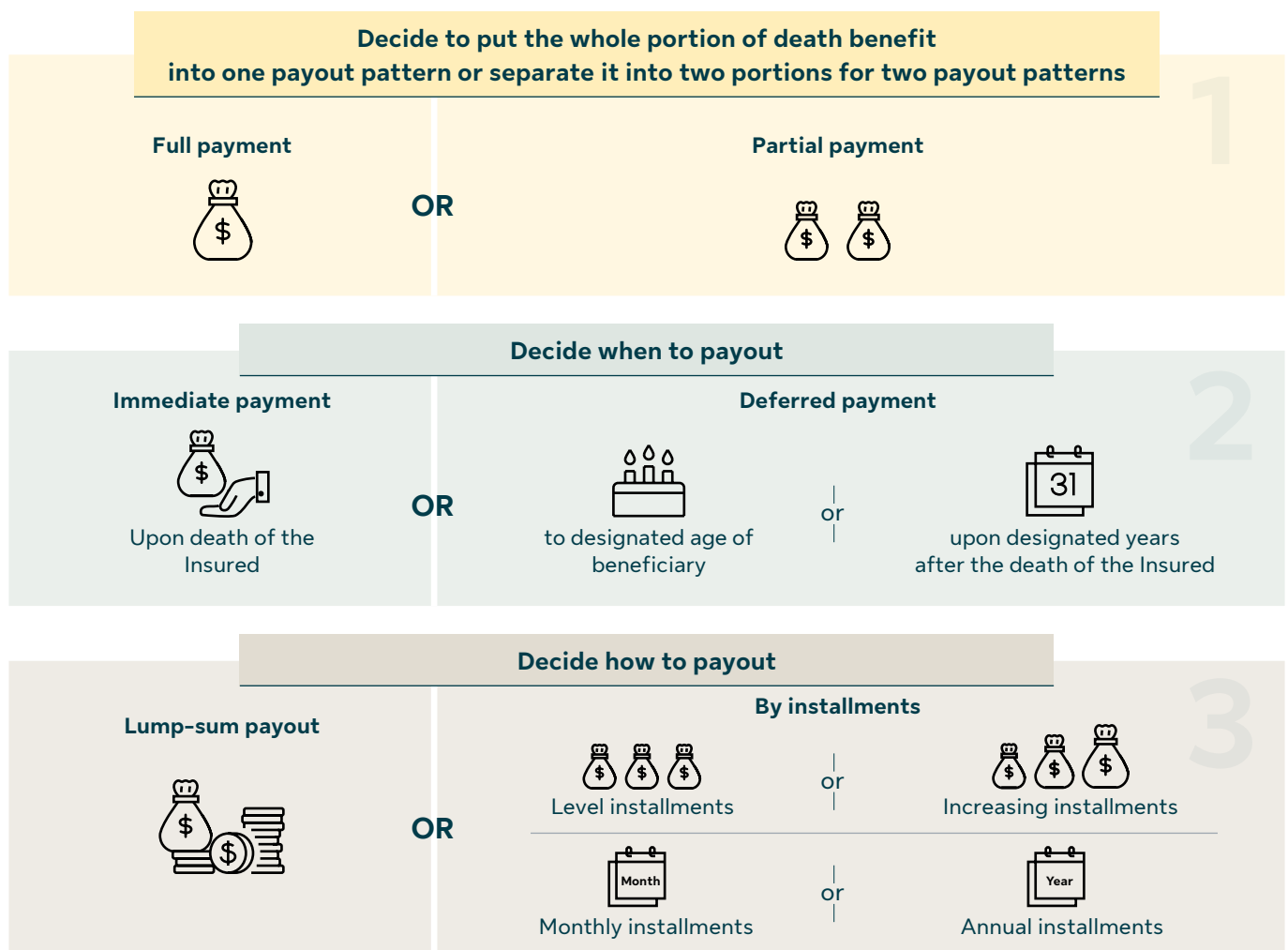


Design the best payout pattern or continue the policy

In the unfortunate event that the Designated Insured, who is the person protected under the policy, passes away, a Death Benefit will be paid to the beneficiary. To offer the flexibility should the worst happen, **SunRise II** allows you to design how your wealth is passed on to each beneficiary according to their needs and life stage with our Flexible Options²⁹ or you can pass on your wealth in the form of a new policy.

Option A: Flexible Option

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:



Remark:

²⁹ Please see the relevant leaflet and prescribed form for more details on your rights and the restrictions applicable to the Flexible Options.

SunRise Universal Life Insurance II (8-pay)

Optional Designated Life Events

Payout a designated percentage of Death Benefit in a lump sum upon designated Life Events³⁰ happen to the beneficiary, including:



Graduating from university



Getting married



Giving birth or adopting a child



Being diagnosed with a Major Critical Illness
(cancer/heart attack/stroke)



Involuntarily unemployed



Divorced



Purchasing a residential property



Changing principal location of residence city

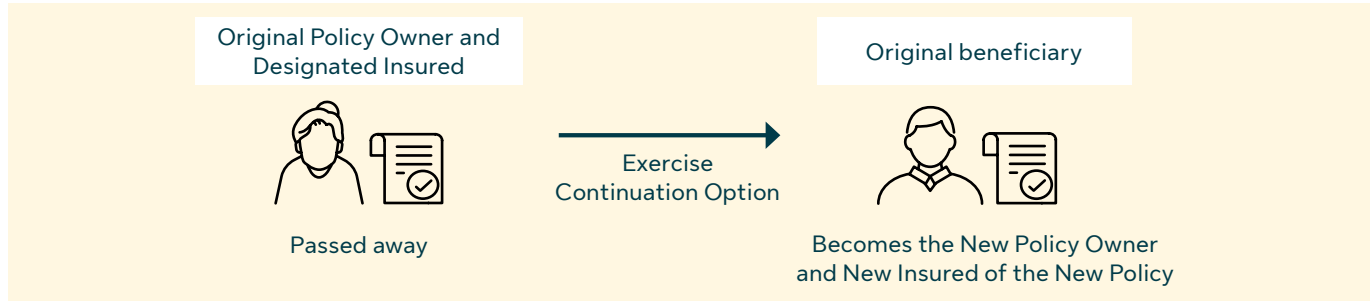


Remark:

³⁰ 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.

Option B: 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



+



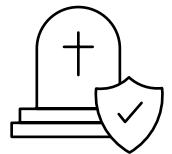
SunRise Universal Life Insurance II (8-pay)

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



After policy issuance, you can designate up to three Contingent Policy Owner(s)³¹ in the order of priority as indicated in our prescribed forms, so 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 Owner³² to hold the policy on trust for the Contingent Policy Owner until he / she attains the designated age or the designated date is reached. Also, you can designate up to three Interim Policy Owners. That way, you can rest assured your policy is well taken care of.

11. Accidental Death Benefit



In the unfortunate event of Accidental Death³³ of the Designated Insured occurs, in addition to Death Benefit, SunRise II offers your family much-needed protection and peace of mind in the form of one-time lump-sum Accidental Death Benefit payment, so you can fill any financial gaps amid potential loss of income. The additional benefit will be equal to 5%³⁴ of Total Premiums Paid under the basic plan.

Remarks:

- 31 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.
- 32 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.
- 33 Accidental Death means a death occurring within 365 days of, and resulting solely and directly from, the Accident and independently of any other cause, including sickness or disease, or medical or surgical treatment.
- 34 It is subject to a maximum per life limit of US\$1,250,000 under all policy(ies) of SunRise II and any other universal life products with the same Accidental Death Benefit issued by us for the same Insured.

Key product information

Plan	SunRise Universal Life Insurance II (8-pay)
Premium Payment Term	8 years
Minimum Annual Regular Premium	USD5,000
Extra Premium	<ul style="list-style-type: none"> • Within Premium Payment Term: Allow if your policy is fully paid up all Regular Premiums earlier • After Premium Payment Term: Allow any time • Minimum: USD5,000 • Maximum: 5 times initial annual Regular Premium per year
Issue Age	Age 0-75
Currency	USD
Benefit Term	120 years
Premium Payment Mode	Annually / Semi-annually / Monthly
Premium Structure	Premium is level and guaranteed, calculated based on the Notional Amount
Account Value	<p>On the Issue Date, the Account Value is equal to initial Regular Premium paid less the Notional Amount Charge and Account Value Charge deducted at the beginning of first policy month. Each day thereafter, the Account Value is determined daily by accumulating:</p> <p>Account Value of the prior day</p> <p>Less:</p> <p>monthly Notional Amount Charge and monthly Account Value Charge and reductions due to any partial surrenders</p> <p>Plus:</p> <p>any Regular Premium and Extra Premium (if any) deducting Extra Premium Charge</p> <p>Plus:</p> <p>an interest accumulated on Account Value of the prior day on an annual basis at a Crediting Interest Rate</p> <p>Plus:</p> <p>Loyalty Bonus (if any) and Continuity Bonus</p>
Crediting Interest Rate	<p>Annual interest is accrued in the Account Value based on the Crediting Interest Rate declared by the Company from time to time. The Crediting Interest Rate, though it is not guaranteed and may vary while your Policy is in force, will not be less than the Guaranteed Minimum Interest Rate.</p> <p>Interest in a policy year = The declared Crediting Interest Rate x the average Account Value of the immediate past consecutive twelve Monthly Date from the end of a policy year</p>

SunRise Universal Life Insurance II (8-pay)

Plan	SunRise Universal Life Insurance II (8-pay)
Cumulative Guaranteed Value	<p>The Cumulative Guaranteed Value is only applicable to full surrender, at Designated Insured's death or at policy maturity.</p> <p>On the Issue Date, the Cumulative Guaranteed Value is equal to initial Regular Premium paid less the Notional Amount Charge and Account Value Charge deducted at the beginning of first policy month. Each day thereafter, the Cumulative Guaranteed Value is determined daily by accumulating:</p> <p>Cumulative Guaranteed Value of the prior day</p> <p>Less: monthly Notional Amount Charge and monthly Account Value Charge and reductions due to any partial surrenders</p> <p>Plus: any Regular Premium and Extra Premium (if any) deducting Extra Premium Charge</p> <p>Plus: an interest accumulated on Cumulative Guaranteed Value of the prior day on a daily basis at a Cumulative Guaranteed Interest Rate</p>
Cumulative Guaranteed Interest Rate	3% p.a. for first 20 policy years and 2% p.a. thereafter
Loyalty Bonus	<p>Loyalty Bonuses will be credited to the Account Value on 6th, 7th, and 8th policy anniversaries provided that</p> <ol style="list-style-type: none"> 1. all Regular Premiums are paid on time before the abovesaid policy anniversaries; 2. No Partial Surrenders are made; and 3. No Premium Holiday Option has been exercised. <p>Loyalty Bonus on 6th/ 7th/ 8th policy anniversaries = 8% x Regular Premiums paid for 6th/ 7th/ 8th policy year</p>
Continuity Bonus	<p>Continuity Bonus will be credited to the Account Value on the fifteenth Policy Anniversary and, thereafter, on every interval of five Policy Anniversaries.</p> <p>Continuity Bonus = 2% x Total Premiums Paid at the corresponding Policy Anniversary</p>

SunRise Universal Life Insurance II (8-pay)

Plan	SunRise Universal Life Insurance II (8-pay)															
Benefits																
Surrender Value	<p>Surrender Value is zero if you apply full surrender the policy within the first 3 policy years.</p> <p>After the end of 3th policy year, the Surrender Value equals to the following.</p> <p style="text-align: center;">The higher of: Account Value or Cumulative Guaranteed Value - Surrender Charge (if any) - any amount of loans with interest</p>															
Maturity Benefit	<p style="text-align: center;">The higher of: Account Value or Cumulative Guaranteed Value - any amount of loans with interest</p>															
Death Benefit	<p style="text-align: center;">The highest of:</p> <table style="width: 100%; border: none;"> <tr> <td style="text-align: center; width: 30%;">105% of Total Premiums Paid</td> <td style="text-align: center; width: 5%; vertical-align: middle;"> or </td> <td style="text-align: center; width: 30%;">Account Value</td> <td style="text-align: center; width: 5%; vertical-align: middle;"> or </td> <td style="text-align: center; width: 30%;">Cumulative Guaranteed Value</td> </tr> <tr> <td colspan="5" style="text-align: center;">-</td> </tr> <tr> <td colspan="5" style="text-align: center;">any amount of loans with interest</td> </tr> </table>	105% of Total Premiums Paid	 or 	Account Value	 or 	Cumulative Guaranteed Value	-					any amount of loans with interest				
105% of Total Premiums Paid	 or 	Account Value	 or 	Cumulative Guaranteed Value												
-																
any amount of loans with interest																
Accidental Death Benefit	<p>This benefit is payable in the event that an accidental death of the Designated Insured while the policy is in force. The benefit amount is equal to 5% of the Total Premiums Paid of the basic plan and is subject to a maximum limit of USD1,250,000 per life of the Designated Insured.</p>															
Fees and Charges																
Notional Amount Charge	<ul style="list-style-type: none"> • Notional Amount Charge rate is 3% per annum for first 8 policy years. • The Notional Amount Charge is Notional Amount Charge rate multiplying Notional Amount and further divided by 12. It will be deducted monthly at every policy monthiversary from Account Value and Cumulative Guaranteed Value respectively starting from the the issue date. 															
Account Value Charge	<ul style="list-style-type: none"> • Account Value Charge rate is 0.6% per annum for 1st – 20th policy year and 0.3% per annum thereafter. • For calculation of Account Value, the Account Value Charge is Account Value Charge rate multiplying Account Value and further divided by 12. It will be deducted monthly at every policy monthiversary from Account Value starting from the the issue date. • For the calculation of Cumulative Guaranteed Value, Account Value Charge is equal to Account Value Charge rate multiplying Cumulative Guaranteed Value and further divided by 12. It will be deducted monthly at every policy monthiversary from the Cumulative Guaranteed Value starting from the the issue date. 															
Extra Premium Charge	<p>Extra Premium Charge is 4% of each Extra Premium paid towards the Policy.</p>															

SunRise Universal Life Insurance II (8-pay)

Plan	SunRise Universal Life Insurance II (8-pay)																								
Surrender Charge (applicable to Partial Surrender and full surrender)	<p>A Surrender Charge will apply upon full surrender or Partial Surrender on the amount withdrawn from the policy in the first 10 policy years.</p> <p>In case of full surrender within fourth to tenth policy years: Surrender Charge = Higher of (Account Value or Cumulative Guaranteed Value) less the remaining Free Partial Surrender Amount x Surrender Charge Rate</p> <p>In case of Partial Surrender Surrender Charge = The amount of Partial Surrender in excess of the Free Partial Surrender Amount x Surrender Charge Rate</p> <p>Please note that Free Partial Surrender Amount is subject to our then current administrative rules.</p> <table border="1" data-bbox="493 1023 1129 1557"> <thead> <tr> <th>Beginning of policy year</th> <th>Applicable percentage of Surrender Charge*</th> </tr> </thead> <tbody> <tr><td>1st</td><td>Not applicable</td></tr> <tr><td>2nd</td><td>Not applicable</td></tr> <tr><td>3rd</td><td>Not applicable</td></tr> <tr><td>4th</td><td>9.5%</td></tr> <tr><td>5th</td><td>8%</td></tr> <tr><td>6th</td><td>7%</td></tr> <tr><td>7th</td><td>6%</td></tr> <tr><td>8th</td><td>4%</td></tr> <tr><td>9th</td><td>2%</td></tr> <tr><td>10th</td><td>1%</td></tr> <tr><td>11th onwards</td><td>0%</td></tr> </tbody> </table> <p>* The percentage is interpolated within a policy year.</p>	Beginning of policy year	Applicable percentage of Surrender Charge*	1 st	Not applicable	2 nd	Not applicable	3 rd	Not applicable	4 th	9.5%	5 th	8%	6 th	7%	7 th	6%	8 th	4%	9 th	2%	10 th	1%	11 th onwards	0%
	Beginning of policy year	Applicable percentage of Surrender Charge*																							
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The scale of all fees and charges listed above will not change while your policy remains in force. For the avoidance of doubt, all fees and charges listed above will not be deducted from the Notional Amount.

Please refer to the policy summary and provisions for the details of all fees and charges.

Important information

Crediting Interest Rate Philosophy

Your Account Value will earn and accumulate interest at the Crediting Interest Rate. The Crediting Interest Rate can be changed by Sun Life Hong Kong Limited from time to time at our sole discretion, subject to any Crediting Interest Rate lock-in period and/or guaranteed minimum Crediting Interest Rate as stated in the policy document.

The Crediting Interest Rate will be determined based on the performance of investments backing the portfolio*, less investment expenses, applicable taxes and our revenue margin. The Crediting Interest Rate may be affected by, but not limited to, factors such as the interest rate environment, credit spreads and defaults, market outlook, persistency experience; with the investment return of the multi-asset portfolio being the most important factor.

Due to the nature of the multi-asset portfolio, the Crediting Interest Rate can move up or down from one period to another. Favorable and unfavorable experiences may be smoothed out over time to provide more stable Crediting Interest Rate to policyholders. We may retain returns during periods of strong investment performance to support or maintain a stable Crediting Interest Rate during periods of less favorable investment performance. Conversely, returns during periods of weak investment performance may be distributed gradually across Crediting Interest Rates in current and future years. As a result, the crediting interest rate we declare may not immediately reflect the ups and downs in our multi-asset portfolio.

The management of universal life business is governed by our internal policies, as well as our Committee for Oversight of Universal Life Crediting Interest Rates. At least annually, our Appointed Actuary reviews and recommends the declaration of Crediting Interest Rate to our Board of Directors for approval.

* *Net Investment return includes investment income and changes in asset value of the backing portfolio, which includes fixed income assets and derivatives on a multi-asset portfolio. Returns generated from these fixed income assets are utilized to acquire derivatives to gain exposure to a multi-asset portfolio.*

Please refer to Sun Life Hong Kong Limited's website (www.sunlife.com.hk/creditinginterestratehistory_eng) for crediting interest rate history.

Investment Philosophy (Policies, Objectives and Strategy)

The investment strategy underlying this product is designed to optimize long-term value for policyholders by combining potential growth upside opportunities and downside protection. It helps policyholders benefit from market upside while maintaining stability through guaranteed benefits.

The portfolio is primarily invested in fixed income securities, including sovereign bonds, corporate bonds, and corporate loans. Returns generated from these fixed income assets are utilized to acquire derivatives to gain exposure to a multi-asset portfolio.

The multi-asset portfolio is structured with a target allocation of 50% U.S. Treasury Bonds and 50% Global Equities. The Global Equities portion includes, but is not limited to, U.S. equities, U.S. technology sector equities, Eurozone equities, and Japanese equities.

Risk management techniques including, but not limited to, use of derivatives are employed for the multi-asset portfolio to address market volatility, striking a balance between risk mitigation and return objectives while maintaining adherence to established risk tolerances. Each of the exposures to U.S. Treasury Bonds and Global Equities can increase or decrease in response to market conditions. In general, exposure is reduced in times of high market volatility and vice versa when market volatility is low. The resulting overall exposure of the multi-asset portfolio can range from 0% to 150%. Thus, the actual asset holdings may differ from the target asset class mix and hence the investment performance may not track closely against that. The tracking difference can increase during periods of rapid market movements.

If the currency of the assets is not in the same currency as the underlying policies, appropriate hedging instruments (where available) are generally used to minimise impacts from fluctuating foreign exchange. Derivatives are deployed to hedge against market risks, without exceeding established risk profiles.

To ensure the continued optimization of policyholder value, the investment approach outlined above may be modified in accordance with market conditions and economic outlook, subject to a comprehensive internal review and approval process.

SunRise Universal Life Insurance II (8-pay)

Key Product Risks

1. You need to pay the Regular Premium for this basic plan according to the selected premium payment term. If you do not pay a Regular Premium on or before the Regular Premium due date within first five policy year, a grace period of 31 days from its due date will be allowed for the Regular Payment, during which time this policy will continue in effect. If any Regular Premiums due remain unpaid upon the expiry of the grace period during the first five policy years, your policy will lapse. If the policy is lapsed due to Regular Premium in default in the first three policy year, you could lose all your Regular Premiums paid and benefits. If the policy is lapsed due to Regular Premium in default between the fourth and fifth policy years, you will receive Surrender Value. If any Regular Premiums due remain unpaid upon the expiry of the grace period after the fifth policy year, your policy will automatically exercise premium holiday until you repay the unpaid Regular Premium.
2. After exercising the Premium Holiday Option or Partial Surrender in early policy years, you will no longer be eligible to receive the Loyalty Bonus.
3. Any Extra Premium after your policy is paid up or after the Premium Payment Term in addition to the Regular Premiums you paid will be subject to our approval and our then current administration rules.
4. Partial Surrender will lead to reduction in Account Value, Cumulative Guaranteed Value, Notional Amount and Total Premiums Paid, and your benefit will be reduced accordingly and may be insufficient to meet your needs. Upon any Partial Surrender in excess of Free Partial Surrender Amount or full surrender during the first 10 policy years, a Surrender Charge will be applied. For any surrender in early policy years, you may receive a Surrender Value significantly less than the total Regular Premiums paid and might suffer significant financial losses.
5. If your Account Value is insufficient to cover any Account Value Charge, Notional Amount Charge and loan balance (if any), you might lose all your benefits under your policy. Factors affecting the accumulation of Account Value include but are not limited to the following:
 - a. Deduction of fees and charges;
 - b. Crediting Interest Rate which is not guaranteed and depends on various factors as described in "Crediting Interest Rate Philosophy" and the applicable guarantees. Lower Crediting Interest Rates will lead to lower Account Value accumulation;
 - c. Partial Surrender;
 - d. Policy loan.
6. 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.
7. This basic plan may make a 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 investment philosophy as disclosed in the product brochure, which will affect the crediting interest rates declared by us. The savings component of this basic plan is subject to risks and the actual return may be lower than the projected return. The year-on-year actual Crediting Interest Rate may be fluctuating. Under certain circumstances, the Crediting Interest Rate may be zero.
8. 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 obligations. Hence, you should consider the impact of inflation when you plan your benefits.
9. 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 our contractual obligations under the policy, you may lose all or part of your premiums paid and benefits.
10. We have the right to terminate the basic plan upon the earliest of the following:
 - a. the Designated Insured passes away;
 - b. Account Value is lower than the minimum requirement of Account Value;
 - c. Surrender Value drops to or below zero; or
 - d. the Incapacity Benefit is paid under the basic plan that triggers the termination of the policy.

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.

Exclusions for Accidental Death Benefit

We will not pay any Accidental Death Benefit (other than a claim under Death Benefit provision) directly or indirectly caused by or resulting from any of the following:

1. the Designated Insured's committing or attempting to commit suicide or self-inflicted injury, while the Designated Insured is sane or insane;
2. the Designated Insured's committing or attempting to commit a criminal offence or participating in any brawl;
3. the Designated Insured's taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a Registered Medical Practitioner;
4. the Designated Insured's inhaling any gas or fumes, voluntarily or involuntarily, except accidentally in the course of duty;
5. war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the Designated Insured was actively participating in them;
6. injuries sustained from any aviation activities, other than riding as a fare paying passenger; or
7. riding in or driving any motor-driven vehicle in a race, stunt show, speed test or driving while intoxicated.

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, 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.

Celebrating our shared success together



10Life 5-Star Insurance Awards 2026

- Insurer of the Year for 4 consecutive years
- 5-Star Savings Insurance Awards: 6 badges
- 5-Star Medical Insurance Awards: 3 badges
- 5-Star Critical Illness Insurance Awards: 1 badge
- 5-Star QDAP Awards: 4 badges
- 5-Star Immediate Annuities Awards: 3 badges
- 5-Star Whole Life Protection Awards: 3 badges



The Hong Kong Insurance Awards 2025 – The Hong Kong Federation of Insurers Top 3 Finalists:

- Most Innovative Product/Service Award – Life Insurance
- Outstanding MPF/Employees' Benefit Product/Service Award
- Excellence in Customer Acquisition and Engagement Award



Hong Kong Business High Flyers Award 2026 – Hong Kong Business

- Best Insurance Company – HNW Value Added Service



Financial Institutions Awards 2025 – Bloomberg Businessweek (Chinese Edition)

- High Net Worth (Product) Excellence Awards



Wealth Management Awards 2025 – Hong Kong Economic Times

- Best Annuity Product Award



Greater Bay Area Insurance Awards 2025 – Metro Finance Radio

- Outstanding Personal Accident Insurance Award



Awards for Excellence in Finance 2025 – Ming Pao

- Wealth Management Services – Award for Excellence in MPF Creativity



Sing Tao Service Awards 2024 – Sing Tao Daily

- Critical Illness Insurance Awards
- Savings Products Awards
- Greater Bay Area Wealth Inheritance Services Awards (Hong Kong)



01 Gold Medal Awards – HK01

- Outstanding Retirement Product Awards

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 2024 – Benchmark

- MPF Sponsor of the Year
- MPF Trustee of the Year
- Five Trustee Awards
- Two Sponsor Awards
- One Sustainability 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.

SunRise Universal Life Insurance II (8-pay) is part of Sun Life Hong Kong's Universal Life series, providing a well-rounded financial solution for you.

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



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.

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

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