

SunGift Global Insurance Plan II

萬年青·星河傳承保險計劃 II

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



SunGift Global Insurance Plan II

Why you should choose SunGift Global Insurance Plan II

SunGift Global Insurance Plan II is a participating insurance plan. It is a powerful legacy planning tool that helps to preserve your wealth through investment opportunities with high Environmental, Social, and Governance (ESG) quality. You can easily take out this plan without the need to provide any medical information, up to a certain Notional Amount (which is equivalent to total annual premiums), subject to our then current administrative rules.

You should consider this plan if:

- You are looking for a plan that balances stability with the potential for substantial long-term growth
- You want flexible options for passing your wealth to future generations for legacy planning
- You have wealth that you are ready to save through short premium payment terms of just two or five years
- You want to make a positive contribution towards climate change by taking ESG into consideration as in our investment philosophy

SunGift Global Insurance Plan II – designed for you

SunGift Global Insurance Plan II aligns your green values with your financial objectives by focusing on investments with strong ESG features. It also serves as a comprehensive legacy planning tool with best-in-class features, so your loved ones can enjoy the gift of a more sustainable and prosperous future.



Remark:

- 1 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.

Features at a glance

Long-term savings and growth potential

Enjoy Guaranteed Cash Value and non-guaranteed bonuses



Currency change between nine 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), Hong Kong Dollar (HKD), Euro (EUR), Singapore Dollar (SGD) or UAE Dirhams (AED)



Premium relief features

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



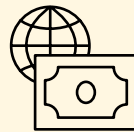
Incapacity safety net

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



Access your withdrawals¹ overseas

Easily transfer to overseas bank accounts with the Overseas Transfer Service



Extra support in case of an accident

Protecting you against accident with a boost in benefit amount with Accidental Caring Plus Benefit



Lock-in your policy values

Enjoy greater certainty over potential gains



Flexible ways for legacy planning

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



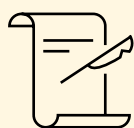
Hassle-free inheritance allocation

Continued wealth accumulation and last through generations



Protection for your policy

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



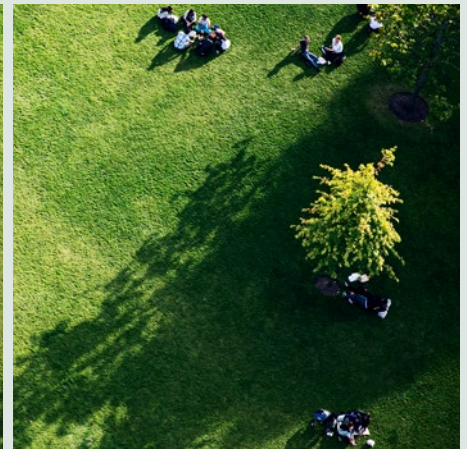
Comprehensive Death Benefit Settlement Option

Design the best payout pattern or continue the policy



SunGift Global 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 SunGift Global Insurance Plan II

In line with Sun Life's unwavering commitment to a sustainable global environment, **SunGift Global 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.

SunGift Global Insurance Plan II



Key features

Long-term savings and growth potential



Enjoy Guaranteed Cash Value and non-guaranteed bonuses

SunGift Global Insurance Plan II helps you build your wealth steadily through Guaranteed Cash Value. The Reversionary Bonus² and Terminal Bonus², 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 	<ul style="list-style-type: none"> Declared annually One-off bonus
	<ul style="list-style-type: none"> ■ Cash value of the bonus <ul style="list-style-type: none"> Payable upon the payment of the Incapacity Benefit, surrender, or withdrawal ■ Face value of the bonus <ul style="list-style-type: none"> Payable upon the death of the Designated Insured³ 	<ul style="list-style-type: none"> ■ Cash value of the bonus <ul style="list-style-type: none"> Payable upon the payment of the Incapacity Benefit (if applicable), or surrender ■ Face value of the bonus <ul style="list-style-type: none"> Payable upon the death of the Designated Insured
Your wealth grows as the Guaranteed Cash Value and non-guaranteed bonuses grow		



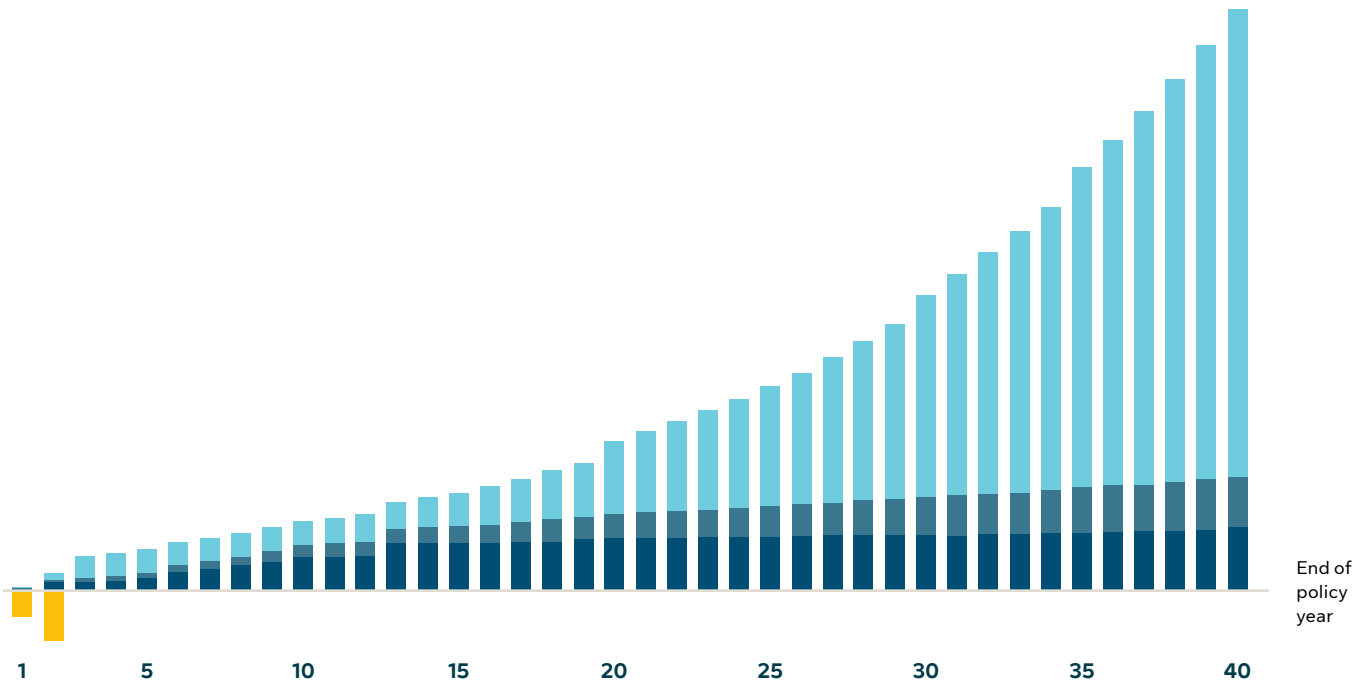
Details you should know

- The Guaranteed Cash Value grows steadily from the policy inception 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.

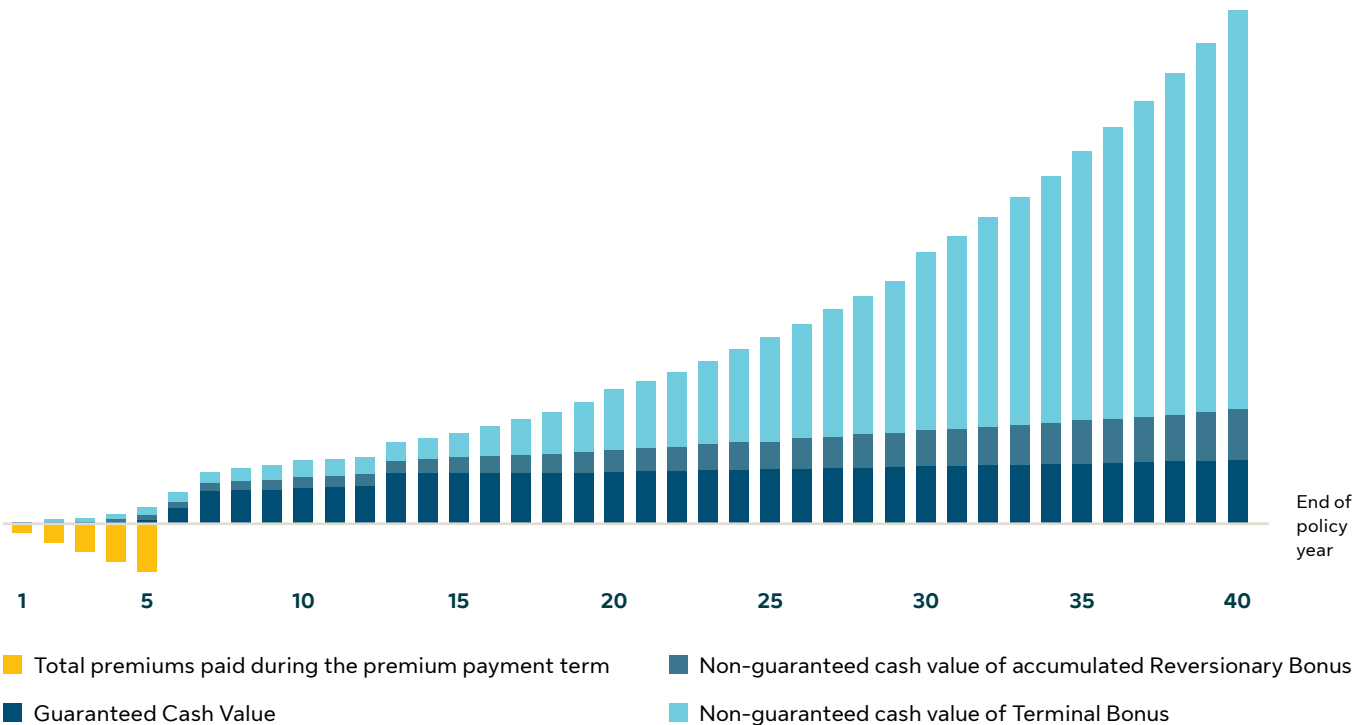
Remarks:

- 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.
- 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.

Projected Total Surrender Value for SunGift Global Insurance Plan II (2-Pay) in USD



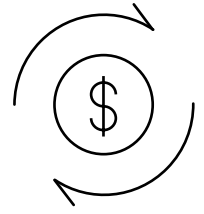
Projected Total Surrender Value for SunGift Global Insurance Plan II (5-Pay) in USD



The above diagrams showing the projected total Surrender Value at the time of surrender are illustrative examples 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.

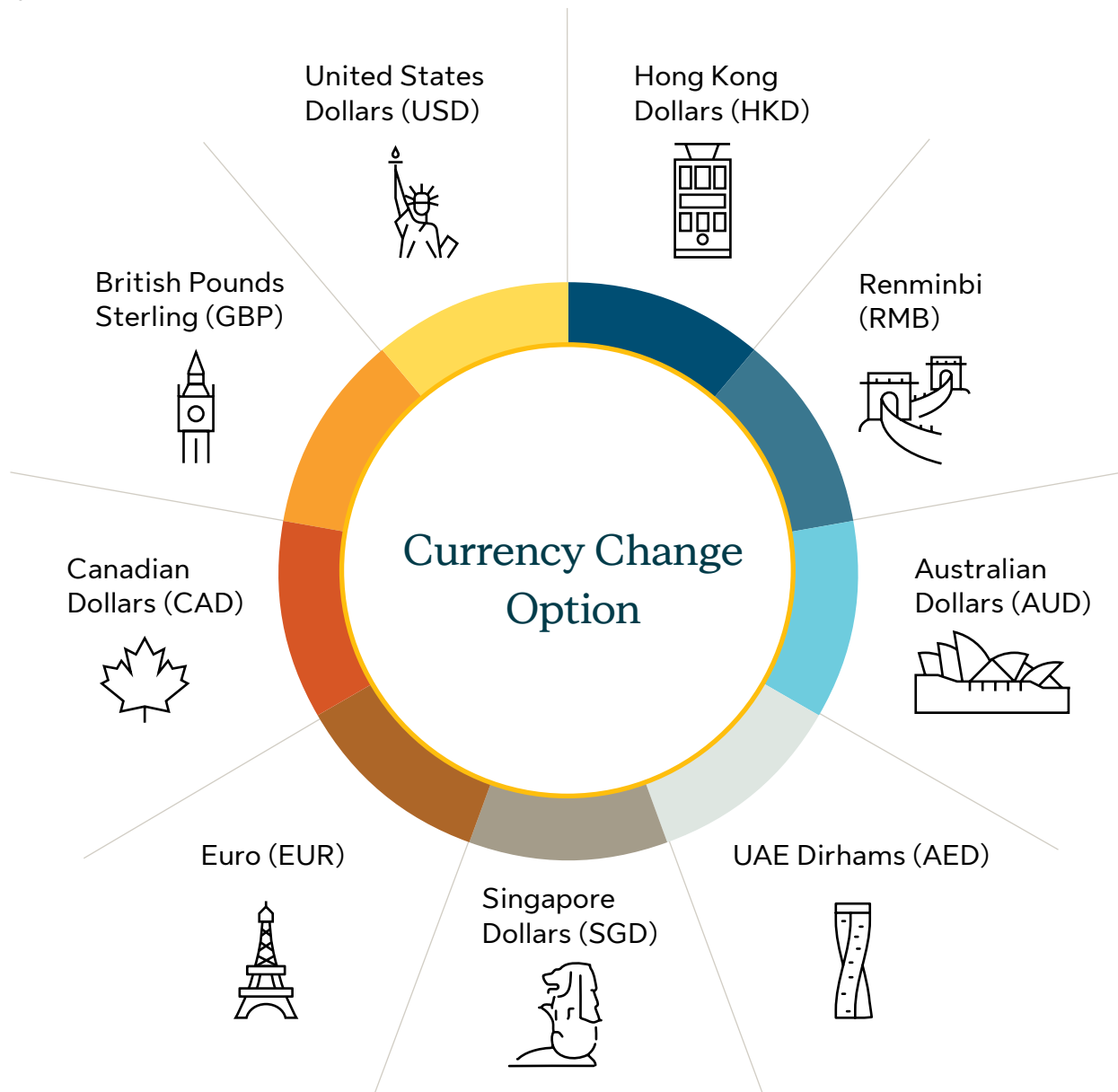
SunGift Global Insurance Plan II

Currency change between nine 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), Hong Kong Dollar (HKD), Euro (EUR), Singapore Dollar (SGD) or UAE Dirhams (AED)

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, HKD, EUR, SGD or AED through the Currency Change Option⁴.



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.

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.

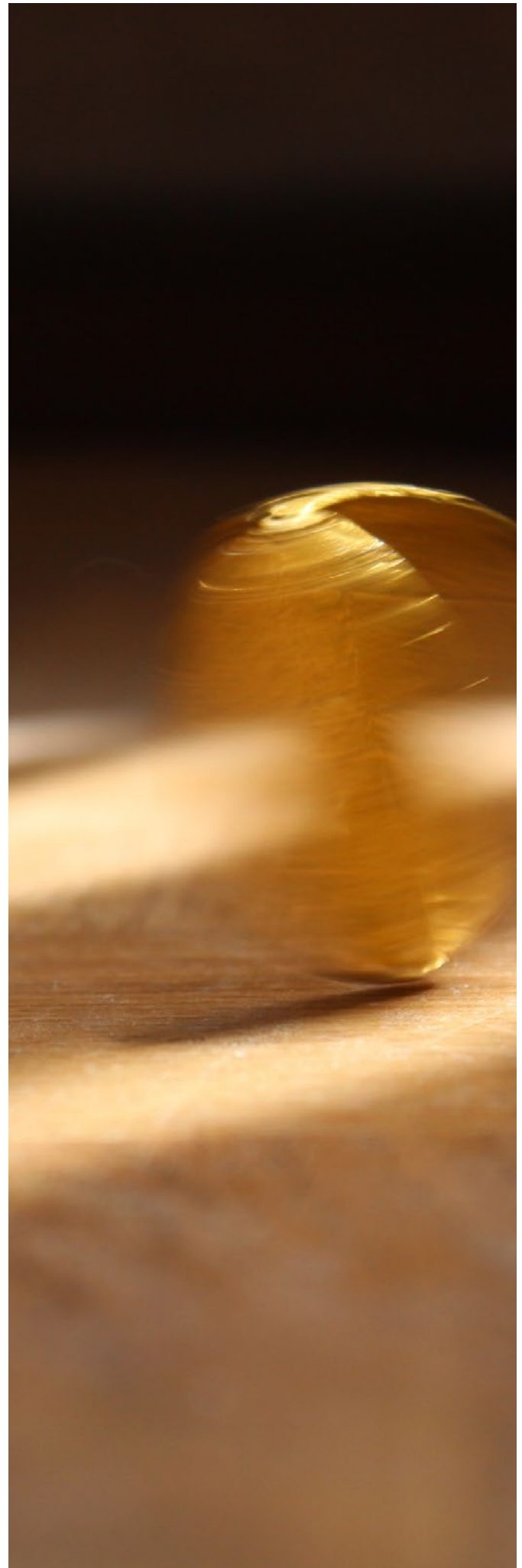
The Guaranteed Cash Value, the non-guaranteed bonuses and any future premiums after currency change will be determined in the same way as if getting a **SunGift Global Insurance Plan II** policy denominated in the new currency issued in the same year.

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.



SunGift Global Insurance Plan II

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, **SunGift Global Insurance Plan II** offers a Premium Holiday Option⁵ as well as premium waiver benefits. These are available for 5-Pay policies only.

Premium Holiday Option⁵

On or after the second policy anniversary, 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 for 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 for Joint Life policies) or the Continuation Option effective date.

SunGift Global 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 **SunGift Global 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 / EUR180,000 / SGD260,000 / AED760,000.
- Both Waiver of Premium Benefit and Payor Benefit have a 2-year waiting period⁹ 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.

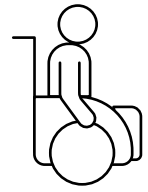
Remarks:

- ⁸ The maximum amount applies to all SunGift Global 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.

SunGift Global Insurance Plan II

Incapacity safety net

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



Solution 1: Incapacity Transfer Arrangement

The Incapacity Transfer Arrangement¹⁰ 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 Coma¹¹, Major Head Trauma¹² or Paralysis¹³.

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

SunGift Global Insurance Plan II supports you through the Incapacity Benefit¹⁴, you may appoint up to three family members in order of priority^{15,16}, 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 Coma¹¹, Major Head Trauma¹² or Paralysis¹³. 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.

How does it work?

You may choose an Incapacity Benefit Percentage¹⁷ of 25% - 100%¹⁶ of the Total Cash Value. If the Incapacity Benefit Recipient makes a claim and it is approved, we will pay:

$$\begin{array}{ccc}
 \text{The amount payable of} & & \text{Incapacity Benefit Percentage} \\
 \text{Incapacity Benefit}^{18} & = & \times \\
 & & \text{Total Cash Value on the date of} \\
 & & \text{claim approval} \\
 & & - \\
 & & \text{Any loans with interest}^*
 \end{array}$$

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

If you have opted for an Incapacity Benefit Percentage less than 100%, 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.



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 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 less than 100%, 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.

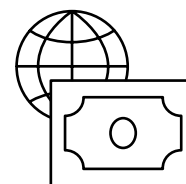
Remarks:

- 10 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.
- 11 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.
- 12 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.
- 13 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.
- 14 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.
- 15 You may designate up to three 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.
- 16 Only one of the proposed Incapacity Benefit Recipient(s) will have the right to file a claim with us for the Incapacity Benefit.
- 17 Incapacity Benefit Percentage shall be an integer in percentage and the total of Incapacity Benefit Percentage(s) with the split percentage you designated under Incapacity Transfer Arrangement, shall not exceed 100%.
- 18 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.

SunGift Global Insurance Plan II

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 Service¹⁹ 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.

Remark:

¹⁹ 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).

Extra support in case of an accident



Protecting you against accident with a boost in benefit amount with Accidental Caring Plus Benefit

Accidental Caring Plus Benefit

To help you adjust after a life-changing accident, the first-in-market Accidental Caring Plus Benefit²⁰ will pay up to 1,000% of the Notional Amount of the basic plan (which is equivalent to total annual premiums) if a doctor diagnoses the insured as suffering from Loss of Independent Existence due to an Accident²¹.

What does Loss of Independent Existence mean?

It means due to Accident causing an Injury, a diagnosis of the total / complete inability to perform at least three Activities of Daily Living even with the aid of special equipment, requiring the physical assistance of another person throughout the entire Activities of Daily Living for a continuous period of at least six months.

Activities of Daily Living include:

- Bathing
- Dressing
- Using the lavatory
- Eating
- Moving in or out of a bed or a chair



Details you should know

- The Accidental Caring Plus Benefit can be claimed not more than 1,000% of the Notional Amount of the basic plan, and up to a maximum of USD1,250,000 / CAD1,500,000 / GBP875,000 / RMB8,750,000 / AUD1,875,000 / HKD10,000,000 / EUR1,125,000 / SGD1,625,000 / AED4,750,000 per life for the insured²².
- For Single Life policies, the Accidental Caring Plus Benefit will pay up to 1,000% of the Notional Amount if the insured is between the ages of 18 and 65 and a doctor diagnoses the insured as suffering from Loss of Independent Existence due to an Accident.
- For Joint Life policies, the Accidental Caring Plus Benefit will pay up to 500% of the Notional Amount if any one of the insureds is between the ages of 18 and 65 and a doctor diagnoses the insured as suffering from Loss of Independent Existence due to an Accident.
- There is no waiting period for this benefit.

Remarks:

20 The feature's "First-in-market" statement is based on a comparison with other savings plans for new Composite and Long-Term Businesses as identified in the Register of Authorized Insurers by Insurance Authority as of December 31, 2022.

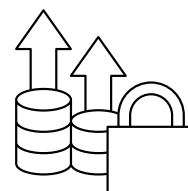
21 The accident must occur while the basic plan is in effect, and any condition resulting from the Loss of Independent Existence must first occur after the latest of the following: the issue date, last reinstatement date of the basic plan, effective date of the Change of Insured, effective date of the Change of Coverage or Continuation Option Effective Date.

22 The maximum applies to all SunGift Global Insurance Plan II policies and any other products with the same Accidental Caring Plus Benefit issued by us and covering the same insured.

SunGift Global Insurance Plan II

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 Option²³, 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

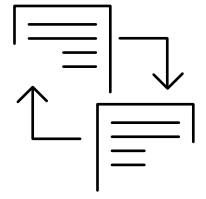
- You can exercise the Value Lock-in Option starting from the fifth policy anniversary.
- You can exercise this option up to a maximum aggregate Lock-in Percentage of 50% per policy year.
- Once your request is approved, it cannot be withdrawn or changed.
- This option cannot be exercised if the policy 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 declarations of non-guaranteed bonuses and total premiums paid will be proportionally reduced according to the Lock-in Percentage.

Remark:

²³ The Notional Amount after the Value Lock-in Option is exercised cannot be less than the minimum amount requirement.

Flexible ways for legacy planning

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



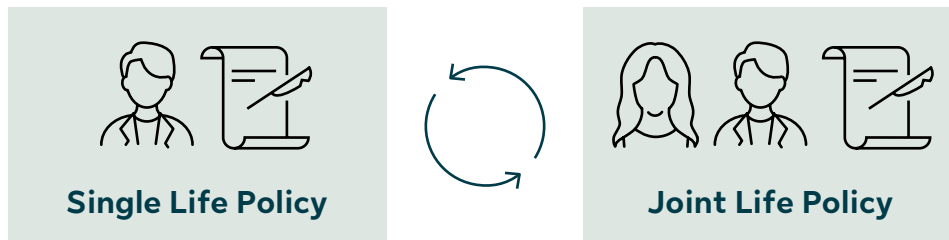
SunGift Global Insurance Plan II can cover one insured (Single Life policy) or two insureds (Joint Life policy). A Joint Life policy ensures that your policy endures even if one insured passes away unexpectedly. With the Change of Coverage Option and Change of Insured Option, you can pass down your legacy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



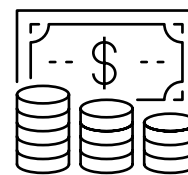
Details you should know

- 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.

SunGift Global Insurance Plan II

Hassle-free inheritance allocation

Continued wealth accumulation and last through generations



Unlike other wealth transfer arrangements, **SunGift Global Insurance Plan II** offers options that enable you to seamlessly transfer your wealth without added fees.

Policy Split Option²⁴

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^{25,26}

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 Option. For details, please refer to the next section.

What's more

Waiver of Premium for the Beneficiary under Continuation Option²⁷ (available for 5-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 away²⁸, 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:

24 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.

25 If this option is selected, the beneficiary must be a living individual.

26 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 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.
- 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.

27 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.

28 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.



Details you should know

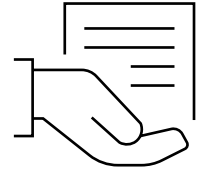
- Waiver of Premium for the Beneficiary under Continuation Option is subject to our then current administrative rules and approval.
- Only Waiver of Premium Benefit, Payor Benefit or Waiver of Premium for the Beneficiary under Continuation Option may become payable for any **SunGift Global Insurance 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 / EUR180,000 / SGD260,000 / AED760,000.
- Waiver of Premium for the Beneficiary under Continuation Option have a 2-year waiting period²⁹ if the death is due to Sickness, while there is no waiting period if the death is due to Injury.

Remark:

²⁹ 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.

SunGift Global Insurance Plan II

Comprehensive Death Benefit Settlement Option



Design the best payout pattern or continue the policy

SunGift Global Insurance Plan II allows you to design how your wealth is passed on to each beneficiary according to their needs and life stage with our Flexible Option³⁰ or you can pass on your wealth in the form of a new policy.

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:

Decide to put the whole portion of death benefit into 1 payout pattern or separate it into 2 portions for 2 payout patterns

Full payment



OR

Partial payment



1

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

2

Decide how to payout

In a lump sum



OR

By installments



Level installments

or



Increasing installments



Monthly installments

or



Annual installments

3

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

Payout designated percentage upon designated life event³¹ happen to the beneficiary, for example:



Graduating from university



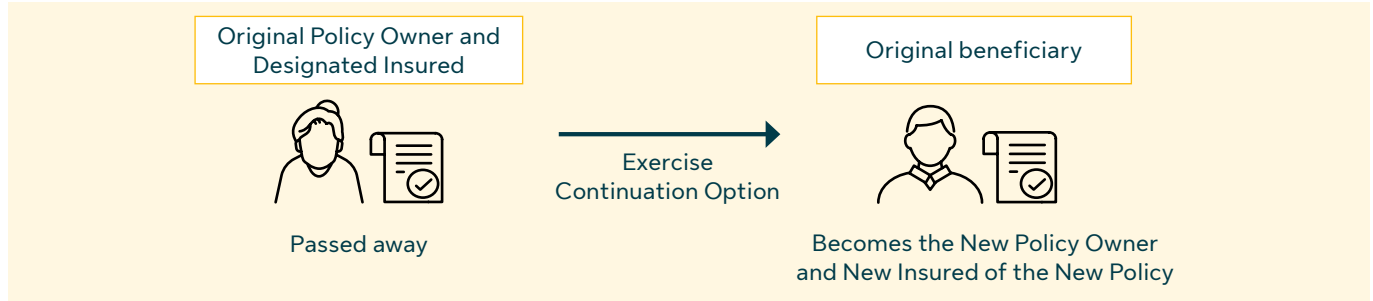
Getting married



Giving birth / Adoption of a child

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

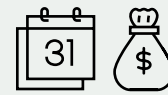
Partial payment by level monthly installments until the beneficiary reaches certain age

+

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



+



Remarks:

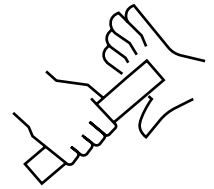
30 Please see the relevant leaflet and prescribed form for more details on your rights and the restrictions applicable to the Flexible Option.

31 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.

SunGift Global Insurance Plan II

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 Option³², 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 Owner³³ 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.

Remarks:

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 Contingent Policy Owner.

33 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.



Case study 1

Flexibility to achieve different goals at different life stages

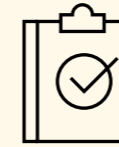
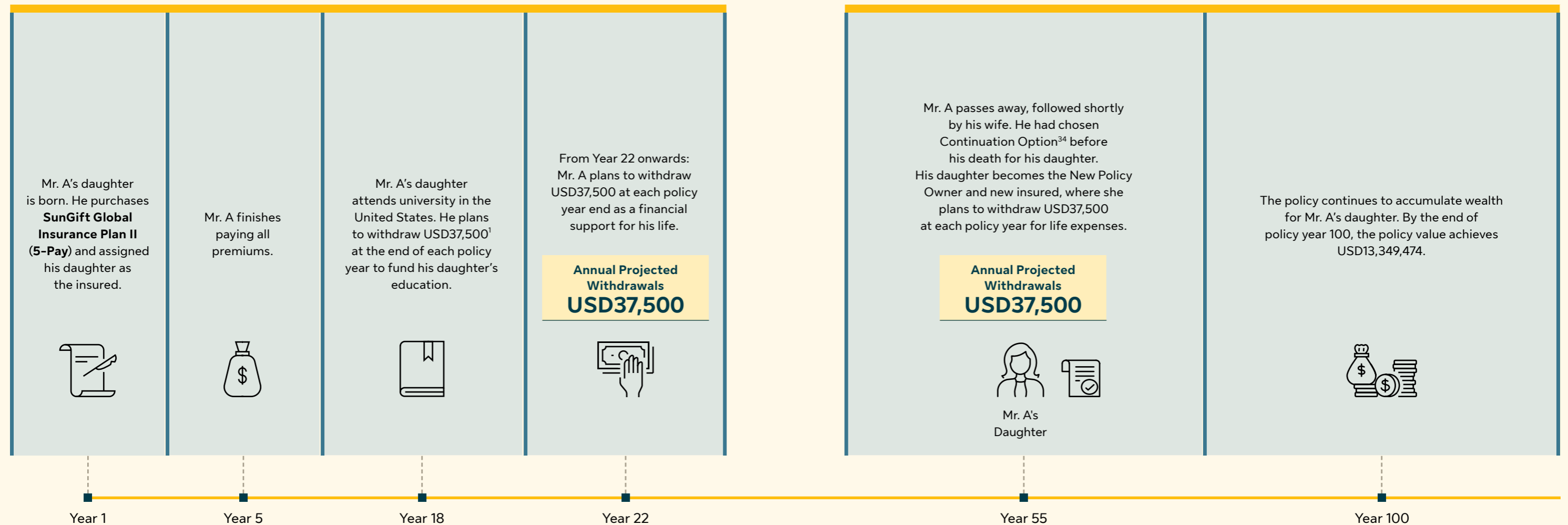
How did SunGift Global Insurance Plan II help Mr. A?

It helped him create an education fund for his daughter, and create a legacy for the next generation.



Mr. A
Age 30

Annual Premium: USD50,000
Total premiums paid / Notional Amount: USD250,000
Premium payment term: 5 years



Mr. A's wife just gave birth to a baby girl. Mr. A wants to ensure that his new daughter will have a secure, prosperous future and a high-quality education abroad. He also wants to ensure his wealth can last through generations. He immediately decides to take up **SunGift Global Insurance Plan II (5-Pay)**.

Remarks:

¹ 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.

³⁴ Any request for exercising the Continuation Option 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 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.

Case study 2

A plan that follows you abroad and supports three generations

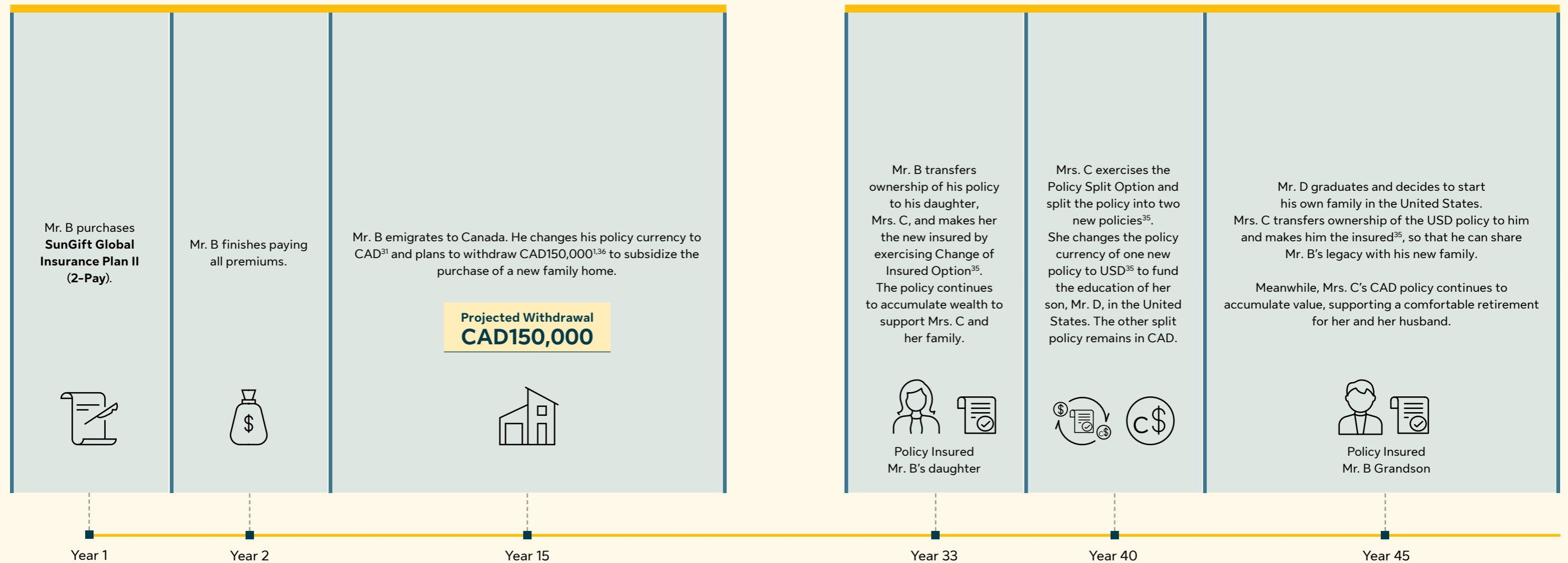
How did SunGift Global Insurance Plan II help Mr. B?

It enabled him to change his retirement savings to a different currency and pass down his policy to support his child and grandchild.



Mr. B
Age 35

Annual Premium: USD100,000
Total premiums paid / Notional Amount: USD200,000
Premium payment term: 2 years

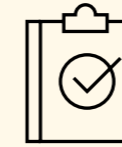


Remarks:

1 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.

35 Any request for exercising the 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.

36 The figures assume that USD to CAD exchange rate at the time of exercising the Currency Change Option is USD1:CAD1.3.



Mr. B is married and wants to secure a promising future for his family. At age 35, he purchases SunGift Global Insurance Plan II (2-Pay) to help him meet his financial goals: to save up for a financially secure retirement in Canada, and to accumulate a legacy that will provide for his daughter and her family beyond his lifetime.

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.

SunGift Global Insurance Plan II

Key product information

Plan	SunGift Global Insurance Plan II	
Premium Payment Term	2 years	5 years
Minimum Annual Premium	USD15,000 / CAD18,000 / GBP10,500 / RMB105,000 / AUD22,500 / HKD120,000 / EUR13,500 / SGD19,500 / AED57,000	USD3,000 / CAD3,600 / GBP2,100 / RMB21,000 / AUD4,500 / HKD24,000 / EUR2,700 / SGD3,900 / AED11,400
Issue Age	Age 0-80	Age 0-75
Currency	USD / CAD / GBP / RMB / AUD / HKD / EUR / SGD / AED	
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	<p>The Surrender Value equals to:</p> <ul style="list-style-type: none"> • Guaranteed Cash Value; (i) any cash value of accumulated Reversionary Bonus; (ii) any cash value of Terminal Bonus; plus (iii) any amount in the Value Lock-in Account; • less the amount of any loans with interest. 	
Death Benefit	<p>The amount of Death Benefit is equal to the higher of:</p> <ul style="list-style-type: none"> • 105% of the total Premiums of the Basic Plan due and fully paid as at the date of death of the Designated Insured, less any withdrawal amount of cash value of the accumulated Reversionary Bonus or • the amount of Guaranteed Cash Value on the date of death of the Designated Insured, plus (i) any face value of the accumulated Reversionary Bonus and (ii) any face value of the Terminal Bonus <p>plus any amount in the Value Lock-in Account;</p> <p>less the amount of any loans with interest thereon.</p>	

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.

SunGift Global 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.

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.

SunGift Global Insurance Plan II

Exclusions for Waiver of Premium Benefit, Payor Benefit and Accidental Caring Plus Benefit

With respect to Waiver of Premium Benefit, Payor Benefit and Accidental Caring Plus Benefit, we will not pay any claim of Total Permanent Disability and Accidental Caring Plus Benefit 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.

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.

SunGift Global Insurance Plan II is part of Sun Life Hong Kong's Savings & Protection 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)

Client Service Centre

G/F, MU Tower B, No. 18 Hung Luen Road,
Hunghom, Kowloon, Hong Kong

Client Service Hotline: 2103 8928

Fax: 2103 8938

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