

2024 Q3 Client Campaign

Sun Life is always committed to offering an array of innovative and quality solutions ranging from medical to savings insurance, these comprehensive products can help you to build sustainable value for yourselves and your beloved ones, and even a better world by increasing financial security and fostering healthier lives.



Health Protection

VHIS - eligible for applying for tax deduction[^]

Promotion Period: Jul 1 to Sep 30, 2024

Policy Issue Date: on or before Nov 30, 2024

Life Insurance - Medical Protection

Offer

WeHealth Prestige
(VHIS certified Flexi Plan)

6-month
premium rebate



Wealth Accumulation

Promotion Period: Jul 1 to Sep 30, 2024*

* Applicable for Stellar Multi-Currency Basic/ Enhanced Rebate

Policy Issue Date: on or before Oct 31, 2024*

Life Insurance Plan

Offer

Stellar Multi-Currency Plan
(2/6/12/18-Year Premium Payment)

up to **25%** premium rebate on Annualized First Year Premium (AFYP)

Promotion Period: Sep 1 - Sep 30, 2024[#]

[#] Applicable for Stellar Multi-Currency Green Offer

Policy Issue Date: on or before Sep 30, 2024[#]

Life Insurance Plan

Offer

Stellar Multi-Currency Plan
(2/6-Year Premium Payment)

4.5% p.a. guaranteed
prepayment interest rate
(Only applicable for
Stellar Multi-Currency Plan [6-Pay])

5% p.a. guaranteed
prepayment interest rate
(Only applicable for
Stellar Multi-Currency Plan [2-Pay])

Promotion Period: Jul 1 to Sep 30, 2024

Policy Issue Date: on or before Oct 31, 2024

Life Insurance Plan

Offer

Victory

up to **10%** premium rebate on Annualized First Year Premium (AFYP)

Vision (2-Pay)

up to **2%** premium rebate on Annualized First Year Premium (AFYP)



Life Protection

Promotion Period: Jul 1 to Sep 30, 2024

Policy Issue Date: on or before Oct 31, 2024

Life Insurance Plan

Offer

SunProtect

1-month premium rebate

SunGuardian



Retirement Planning

QDAP - eligible for applying for tax deduction[^]

Promotion Period: Jul 26 - Sep 30, 2024

Policy Issue Date: on or before Oct 31, 2024

Life Insurance Plan

Offer

Foresight Deferred Annuity Plan

up to **18%** premium rebate on Annualized First Year Premium (AFYP)

All offers shown above are subject to the relevant terms and conditions. Please refer to terms and conditions on the following pages

[^] For tax deduction, the requirements under the Inland Revenue Ordinance must be met. Sun Life Hong Kong Limited and Dah Sing Bank, Limited do not provide tax advice and you should consult an independent tax advisor for tax advice.

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

Distributed by : Dah Sing Bank, Limited



Health Protection

VHIS - Eligible for applying for tax deduction*

- Promotion Period: Jul 1 to Sep 30, 2024
- Policy Issue Date: on or before Nov 30, 2024

Life Insurance - Medical Protection	Premium Rebate
WeHealth Prestige (VHIS certified Flexi Plan)	6-month

* For tax deduction, the requirements under the Inland Revenue Ordinance must be met. Sun Life Hong Kong Limited ("Sun Life HK") and Dah Sing Bank, Limited do not provide tax advice and you should consult an independent tax advisor for tax advice.





Wealth Accumulation

Stellar Multi-Currency Client Offers

- Promotion Period: Jul 1 to Sep 30, 2024*
- Policy Issue Date: on or before Oct 31, 2024*

* Applicable to Stellar Multi-Currency Basic Rebate and Enhanced Rebate



[^] Enjoy total savings of premium equivalent to up to AFYP's 86% from Stellar Multi-Currency Basic Rebate, Stellar Multi-Currency Enhanced Rebate and Stellar Multi-Currency Green Offer, for Stellar Multi-Currency Plan (6-pay). Based on the AFYP (USD) 200,000 for Stellar Multi-Currency Plan (6-pay).

1 Stellar Multi-Currency Basic Rebate

Life Insurance Plan	Basic Rebate
Stellar Multi-Currency Plan	Up to 22% premium rebate on AFYP

2 Stellar Multi-Currency Enhanced Rebate (Applicable to 6-Pay, 12-Pay and 18-Pay only)

On top of the Stellar Multi-Currency Basic Rebate, policy owners who are eligible to enjoy the Stellar Multi-Currency Basic Rebate and also fulfilled the following additional requirements are entitled to an extra 3% premium rebate on AFYP for their Stellar Multi-Currency (6-Pay) or Stellar Multi-Currency (12-Pay) or Stellar Multi-Currency (18-Pay) policy. Additional requirements include:

- The same policy owner and insured successfully applies for (1) a Stellar Multi-Currency (6-Pay) or Stellar Multi-Currency (12-Pay) or Stellar Multi-Currency (18-Pay) policy (under Stellar Multi-Currency Basic Rebate) during July 1, 2024 to September 30, 2024 and (2) WeHealth Prestige during July 1, 2024 to September 30, 2024 and
- the corresponding Stellar Multi-Currency (6-Pay) or Stellar Multi-Currency (12-Pay) or Stellar Multi-Currency (18-Pay) policy is issued by Sun Life HK on or before October 31, 2024 and WeHealth Prestige policies are issued by Sun Life HK on or before November 30, 2024.

Life Insurance Plan	AFYP				Basic Rebate	Enhanced Rebate
	USD	CAD	GBP	RMB		
Stellar Multi-Currency Plan (2-Pay)	12,500 or above	15,000 or above	8,750 or above	87,500 or above	2%	Not applicable
	10,000 - 12,499	12,000 - 14,999	7,000 - 8,749	70,000 - 87,499	1.5%	
Stellar Multi-Currency Plan (6-Pay)	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	22%	Extra 3% Premium rebate on AFYP
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	20%	
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	18%	
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	16%	
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	10%	
	5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	7%	
	2,000 - 4,999	2,400 - 5,999	1,400 - 3,499	14,000 - 34,999	5%	



Wealth Accumulation

Life Insurance Plan	AFYP				Basic Rebate	Enhanced Rebate
	USD	CAD	GBP	RMB		
Stellar Multi-Currency Plan (12-Pay)	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	22%	Extra 3% Premium rebate on AFYP
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	20%	
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	18%	
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	17%	
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	16%	
	5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	14%	
	3,000 - 4,999	3,600 - 5,999	2,100 - 3,499	21,000 - 34,999	13%	
1,500 - 2,999	1,800 - 3,599	1,050 - 2,099	10,500 - 20,999	12%		
Stellar Multi-Currency Plan (18-Pay)	100,000 or above	120,000 or above	70,000 or above	700,000 or above	20%	
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	18%	
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	17%	
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	16%	
	5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	14%	
	3,000 - 4,999	3,600 - 5,999	2,100 - 3,499	21,000 - 34,999	13%	
	1,000 - 2,999	1,200 - 3,599	700 - 2,099	7,000 - 20,999	12%	

For the same policy owner and insured, the maximum aggregate Stellar Multi-Currency Basic Rebate and Stellar Multi-Currency Enhanced Rebate is USD66,000 (or its equivalent).

3 Stellar Multi-Currency Green Offer (Applicable to 2-pay and 6-pay policies in USD only)



From September 1 - September 30, 2024, successfully apply the following plans by using our electronic services for policy application and issuance (with policy issue date on/before September 30, 2024)



All future premiums are already prepaid upon policy issuance

Life Insurance Plan	Green Offer	Campaign Code
Stellar Multi-Currency Plan (2-pay)	5% p.a. guaranteed prepayment interest rate	A0321A
Stellar Multi-Currency Plan (6-pay)	4.5% p.a. guaranteed prepayment interest rate	A0315A



Wealth Accumulation

Example

Mr. Chan applies for **Stellar Multi-Currency Plan (6-Pay)** with annual premium of USD30,000 during the Promotion Period and the policy is issued by July 2024.

Under Stellar Multi-Currency Basic Rebate

Mr. Chan would like to have all future premiums been prepaid upon issuance of policy. He can enjoy **4.5% p.a. guaranteed prepayment interest rate** on the prepaid premium.

Policy year	Annual premium (without prepayment) (USD)	Annual premium (with prepayment under Stellar Multi-Currency Green Offer) (USD)
1	30,000	30,000
2	30,000	28,708
3	30,000	27,472
4	30,000	26,289
5	30,000	25,157
6	30,000	24,074
Total	180,000	161,700

Mr. Chan pays less USD180,000 – USD161,700 = USD18,300
i.e. 61% of AFYP

Under Stellar Multi-Currency Basic Rebate

Mr. Chan can also enjoy a **Stellar Multi-Currency Basic Rebate** of 16% on AFYP, i.e. $USD30,000 \times 16\% = \text{USD4,800}$.

The total amount of premiums Mr. Chan needs to pay for his application of Stellar Multi-Currency (6-Pay): Prepaid premium USD161,700 – **Stellar Multi-Currency Basic Rebate** USD4,800 = **USD156,900[^]**

Mr. Chan pays less USD180,000 – USD156,900 = USD23,100
i.e. 77% of AFYP

The example is for illustrative purposes only. The figure is rounded to the nearest whole number.

[^] Since all future premiums are already prepaid, the amount of **Stellar Multi-Currency Basic Rebate** under prepayment arrangement will be credited to clients in the form of premium deduction at premium payment.



Wealth Accumulation

Other Savings Plan Client Offers

- Promotion Period: Jul 1 to Sep 30, 2024
- Policy Issue Date: on or before Oct 31, 2024

Life Insurance Plan	AFYP (USD)	Premium Rebate on AFYP
Victory (5-Pay)	150,000 or above	10%
	100,000 - 149,999	8%
	1,500 - 99,999	3%
Victory (10-Pay)	100,000 or above	8%
	1,500 - 99,999	3%
Vision (2-Pay)	12,500 or above	2%



Scan the QR code to learn more about the above products.

All offers shown above are subject to the relevant terms and conditions.



Life Protection

SunProtect & SunGuardian Client Offer

- Promotion Period: Jul 1 to Sep 30, 2024
- Policy Issue Date: on or before Oct 31, 2024

Life Insurance Plan	Premium Rebate
SunProtect	1-month
SunGuardian	



Retirement Planning

Foresight Client Offer - QDAP - Eligible for applying for tax deduction*

- Promotion Period: Jul 26 to Sep 30, 2024
- Policy Issue Date: on or before Oct 31, 2024

Life Insurance Plan	AFYP (USD)	Basic Rebate
Foresight Deferred Annuity Plan (5-Pay)	9,000 or above	18%
	5,000 - 8,999	16%
Foresight Deferred Annuity Plan (10-Pay)	9,000 or above	18%
	2,500 - 8,999	16%

* Please note that only qualifying annuity premiums due and paid during a year of assessment will be eligible for tax deduction for that year of assessment whereas the Foresight Rebate is not eligible. Further information on tax concessions applicable to QDAP, please visit the website of the Insurance Authority (www.ia.org.hk/en). Policy owner may also refer to the website of Inland Revenue Department ("IRD") or contact IRD directly for any tax related enquiries. Sun Life Hong Kong Limited and Dah Sing Bank, Limited do not provide tax advice and you should consult an independent tax advisor for tax advice.

All offers shown above are subject to the relevant terms and conditions.

General Terms and Conditions of 2024 Q3 Client Campaign

1. 2024 Q3 Client Campaign includes (1) WeHealth Prestige Client Offer, (2) Stellar Multi-Currency Client Offers, (3) Victory Client Offer, (4) Vision (2-Pay) Client Offer, (5) SunProtect and SunGuardian Client Offer and (6) Foresight Client Offer (each an "Offer", collectively the "Offers"). The General Terms and Conditions of 2024 Q3 Client Campaign apply to Offers.
2. The promotion period of the Offers (1)- (5) stated in Clause 1 is from July 1, 2024 to September 30, 2024; Offer (6) is from July 26, 2024 to September 30, 2024 (both days inclusive) ("Promotion Period") unless specified in the terms and conditions below.
3. To be eligible to the Offers, the policy owner must apply for the selected products in paragraph 1 above during the Promotional Period. Upon Sun Life Hong Kong Limited ("Sun Life HK") issue of a policy for the products applied for ("eligible policy"), the policy owner must keep and maintain the eligible policy(ies) in force and pay all premiums towards the relevant policy(ies) when due in order to enjoy any premium rebate under the Offers (collectively as "Premium Rebate(s)"). We will credit the relevant Premium Rebate(s) to the policy account (please refer to the relevant clause below) which has no premium outstanding. A letter will be sent to the policy owner upon completion of issuing the relevant Premium Rebate(s).
4. Sun Life HK reserves the right to vary the method of issuing the relevant Premium Rebate(s) at any time without prior notice.
5. In case the policy owner requests to cancel the eligible policy during the cooling-off period, subject to the then prevailing administrative rules, the actual premium paid by the policy owner will be used to calculate the amount of premium refund.
6. The exchange rate of USD1 to HKD7.8 is used for these Offer(s), where applicable.
7. For any policy change made by policy owner(s) on or before February 28, 2025, the amount of relevant Premium Rebate(s) will be adjusted accordingly.
8. Unless specified in the terms and conditions below, the amount of relevant Premium Rebate(s) will be credited to the policy account of the eligible policy on or before March 31, 2025 for future premium payment.
9. The relevant Premium Rebate(s) will be rounded to the nearest US Dollar / Canadian Dollar / British Pound / Renminbi / Hong Kong Dollar according to policy currency and the relevant Premium Rebates cannot be transferred or redeemed for cash
10. The Offers are not applicable to policy owners who have submitted any application of any relevant policies before the Promotion Period but withdrew the application or terminated the issued policy during the Promotion Period and reapplied for the same product withdrawn or terminated.
11. These Offers cannot be used in conjunction with any other campaign(s) for the same product or including the same product offered by Sun Life HK.
12. Sun Life HK reserves the right to vary, suspend or cancel any of these Offers and amend the terms and conditions at any time without prior notice. In the event of any disputes, the decision of Sun Life HK will be final and conclusive.
13. Sun Life HK is incorporated in Bermuda with limited liability.
14. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong"). Any dispute arising under these terms and conditions shall be subject to the exclusive jurisdiction of the courts of Hong Kong.
15. A person who is not a party to these terms and conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong).

Terms and Conditions of "WeHealth Prestige Client Offer"

16. The WeHealth Prestige Client Offer is only applicable upon the successful application of WeHealth Prestige that is submitted during the Promotion Period and such policy is issued by Sun Life HK on or before November 30, 2024 ("Eligible WeHealth Prestige Policy").
17. Basic VHIS Rebate: All Eligible WeHealth Prestige Policies would entitle the policy owner to enjoy a 6-month premium rebate ("Basic VHIS Rebate"). The Basic VHIS Rebate is calculated as per the table below according to latest premium payment modes of the next payable premium (including premium loading, if any) in which the levy of the policy is excluded.

Premium payment mode of the Eligible WeHealth Prestige Policy	6-month premium rebate
Annually	Annual premium divided by 2
Semi-annually	Semi-annual premium
Monthly	1-month premium multiplied by 6

18. Please note that only qualifying premiums due and paid during a year of assessment will be eligible for tax deduction for that year of assessment whereas the Basic VHIS Rebate is not eligible. Further information on tax concessions applicable to Voluntary Health Insurance Scheme please visit the website of the Insurance Authority (www.ia.org.hk/en). You may also refer to the website of Inland Revenue Department, The Government of the Hong Kong Special Administrative Region of the People's Republic of China ("IRD") or contact IRD directly for any tax related enquiries.

Terms and Conditions of “Stellar Multi-Currency Client Offers”

19. Unless otherwise specified, the Stellar Multi-Currency Client Offers are only applicable upon the successful application(s) of Stellar Multi-Currency Plan submitted during July 1, 2024 to September 30, 2024 and such policy(ies) is/are issued by Sun Life HK on or before October 31, 2024 (“Eligible Stellar Multi-Currency Policy”).
20. Stellar Multi-currency Green Offer (USD policies only): The policy owner can enjoy the relevant guaranteed prepayment interest rate stated in the table below on the prepaid premium if:
- The policy owner successfully applies for the following plans with the promotion details stated in the table below by using our electronic services for policy application and issuance; and
 - All future premiums are already prepaid upon issuance of the following Stellar Multi-Currency Plan.

Life Insurance Plan	Promotion Period (both days inclusive)	Policy Issue Date	Stellar Multi-Currency Green Offer
Stellar Multi-Currency (2-Pay) (USD policies only)	Sep 1, 2024 to Sep 30, 2024*	On or before Sep 30, 2024*	5% p.a. guaranteed prepayment interest rate
Stellar Multi-Currency (6-Pay) (USD policies only)			4.5% p.a. guaranteed prepayment interest rate

*applicable for Stellar Multi-currency Green Offer only

- The total amount of premiums that policy owners need to pay for the policy upon policy issuance under a prepayment arrangement (without Stellar Multi-Currency Basic Rebate and Stellar Multi-Currency Enhanced Rebate) shall be equal to the total amount of premiums without prepayment minus the total amount of guaranteed interest on prepaid premium from the Stellar Multi-Currency Green Offer. It will be stated in the prepayment of premiums illustration.
 - The availability of the Stellar Multi-Currency Green Offer is subject to a quota limit. Sun Life HK reserves the right to withdraw the Stellar Multi-Currency Green Offer without prior notice. The receipt of premium by Sun Life HK does not represent the acceptance of your application for the Stellar Multi-Currency Green Offer. If your application for the Stellar Multi-Currency Green Offer is not accepted, the interest on prepaid premium of the Eligible Stellar Multi-Currency Policy(ies) is/are not guaranteed and will be changed by Sun Life HK from time to time without notice. Policy owners may need to pay for any shortfall if the prepaid premium is insufficient to cover future premiums. If the application is declined, the amount of actual premium paid at the time of application will be refunded without any interest.
21. Under the Stellar Multi-Currency Green Offer:
- Subject to clause 25b below, all future premiums are already prepaid upon issuance, the amount of Stellar Multi-Currency Basic Rebate and Stellar Multi-Currency Enhanced Rebate (if any) will be credited to policy owners in the form of premium deduction at premium payment under a prepayment arrangement. Therefore, the total amount of premiums they need to pay for the policy shall be equal to the total premiums payable as stated in the prepayment of premiums illustration minus Stellar Multi-Currency Basic Rebate and Stellar Multi-Currency Enhanced Rebate (if any) under the Stellar Multi-Currency Client Offers. If the policy(ies) is/are terminated on or before the 1st policy anniversary, an amount equal to the Stellar Multi-Currency Basic Rebate and Stellar Multi-Currency Enhanced Rebate (if any) will be deducted before the surrender value is paid out, if any.
 - Partial withdrawal of the prepaid amount is not allowed. Any full withdrawal of the prepaid amount will be subject to a surcharge of 5% for Stellar Multi-Currency Plan (2-Pay) or 4.5% for Stellar Multi-Currency Plan (6-Pay) on the amount withdrawn. Policy owners may need to pay future premiums according to the premium payment mode.

22. Stellar Multi-Currency Basic Rebate: All Eligible Stellar Multi-Currency Policies that meet the following AFYP requirement (as stated in the policy summary at policy issuance) would entitle the policy holder to enjoy corresponding premium rebate on AFYP stated below ("Stellar Multi-Currency Basic Rebate"). The AFYP is calculated based on the premium (including premium loading, if any) of the Eligible Stellar Multi-Currency Policy and all premiums of the rider (if any) attaching onto the policies and levy are excluded.

Life Insurance Plan	AFYP				Stellar Multi-Currency Basic Rebate
	USD	CAD	GBP	RMB	
Stellar Multi-Currency Plan (2-Pay)	12,500 or above	15,000 or above	8,750 or above	87,500 or above	2%
	10,000 - 12,499	12,000 - 14,999	7,000 - 8,749	70,000 - 87,499	1.5%
Stellar Multi-Currency Plan (6-Pay)	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	22%
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	20%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	18%
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	16%
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	10%
	5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	7%
Stellar Multi-Currency Plan (12-Pay)	2,000 - 4,999	2,400 - 5,999	1,400 - 3,499	14,000 - 34,999	5%
	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	22%
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	20%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	18%
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	17%
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	16%
	5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	14%
Stellar Multi-Currency Plan (18-Pay)	3,000-4,999	3,600 - 5,999	2,100- 3,499	21,000 - 34,999	13%
	1,500 - 2,999	1,800 - 3,599	1,050 - 2,099	10,500 - 20,999	12%
	100,000 or above	120,000 or above	70,000 or above	700,000 or above	20%
	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	18%
	30,000 - 49,999	36,000 - 59,999	21,000 - 34,999	210,000 - 349,999	17%
	10,000 - 29,999	12,000 - 35,999	7,000 - 20,999	70,000 - 209,999	16%
	5,000 - 9,999	6,000 - 11,999	3,500 - 6,999	35,000 - 69,999	14%
3,000-4,999	3,600 - 5,999	2,100- 3,499	21,000 - 34,999	13%	
1,000 - 2,999	1,200 - 3,599	700 - 2,099	7,000 - 20,999	12%	

23. Under the Stellar Multi-Currency Basic Rebate and Stellar Multi-Currency Enhanced Rebate:

- Subject to clause 25b below, all the amount of Stellar Multi-Currency Basic Rebate and Stellar Multi-Currency Enhanced Rebate (if any) will be credited to policy owners in the form of premium deduction at premium payment under a prepayment arrangement. Therefore, the total amount of premiums they need to pay towards the policy shall be equal to the total premium payable as stated in the prepayment of premiums illustration minus the Stellar Multi-Currency Basic Rebate and Stellar Multi-Currency Enhanced Rebate (if any) under the Stellar Multi-Currency Client Offers. If the policy(ies) is/are terminated on or before the 1st policy anniversary, an amount equal to the Stellar Multi-Currency Basic Rebate and Stellar Multi-Currency Enhanced Rebate (if any) will be deducted before the surrender value is paid out, if any.
- The interest on prepaid premium of the Eligible Stellar Multi-Currency Policy(cies) is/are not guaranteed and will be changed by Sun Life HK from time to time without notice. Policy owners may need to pay for any shortfall if the prepaid premium is insufficient to cover future premiums.

24. Stellar Multi-Currency Enhanced Rebate: On top of the Stellar Multi-Currency Basic Rebate stated in clause 22 above, policy owners who are eligible to enjoy the Stellar Multi-Currency Basic Rebate and also fulfilled the following additional requirements are entitled to an extra 3% premium rebate on AFYP for their Eligible Stellar Multi-Currency Policy ("Stellar Multi-Currency Enhanced Rebate"). Additional requirements include:

- The same policy owner and insured successfully applies for (1) a Stellar Multi-Currency Plan (6-Pay) or Stellar Multi-Currency (12-Pay) or Stellar Multi-Currency Plan (18-Pay) policy (under Stellar Multi-Currency Basic Rebate) during July 1, 2024 to September 30, 2024 and (2) WeHealth Prestige during July 1, 2024 to September 30, 2024 and
- the corresponding Stellar Multi-Currency Plan (6-Pay) or Stellar Multi-Currency Plan (12-Pay) or Stellar Multi-Currency Plan (18-Pay) policy is issued by Sun Life HK on or before October 31, 2024 and WeHealth Prestige policies are issued by Sun Life HK on or before November 30, 2024.

25. Under the Stellar Multi-Currency Enhanced Rebate which applicable to Stellar Multi-Currency Plan (6-Pay) and WeHealth Prestige:
- For policy owners who apply both Stellar Multi-Currency Plan (6-Pay) (with prepayment arrangement) and WeHealth Prestige at the same time between July 1, 2024 to September 30, 2024, the amount of Stellar Multi-Currency Basic Rebate and Stellar Multi-Currency Enhanced Rebate will be credited to policy owners in the form of premium deduction at premium payment for Stellar Multi-Currency Plan (6-pay). Therefore, the amount of premium they need to pay for Stellar Multi-Currency Plan (6-pay) shall be equal to the total premium payable stated in the prepayment of premiums illustration minus the Stellar Multi-Currency Basic Rebate and Stellar Multi-Currency Enhanced Rebate under the Stellar Multi-Currency Client Offers.
 - For policy owners who apply Stellar Multi-Currency Plan (6-Pay) with prepayment arrangement, and WeHealth Prestige policy separately during the corresponding promotion period stated in clause 24a above and the amount of Stellar Multi-Currency Basic Rebate will be credited to policy owners in the form of premium deduction at premium payment for Stellar Multi-Currency Plan (6-pay). Therefore, the amount of premium they need to pay for Stellar Multi-Currency Plan (6-pay) shall be equal to the total premium payable stated in the prepayment of premiums illustration minus the Stellar Multi-Currency Basic Rebate under the Stellar Multi-Currency Client Offers. Stellar Multi-Currency Enhanced Rebate will be credited to the policy account of Eligible Stellar Multi-Currency Policy(cies) in March 2025.
 - If the policy(ies) is/are terminated on or before the 1st policy anniversary, an amount equal to the Stellar Multi-Currency Basic Rebate and Stellar Multi-Currency Enhanced Rebate will be deducted before the surrender value is paid out, if any. In case of any policy change on the respective WeHealth Prestige policies made by policy owners on or before February 28, 2025, the relevant premium amount paid to the policy of Stellar Multi-Currency Plan (6-pay) shall be adjusted in March 2025. After the adjustment of the premium amount paid, policy owners may need to pay for any shortfall if the prepaid premium is insufficient to cover future premiums.
26. The maximum aggregate amount (if any) of Stellar Multi-Currency Basic Rebate and Stellar Multi-Currency Enhanced Rebate under the Stellar Multi-Currency Client Offers is calculated based on USD. The same policy owner and insured will be entitled to the maximum total rebate of Stellar Multi-Currency Basic Rebate and Stellar Multi-Currency Enhanced Rebate under Stellar Multi-Currency Client Offers, if applicable, capped at USD66,000 (or its equivalent) for the same policy owner and insured. If the same policy owner successfully applies for more than one Eligible Stellar Multi-Currency Policy for the same policy owner and insured, the amount of Stellar Multi-Currency Basic Rebate and/or Stellar Multi-Currency Enhanced Rebate will be calculated based on the sequence of the policy issue date of each Eligible Stellar Multi-Currency Policy until the total amount of Stellar Multi-Currency Basic Rebate and Stellar Multi-Currency Enhanced Rebate reaches USD66,000 (or its equivalent). For non-USD policies in other currencies, the exchange rate of CAD1.2 / GBP0.7 / RMB7 to USD1 will be applied to determine the USD-equivalent of the maximum total rebate.
27. If future premiums are not fully prepaid, the Stellar Multi-Currency Basic Rebate or Stellar Multi-Currency Enhanced Rebate will be credited to the policy account of Eligible Stellar Multi-Currency Policy(ies) in March 2025 for future premium payment.

Terms and Conditions of "Victory Client Offer"

28. The Victory Client Offer is only applicable upon the successful application(s) of Victory submitted during the Promotion Period and such policy(ies) is/are issued by Sun Life HK on or before October 31, 2024 ("Eligible Victory Policy").
29. If all Eligible Victory Policies that meet the following requirements on AFYP (as stated in the policy summary at policy issuance), the policy owner is entitled to the corresponding premium rebate of AFYP stated below ("Victory Rebate"). The AFYP is calculated based on the premium (including premium loading, if any) of the Eligible Victory Policy and all premiums of the rider attaching onto the policies and levy are excluded.

Life Insurance Plan	AFYP (USD)	Premium Rebate on AFYP
Victory (5-Pay)	150,000 or above	10%
	100,000 - 149,999	8%
	1,500 - 99,999	3%
Victory (10-Pay)	100,000 or above	8%
	1,500 - 99,999	3%

Terms and Conditions of "Vision (2-Pay) Client Offer"

30. If all Vision policies meet with the following requirements below, the policy owner is entitled to a one-off 2% premium rebate on AFYP ("Vision Rebate"):
- Successfully submitted during the Promotion Period;
 - 2-years premium payment term is selected;
 - the minimum AFYP USD12,500 (as stated in the policy summary at policy issuance) is satisfied; and
 - the corresponding policies are issued by Sun Life HK on or before October 31, 2024 ("Eligible Vision Policy").
31. Under a prepayment arrangement, the amount of Vision Rebate will be credited to policy owners in the form of premium deduction at premium payment. Therefore, the total amount of premiums they need to pay for the policy shall be equal to the total premium payable stated in the prepayment of premium illustration minus the Vision Rebate under the Vision (2-Pay) Client Offer. If the policy(ies) is/are terminated on or before the 1st policy anniversary, an amount equal to the Vision Rebate will be deducted before the surrender value is paid out.
32. The interest on prepaid premium of Eligible Vision Policy(ies) is/are not guaranteed and will be changed by Sun Life HK from time to time. Policy owners may need to pay for any shortfall if the prepaid premium is insufficient to cover future premiums.
33. If future premiums are not fully prepaid, the Vision Rebate will be credited to the policy account of Eligible Vision Policy(ies) in March 2025 for future premium payment.

Terms and Conditions of "SunProtect and SunGuardian Client Offer"

34. The SunProtect and SunGuardian Client Offer is only applicable upon a successful application of SunProtect or SunGuardian that is submitted during the Promotion Period and such policy is issued by Sun Life HK on or before October 31, 2024 ("Eligible SunProtect / SunGuardian Policy").
35. Basic Premium Rebate: A policy owner of an Eligible SunProtect / SunGuardian Policy will be entitled to a 1-month premium rebate ("Basic Premium Rebate"). The Basic Premium Rebate is calculated as per the table below according to the latest premium payment mode of the Eligible SunProtect / SunGuardian Policy (including premium loading, if any) and levy is excluded.

Premium payment mode of the Eligible SunProtect / SunGuardian Policy	Basic Premium Rebate
Annually	Annual premium divided by 12
Semi-annually	Semi-annual premium divided by 6
Monthly	1-month premium

36. For a policy owner who pays future premiums at the time of the policy issuance under a prepayment arrangement, the net premium he/she needs to pay for the Eligible SunProtect / SunGuardian Policy shall be equal to the original premium minus the Basic Premium Rebate. If the Eligible SunProtect / SunGuardian policy is terminated on or before the 1st policy anniversary, an amount equal to the Basic Premium Rebate will be deducted from the surrender value before it is paid out, if any.
37. The interest on prepaid premium of an Eligible SunProtect / SunGuardian Policy is not guaranteed and will be changed by Sun Life HK from time to time. Policy owners may need to pay for any shortfall if the prepaid premium is insufficient to cover future premiums.
38. For a policy owner who does not prepay future premiums at the time of policy issuance, the Basic Premium Rebate will be credited to the policy account of the Eligible SunProtect / SunGuardian Policy in March 2025 for future premium payment.

Terms and Conditions of "Foresight Client Offer"

39. Foresight Deferred Annuity Plan ("Foresight") is a Qualifying Deferred Annuity Policy ("QDAP") certified by the Insurance Authority and issued by Sun Life HK.
40. All Eligible Foresight Applications that meet with the following requirements ("Eligible Foresight Application") are entitled to the corresponding premium rebate of AFYP stated below ("Foresight Rebate"):
- successfully submitted from July 26, 2024 to September 30, 2024 during the Promotion Period;
 - the minimum AFYP requirements listed in clause 41 below is satisfied; and
 - the corresponding policies are issued by Sun Life HK on or before October 31, 2024.
41. The relevant AFYP requirements (as stated in the policy summary at policy issuance) stated in clause 40 above is as follows:

Life Insurance Plan	AFYP (USD)	Premium Rebate on AFYP
Foresight Deferred Annuity Plan (5-Pay)	9,000 or above	18%
	5,000 - 8,999	16%
Foresight Deferred Annuity Plan (10-Pay)	9,000 or above	18%
	2,500 - 8,999	16%

42. Please note that only qualifying annuity premiums due and paid during a year of assessment will be eligible for tax deduction for that year of assessment whereas the Foresight Rebate is not eligible. Further information on tax concessions applicable to QDAP, please visit the website of the Insurance Authority (www.ia.org.hk/en). Policy owner may also refer to the website of Inland Revenue Department ("IRD") or contact IRD directly for any tax related enquiries.

Tax Implication of QDAP (Applicable to Foresight Deferred Annuity Plan):

- Please note that the QDAP status of the product does not necessarily mean you will be eligible for tax deduction available for QDAP premiums you have paid. The product's QDAP status is based on the features of the product as well as certification by the Insurance Authority ("IA") and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of Hong Kong Special Administrative Region ("IRD") before you can claim these tax deductions.
- Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You should always consult with a professional tax advisor if you have any doubts. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. Sun Life Hong Kong Limited and Dah Sing Bank, Limited are not responsible for informing you about any changes in the laws and regulations or interpretations, and how they may affect you.
- Please note that only qualifying annuity premiums due and paid during a year of assessment will be eligible for tax deduction for that year of assessment. Subject to IRD's discretion, all or part of the qualifying annuity premiums paid during the grace period but due in the previous year of assessment may or may not be eligible for tax deduction for that year of assessment. Further information on tax concessions applicable to QDAP may be found at the webpage of IA www.ia.org.hk/en. You may also refer to the website of IRD or contact IRD directly for any tax related enquiries.

Certification by Insurance Authority (Applicable to Foresight Deferred Annuity Plan):

- The IA certification of QDAP is not a recommendation or endorsement of the policy, nor does it guarantee the commercial merit of the policy or its performance. It does not mean that the policy is suitable for all policyholders, nor is it an endorsement of its suitability for any particular policyholder or class of policyholders. The policy has been certified by the IA but this certification does not imply official recommendation. The IA does not take any responsibility for the content of this leaflet, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the content of this leaflet.

Notes:

- One of the policy currencies for Stellar Multi-Currency Plan is RMB. 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 Dah Sing 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
- You should choose relevant insurance products according to your own or actual needs and your financial affordability. Please consider your own needs and affordability before buying additional insurance products.
- You should disclose your financial information and personal data to sales staff in order to complete Financial needs analysis, sales staff should clearly explain to you that without such information the application would not be completed, and consequently this would likely result in the authorized insurer rejecting the application.
- If, and only if, a policy owner is entitled to these Offers (i.e. all terms and conditions of these Offers have been complied with), the terms and conditions of these Offers shall form part of the Policy.
- This material contains general information only. In addition, the above information is for reference only and does not contain the full terms of the relevant products. It is intended to be published in Hong Kong only. It shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any insurance plans. For more details of the product features including the risk disclosure, please refer to product brochure. Please also refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.
- Dah Sing Bank, Limited (the "Bank"), registered as a licensed insurance agency (Insurance Intermediary License No: FA3022), is the authorized licensed insurance agency of Sun Life HK and distributes the insurance products for Sun Life HK. The life insurance products distributed by the Bank are underwritten by Sun Life HK and are products of Sun Life HK but not the Bank. In respect of an eligible dispute (as defined in the Terms of Reference for Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the client out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the client. Life insurance products are not bank deposits nor bank saving plans with free life insurance coverage.
- Please read, fully understand and accept the terms and conditions, policy coverage, policy exclusions, premium, key product risks, important notes, policy dividend (if applicable), investment policy (if applicable) etc. stated in the relevant documents and policy contract before applying for any insurance plans.
- Sun Life HK is solely responsible for all coverage and compensation, and reserves the right of final approval of the relevant insurance plan.
- Policyholders are subject to the credit risk of relevant insurance company.

For more information of the above offers and plans, please contact your Advisor.

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