



SunProtect

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

Distributed by:
Dah Sing Bank, Limited



Policy Reverse Mortgage Programme - Eligible Life Insurance Plan



Wouldn't it be great if you could protect your family's financial future and the world they live in

Your family is everything to you. Naturally, you want to shield them from the financial impact if the unexpected happens, and you're taken from their side. You also want to ensure that your choices help make the world a better place for them – to grow up, to thrive, and to create beautiful memories in.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. **SunProtect** provides ample financial security for your family in the years that count, while incorporating ESG (Environmental, Social and Governance) elements in its investment strategies, ensuring your contribution protects not just the ones you love, but also the world they live in.



How can SunProtect help you?

SunProtect is a participating insurance plan that offers whole-life protection, giving your loved ones the financial security they need, in the event that you're no longer there to do so. The plan comes with the following highlights as below:

Double protection with Additional Death Benefit during your prime age

On top of the Death Benefit of Basic Coverage¹, we offer you an Additional Death Benefit, which is equivalent to 100% Sum Assured of the Basic Coverage¹ for added security in the first 20 policy years.

Flexibility with market-first² Lifelong Protection Lock-in Option to lock in your Additional Death Benefit to whole life

With extra premium calculated based on the same premium rate as at your issue age³ and no additional underwriting, you could gradually lock-in and extend your Additional Death Benefit to a whole life coverage.

Affordable premium with early guaranteed breakeven year⁴

A cost effective and fit-to-life-stage whole life protection with Guaranteed Cash Value guarantees policy breakeven in 10 years (for 6-Pay) or at the end of the premium payment term (for 12/20/25-Pay)⁴.

In addition, **SunProtect** leverages our market-leading expertise by embedding features that allow more flexible financial arrangement as well as long-term wealth growth potential – so that you have both a powerful legacy planning tool, and a source of capital reserve should the need arise.

Remarks:

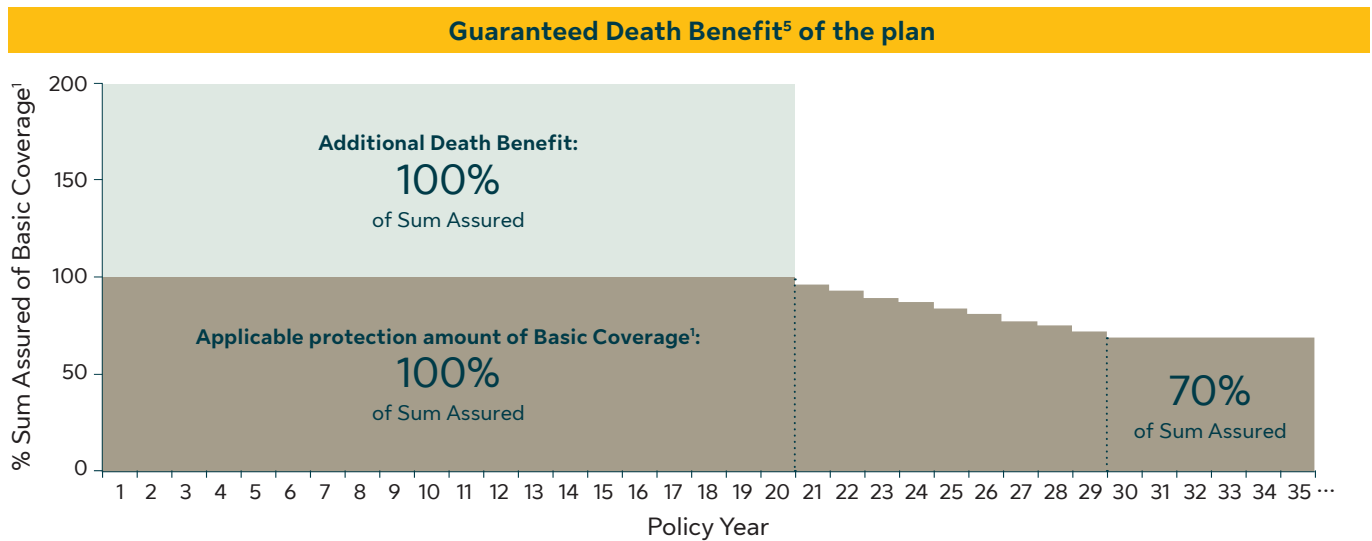
- 1 Basic Coverage means benefit coverage derived from the sum assured of the basic plan.
- 2 This is based on market conditions as of June 30, 2023 and comparison among other whole life protection plans for new Composite and Long Term Businesses as defined by the Insurance Authority in the Register of Authorized Insurers.
- 3 Age means the age of a person on his/her last birthday.
- 4 In calculation of the guaranteed breakeven year, we assume there are no Lifelong Protection Lock-in Coverages added and no premium loading applicable to the relevant policy.

Key Features

1. Double the protection during your prime years

Your loved ones appreciate the ample financial support you can provide during your prime – yet it’s also when they are financially most vulnerable, should anything happen to you. This is why **SunProtect** features boosted protection during the early life stage with modest premium.

To ensure your family is adequately covered, if the insured passes away before the 20th policy anniversary, we’ll pay your beneficiaries 100% of the Sum Assured of Basic Coverage¹ (guaranteed Death Benefit⁵ of Basic Coverage¹) plus an extra 100% of the Sum Assured of Basic Coverage¹ as an Additional Death Benefit – amounting to 200% of the Sum Assured of Basic Coverage¹ as the guaranteed Death Benefit⁵ of the plan. A non-guaranteed Terminal Bonus⁶, if any, will be also paid as part of the Death Benefit. As you move to the next life stage, to strike a balance between life protection and cost, starting from the 20th policy anniversary, the Applicable Percentage of Sum Assured of Basic Coverage¹ (component of guaranteed Death Benefit⁵ of Basic Coverage¹) goes down by 3% annually until floored at 70% of the Sum Assured of Basic Coverage¹ on the 29th policy anniversary and thereafter⁵, saving most of the budget for protecting your prime years.



Remarks:

5 Please refer to Key Product Information on page 25 for details. If the insured dies on or after the 20th policy anniversary, the guaranteed Death Benefit of Basic Coverage will be the higher of (i) Applicable Percentage of Sum Assured of Basic Coverage or (ii) Aggregate Premium Paid for Basic Coverage excluding any loadings while the guaranteed Death Benefit of each Lifelong Protection Lock-in Coverage (if applicable) will be 10% of the applicable protection amount of Basic Coverage whereas the applicable protection amount of Basic Coverage is equal to the higher of (i) Applicable Percentage of Sum Assured of Basic Coverage or (ii) Aggregated Premiums Paid for the Basic Coverage at the date of death of the insured.

6 The Terminal Bonus is non-guaranteed and is determined in accordance with the rules set out by Sun Life HK from time to time. The 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 are not limited to, claim experience, policy expenses, taxes, and policy owner termination experience. For details of bonuses, please refer to Bonus Philosophy under section on Important Information and Sun Life HK’s website (www.sunlife.com.hk).

Illustration:

Ms. A, 35 years old³, purchased **SunProtect** for herself with Sum Assured of USD 100,000. In the unfortunate event of her death, the plan's benefit would be paid out as follows:

Passes away in the 10th policy year (Before the 20th policy anniversary)	Passes away in the 25th policy year
<p>(1) Death Benefit of Basic Coverage¹:</p> <p>100% of the Sum Assured of Basic Coverage¹: USD100,000</p> <p style="text-align: center;">+</p> <p>any face value of Terminal Bonus⁶</p> <p style="text-align: center;">+</p> <p>any other amounts left with Sun Life Hong Kong Limited ("Sun Life HK")</p> <p style="text-align: center;">-</p> <p>the amount of any loans with interest</p> <p>(2) Additional Death Benefit: USD100,000 (100% of the Sum Assured of Basic Coverage¹)</p>	<p>(1) Death Benefit of Basic Coverage¹:</p> <p>Applicable Percentage of Sum Assured of Basic Coverage¹: USD85,000 (85% of the Sum Assured of Basic Coverage¹)</p> <p style="text-align: center;">+</p> <p>any face value of Terminal Bonus⁶</p> <p style="text-align: center;">+</p> <p>any other amounts left with Sun Life HK</p> <p style="text-align: center;">-</p> <p>the amount of any loans with interest</p>

2. Protection that fits your life stage needs – the market-first² Lifelong Protection Lock-in Option

As you mature professionally and financially, you may wish to secure extra protection at an affordable premium. This is why **SunProtect** offers a market-first² feature – the Lifelong Protection Lock-in Option (default option) that effectively allows you to lock-in and extend the Additional Death Benefit originally ending at the 20th policy anniversary to be whole of life protection.

The option requires extra premiums calculated based on your age³ at policy issuance, which implies using the premium rate at your younger age, plus no further evidence of insurability needed. Once you opt in to this option, you may choose to accept up to 10 additions of Lifelong Protection Lock-in Coverages every policy anniversary, starting from the next until the 10th policy anniversary of the policy (or up to age 65, whichever is earlier) in order to gradually lock-in up to 100% of your Additional Death Benefit to a whole life coverage in 10 years' time. After each addition of Lifelong Protection Lock-in Coverage, the Additional Death Benefit will be reduced proportionally. Each addition of Lifelong Protection Lock-in Coverage has its own premium payment term and premium payment mode, which follows the same as of the Basic Coverage¹. As a result, the sum assured that is equal to 10% of the sum assured of the Basic Coverage¹ will be added to your policy for each addition of Lifelong Protection Lock-in Coverage while the total premium required for each addition of the Lifelong Protection Lock-in Coverage is 10% of the total premium of the Basic Coverage¹.

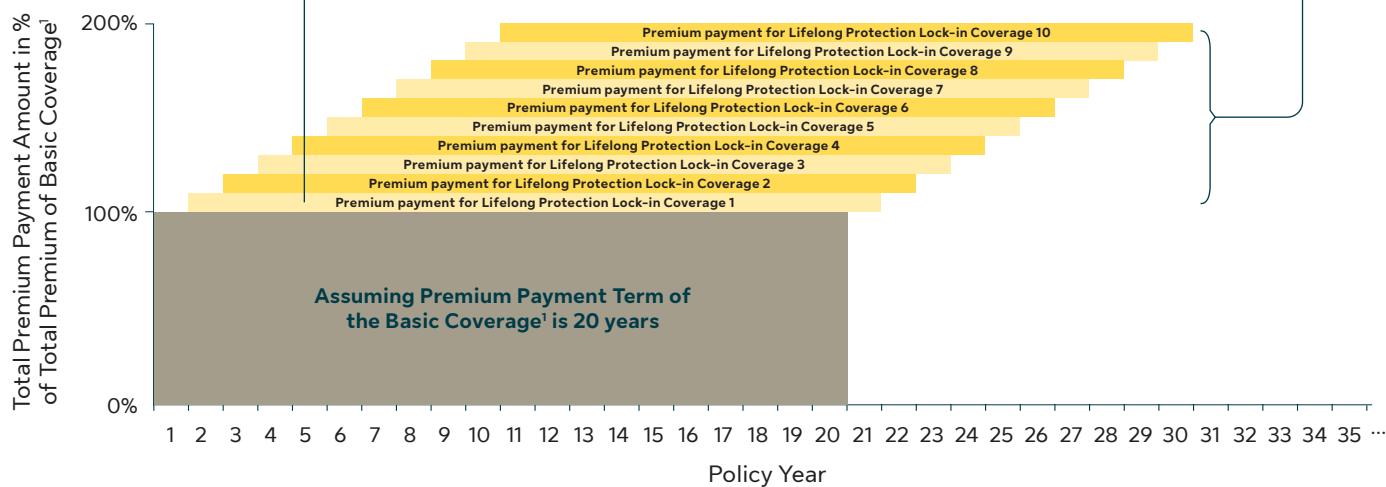
Similar to the Basic Coverage¹, each Lifelong Protection Lock-in Coverage has its Guaranteed Cash Value, non-guaranteed Terminal Bonus⁶ and Death Benefit, giving you additional protection and potential upside return to you. When a Lifelong Protection Lock-in Coverage is added, the Terminal Bonus⁶ of Lifelong Protection Lock-in Coverage will be declared at the same time as those of Basic Coverage¹ and will immediately match with the Terminal Bonus⁶ which has been built up under Basic Coverage¹ in proportion. When all Lifelong Protection Lock-in Coverages are added to the policy, the Terminal Bonus⁶ of cumulative Lifelong Protection Lock-in Coverages will be the same as Terminal Bonus⁶ of Basic Coverage¹. The accumulation of Guaranteed Cash Value of Lifelong Protection Lock-in Coverage will follow the completion of numbers of addition year of Lifelong Protection Lock-in Coverage.

Illustration:

Assuming the premium payment term of the Basic Coverage¹ is 20 years, with Lifelong Protection Lock-in Coverage, the premium payment term of EACH addition of Lifelong Protection Lock-in Coverage is also 20 years, and the total premium of EACH addition of Lifelong Protection Lock-in Coverage is 10% of the total premium of the Basic Coverage¹ of the plan. Since the last addition of Lifelong Protection Lock-in Coverage will be at the 10th Policy Anniversary, if you choose to accept the additions of Lifelong Protection Lock-in Coverages, please note that the premium payment for the cumulative Lifelong Protection Lock-in Coverages may still be continued up to 10 years after the end of the premium payment term of the Basic Coverage¹ (i.e. the premium payment term of the plan may be extended for 10 more years as compared to the premium payment term of the Basic Coverage¹). Besides, if you fully exercise the Lifelong Protection Lock-in Option, the Aggregate Premium Paid for the cumulative Lifelong Protection Lock-in Coverages will be the same as the total premium paid for the Basic Coverage¹. In other words, the total premium payment for the plan will be doubled. For details, please refer to the “Supplementary Illustration of Benefits (Basic Plan with Lifelong Protection Lock-in Option exercised)” section of the Benefit Illustration.

The total premium of EACH addition of Lifelong Protection Lock-in Coverage is 10% of the total premium of Basic Coverage¹. If you fully exercise the Lifelong Protection Lock-in Option, the Aggregate Premium Paid for the cumulative Lifelong Protection Lock-in Coverages will be the same as the total premium paid for the Basic Coverage¹. In other words, the total premium payment for the plan will be doubled.

Premium payment term of EACH addition of Lifelong Protection Lock-in Coverage is 20 years as well. Since the last addition of Lifelong Protection Lock-in Coverage will be at the 10th Policy Anniversary, if you choose to accept the additions of Lifelong Protection Lock-in Coverages, the premium payment for the cumulative Lifelong Protection Lock-in Coverages may still be continued up to 10 years after the end of the premium payment term of the Basic Coverage¹ (i.e. the premium payment term of the plan may be extended for 10 more years as compared to the premium payment term of the Basic Coverage¹).



Illustrative example 1:



Male, Age³ 35
 Non-smoker
 Premium Payment Term: 20 Pay

Sum Assured: USD1,000,000
 Lifelong Protection Lock-in Option:
 Opted-in before the 1st policy anniversary and fully exercised

Policy Year	% of Additional Death Benefit locked in	Guaranteed Cash Value of Basic Coverage ¹	Guaranteed Cash Value of 1 st addition of Lifelong Protection Lock-in Coverage	+	Guaranteed Cash Value of 2 nd addition of Lifelong Protection Lock-in Coverage	=	Guaranteed Cash Value of Cumulative Lifelong Protection Lock-in Coverage	Terminal Bonus ⁶ of Basic Coverage ¹	Terminal Bonus ⁶ of 1 st addition of Lifelong Protection Lock-in Coverage	+	Terminal Bonus ⁶ of 2 nd addition of Lifelong Protection Lock-in Coverage	=	Terminal Bonus ⁶ of Cumulative Lifelong Protection Lock-in Coverage
1	0%												
2	10%												
3	20%	USD3,624						USD130	USD13		USD13		USD26
4	30%	USD7,248	USD362		USD362		USD362	USD290	USD29		USD29		USD87
5	40%	USD10,570	USD725		USD362		USD1,087	USD470	USD47		USD47		USD188
6	50%	USD14,496	USD1,057		USD725		USD2,144	USD650	USD65		USD65		USD325
7	60%	USD16,912	USD1,450		USD1,057		USD3,594	USD1,300	USD130		USD130		USD780
8	70%	USD21,744	USD1,691		USD1,450		USD5,285	USD1,600	USD160		USD160		USD1,120
9	80%	USD24,462	USD2,174		USD1,691		USD7,459	USD2,610	USD261		USD261		USD2,088
10	90%	USD36,240	USD2,446		USD2,174		USD9,906	USD4,190	USD419		USD419		USD3,771
11	100%	USD53,152	USD3,624		USD2,446		USD13,530	USD5,620	USD562		USD562		USD5,620
12	100%	USD72,480	USD5,315		USD3,624		USD18,845	USD6,210	USD621		USD621		USD6,210
13	100%	USD82,446	USD7,248		USD5,315		USD26,093	USD7,760	USD776		USD776		USD7,760
14	100%	USD93,016	USD8,245		USD7,248		USD33,975	USD10,370	USD1,037		USD1,037		USD10,370
15	100%	USD104,190	USD9,302		USD8,245		USD42,552	USD14,340	USD1,434		USD1,434		USD14,340

Guaranteed Cash Value accumulation of Lifelong Protection Lock-in Coverage follows the completion of numbers of addition year of Lifelong Protection Lock-in Coverage

Terminal Bonus⁶ of Lifelong Protection Lock-in Coverage declares at the same time as those of Basic Coverage¹. It matches with Terminal Bonus⁶ of Basic Coverage¹ in proportion.

When all Lifelong Protection Lock-in Coverages are added to the policy, the Terminal Bonus⁶ of cumulative Lifelong Protection Lock-in Coverages are the same as Terminal Bonus⁶ of Basic Coverage¹

Match in proportion

The illustrative example above is for illustrative purposes only. **The projected 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 amount of the Terminal Bonus payable may be higher or lower than the above illustrated figures. Under some circumstances, the actual amount of Terminal Bonus may be zero. It assumes: (1) the current Terminal Bonus scales will continue indefinitely; (2) there will be no loans/advances on the policy; (3) no withdrawals on the policy; (4) Lifelong Protection Lock-in Option will be fully exercised in the first 10 policy anniversaries and (5) all premiums for both the Basic Coverage¹ and Lifelong Protection Lock-in Coverages are paid in full when due. The Terminal Bonus may be different at each subsequent declaration and 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 termination experience. For details, please refer to Bonus Philosophy under Important Information section.

Benefits of market-first² Lifelong Protection Lock-in Option:



Lock-in the Additional Death Benefit originally ending at the 20th policy anniversary to be **whole of life protection**



Hassle-free application with guaranteed issue and no further evidence of insurability needed



Cost effective as premium is calculated based on the premium rate of the issue age³



Comes with **Guaranteed Cash Value** and **Terminal Bonus⁶**

How does it work?

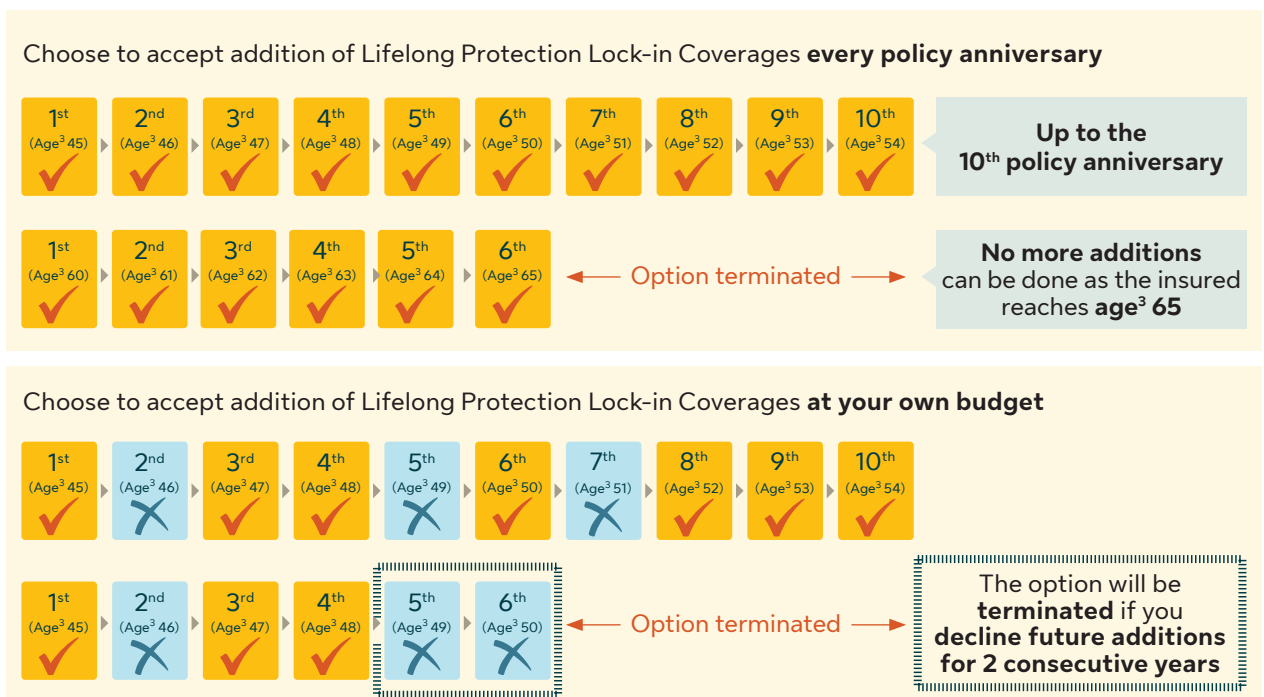
You can choose to opt in to this option before the 2nd policy anniversary or before age³ 65 of the insured, whichever is earlier, giving you higher protection for whole life by locking in the Additional Death Benefit. Once opted-in, starting from next until the 10th policy anniversary of the policy (or up to age³ 65, whichever is earlier), a Lifelong Protection Lock-in Coverage will be added to your plan at each policy anniversary. Each addition of Lifelong Protection Lock-in Coverage locks in part of Additional Death Benefit (i.e. 10% of Sum Assured of Basic Coverage¹) as component of its guaranteed Death Benefit⁵. After each addition, Additional Death Benefit will be reduced proportionally. Starting from the 20th policy anniversary, the Applicable Percentage of Sum Assured of Basic Coverage¹ for component of the guaranteed Death Benefit⁵ of cumulative Lifelong Protection Lock-in Coverages goes down by 3% annually until floored at 70% on the 29th policy anniversary and thereafter. You have the flexibility to decline the future additions of Lifelong Protection Lock-in Coverage, but the option will be terminated if you decline future additions for 2 consecutive years.

The Lifelong Protection Lock-In Option will automatically expire when either (i) there is a claim made under this Policy for Terminal Illness Accelerated Benefit; or (ii) if the premiums described under Waiver of Premium of Accidental Death of Policy Owner under this Basic Plan is waivable; or (iii) there is any reduction of Sum Assured of the Basic Plan, whichever is the earliest.

Illustrative example 2:

Step 1 Opted-in the Lifelong Protection Lock-in Option before the 1st policy anniversary

Step 2 Decide your number of additions of Lifelong Protection Lock-in Coverages



The illustrative example above is for reference only.


Illustration:

Assume Mr. B accepts addition of the Lifelong Protection Lock-in Coverage for the 1st Policy Anniversary only

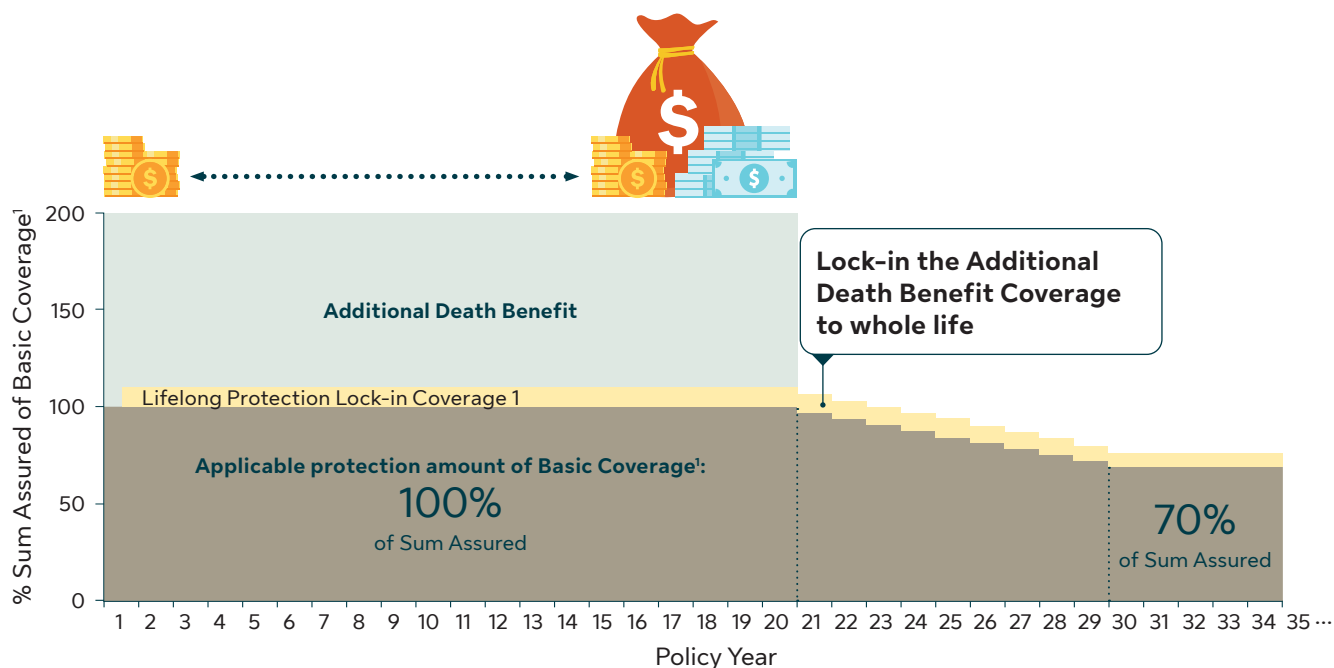
- 1st addition of Lifelong Protection Lock-in Coverage**

Each addition of Lifelong Protection Lock-in Coverage locks-in Additional Death Benefit which is 10% of Sum Assured of Basic Coverage¹ as component of its guaranteed Death Benefit⁵. After each addition of Lifelong Protection Lock-in Coverage, the Additional Death Benefit will be reduced proportionally. And the Lifelong Protection Lock-in Coverage will last to whole life.

Guaranteed Death Benefit⁵ of the plan



If the insured passes away before the 20th policy anniversary, we will refund the Aggregate Premiums Paid for cumulative Lifelong Protection Lock-in Coverage as component of the guaranteed Death Benefit⁵ of the cumulative Lifelong Protection Lock-in Coverage.



The illustrative example above is for reference only.

In the unfortunate event of Mr. B's death, the plan's death benefit would be paid out as follows:

Passes away in the 10 th policy year (Before the 20 th policy anniversary)	Passes away on or after the 20 th policy anniversary						
<p>(1) Death Benefit of Basic Coverage¹:</p> <p>100% of the Sum Assured of Basic Coverage¹</p> <p style="text-align: center;">+</p> <p>any face value of Terminal Bonus⁶</p> <p style="text-align: center;">+</p> <p>any other amounts left with Sun Life HK</p> <p style="text-align: center;">-</p> <p>the amount of any loans with interest</p> <p>(2) Additional Death Benefit: 90% of the Sum Assured of Basic Coverage¹</p> <p style="text-align: center;">+</p> <p>(3) Death Benefit of cumulative Lifelong Protection Lock-in Coverage:</p> <p>The amount of Death Benefit of cumulative Lifelong Protection Lock-in Coverage is the total Death Benefit of each Lifelong Protection Lock-in Coverage. The Death Benefit of each Lifelong Protection Lock-in Coverage is as follows.</p> <p>10% of the applicable protection amount of Basic Coverage¹ (10% of the Sum Assured of Basic Coverage¹)</p> <p style="text-align: center;">+</p> <p>Aggregate Premiums Paid for each Lifelong Protection Lock-in Coverage at the date of death of the insured</p> <p style="text-align: center;">+</p> <p>any face value of Terminal Bonus⁶ of each Lifelong Protection Lock-in Coverage at the date of death of the insured</p>	<p>(1) Death Benefit of Basic Coverage¹:</p> <p>The higher of (i) Applicable Percentage of Sum Assured of Basic Coverage¹ or (ii) Aggregate Premium Paid for Basic Coverage¹ excluding any loadings</p> <p style="text-align: center;">+</p> <p>any face value of Terminal Bonus⁶</p> <p style="text-align: center;">+</p> <p>any other amounts left with Sun Life HK</p> <p style="text-align: center;">-</p> <p>the amount of any loans with interest</p> <p>(2) Death Benefit of cumulative Lifelong Protection Lock-in Coverage:</p> <p>The amount of Death Benefit of cumulative Lifelong Protection Lock-in Coverage is the total Death Benefit of each Lifelong Protection Lock-in Coverage. The Death Benefit of each Lifelong Protection Lock-in Coverage is as follows.</p> <p>10% of the applicable protection amount of Basic Coverage¹ whereas the applicable protection amount of Basic Coverage¹ is equal to the higher of</p> <table border="0" style="width: 100%; text-align: center;"> <tr> <td style="width: 33%;">Applicable Percentage of Sum Assured of Basic Coverage¹</td> <td style="width: 33%;">or</td> <td style="width: 33%;">Aggregated Premiums Paid of the Basic Coverage¹ at the date of death of the insured</td> </tr> <tr> <td colspan="3" style="text-align: center;">+</td> </tr> </table> <p>any face value of Terminal Bonus⁶ of each Lifelong Protection Lock-in Coverage at the date of death of the insured</p>	Applicable Percentage of Sum Assured of Basic Coverage ¹	or	Aggregated Premiums Paid of the Basic Coverage ¹ at the date of death of the insured	+		
Applicable Percentage of Sum Assured of Basic Coverage ¹	or	Aggregated Premiums Paid of the Basic Coverage ¹ at the date of death of the insured					
+							

The illustrative example above is for reference only.

Illustration:

Assume Mr. B accepts addition of Lifelong Protection Lock-in Coverage for the 1st to 10th Policy Anniversary

- 10 additions of Lifelong Protection Lock-in Coverage

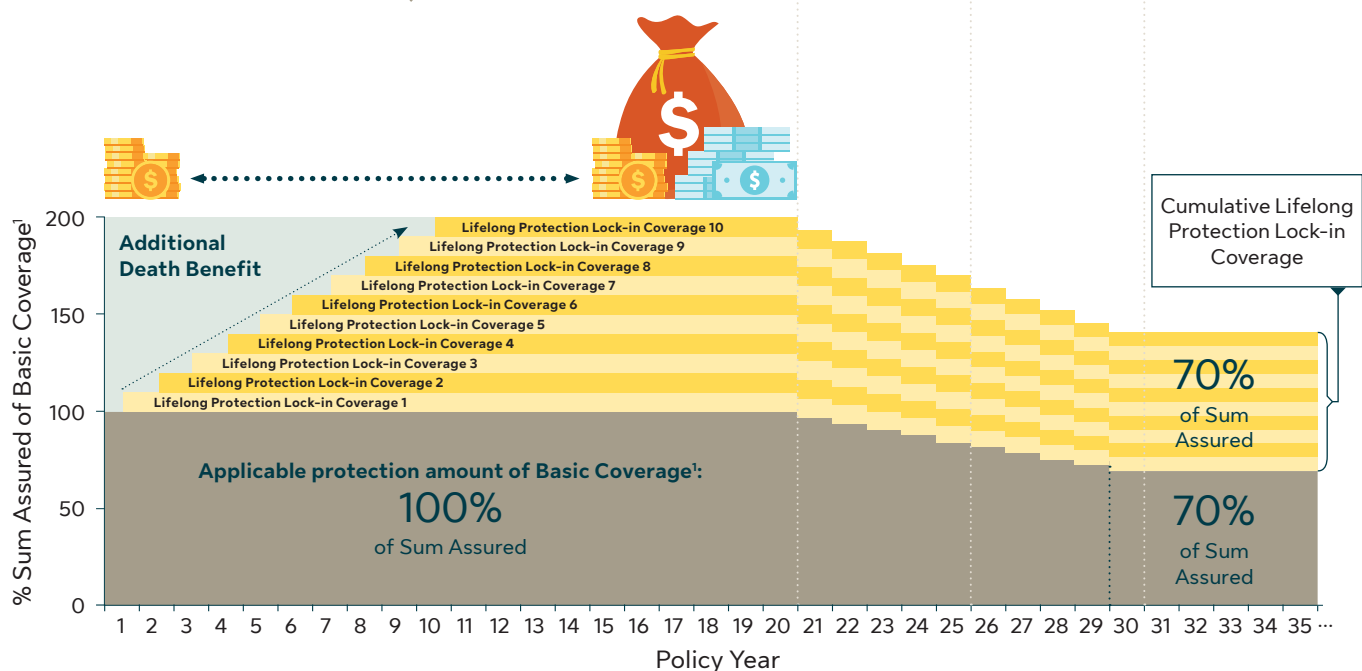
Starting from the 20th policy anniversary, Applicable Percentage of Sum Assured of Basic Coverage¹ for component of the guaranteed Death Benefit⁵ of (1) Basic Coverage¹ and (2) cumulative Lifelong Protection Lock-in Coverage goes down by 3% annually until floored at 70% respectively on the 29th policy anniversary and thereafter. In other words, if you have accepted 10 additions of Lifelong Protection Lock-in Coverages, the guaranteed Death Benefit⁵ of the plan will be doubled to 140% of Sum Assured of Basic Coverage¹ on the 29th policy anniversary and thereafter.

Guaranteed Death Benefit⁵ of the plan

	At the end of Policy Year		
	20 th	25 th	30 th
✓ With Lifelong Protection Lock-in Option	194% of Sum Assured	164% of Sum Assured	140% of Sum Assured
✗ Without Lifelong Protection Lock-in Option	97% of Sum Assured	82% of Sum Assured	70% of Sum Assured

2X
Doubled

If the insured passes away before the 20th policy anniversary, we will refund the Aggregate Premiums Paid for cumulative Lifelong Protection Lock-in Coverage as component of the guaranteed Death Benefit⁵ of the cumulative Lifelong Protection Lock-in Coverage.



The illustrative example above is for reference only.

In the unfortunate event of Mr. B's death, the plan's death benefit would be paid out as follows:

Passes away in the 11 th policy year (Before the 20 th policy anniversary)	Passes away on or after the 20 th policy anniversary			
<p>(1) Death Benefit of Basic Coverage¹:</p> <p>100% of the Sum Assured of Basic Coverage¹</p> <p style="text-align: center;">+</p> <p>any face value of Terminal Bonus⁶</p> <p style="text-align: center;">+</p> <p>any other amounts left with Sun Life HK</p> <p style="text-align: center;">-</p> <p>the amount of any loans with interest</p> <p>(2) Death Benefit of cumulative Lifelong Protection Lock-in Coverage:</p> <p>The amount of Death Benefit of cumulative Lifelong Protection Lock-in Coverage is the total Death Benefit of each Lifelong Protection Lock-in Coverage. The Death Benefit of each Lifelong Protection Lock-in Coverage is as follows.</p> <p>10% of the applicable protection amount of Basic Coverage¹ (10% of the Sum Assured of Basic Coverage¹)</p> <p style="text-align: center;">+</p> <p>Aggregate Premiums Paid for each Lifelong Protection Lock-in Coverage at the date of death of the insured</p> <p style="text-align: center;">+</p> <p>any face value of Terminal Bonus⁶ of each Lifelong Protection Lock-in Coverage at the date of death of the insured</p>	<p>(1) Death Benefit of Basic Coverage¹:</p> <p>The higher of (i) Applicable Percentage of Sum Assured of Basic Coverage¹ or (ii) Aggregate Premium Paid for Basic Coverage¹ excluding any loadings</p> <p style="text-align: center;">+</p> <p>any face value of Terminal Bonus⁶</p> <p style="text-align: center;">+</p> <p>any other amounts left with Sun Life HK</p> <p style="text-align: center;">-</p> <p>the amount of any loans with interest</p> <p>(2) Death Benefit of cumulative Lifelong Protection Lock-in Coverage:</p> <p>The amount of Death Benefit of cumulative Lifelong Protection Lock-in Coverage is the total Death Benefit of each Lifelong Protection Lock-in Coverage. The Death Benefit of each Lifelong Protection Lock-in Coverage is as follows.</p> <p>10% of the applicable protection amount of Basic Coverage¹ whereas the applicable protection amount of Basic Coverage¹ is equal to the higher of</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; text-align: center;">Applicable Percentage of Sum Assured of Basic Coverage¹</td> <td style="width: 10%; text-align: center;">or</td> <td style="width: 40%; text-align: center;">Aggregated Premiums Paid of the Basic Coverage¹ at the date of death of the insured</td> </tr> </table> <p style="text-align: center;">+</p> <p>any face value of Terminal Bonus⁶ of each Lifelong Protection Lock-in Coverage at the date of death of the insured</p>	Applicable Percentage of Sum Assured of Basic Coverage ¹	or	Aggregated Premiums Paid of the Basic Coverage ¹ at the date of death of the insured
Applicable Percentage of Sum Assured of Basic Coverage ¹	or	Aggregated Premiums Paid of the Basic Coverage ¹ at the date of death of the insured		

3. Sustainable wealth accumulation through ESG investments

Learn more about ESG



Broadly speaking, ESG is a tool to analyze sustainability of a company. You can expect a more sustainable return and lower risk from companies with an outstanding ESG rating. For those companies with higher ESG rating, it is expected to expose to a lower potential risk resulting from incidents such as worker strikes, litigation and negative publicity, which may cause lower future returns.

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

Highlights of ESG investment strategies for SunProtect

In tune with Sun Life's unwavering commitment to sustainable global environment, **SunProtect** supports allocation to sustainable investments including, but are not limited to:



Further, we are aware of carbon profiles and selectively invest in assets with relatively lower carbon intensity, aiming to build a greener world that is truly everlasting.

As such, our investment process of the assets supporting the investment strategy is embedded within an ESG frameworks developed proprietarily by Sun Life or recognized third-party ESG data providers, with preference is given in high ESG rating issuers for investments associated with fixed income assets or equities. This is achieved by having strong internal governance with a team of professionals from our senior management and representatives of affiliated companies forming committee and council, and 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.

Why invest with ESG concept for SunProtect?

SunProtect is the first whole life protection plan in the market⁷ to actively integrate ESG (environmental, social, and governance) concepts in its investment strategies, managing the risks and optimizing opportunities through focusing investment on assets with a high ESG quality.

How does this benefit you? By investing sustainably, we create value for people, society and environment, contributing to making the world a better place for you and the ones you love. ESG investments are also more resilient to social and economic disruptions, yielding better returns in the long run. With **SunProtect**, you reap the duo benefits of potential financial returns and a better, more sustainable future for you and your loved ones.

Two ways to grow your wealth

Backed by this ESG investment philosophy, **SunProtect** offers 2 ways to help grow your savings. Firstly, the Basic Coverage¹ of the plan provides a Guaranteed Cash Value that will accumulate in your policy. Such Guaranteed Cash Value is equal to a designated percentage of Aggregate Premium Paid of Basic Coverage¹ as follows. And its value will come to a guaranteed breakeven early in 10 years for 6-pay plan and breakeven at the end of your premium payment term for 12/20/25-pay plan⁴. It is payable upon policy surrender.

In addition, each addition of Lifelong Protection Lock-in Coverage carries its own Guaranteed Cash Value which is equal to a designated percentage of Aggregate Premium Paid of Lifelong Protection Lock-in Coverage as follows.









































Remark:

⁷ This is based on market conditions as of June 30, 2023 of SunProtect and SunGuardian and comparison among other whole life protection plans for new Composite and Long Term Businesses as defined by the Insurance Authority in the Register of Authorized Insurers.

Guaranteed Cash Value of Basic Coverage¹ and Lifelong Protection Lock-in Coverage:

 = Earliest Guaranteed Breakeven Year⁴

 = Guaranteed Breakeven⁴

Completion of Numbers of Policy Year ("PY") (for Guaranteed Cash Value of Basic Coverage ¹) / Addition Year of Lifelong Protection Lock-in Coverage ("LY") (for Guaranteed Cash Value of Lifelong Protection Lock-in Coverage)	Designated percentage of Aggregate Premiums Paid of Basic Coverage ¹ (for Guaranteed Cash Value of Basic Coverage ¹) / Lifelong Protection Lock-in Coverages (for Guaranteed Cash Value of Lifelong Protection Lock-in Coverage)			
	6-Pay	12-Pay	20-Pay	25-Pay
Less than 2 PY/LY	0%	0%	0%	0%
At least 2 PY/LY but less than 3 PY/LY	2.5%	0%	0%	0%
At least 3 PY/LY but less than 4 PY/LY	12.5%	12.5%	10%	2.5%
At least 4 PY/LY but less than 5 PY/LY	15%	15%	15%	2.5%
At least 5 PY/LY but less than 6 PY/LY	25%	20%	17.5%	5%
At least 6 PY/LY but less than 7 PY/LY	25%	22.5%	20%	5%
At least 7 PY/LY but less than 8 PY/LY	50%	25%	20%	20%
At least 8 PY/LY but less than 9 PY/LY	80%	25%	22.5%	20%
At least 9 PY/LY but less than 10 PY/LY	90%	50%	22.5%	22.5%
At least 10 PY/LY but less than 11 PY/LY	 100%	60%	30%	22.5%
At least 11 PY/LY but less than 12 PY/LY	 100%	80%	40%	25%
At least 12 PY/LY but less than 13 PY/LY	 100%	 100%	50%	25%
At least 13 PY/LY but less than 14 PY/LY	 100%	 100%	52.5%	27.5%
At least 14 PY/LY but less than 15 PY/LY	 100%	 100%	55%	50%
At least 15 PY/LY but less than 16 PY/LY	 100%	 100%	57.5%	55%
At least 16 PY/LY but less than 17 PY/LY	 100%	 100%	60%	60%
At least 17 PY/LY but less than 18 PY/LY	 100%	 100%	70%	62.5%
At least 18 PY/LY but less than 19 PY/LY	 100%	 100%	80%	65%
At least 19 PY/LY but less than 20 PY/LY	 100%	 100%	90%	67.5%
At least 20 PY/LY but less than 21 PY/LY	 100%	 100%	 100%	70%
At least 21 PY/LY but less than 22 PY/LY	 100%	 100%	 100%	75%
At least 22 PY/LY but less than 23 PY/LY	 100%	 100%	 100%	80%
At least 23 PY/LY but less than 24 PY/LY	 100%	 100%	 100%	85%
At least 24 PY/LY but less than 25 PY/LY	 100%	 100%	 100%	90%
At least 25 PY/LY	 100%	 100%	 100%	 100%

Secondly, we boost your wealth by adding a one-time non-guaranteed Terminal Bonus⁶ to your Basic Coverage¹ and Lifelong Protection Lock-in Coverage (if any), payable when the policy comes to an end. Terminal Bonus⁶ is adjusted at each declaration, increasing or decreasing according to rules set by Sun Life HK from time to time. The face value of the non-guaranteed Terminal Bonus⁶ (if any) will be paid out upon the death of the insured or at the claim of Terminal Illness Accelerated Benefit and cash value of the non-guaranteed Terminal Bonus⁶ (if any) will be paid upon policy surrender.

Furthermore, to cater for your unique financial needs at different life stages, you may apply for a policy loan⁸ against any accumulated Guaranteed Cash Value of Basic Coverage¹ and Lifelong Protection Lock-in Coverages (if any), when you need it most.

Remark:

8 Approval of such application is subject to the then current administrative rules determined by Sun Life HK from time to time. Interest is charged on loans at rates determined at the Sun Life HK's sole discretion. Any outstanding policy loan and loan interest will be deducted from benefits payable under the policy. When accumulated loans and interest exceed the Guaranteed Cash Value of Basic Coverage and Lifelong Protection Lock-in Coverages (if any), the policy will terminate automatically.

4. Retain your protection even through the unexpected

SunProtect offers 2 types of benefits to help you retain your protection when premium payments are interrupted from an unforeseen event.

Waiver of premium on accidental death of policy owner

We will waive future premiums of Basic Coverage¹ and cumulative Lifelong Protection Lock-in Coverage (if any) if the policy owner unfortunately passes away in an accident provided that the below requirements are met, to safeguard the insured⁹.

Insured	Child aged ³ below 18 at the time of policy application	Adult aged ³ 18 or above at the time of policy application	Adult aged ³ 18 or above at the time of policy application
Relationship and condition of policy owner and the insured	Parent of the insured (Aged ³ between 18 to 65 at time of policy application or change of policy owner)	Spouse of the insured (Aged ³ between 18 to 65 at time of policy application or change of policy owner)	Child of the insured (Aged ³ between 18 to 65 at time of policy application or change of policy owner)
Occurrence of policy owner's accidental death	Before age ³ 80	Before age ³ 80	Insured: aged ³ 55 or above Policy owner: Before age ³ 80
Premium to be waived	The future premiums of the Basic Coverage¹ and cumulative Lifelong Protection Lock-in Coverages (if any) will be waived until the insured is aged³ 25	All future premiums of the Basic Coverage¹ and cumulative Lifelong Protection Lock-in Coverages (if any) will be waived	

Once you claim the waiver of premium, the Lifelong Protection Lock-in Option will be terminated, and no more Lifelong Protection Lock-in Coverage would be added to your policy.

Unemployment benefit¹⁰

If you remain unemployed¹⁰ for at least 30 consecutive days, you can apply to extend your premium payment grace period from 31 days to 365 days if you are between the age³ of 18 and 65. Any pay-out from the policy during the extended grace period may be reduced by any outstanding premium payments. Your cover will stay in effect throughout this period, enabling you to focus on your next career move.

At the end of the extended grace period, unpaid premiums during the grace period will need to be repaid, with no interest. This is a one-time option that may be exercised after the 2nd policy anniversary¹¹.

Any due and unpaid premiums will be paid automatically by a loan when: 1) the grace period has ended but the application of the Unemployment Benefit is not approved or 2) the extended grace period ends.

Remarks:

9 Approval of waiver of premium is subject to the then current administrative rules determined by Sun Life HK from time to time. This benefit can be claimed once per policy only.

10 The unemployment is not caused by resignation, retirement, voluntary redundancy or termination by the employer due to misconduct, negligence of duties, dishonesty or commitment of any unlawful act and you are not self-employed or employed by relatives.

11 Subject to other terms and conditions. Please refer to Policy Document for details. The Unemployment Benefit terminates automatically on the earliest of the date: (1) on which Sun Life HK receives written notice from you to exercise this Unemployment Benefit; (2) the policy anniversary on or immediately following the 65th birthday of the policy owner; (3) the policy owner is employed again during the extended grace period; (4) the end of premium payment period of the basic plan; (5) on which the policy owner applies for a new policy or any increase in the Sum Assured during the extended grace period; or (6) on which the ownership of the policy is changed or the policy is assigned during the extended grace period.

5. Benefits to support you through times of emergency

Terminal Illness Accelerated Benefit

If the insured is diagnosed with a Terminal Illness¹², we will pay Terminal Illness Accelerated Benefit which is equal to the Death Benefit of Basic Coverage¹, Additional Death Benefit (if any) and Death Benefit of cumulative Lifelong Protection Lock-in Coverages (if any) in advance in full to support any financial needs you may have during this difficult time. We will only pay Terminal Illness Accelerated Benefit for one Terminal Illness¹² only and as a one-off payment, even if the insured is diagnosed as having more than one Terminal Illness¹² at the same time. Once Terminal Illness Accelerated Benefit is paid, the policy will be terminated. The Terminal Illness Accelerated Benefit can be claimed once per policy.

When the policy owner and the insured is the same person and you worry about losing mental capacity to file a claim one day when you are diagnosed with a Terminal Illness¹², you may appoint a family member as the recipient of Designated Benefit Recipient Arrangement for Mental Incapacity¹³ in advance so he or she can file a claim on your behalf and receive the Terminal Illness Accelerated Benefit. In the event the insured suffers Terminal Illness¹² and is diagnosed as a Mentally Incapacitated Person¹⁴, Terminal Illness Accelerated Benefit will be paid based on the Designated Benefit Recipient Arrangement for Mental Incapacity¹³ and your family can quickly claim from your policy in the event of an emergency without having to navigate complicated legal proceedings.

Worldwide Emergency Assistance Benefits¹⁵

With our free 24-hour Worldwide Emergency Assistance Benefits¹⁵, you can enjoy the emergency medical assistance wherever you travel, including medical evacuation and repatriation, pre-paid hospital admission deposit, transportation of essential medication and medical equipment, and more.

Remarks:

- 12 "Terminal Illness" means the insured is suffering from a condition that in the opinion of the attending doctor and our medical officer is highly likely to result in death within 12 months from the date of such diagnosis. 90-day waiting period counts from the issue date, effective date or last reinstatement date of the basic plan, whichever is the latest.
- 13 The Designated Mental Incapacity Benefit Recipient must be (a) aged 18 or above at the time of applying for the designation of Designated Mental Incapacity Benefit Recipient and (b) the policy owner's spouse, parent, child, sibling, grandparent, grandchild, or any other relationship as approved by Sun Life HK. The existing Designated Benefit Recipient designation on Sun Life HK's records will be automatically revoked if any of the following occurs: (a) you designate a new recipient of Designated Benefit Recipient Arrangement for Mental Incapacity and it is approved by Sun Life HK; (b) any change of policy owner of the policy; (c) the policy has been assigned pursuant to the Ownership and Assignment provision as set out in the General Provisions of the basic plan; (d) 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 (e) 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 recipient of Designated Benefit Recipient Arrangement for Mental Incapacity and any other person, including but not limited to the insured's guardian or committee, attorney, or beneficiary(ies), or assignee or in Sun Life HK's reasonable belief that there is such a dispute, Sun Life HK reserves the right to withhold the payment of Terminal Illness Accelerated Benefit until such dispute is resolved.
- 14 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 Doctor who is a psychiatric specialist having special experience in diagnosis of mental incapacity.
- 15 The Worldwide Emergency Assistance Benefits are provided by a third-party service provider. These benefits are not guaranteed to be renewable. Please refer to a sample endorsement, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions.

6. Additional cover to widen your safety net

Guaranteed Insurability Option

Each milestone in life brings new opportunities and responsibilities, as well as greater protection needs. When the insured encounters any of the following key life events, you can boost the protection by purchasing a new Sun Life HK whole life insurance policy¹⁶ for the insured under the Guaranteed Insurability Option, meaning that the insured will not be required to undergo medical underwriting.

<ul style="list-style-type: none"> • First wedding anniversary 	<ul style="list-style-type: none"> • Accidental death of a spouse, parent or child
<ul style="list-style-type: none"> • Birth of a child 	<ul style="list-style-type: none"> • Emigration from Hong Kong to a selected country
<ul style="list-style-type: none"> • Adoption of a child in Hong Kong by Hong Kong residents 	<ul style="list-style-type: none"> • Residential property purchase with mortgage newly set up
<ul style="list-style-type: none"> • University graduation (bachelor's degree or above) 	

This is a one-time option that may be exercised after the 1st policy anniversary, before the insured reaches the age³ of 65.

Remark:

¹⁶ Subject to the then current administrative rules determined by Sun Life HK from time to time.



7. Handy tools to plan your estate

Flexible Death Benefit Settlement Options¹⁷

In the unfortunate event that the insured passes away, we will pay Death Benefit, which composed of Death Benefit of Basic Coverage¹, Additional Death Benefit (if any) and Death Benefit of cumulative Lifelong Protection Lock-in Coverages (if any) to the beneficiary(ies). To ensure that your wishes will be carried out beyond your lifetime, **SunProtect** offers 5 Death Benefit Settlement Options¹⁷, which can be tailored to each beneficiary to secure their wellbeing and even allow your legacy to continue growing.

- **Full payment in a lump-sum**
- **Full payment in installments**
Full amount to be paid monthly or annually, ranging from 2-50 years
- **Partial payment followed by installments**
Partial amount to be paid in a lump sum first, with the remaining amount to be paid in installments
- **Partial payment in installments until the beneficiary reaches a designated age^{3,18}**
Partial amount to be paid in installments until the beneficiary reaches a designated age^{3,18}, and any remaining amount to be subsequently paid in a lump sum
- **Full payment in increasing installments**
First installment to be paid monthly or annually, and subsequent installments to be paid at a 3% per annum incremental rate until the Death Benefit of the plan is paid up

Remarks:

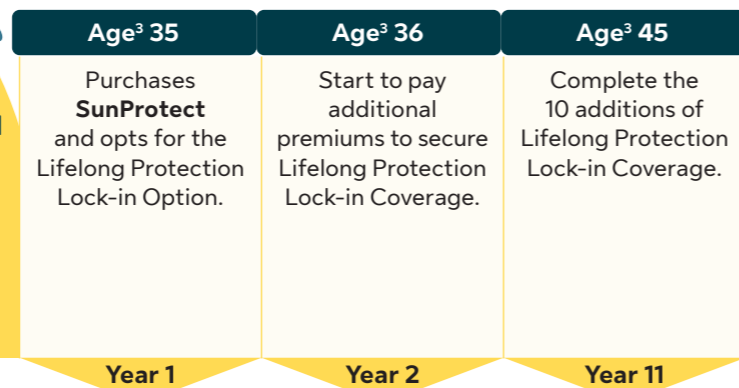
¹⁷ The Death Benefit Settlement Option may be exercised subject to a minimum amount of Death Benefit and the then current administrative rules determined by Sun Life HK from time to time.

¹⁸ If this option is selected, the beneficiary must be a living individual.



Case Study

Maximize the protection that you can provide to your loved ones during your prime



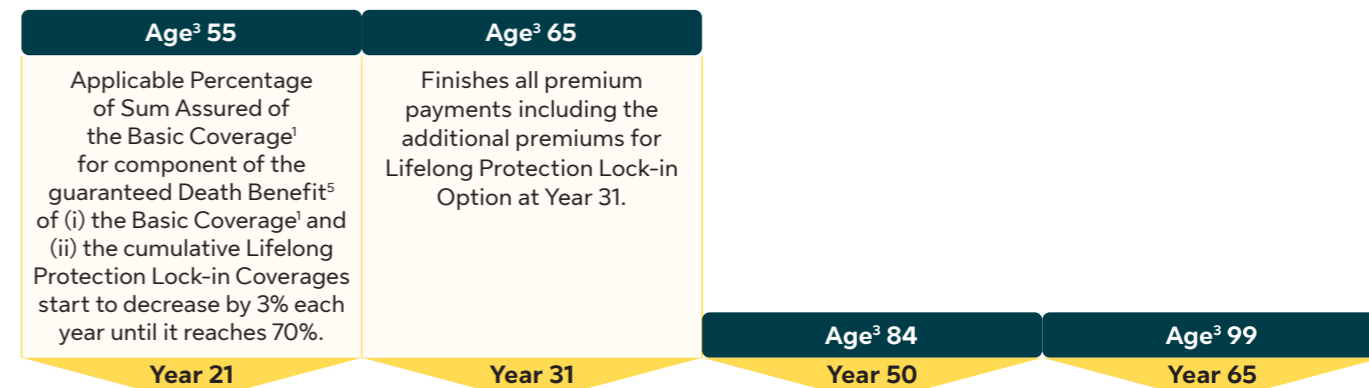
Death Benefit of the plan	Year 1	Year 2	Year 11
Total projected Death Benefit (% of the Sum Assured of Basic Coverage¹)	USD260,000 (200%)	USD260,174 (200%)	USD271,028 (208%)
Applicable Percentage of Sum Assured of Basic Coverage ¹ (% of the Sum Assured of Basic Coverage ¹)	USD130,000 (100%)	USD130,000 (100%)	USD130,000 (100%)
Additional Death Benefit (% of the Sum Assured of Basic Coverage ¹)	USD130,000 (100%)	USD117,000 (90%)	USD0 (0%)
Death Benefit of Cumulative Lifelong Protection Lock-in Coverages (% of the Sum Assured of Basic Coverage ¹)		USD13,000 (10%)	USD130,000 (100%)
Face value of non-guaranteed Terminal Bonus ⁶ of (i) Basic Coverage ¹ and (ii) cumulative Lifelong Protection Lock-in Coverages (% of the Sum Assured of Basic Coverage ¹)		USD0 (0%)	USD1,461 (1%)
Aggregate Premiums Paid for cumulative Lifelong Protection Lock-in Coverages (% of the Sum Assured of Basic Coverage ¹)		USD174 (0%)	USD9,567 (7%)
Surrender Value of the plan			
Total projected Surrender Value (% of Aggregate Premiums Paid for Basic Coverage¹ and cumulative Lifelong Protection Lock-in Coverages)		USD0	USD11,063 (39%)
Guaranteed Cash Value of (i) Basic Coverage ¹ and (ii) cumulative Lifelong Protection Lock-in Coverages		USD0	USD9,601
Cash value of non-guaranteed Terminal Bonus ⁶ of (i) Basic Coverage ¹ and (ii) cumulative Lifelong Protection Lock-in Coverages		USD0	USD1,461

Mr. A is a rising star at a tech conglomerate and wants to maximize the financial security for his family during his prime. Mr. A purchases SunProtect, giving him the peace of mind with the doubled protection in the first 20 years. He also opts for the Lifelong Protection Lock-in Option, enabling him to pay additional premiums to secure additional protection beyond the first 20 years, so that he can make the most of his career and financial prime to prepare a secure future for his loved ones.



Mr. A
Age³ 35

Sum Assured: USD130,000
 Premium Payment Term: 20 years
 Aggregate Premium Paid for Basic Coverage¹ in first 20 Policy Years: USD34,788
 Annual Premium Paid for Basic Coverage¹ in first 20 Policy Years: USD1,739
 Aggregate Premium Paid for cumulative Lifelong Protection Lock-in Coverages for the 2nd to 30th Policy Years: USD34,788



Year 21	Year 31	Year 50	Year 65
USD275,785 (212%)	USD252,730 (194%)	USD418,405 (322%)	USD689,970 (531%)
USD126,100 (97%)	USD91,000 (70%)	USD91,000 (70%)	USD91,000 (70%)
USD0 (0%)	USD0 (0%)	USD0 (0%)	USD0 (0%)
USD126,100 (97%)	USD91,000 (70%)	USD91,000 (70%)	USD91,000 (70%)
USD23,585 (18%)	USD70,730 (54%)	USD236,405 (182%)	USD507,970 (391%)
N/A	N/A	N/A	N/A
USD76,906 (125%)	USD140,306 (202%)	USD305,981 (440%)	USD577,546 (830%)
USD53,321	USD69,576	USD69,576	USD69,576
USD23,585	USD70,730	USD236,405	USD507,970

The above case study is for illustrative purposes only. All figures shown in the case study are rounded to the nearest whole number. **The projected returns stated in the case study are based on Sun Life HK's bonus scales determined under current assumed investment return and are not guaranteed.** The actual amounts of the total projected Death Benefit, total projected Surrender Value and face value and cash value of Terminal Bonus payable may be higher or lower than the above illustrated figures. Under some circumstances, the actual amounts

of relevant return(s) may be zero. The projected Death Benefit, projected Surrender Value 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 termination experience. For details, please refer to Bonus Philosophy under Important Information section.

Key Product Information

Plan	SunProtect																											
Minimum Sum Assured	HKD160,000/USD20,000																											
Premium Payment Term	6 years	12 years	20 years	25 years																								
Issue Age ³	15 days - age ³ 65	15 days - age ³ 65	15 days - age ³ 60	15 days - age ³ 55																								
Benefit Term	Whole life																											
Premium Payment Mode	Annually/Semi-annually/Monthly																											
Currency	HKD/USD																											
Premium Structure	Premium is level and guaranteed, calculated based on the Sum Assured																											
Terminal Illness Accelerated Benefit	<p>Death Benefit of Basic Coverage¹</p> <p>+</p> <p>Death Benefit of cumulative Lifelong Protection Lock-in Coverages (if any)</p> <p>+</p> <p>Additional Death Benefit (if any) will be accelerated and paid to the policy owner</p> <p>Once this benefit is paid, the policy will be terminated.</p>																											
Death Benefit of Basic Coverage ¹	<p>If the insured dies before the 20th Policy Anniversary 100% of Sum Assured of the Basic Coverage¹</p> <p>If the insured dies on or after the 20th Policy Anniversary: The higher of:</p> <p>Applicable Percentage of Sum Assured of Basic Coverage¹ stated in the table below or Aggregate Premiums Paid for Basic Coverage¹ excluding any loadings</p> <p>+</p> <p>any face value of Terminal Bonus⁶</p> <p>+</p> <p>any other amounts left with Sun Life HK</p> <p>-</p> <p>the amount of any loans with interest</p> <table border="1"> <thead> <tr> <th>Occurrence of the insured's death</th> <th>Applicable Percentage of Sum Assured of Basic Coverage¹ (% of Sum Assured of Basic Coverage¹)</th> </tr> </thead> <tbody> <tr> <td>Before the 20th policy anniversary</td> <td>100% of Sum Assured</td> </tr> <tr> <td>From the 20th policy anniversary to before the 21st policy anniversary</td> <td>97% of Sum Assured</td> </tr> <tr> <td>From the 21st policy anniversary to before the 22nd policy anniversary</td> <td>94% of Sum Assured</td> </tr> <tr> <td>From the 22nd policy anniversary to before the 23rd policy anniversary</td> <td>91% of Sum Assured</td> </tr> <tr> <td>From the 23rd policy anniversary to before the 24th policy anniversary</td> <td>88% of Sum Assured</td> </tr> <tr> <td>From the 24th policy anniversary to before the 25th policy anniversary</td> <td>85% of Sum Assured</td> </tr> <tr> <td>From the 25th policy anniversary to before the 26th policy anniversary</td> <td>82% of Sum Assured</td> </tr> <tr> <td>From the 26th policy anniversary to before the 27th policy anniversary</td> <td>79% of Sum Assured</td> </tr> <tr> <td>From the 27th policy anniversary to before the 28th policy anniversary</td> <td>76% of Sum Assured</td> </tr> <tr> <td>From the 28th policy anniversary to before the 29th Policy anniversary</td> <td>73% of Sum Assured</td> </tr> <tr> <td>From the 29th policy anniversary and thereafter</td> <td>70% of Sum Assured</td> </tr> </tbody> </table>				Occurrence of the insured's death	Applicable Percentage of Sum Assured of Basic Coverage ¹ (% of Sum Assured of Basic Coverage ¹)	Before the 20 th policy anniversary	100% of Sum Assured	From the 20 th policy anniversary to before the 21 st policy anniversary	97% of Sum Assured	From the 21 st policy anniversary to before the 22 nd policy anniversary	94% of Sum Assured	From the 22 nd policy anniversary to before the 23 rd policy anniversary	91% of Sum Assured	From the 23 rd policy anniversary to before the 24 th policy anniversary	88% of Sum Assured	From the 24 th policy anniversary to before the 25 th policy anniversary	85% of Sum Assured	From the 25 th policy anniversary to before the 26 th policy anniversary	82% of Sum Assured	From the 26 th policy anniversary to before the 27 th policy anniversary	79% of Sum Assured	From the 27 th policy anniversary to before the 28 th policy anniversary	76% of Sum Assured	From the 28 th policy anniversary to before the 29 th Policy anniversary	73% of Sum Assured	From the 29 th policy anniversary and thereafter	70% of Sum Assured
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Plan	SunProtect	
Additional Death Benefit	Additional amount payable:	
	Occurrence of the insured's death	Additional amount payable
	Before the 20 th policy anniversary	100% of Sum Assured*
From the 20 th policy anniversary and thereafter	0% of Sum Assured	
Lifelong Protection Lock-in Option (Default option)	<p>* Additional Death Benefit will be reduced proportionally for each addition of Lifelong Protection Lock-in Coverage. After the addition of Lifelong Protection Lock-in Coverage, the Additional Death Benefit will be 100% of Sum Assured of Basic Coverage¹ less the sum assured of cumulative Lifelong Protection Lock-in Coverages.</p>	
	<ul style="list-style-type: none"> • Opt in before the 2nd Policy Anniversary and before age³ 65 of the insured, whichever is earlier • Each Lifelong Protection Lock-in Coverage is added at the Policy Anniversary, until 10th Policy Anniversary or age³ 65 of the insured, whichever is earlier • Each addition requires additional premium payment and comes with its own Guaranteed Cash Value, Death Benefit and Terminal Bonus⁶ • Each addition of Lifelong Protection Lock-in Coverage has its own premium payment term and premium payment mode, which follows the same as the Basic Coverage¹ • Total premium of each addition of Lifelong Protection Lock-in Coverage is equal to 10% of the total premium of the Basic Coverage¹ • The Sum Assured that is equal to 10% of the Sum Assured of the Basic Coverage¹ will be added to the policy for each addition of Lifelong Protection Lock-in Coverage • Additions can be declined; however, declining the addition for 2 consecutive years would result in termination of this option 	

Plan	SunProtect			
<p>Death Benefit of cumulative Lifelong Protection Lock-in Coverage (if applicable)</p>	<p>The amount of Death Benefit of cumulative Lifelong Protection Lock-in Coverages is the total Death Benefit of each Lifelong Protection Lock-in Coverage. The Death Benefit of each Lifelong Protection Lock-in Coverage is as follows.</p> <p><u>If the insured dies before the 20th Policy Anniversary, we will pay the following as Death Benefit for each Lifelong Protection Lock-in Coverage:</u></p> <p>10% of the applicable protection amount of Basic Coverage¹ whereas the applicable protection amount of Basic Coverage¹ which is equal to 100% of the Sum Assured of Basic Coverage¹</p> <p style="text-align: center;">+</p> <p>Aggregate Premiums Paid for each Lifelong Protection Lock-in Coverage at the date of death of the insured</p> <p style="text-align: center;">+</p> <p>any face value of Terminal Bonus⁶ of each Lifelong Protection Lock-in Coverage at the date of death of the insured</p> <p><u>If the insured dies on or after the 20th Policy Anniversary, we will pay the following as Death Benefit for each Lifelong Protection Lock-in Coverage:</u></p> <p>10% of the applicable protection amount of Basic Coverage¹ whereas the applicable protection amount of Basic Coverage¹ is equal to the higher of</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 50%;">Applicable Percentage of Sum Assured of Basic Coverage¹</td> <td style="width: 10%;">or</td> <td style="width: 40%;">Aggregated Premiums Paid for the Basic Coverage¹ at the date of death of the insured</td> </tr> </table> <p style="text-align: center;">+</p> <p>any face value of Terminal Bonus⁶ of each Lifelong Protection Lock-in Coverage at the date of death of the insured.</p>	Applicable Percentage of Sum Assured of Basic Coverage ¹	or	Aggregated Premiums Paid for the Basic Coverage ¹ at the date of death of the insured
Applicable Percentage of Sum Assured of Basic Coverage ¹	or	Aggregated Premiums Paid for the Basic Coverage ¹ at the date of death of the insured		
<p>Surrender Value</p>	<p>Guaranteed Cash Value of (i) Basic Coverage¹ and (ii) cumulative Lifelong Protection Lock-in Coverages (if any)</p> <p style="text-align: center;">+</p> <p>Cash value of Terminal Bonus⁶ of (i) Basic Coverage¹ and (ii) cumulative Lifelong Protection Lock-in Coverages (if any)</p> <p style="text-align: center;">+</p> <p>any other amounts left with Sun Life HK</p> <p style="text-align: center;">-</p> <p>the amount of any loans with interest</p>			
<p>Free Benefit</p>	<ul style="list-style-type: none"> • 24-hour Worldwide Emergency Assistance Benefits¹⁵ 			



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.

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 due to unexpected credit rating downgrades. 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.

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

Asset Class	Target Asset Mix
Fixed Income Assets	60%-80%
Non-Fixed Income Assets	20%-40%

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. Premium payment term and related cost

You need to pay the premium for this basic plan (including cumulative Lifelong Protection Lock-in Coverages, if applicable) according to the selected premium payment term. Part of the premiums paid will be used to pay for the insurance and related costs. 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 to be in effect. Any unpaid premium by the date on which the grace period (as extended under Unemployment Benefit, where applicable) 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 policy will lapse automatically on the due date.

2. Early surrender risk

Please note that if you terminate this policy early or cease paying premiums (including cumulative Lifelong Protection Lock-in Coverages, if applicable) early, you may receive an amount significantly less than the total premiums paid (including cumulative Lifelong Protection Lock-in Coverages, if applicable) towards your policy.

3. Exchange rate and currency risk

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. Investment risk

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 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 possible loss.

5. Inflation risk

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. You should hence consider the impact of inflation when you plan the benefit.

6. Credit risk

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 (including cumulative Lifelong Protection Lock-in Coverages, if applicable).

7. Policy termination

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 (including cumulative Lifelong Protection Lock-in Coverages, if applicable) and any other amounts left with us;
- b. neither premium is paid (including cumulative Lifelong Protection Lock-in Coverages, if applicable) nor loanable by us and the grace period (as extended under Unemployment Benefit, where applicable) expires;
- c. the date on which the Terminal Illness Accelerated Benefit becomes payable by us; or
- d. the insured passes away.

Exclusions for Terminal Illness Accelerated Benefit

With respect to Terminal Illness Accelerated Benefit, we will not pay any claim directly or indirectly caused by or resulting from Pre-existing Conditions. Pre-existing Condition means a condition of the insured for which the insured has exhibited signs or symptoms of, or has received from a Doctor medical treatment or surgery, advice for medical treatment, diagnosis, consultation or prescribed drugs before the Issue Date, effective date or last reinstatement date of this plan, whichever is the latest.

Notwithstanding the foregoing, we will not contest a Pre-existing Condition under this plan if:

- a. the health condition was fully disclosed in the application form or supplementary form for this basic plan; and
- b. we agree not to classify such condition as an exclusion under this basic plan,

unless such Pre-existing Condition is excluded under the Exclusions below.

Exclusions

We will not pay any claim directly or indirectly caused by or resulting from any of the followings:

- a. the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
- b. the insured's committing or attempting to commit a criminal offence or participating in any brawl;
- c. the insured's use of narcotics, sedatives, poison, medicine or the insured's abuse of drugs and/or alcohol, except as prescribed by a Doctor;
- d. any human immunodeficiency virus (HIV) and/or any HIV-related illnesses including acquired immune deficiency syndrome (AIDS) and/or any mutations, derivations or variations thereof; or
- e. war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them

Exclusions for waiver of premium on accidental death of policy owner

With respect to waiver of premium on accidental death of policy owner, we will not waive the payment of premiums directly or indirectly caused by or resulting from any of the following:

- a. the policy owner's committing or attempting to commit suicide or self-inflicted injury, while the policy owner is sane or insane;
- b. the policy owner's committing or attempting to commit a criminal offence or participating in any brawl; or
- c. the policy owner's taking or absorbing, or being under the influence of, accidentally or otherwise, any alcohol, drug, narcotic, medicine, sedative or poison, except as prescribed by a Doctor

The above lists are for reference only. Please refer to the Policy Provision for the complete lists and details of exclusions.

Important Notes

This brochure is for reference only and it does not contain the full terms and benefits of the policy. Please refer to Policy Document for details including but not limited to definitions of capitalized terms, full terms and conditions of coverage and exclusions.

1. Levy on insurance premium (Applicable for the insurance premium for this basic plan (including cumulative Lifelong Protection Lock-in Coverages, if applicable))

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.

2. Cancellation right

If you are not fully satisfied with your policy, you have the right to cancel your policy within the cooling-off period and obtain a refund of any premium and levy paid.

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, Cheung Kei Center Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon) 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 availability of the policy and 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 the Company under the policy has been made prior to the request for cancellation.

After the expiration of the cooling-off period, if you cancel the policy before the end of the policy term, the projected total cash value/surrender value (if any) may be less than the total premium you have paid.

Policy Reverse Mortgage Programme ("PRMP")

Please note that SunProtect is an eligible life insurance plan under PRMP, but it does not necessarily mean that your PRMP application will be approved. The eligibility of this product under the PRMP is based on the features of the product. Therefore, you and your life insurance policy are still required to meet all the eligibility requirements under PRMP before you apply for the policy reverse mortgage loan.

Any general information provided on PRMP is for your reference only, and you should not make any decisions based on such information alone. You should always seek for advice from professional bodies if you have any doubts. Please note that the information provided is subject to change including the eligibility criteria for PRMP. We and Dah Sing Bank, Limited do not take any responsibility to inform you about any changes and how they may affect you. The Policy Reverse Mortgage Programme is operated by HKMC Insurance Limited, a wholly-owned subsidiary of The Hong Kong Mortgage Corporation Limited. For further information, please refer to The Hong Kong Mortgage Corporation Limited website: www.hkmc.com.hk.

Important Notes from the Insurance Agent of Dah Sing Bank, Limited:

This brochure is for reference only and does not contain the full terms and benefits of the policy. Please refer to Policy Document for details including but not limited to definitions of capitalized terms, full terms and conditions of coverage and exclusions.

1. Prepayment arrangement (Applicable to Basic Coverage of the plan only)

Prior to the settlement of renewal premium due, prepaid premium will be accumulated interest with Sun Life Hong Kong Limited, in a designated account of the policy but will not form part of the paid premium until it is payable, and at a non-guaranteed interest rate which may vary from time to time without prior notice and may be higher or lower than that illustrated in the illustration of the policy. If the prepaid premium is insufficient to pay renewal premium due, the policy owner is required to pay the outstanding premium in order to keep the policy in force, otherwise the policy may lapse after the grace period.

Only full withdrawal of the balance of the prepaid premium and levy on prepaid premium will be accepted by Sun Life Hong Kong Limited. Upon policy surrender or full withdrawal of the balance of the prepaid premium and levy on prepaid premium before the end of the premium payment term, the relevant balance of the prepaid premium and levy on prepaid premium shall be returned to the policy owner, and any interest on the balance of the prepaid premium and levy on prepaid premium of that policy year will be forfeited.

2. Limited liquidity

The plan is designed for a long-term purpose. The liquidity of an insurance policy is limited. You are strongly advised to reserve adequate liquid assets for emergencies. For any surrender especially at the early stage upon policy inception, you may receive an amount considerably less than the premiums (including cumulative Lifelong Protection Lock-in Coverages, if applicable) you paid.

3. Suicide clause

If the insured under this policy dies by suicide, whether sane or insane, within 1 year after the issue date, the effective date of any reinstatement of this policy, or the date of endorsement for any additional coverage of an increase of the policy's sum assured (if applicable), whichever is the latest, then Sun Life Hong Kong Limited will not pay the Death Benefit as set out in the Benefit Provisions of the basic plan.

Instead, Sun Life Hong Kong Limited will pay to the beneficiary pursuant to the Beneficiary and Trust Declaration provision an amount equal to:

- a. the sum of premium paid (including cumulative Lifelong Protection Lock-in Coverages, if applicable) under your policy from the issue date or the effective date of any reinstatement of this policy (as the case may be); less
- b. any amount which has been paid under this policy; less
- c. any loans with interest at rates determined by Sun Life Hong Kong Limited at Sun Life Hong Kong Limited's sole discretion.

4. Automatic premium loan

Automatic premium loan will bear interest at a rate determined by Sun Life Hong Kong Limited from time to time. You may inquire about the relevant interest rate from Sun Life Hong Kong Limited. If the accumulated policy loans and interest exceeds the sum of Guaranteed Cash Value (including cumulative Lifelong Protection Lock-in Coverages, if applicable) and any other amounts left with Sun Life Hong Kong Limited, the policy will be terminated automatically. Consequently, you will receive an amount significantly less than the total premiums paid (including cumulative Lifelong Protection Lock-in Coverages, if applicable) towards your policy. Please refer to the Policy Document for details.

5. Policy loan

While the policy is in effect, on written request of the policy owner, Sun Life Hong Kong Limited will loan an amount up to a specified percentage, subject to the administration rules as determined by Sun Life Hong Kong Limited from time to time, of the Guaranteed Cash Value and any Guaranteed Cash Value of Lifelong Protection Lock-in Coverage (less interest on this or any other loan calculated to the next Policy Anniversary). The policy will be the security for the loan.

The amount available for a loan will be reduced by the amount of any existing loans, together with interest. Interest is charged on loans at rates determined by Sun Life Hong Kong Limited at Sun Life Hong Kong Limited's sole discretion. Interest accrues daily and is payable yearly. Unpaid interest will be added to the loan. The unpaid loans and interest will be deducted from the payment or proceeds (if any) under the policy.

When loans and interest exceed the sum of Guaranteed Cash Value (including cumulative Lifelong Protection Lock-in Coverages, if applicable) and any other amounts left with Sun Life Hong Kong Limited, the policy will be terminated automatically. Please refer to the Policy Document for details.

6. NOT a bank savings plan

The plan is a life insurance plan with savings elements. It is NOT a bank deposit nor a bank savings plan with free life insurance coverage. Your contribution is a payment of life insurance premiums to Sun Life Hong Kong Limited but NOT a banking transaction like placement of savings deposit, withdrawal from a bank or fund transfer.

7. Non-guaranteed benefits

Terminal Bonus is non-guaranteed and is determined in accordance with the rules set out by Sun Life Hong Kong Limited from time to time. The 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 termination experience.

The examples in this brochure are for illustrative purposes only. The projected returns stated in the examples are based on Sun Life Hong Kong Limited's bonus scales determined under current assumed investment return and are not guaranteed. The actual amounts of relevant return(s) payable may be higher or lower than the illustrated figures. Under some circumstances, the actual amounts may be zero.

Fulfillment ratios are for reference only, dividend/bonus history is not an indicator of future declaration/performance of the participating products. Please refer to Sun Life Hong Kong Limited's website (www.sunlife.com.hk/dividendhistory_eng) for bonuses fulfillment ratios details.



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The Hong Kong Insurance Awards 2023
– The Hong Kong Federation of Insurers
Most Innovative Product and Service (Life Insurance)
Outstanding Claims Management
Outstanding Digital Marketing Campaign



Financial Services Awards of Excellence 2023
– Hong Kong Economic Journal
ESG Savings and Insurance



Excellence Awards 2023
– Hong Kong Economic Times
Excellence in Sustainable Wealth Inheritance (Insurance)
Excellence in Greater Bay Area Insurance Customer Service



GBA Insurance Awards 2023
– Metro Finance
Outstanding Marketing Strategies – ESG



Corporate Brand Awards of Excellence 2023
– Hong Kong Economic Journal
Wealth Inheritance and Saving Insurance Plan Award
High-End Cross Border Customer Service Experience Award



Outstanding ESG Enterprises Recognition Scheme 2023
– Sing Tao News Corporation Limited x The Hong Kong Polytechnic University
ESG Recommendation Award
Outstanding ESG Corporate Governance Award



Sing Tao Service Awards 2023
– Sing Tao Daily
Greater Bay Area Wealth Inheritance Services (Hong Kong)
Voluntary Health Insurance Scheme



iMoney Enterprise Brand Awards 2022
– iMoney
Best Green Insurance (Financial Service Category)
Most Caring Society Insurance (Financial Service Category)



Now Business News Channel Leadership Business Award 2022
Greater Bay Area Financial Insurance Award of Excellence



The Hong Kong Council of Social Service
Caring Company 22nd consecutive year (2002-2024)

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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. **SunProtect** 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

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*Applicant should seek independent professional advice before making any decision if necessary. **SunProtect** is underwritten by Sun Life Hong Kong Limited. Dah Sing Bank, registered as a licensed insurance agency, is the authorized licensed insurance agency of Sun Life Hong Kong Limited and distributes the insurance products for Sun Life Hong Kong Limited. **SunProtect** is the product of Sun Life Hong Kong Limited but not the product of Dah Sing 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 Dah Sing Bank and the client out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the client.*

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

"Sun Life HK", the "Company", "we" or "us" refers to Sun Life Hong Kong Limited.

"Dah Sing Bank" refers to Dah Sing Bank, Limited.

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

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