

Life Insurance Plan

“HealthGuard” Concierge Services for RetireFree Immediate Annuity Insurance and RetireFree Booster Rider Insurance



Underwritten by: Sun Life Hong Kong Limited (Incorporated in Bermuda with limited liability)
Distributed by : Dah Sing Bank, Limited

“HealthGuard” Concierge Services

(Applicable to RetireFree Immediate Annuity Insurance and RetireFree Booster Rider Insurance only)

Sun Life believes in the equal importance of health and financial security for a carefree retirement. Sun Life’s new “HealthGuard” Concierge Services¹ provides free health check-ups, medical discounts, and medical concierge services to Clients who have successfully applied for the designated life insurance products during the Promotion Period. With “HealthGuard” Concierge Services, you can retire confidently!

Promotion Period: from January 2, 2026 to September 30, 2026
(both days inclusive)

Policy Issue Date: on or before November 30, 2026

1st
Care



Free Health
Check-up

Want to regularly check on your health status?

Health checks are wise, your health is the prize

- ✓ Free Health Check-up every three years, up to two times. 15 different check-up options to help detect potential health risks early
- ✓ Check-up results are reviewed by doctors to provide clear understanding your health status

2nd
Care



SunPass

Worried about the heavy burden of medical expenses after retirement?

Affordable healthcare’s a breeze, to put your mind at ease

- ✓ Access medical and health services with exclusive discounts up to 50% off
- ✓ The healthcare services are available throughout Hong Kong, encompassing physiotherapy, general and specialist outpatient care, Traditional Chinese Medicine, dental treatments and more

3rd
Care



Medical
Concierge

Worried about timely medical care during emergencies?

Round the clock in Greater Bay, medical support without delay

- ✓ 24-hour doctor referrals across the Greater Bay Area, swiftly connects you with the appropriate healthcare professionals
- ✓ Multiple value-added services to support you from initial diagnosis, treatment to recovery, helping you to restore your health

¹ The “HealthGuard” Concierge Services, including free Health Check-up, SunPass, and Medical Concierge, are provided by various third-party service providers. You should contact the service provider(s) directly on the use of the Concierge Services. Sun Life Hong Kong Limited (“Sun Life HK”) is not the service provider of any of the “HealthGuard” Concierge Services and Sun Life HK does not guarantee the end results of your use of “HealthGuard” Concierge Services. Sun Life HK make no representation, warranty or undertaking as to the quality and availability of the “HealthGuard” Concierge Services 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 “HealthGuard” Concierge Services provided by any third-party service provider(s).

Eligibility and scope of “HealthGuard” Concierge Services

1. Successful application of the RetireFree Immediate Annuity Insurance and RetireFree Booster Rider Insurance* (if any) during the Promotion Period (“Eligible Policy”).

* You can opt to purchase the RetireFree Booster Rider Insurance (“Booster Rider”) simultaneously with the RetireFree Immediate Annuity Insurance at the time of application. Please note that the Booster Rider cannot be purchased separately or added thereafter.

Tier Standard

- ✓ FreeHealth Check-up

Service period

For Free Health Check-up: Redemption letters for the Free Health Check-up will be issued in the second and fifth policy years of the Eligible Policy.

The redemption letter is valid any time while the policy is in force.

Tier Signature

- ✓ Free Health Check-up
- ✓ SunPass

Service period

For Free Health Check-up: Redemption letters for the Free Health Check-up will be issued in the second and fifth policy year of the Eligible Policy.

The redemption letter is valid any time while the policy is in force.

For SunPass: From 30 days after the policy issue date till the end of the fifth policy year of the Eligible Policy.

Tier Supreme

- ✓ Free Health Check-up
- ✓ SunPass
- ✓ Medical Concierge

Service period

For Free Health Check-up: Redemption letters for the Free Health Check-up will be issued in the second and fifth policy years of the Eligible Policy.

The redemption letter is valid any time while the policy is in force.

For SunPass: From 30 days after the policy issue date till the end of the 10th policy year of the Eligible Policy.

For Medical Concierge: Within the first 10 policy years of the Eligible Policy.

2. The total premium* for each Eligible Policy must satisfy the following requirements:

Tier Standard

USD30,000 – 62,499

Tier Signature

USD62,500 – 124,999

Tier Supreme

USD125,000 or above

* Total premium refers to the premiums due and fully paid of the RetireFree Immediate Annuity Insurance and RetireFree Booster Rider Insurance (if any)



To learn more about the service details of “HealthGuard” Concierge Services,
• scan the QR code to download the **Quick Guide to Sun Life “HealthGuard” Concierge Services**, or
• contact your Advisor



“HealthGuard” Concierge Services at a glance

Free Health Check-up

1st
Care

2nd
Care

3rd
Care

Sun Life provides 15 professional health check-up options², enabling you to choose the suitable one out of 15 options for your needs and detect potential health issues early. The Free Health Check-up empowers you to proactively maintain wellness throughout retirement.

15 professional health check-up options²

1. Health Package 1 (Basic check-up with specific checks for bone density, gout, and hepatic function)
2. Health Package 2 (Basic check-up with specific checks for renal and lipid profile)
3. Health Package 3 (Detailed examination of lipid profile, renal, and hepatic function)
4. Ultrasound Bone Densitometry
5. Cardiax Lab – noninvasive cardiovascular screening program
6. Advanced Pulmonary Examination
7. Helicobacter Pylori Antibody Test
8. Prostate-Specific Antigen (PSA) Test
9. Breast Cancer Marker Test
10. Ovarian Cancer Marker Test
11. Colorectal Cancer Marker Test
12. Carcinoembryonic Antigen (CEA) Test
13. Cognitive Function Assessment – Mini-Mental State Examination (MMSE)
14. Pain Management Therapy
15. Dental Service Plan (including scaling and polishing, dental fillings, non-surgical treatment of abscesses, etc.)

² The health check-up options may change from time to time, please refer to the Free Health Check-up redemption letters for details. The redemption letter is valid any time while the policy is in force.



“HealthGuard” Concierge Services at a glance

SunPass

1st
Care

2nd
Care

3rd
Care

With SunPass, you can access quality medical and healthcare services at discounted rates to support your health needs and ensure comprehensive care throughout your golden years.

Medical and healthcare services under SunPass ³	Exclusive discounted rates
<p>Chinese medicine practitioner consultation*</p> <p>* Consultation with at least two packs of Chinese herbal medication. Please check with the medical and healthcare service providers or contact third-party service provider's Customer Service for details as the underlying services may vary and may be subject to change by the third-party service provider from time to time without prior notice.</p>	up to 40% off
Acupuncture treatment consultation (Consultation with single treatment)	
Bone-setting treatment (Consultation with single treatment)	
Cupping therapy (Consultation with single treatment)	
Tuina massage (Consultation with single treatment)	
General practitioner consultation (Consultation with three days of basic medication)	up to 50% off
Specialist practitioner consultation (Consultation with three days of basic medication)	
Physiotherapy consultation# (Consultation with single treatment without shockwave)	
# According to clinic requirements, a referral from a doctor may require to be obtained before receiving physiotherapy consultation. For details, please contact the designated clinic or healthcare center.	
Chiropractic consultation (Consultation with Single Treatment)	
Dental consultation (Single oral examination with scaling and polishing)	up to 30% off
Counselling service (Single treatment)	
Dietetic or Nutrition Therapy (Consultation with single treatment)	
Pain management (Consultation with single treatment)	

³ The services and discounts of SunPass may vary and may be subject to change by third-party service providers from time to time without prior notice. Terms and conditions apply.



“HealthGuard” Concierge Services at a glance

Medical Concierge

1st
Care

2nd
Care

3rd
Care



All-around
GBA
healthcare
support

GBA Medical Referral

In our quality medical network spanning the Greater Bay Area (including Hong Kong, Macau, Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen, and Zhaoqing) and other cities in Mainland China, we offers round-the-clock services to facilitate doctor referrals, specialist consultations, and hospital admissions.

Medical Green Channel

The Green Medical Channel enables you to secure priority booking for inpatient care or outpatient appointments with medical specialists at our extensive hospital network, which encompasses over 2,000 3A-Grade public hospitals and quality private hospitals across Mainland China.



Scan the QR code to download the **List of Network Hospitals under Medical Green Channel**

GBA Emergency Medical Support

If you are in the Greater Bay Area and unfortunately encounter an accident or injury, you can receive emergency medical support in the Greater Bay Area. The support services include medical evacuation, medical repatriation, arrangement of essential medication or medical equipment, etc.

AdvicePro Second Medical Opinion

During the service period, you're entitled to one free face-to-face second medical opinion consultation for each Eligible Medical Condition⁴ from our network of medical experts⁵. This can be a remote consultation⁶ if you're in mainland China and unable to travel to Hong Kong for medical treatment.

Elderly Home Safety Assessment

If you are in the Greater Bay Area and unfortunately diagnosed with any of the following designated critical illnesses include Cancer, Heart Attack, Stroke, Dementia, Parkinson's disease, and Partial loss of Independent Existence⁷, you are eligible for one free elderly home safety assessment service.

Cancer and Stroke Family Support

If you are unfortunately diagnosed with cancer or have suffered a stroke, you or your immediate family members⁸ can enjoy two free psychological counseling sessions through our network of psychologists in Hong Kong.



Recovery
support

4 An Eligible Medical Condition refers to the covered medical conditions under Medical Concierge, which includes any medical conditions except the following: (i) It is not the first diagnosis of the medical condition of the Eligible Person; (ii) The Eligible Person has not been evaluated by a registered medical practitioner for the medical condition within the last 12 calendar months; (iii) If the Eligible Person has developed an acute or life-threatening condition and should seek immediate medical assistance from the registered medical practitioner treating them, rather than delaying rescue while waiting for the arrival of this service; or (iv) The medical condition which requires physical evaluation of the Eligible Person.

5 The list of network hospitals and medical centers, and the procedures for medical consultation under AdvicePro Second Medical Opinion may be changed from time to time by the third-party service provider without prior notice. For the full list of medical centers, please contact the third-party service provider at (852) 3002 0816 or the China Toll Free Hotline at 400 616 0151.

6 For the Eligible Person who resides in Mainland China but is unable to travel to Hong Kong or the Eligible Person who resides in Hong Kong but is unable to visit the designated clinics, a remote consultation could be arranged subject to the third-party service provider's approval and in compliance with the Hong Kong and Mainland China medical practices and regulatory requirements.

7 Partial Loss of Independent Existence refers to the total/complete inability to perform at least one of the following activities of daily living even with the aid of specialized equipment: (a) Washing; (b) Dressing; (c) Feeding; (d) Toileting; (e) Transferring; and (f) Mobility, and requires physical assistance of another person throughout the entire activity for a continuous period of at least six months and leading to a permanent inability to perform the same.

8 An immediate family member refers to the legal spouse, children and parents.

Terms and Conditions of the “HealthGuard” Concierge Services (the “Services”)

General terms and conditions

- The promotion period of the Services is from January 2, 2026 to September 30, 2026 both days inclusive (“Promotion Period”).
- The Services are only available to the successful application of RetireFree Immediate Annuity Insurance and RetireFree Booster Rider Insurance during the Promotion Period; and such policy(ies):-
 - is/are issued by Sun Life Hong Kong Limited (“Sun Life HK”) on or before November 30, 2026 (“Eligible Policy”), and
 - Fulfill(s) the requirement stated in Clause 3 below, unless otherwise specified in these terms and conditions.
- The corresponding eligible services under the Services will be offered to the insured person(s) of Eligible Policies (“Eligible Person”) during the Service Period when the total premium* of each Eligible Policy meets the designated total premium* requirements as listed in the table:

Tier	USD Policy(ies)	“HealthGuard” Concierge Services	Service period
Standard	USD30,000 – 62,499	1. Free Health Check-up	For Free Health Check-up: Redemption letters for the Free Health Check-up will be issued in the second and fifth policy years of the Eligible Policy.
Signature	USD62,500 – 124,999	1. Free Health Check-up 2. SunPass	For Free Health Check-up: Redemption letters for the Free Health Check-up will be issued in the second and fifth policy years of the Eligible Policy. For SunPass: From 30 days after the policy issue date till the end of the fifth policy year of the Eligible Policy.
Supreme	USD125,000 or above	1. Free Health Check-up 2. SunPass 3. Medical Concierge	For Free Health Check-up: Redemption letters for the Free Health Check-up will be issued in the second and fifth policy years of the Eligible Policy. For SunPass: From 30 days after the policy issue date till the end of the 10 th policy year of the Eligible Policy. For Medical Concierge: Within first 10 policy years of the Eligible Policy.

- For Free Health Check-up, SunPass and Medical Concierge, the Services will be terminated automatically on the earliest date of:
 - the total premium* of the relevant Eligible Policy is less than minimum total premium* requirement;
 - the death of the Eligible Person.
 For details, please refer to Clause 3 above and the specific terms and conditions of each of the Service.
- Each Eligible Person is entitled to a specific tier of services under the “HealthGuard” Concierge Services. The tier is determined by the total premium* requirements listed in the table under Clause 3.
- All Services are not for sales, and not convertible to cash or other services.
- All Services are provided by third-party service providers. The Services are value-added services and do not form part of the contractual benefits of the insurance policy issued by Sun Life HK. Sun Life HK is not the service provider of any of the Services and Sun Life HK do not guarantee the end results of your use of the Services. Sun Life HK makes no representation, warranty or undertaking as to the quality and availability of the Services and shall not be responsible for any act, negligence or failure to act on the part of any third-party service providers. Sun Life HK will not be liable to the Eligible Person for any loss or damage, costs or other expenses whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the Services provided by any third-party service providers.
- If any information provided by the Eligible Person is found to be incomplete, untrue, fraudulent, inconsistent, falsified, illegal, deceptive, improper or if there is any violation of the terms and conditions of the Services, Sun Life HK reserves the right to cancel the Services without any prior notice.
- Sun Life HK reserves the right to vary, suspend or cancel any of the Services and amend the terms and conditions at any time without prior notice. In the event of any disputes, Sun Life HK’s decision will be final and conclusive.
- Other than the client offers for the Eligible Policies, this Services cannot be used in conjunction with any other client offer(s) issued by Sun Life HK.
- Sun Life HK is incorporated in Bermuda with limited liability.
- These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People’s Republic of China (“Hong Kong”). Any dispute arising under these terms and conditions shall be subject to the exclusive jurisdiction of the courts of Hong Kong.
- A person who is not a party to these terms and conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong).
- 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.

Specific terms and conditions of the Free Health Check-up

- Free Health Check-up will be offered under the Services only when or the total premium* requirement for each Eligible Policy in USD is equal to or exceeds USD30,000 during the Promotion Period. The Free Health Check-up will automatically terminate if the total premium* requirement for each Eligible Policy in USD falls below USD30,000.
- Sun Life HK will issue no more than two Free Health Check-up redemption letters to you. Sun Life HK will issue one Free Health Check-up redemption letter in the second and fifth years from the policy issue date of the earliest Eligible Policy, provided you have fulfilled the requirement stated in Clause 1 – 3 of the General terms and conditions above. The redemption letters are non-transferable, not for sale and not convertible to cash. The redemption letter is valid any time while the policy is in force.
- The actual service of Free Health Check-up will be provided by our designated third-party service provider. You are advised to read the third-party service provider’s terms and conditions governing the Free Health Check-up carefully before receiving the service.
- Sun Life HK reserves the right to change the third-party service provider and the Free Health Check-up options from time to time without prior notice to you.
- Sun Life HK reserves the full discretion to determine the terms and conditions of the Free Health Check-up service provided.

Specific terms and conditions of SunPass

- SunPass will be offered under the Services only when the total premium* requirement for each Eligible Policy in USD is equal to or exceeds USD62,500 during the Promotion Period. SunPass will automatically terminate if the total premium* requirement for each Eligible Policy in USD falls below USD62,500.
- SunPass is an exclusive discount program owned by Sun Life HK. The health and medical services under SunPass are provided and operated by the third-party service partner and are subject to the terms and conditions of the third-party service provider. You are advised to read the terms and conditions governing the health and medical services carefully before receiving the services. For details, please refer to <https://sunpass.mediconcen.com/en/terms-and-conditions>.
- The health and medical services under SunPass is non-transferable, not for sale and not convertible to cash.
- Both Sun Life HK and the third-party service provider reserve the right to alter or terminate the underlying services and discounts of SunPass (in whole or in part) or amend these terms and conditions of SunPass at any time without prior notice. In case of any disputes arising from the underlying services and discounts of SunPass, the decision of Sun Life HK and the third-party service provider shall be final and conclusive.
- To provide you with the requested services, you are required to consent to Sun Life HK, the third-party service provider and the relevant participating providers to collect, use, disclose and store your personal information. Failure to provide the necessary personal information may result in the said participating providers being unable to offer their services to you.
- The underlying services and discounts of SunPass are subject to the operation of the third-party service provider and the relevant participating providers.

* Total premium refers to the premiums due and fully paid of the RetireFree Immediate Annuity Insurance and RetireFree Booster Rider Insurance (if any)

Specific terms and Conditions of Medical Concierge

1. The value-added services under the Medical Concierge include GBA Medical Referral, Medical Green Channel, GBA Emergency Medical Support, AdvicePro Second Medical Opinion, Elderly Home Safety Assessment, and Cancer and Stroke Family Support ("Medical Concierge Services"). Medical Concierge Services will be offered only when the total premium* requirement for each Eligible Policy in USD is equal to or exceeds USD125,000 during the Promotion Period. Medical Concierge Services will automatically terminate if the total premium* requirement for each Eligible Policy in USD falls below USD125,000.
2. Medical Concierge Services are provided by a designated third-party service provider and are subject to terms and conditions of the third-party service provider. Renewal of these Medical Concierge Services are not guaranteed. You are advised to read the terms and conditions governing the Medical Concierge Services carefully before receiving the services.
3. The appointment and/or referral services under Medical Concierge Services are free of charge, all the actual costs of the further services arranged shall be borne by the Eligible Person. For the avoidance of doubt, the following two items are complimentary to the Eligible Person: 1) the first consultation for each Eligible Medical Condition under AdvicePro Second Medical Opinion and 2) one Elderly Home Safety Assessment.
4. If the Eligible Person chooses to use the Medical Concierge Services, they may be asked to give permission to Sun Life HK and the third-party service provider for the recording, sharing, using, and storing of their personal data as part of the provision the services. Failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant Medical Concierge Services.
5. The third-party service provider shall use its best endeavor to handle any request from the Eligible Person to reschedule or cancel any Medical Concierge Services arranged provided that any such request must be made through the telephone hotline of Sun Life HK in advance.
6. Eligible Person must acknowledge that any rescheduling or cancellation is subject to the respective terms and conditions of the relevant service providers. The service providers may charge fees for certain Medical Concierge Services booked/reserved, as well as fees for the rescheduling or cancellation of Medical Concierge Services. All fees involved in the process, including but not limited to reappointment or cancellation, shall be borne by the Eligible Person.

* Total premium refers to the premiums due and fully paid of the RetireFree Immediate Annuity Insurance and RetireFree Booster Rider Insurance (if any)

Notes:

1. You should choose relevant insurance products according to your own or actual needs. Please consider your own needs and affordability before buying additional insurance products.
2. If you have doubts or enquiries, please seek independent advice from other registered medical practitioners before receiving any services under "HealthGuard" Concierge Services.
3. You should disclose your financial information and personal data to sales staff 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.
4. If, and only if, a Policy Owner is entitled to the Offer (i.e. all the above Terms and Conditions of the Offer have been complied with), the above Terms and Conditions of the Offer shall form part of the Eligible Policy.
5. 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 the relevant product brochure. Please also refer to a sample Policy Document, which will be provided upon request, for details including but not limited to definitions, full terms and conditions, and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.
6. 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.
7. 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 plan.
8. Sun Life HK is solely responsible for all coverage and compensation, and reserves the right of final approval of the relevant insurance plan.
9. Policyholders are subject to the credit risk of relevant insurance company.

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

This leaflet is intended for distribution only in Hong Kong and place(s) where such distribution is lawful and allowed. In no event shall this leaflet be distributed in the Mainland China.

This service(s)/product(s) mentioned herein is/are not targeted at clients in the EU.

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