

# SunWell Advanced Care / SunWell Supreme Care

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

For Her



# Be future ready today, nurture a healthier tomorrow

Breaking through time and space, protecting you every step of the way

**SunWell Advanced Care** and **SunWell Supreme Care** are participating insurance plans that offer unmatched protection and necessary financial support against known and unknown illnesses, ensuring peace of mind in unexpected circumstances. With comprehensive critical illness protection, these plans are meticulously designed to cover various life stages through lump sum benefits, safeguarding well-being when needed the most and, empowering a brighter future with potential for wealth accumulation.

**SunWell Advanced Care** offers extensive protection at affordable premiums, allowing up to 3 claims for cancer, stroke, and heart attack, with a total protection<sup>1</sup> of up to 7.6 times of Original Sum Assured ("OSA"). Meanwhile, **SunWell Supreme Care** provides an even more comprehensive coverage scope. It offers up to 5 claims for cancer, stroke, and heart attack, with total protection<sup>1</sup> reaching an exceptional 10 times of OSA. Additionally, **SunWell Supreme Care** also provides financial support during recovery periods to ensure financial stability and relieve stress for the family.



Remark:  
1 The calculation of total protection amount here does not include Special Bonus (if any), which is determined by Sun Life Hong Kong Limited ("Sun Life HK").

1

Given the possibility of future unknown diseases, do we have enough protection in the face of potential health risks?

Champion-in-the-market<sup>2</sup>

Fearless in the face of future health challenges  
Covers 188 illnesses and 38 complex surgeries for known and unknown diseases

Covers 188 illnesses + 38 designated complex surgeries

|                          |                                    |                                    |                         |
|--------------------------|------------------------------------|------------------------------------|-------------------------|
| 27<br>juvenile illnesses | 90<br>early stage critical illness | 71<br>major stage critical illness | 38<br>complex surgeries |
|--------------------------|------------------------------------|------------------------------------|-------------------------|

2

Cancer survivors are at increased risk of heart attack and stroke<sup>3</sup>. What is our best chance of defending ourselves against these simultaneous risks?

First-in-market<sup>4</sup>

No waiting period across diagnoses of cancer, stroke and heart attack

3

Each gender has unique health needs. As a woman, how can you stay prepared to combat the stress of treating female-specific health conditions?

First-in-market<sup>4</sup>

additional protection for female-specific conditions

For Supreme Care only

Remarks:

2 The feature's "Champion-in-the-market" statement is based on a comparison with other critical illness protection plans for new Composite and Long-Term Businesses as identified in the Register of Authorized Insurers by Insurance Authority as of April 25, 2024.

3 Source: Chill Health <https://www.chillhealthhk.com/>常見的致命疾病你知道嗎/

4 The feature's "First-in-market" statement is based on a comparison with other critical illness protection plans for new Composite and Long-Term Businesses as identified in the Register of Authorized Insurers by Insurance Authority as of April 25, 2024.

4

After experiencing the pandemic, we now face the potential risk of other potential diseases or long-term effects. How can we assure our road to recovery is smooth with the medical support we need?

First-in-market<sup>4</sup>

extra coverage for 12 designated conditions

For Supreme Care only

5

How can we better plan for our health and the future?

The first ESG focused critical illness protection plan<sup>5</sup>

Remark:

<sup>5</sup> The feature’s “first ESG focused critical illness protection plan” statement is based on a comparison with other critical illness protection plans for new Composite and Long-Term Businesses as identified in the Register of Authorized Insurers by Insurance Authority as of April 25, 2024.

Thoughtful and comprehensive value-added services to support you from cancer diagnosis through recovery

From professional assessment, appointment booking assistance, to referral to local or overseas healthcare specialists, we provide thoughtful support services throughout the healthcare journey. Notably, we offer cancer patients access to free Comprehensive Genomic Profiling - a first for the market<sup>6</sup>. This specialized test identifies cancer-related gene mutations through a blood sample, helping doctors develop personalized treatment plans tailored to each patient's genetic profile. The goal is to empower patients to overcome health challenges through customized care. **SunWell Advanced Care** and **SunWell Supreme Care** also include up to 5 free health checkups. Screening items in the health checkups are tailored according to age to help the policy owner and the insured safeguard their future health.



Remark:  
6 Comprehensive Genomic Profiling is the first-in-market value-added service offered at a free cost in comparison against the value-added service(s) provided by major Hong Kong insurance companies as of April 1, 2023.

# Comprehensive critical illness protection safeguarding you at every stage of your life journey

From managing critical illnesses to recovery assistance, **SunWell Advanced Care** and **SunWell Supreme Care** protects you and your loved ones through every stage of life. You may also insure for your unborn baby to protect your precious child from birth and provide coverage for postpartum depression to support the mental health of mothers with the **SunWell Advanced Care - Baby Care** and **SunWell Supreme Care - Baby Care**.



| Key Features                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Case Study | Benefit Coverage                                                                                                                                                                                                                                                                                                                                                                                      | Benefit Schedule                                                                                                                                                                                                                                | Key Product Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | List of Illness Conditions Covered           | Important Information                                                                                                                                                                                                                                                                                   | About Sun Life |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| SunWell Advanced Care / SunWell Supreme Care                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | SunWell Advanced Care / SunWell Supreme Care |                                                                                                                                                                                                                                                                                                         |                |
| <div>Birth &amp; Growth</div> <div>Adulthood to retirement</div> <div>Death &amp; inheritance</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |            |                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                              |                                                                                                                                                                                                                                                                                                         |                |
| <div>For Baby Care only</div> <div><div></div><div><b>For mother:</b></div><div><div>♥ Maternal Compassionate Benefit</div><div>♥ Postpartum Depression Benefit</div></div><div><div></div><div><b>For baby:</b></div><div>♥ Severe Jaundice Benefit</div></div></div> <div><div></div><div><b>For kids:</b></div><div>♥ All-in-one Juvenile Benefit</div><div>Covers 27 types of juvenile illnesses</div><div><div>♥ Waiver of Premium on Juvenile Illnesses</div><div>♥ Waiver of Premium on Death of Insured's Parent / Guardian</div></div></div> |            | <div><b>Early Stage Critical Illness ("ESCI") Benefit</b></div> <div>Covers all types of carcinoma-in-situ, as well as illnesses never covered in the market</div> <div><b>First-in-market<sup>4</sup></b></div> <div><b>Complex Surgery SafetyNet Benefit</b></div> <div>Covers 38 other complex surgery procedures for known and unknown diseases</div> <div><b>Waiver of Premium on ESCI</b></div> |                                                                                                                                                                                                                                                 | <div><b>Major Stage Critical Illness ("MSCI") Benefit</b></div> <div>Divided into 3 groups, simple and easy to understand</div> <div><div><b>Group 1: Major 3 Critical Illnesses</b></div><div>For the diagnosis of cancer, stroke or heart attack, <b>SunWell Advanced Care</b> offers up to 3 claims, and <b>SunWell Supreme Care</b> offers up to 5 claims</div><div><b>First-in-market<sup>4</sup></b></div><div>No waiting period across diagnoses of different major 3 critical illnesses</div><div><b>Group 2: Elderly illnesses</b></div><div>Alzheimer's disease / irreversible organic degenerative brain disorders (dementia) / Parkinson's disease</div><div><b>Group 3: Other 66 critical illnesses</b></div><div>Including common female illnesses, such as severe rheumatoid arthritis</div><div><b>Waiver of Premium on MSCI</b></div></div> |                                              | <div><b>Multiple Death Benefit Settlement Options</b></div> <div>Allow for more flexibility of wealth planning</div> <div><b>Market-rare</b></div> <div><b>Death Coverage Reload</b></div> <div><b>Optional Rider</b></div> <div>No worry of how previous claims might impact your death benefits</div> |                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |            | <div><b>First-in-market<sup>6</sup></b></div> <div><b>Comprehensive Genomic Profiling</b></div> <div>Matching genomic profiles to customize optimal treatment plans</div>                                                                                                                                                                                                                             | <div><b>Enhanced Benefit</b></div> <div>Additional benefit of 60% OSA for the first 10 / 20 policy years</div>                                                                                                                                  | <div><b>Coverage Reload Benefit</b></div> <div>Restores your previous claims amount of Juvenile illnesses or ESCI</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                              |                                                                                                                                                                                                                                                                                                         |                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |            | <div><b>Guaranteed Insurability Option / Guaranteed Insurability Option for Newborn</b></div> <div>You are guaranteed to obtain a separate critical illness plan for yourself or your child upon a designated major life event</div>                                                                                                                                                                  | <div><b>Mental Incapacity Advance Option</b></div> <div>You can designate family members in advance to file claims for you</div>                                                                                                                | <div><b>CI Protector Plus</b></div> <div><b>Optional Rider</b></div> <div>Increases protection at affordable premiums</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                              |                                                                                                                                                                                                                                                                                                         |                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |            | <div><b>First-in-market<sup>4</sup></b></div> <div><b>Gender Care Extra Benefit</b></div> <div>Provides extra protection for 12 types of female-specific conditions</div>                                                                                                                                                                                                                             | <div><b>For Supreme Care only</b></div> <div><b>First-in-market<sup>4</sup></b></div> <div><b>Designated Illness Care Benefit</b></div> <div>Provides extra protection for 12 designated conditions of lung, heart and the nervous system</div> | <div><b>SunCash Support Benefit</b></div> <div>Continuous support on the road to recovery</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                              |                                                                                                                                                                                                                                                                                                         |                |
| <div>Up to 5 free health checkups</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |            |                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                              |                                                                                                                                                                                                                                                                                                         |                |

\* The table is a generalized overview of the benefits, for details of each benefit, please refer to later sections of the product brochure.

# More market leading benefits

## Protection with savings components at an affordable premium

### Guaranteed Cash Value ("GCV")

- If the premium payment term is 10-pay / 15-pay / 20-pay, the GCV will reach 100% of the Aggregate Premiums Paid at the 20<sup>th</sup> policy year <sup>8,9</sup>
- If the premium payment term is 25-pay, the GCV will reach 100% of the Aggregate Premiums Paid at the 25<sup>th</sup> policy year <sup>8,9</sup>
- The GCV will be paid when the policy is surrendered or partially surrendered, subject to deduction of ESCI Benefit and / or All-in-one Juvenile Benefit paid (if any)

### Special Bonus

- The face value of the Special Bonus<sup>10</sup> will be paid upon the first payout of MSCI Benefit / Complex Surgery SafetyNet Benefit / Death Benefit
- We will only pay the cash value of the Special Bonus if the policy is surrendered (in partial or full) or terminated (except death of the insured)

After the first payout of MSCI Benefit or Complex Surgery SafetyNet Benefit, no GCV or Special Bonus will be payable under the policy.

## Care for your health – Free Health Checkups

Starting from the 2<sup>nd</sup> policy year, we will provide the policy owner one free health checkup coupon every other year, up to a total of 5 coupons. Each free health checkup coupon can only be used once by either the policy owner or the insured, who may select from one of the following recommended free checkup options<sup>11</sup> provided by a designated third-party service provider:

1. Basic health checkup
2. Dietitian consultation and physio assessment
3. Urea breath test
4. Early nasopharyngeal cancer screening
5. Advanced cardiovascular risk screening
6. Cervical cancer screening
7. Genetic test for diabetic risk
8. Thyroid and parathyroid test
9. Bone density test (DEXA)

## Comprehensive and caring value-added services

To enhance your protection, we offer the following value-added services as extra safeguards.

- Critical Illness Professional Assessment and Referral
- Local Urgent Care Assistance Administration
- Comprehensive Genomic Profiling
- Mainland China VIP Medical Navigation Service
- Overseas Medical Referral and Arrangement Services
- Family Care Benefit
- Cancer and Stroke Family Support Program
- Worldwide Emergency Assistance Benefits

## More optional riders to expand the protection safety net<sup>7</sup>

- Accident Benefit
- Accidental Death & Disability Plus Benefit
- Hospital Income Benefit
- One / Five Year Term Benefit
- SunHealth Medical Care Rider
- Tender Care Benefit
- Total Disability Benefit



**Important notes:**

- Outstanding loans and interests (if any) must be deducted before paying benefit claims.
- Please refer to the “Key Product Information” for the benefit period of different benefits.



Remarks:

7 Rider benefits are subject to additional premium and terms and conditions of the relevant rider benefits.

8 Aggregate Premiums Paid means the total premiums due and paid for this basic plan excluding any extra premiums and any premium interest. Upon partial surrender, Aggregate Premiums Paid is reduced accordingly.

9 Assuming there are no claims and extra premiums, and subject to the insured's age, gender and smoking status. For details, please refer to the illustration summary in the benefit illustration.

10 Special Bonus is non-guaranteed and will be subject to change at Sun Life HK's sole discretion from time to time. Special Bonus may vary based on the performance of a number of experience factors, with the investment return, including the impact of asset defaults and investment expenses, normally being the main determinant. Other factors include, but not limited to, claims experience, policy expenses, taxes, and policy owner persistence experience. The cash value of the Special Bonus (if any) may not be equal to the face value of the Special Bonus. The Special Bonus may be different at each subsequent declaration and the actual values paid may change.

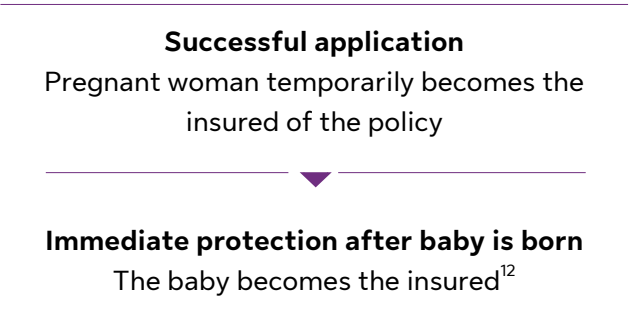
11 The free health checkup service is provided by a third-party service provider and the checkup options may change from time to time. Please refer to the health checkup invitation letter for details.

# Protecting you since life's beginning

When expecting a new baby, we all naturally want to make thorough preparations to ensure our children's health and happiness. **SunWell Advanced Care - Baby Care / SunWell Supreme Care - Baby Care** offers expecting moms who are 22 weeks pregnant or more the ideal protection for their baby. It brings peace of mind within a reasonable budget. The streamlined underwriting and simple application process help families plan for a joyful future stress-free.

## How Baby Care works

The insured will be the mother if a policy is applied for a pregnant woman. After the baby is born, the insured changes from the mother to the baby.



## For mother

### Maternal Compassionate Benefit

For Baby Care only

**105%** of the Aggregate Premiums Paid for the basic plan, CI Protector Plus (if applicable) and Death Coverage Reload (if applicable)

Criteria

- (i) If the insured mother unfortunately passes away;
- (ii) the insured mother has a miscarriage or terminates the pregnancy; or
- (iii) the insured mother experiences a stillbirth.

### Postpartum Depression Benefit

For Baby Care only

The benefit limit is subject to the lower of:

- **5%** OSA of the basic plan
- Or up to **USD12,500** for the same insured mother

Criteria

- (i) The mother of the insured child is diagnosed with postpartum depression within 6 months from the insured child's date of birth by a registered psychiatrist, and
- (ii) receives at least 6 sessions of cognitive behavioral therapy conducted by a registered specialist doctor or locally registered psychologist within 6 months from the diagnosis.

Remark:  
12 The policy owner must submit a certified copy of the insured child's birth certificate or any acceptable proof of Live Birth at least 14 days prior to the first policy anniversary, subject to Sun Life HK's approval and the then current administrative rules. Failure to provide such documentation by the specified deadline will result in policy termination on the first policy anniversary date, with no premium refund provided.



For baby

Severe Jaundice Benefit

For Baby Care only

- Daily hospitalization payment equals **0.1% OSA** of the basic plan or a daily limit of **USD250**
- For up to **7 consecutive days**
- This benefit can be claimed once per policy

Criteria

- (i) The insured child was born at or after 37 weeks of gestation; and
- (ii) required hospitalization for at least 5 consecutive days within 30 days of birth to receive phototherapy treatment for neonatal jaundice



For children

All-in-one Juvenile Benefit

Covers **27 juvenile illnesses** including severe hand, foot and mouth disease and congenital diseases.

- Covers 27 types of juvenile illnesses, each illness can be claimed once
- The benefit limit is subject to the lower of:
  - (i) **10% - 20% OSA** of the basic plan; or
  - (ii) Up to **USD50,000** for all juvenile illnesses for the same insured child

Criteria

- (i) The insured child is diagnosed with one of the listed juvenile illnesses.



Important notes:

For Baby Care version only:

- Except for Maternal Compassionate Benefit and Postpartum Depression Benefit, all other benefits, waivers, and rider benefits under these plans are only applicable to the insured child after birth.
- If the insured child needs to claim the following benefits within 60 days from the policy issue / birth date (whichever is later): All-in-one Juvenile Benefit / Complex Surgery SafetyNet Benefit / Designated Illness Care Benefit (if any) / Enhanced Benefit / ESCI Benefit / Gender Care Extra Benefit (if any) / MSCI Benefit / SunCash Support Benefit (if any); or passes away within 180 days from the policy issue / birth date (whichever is later), the benefit will be reduced to 20% of the amount payable.



Alleviate financial burdens during difficult times

Waiver of Premium on Juvenile Illnesses

- Waiver of **24 months' premium** of the basic plan following the immediate premium due date
- If the date of diagnosis is the premium due date, it shall be calculated from that day

Criteria

- The insured child is diagnosed with one of the listed juvenile illnesses; and
- such juvenile illness is paid under All-in-one Juvenile Benefit
- If the insured is diagnosed with a subsequent juvenile illness within the premium waiver period of a previous juvenile illness, the premium waiver of the previous juvenile illness will end. A new premium waiver period will then start counting from the date of diagnosis of the subsequent juvenile illness

Waiver of Premium on Death of Insured's Parent / Guardian

- Waiver of future premiums until the insured child reaches **25 years old**, and continue to provide full coverage

Criteria

- The parent / guardian of the insured child passes away at or before age 80

# Supporting you every step of the way

No matter your plans, good health remains your greatest asset. **SunWell Advanced Care** and **SunWell Supreme Care** offer extensive protection, covering **90 early stage critical illnesses**, **71 major stage critical illnesses**, and protect against **38 complex surgeries** for known and unknown diseases to support you through life's challenges. **SunWell Supreme Care** exclusively provides additional protection against 12 designated female conditions and 12 designated illnesses to support you in challenging times.

## MSCI Benefit

### Up to 7 claims to ensure continuous protection

Covers **major stage** grouped into **3 clear categories**. For Group 1 of the major 3 common critical illnesses of cancer, stroke, and heart attack, **SunWell Advanced Care** allows up to 3 claims, while **SunWell Supreme Care** provides even greater security, with up to 5 claims. The number of claims among the 3 groups is calculated independently. For example, if the insured is diagnosed with a critical illness in Group 1, she will still be covered for critical illnesses in Groups 2 and 3.

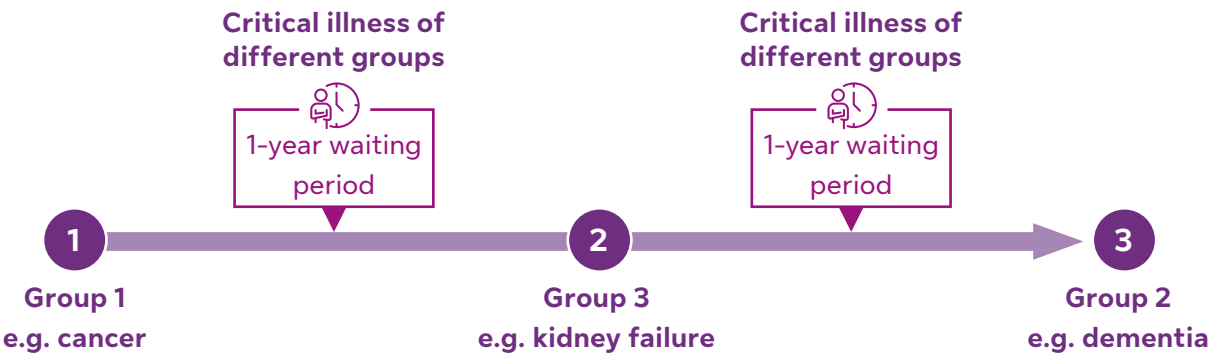
|                       | Group 1<br>Major 3 illnesses | Group 2<br>Elderly illnesses                                                                               | Group 3<br>Other critical illnesses |                                 |
|-----------------------|------------------------------|------------------------------------------------------------------------------------------------------------|-------------------------------------|---------------------------------|
|                       | Cancer, stroke, heart attack | Alzheimer's disease / irreversible organic degenerative brain disorders (dementia), or Parkinson's disease | Other 66 critical illnesses         |                                 |
| SunWell Advanced Care | 3 claims<br>(300% OSA)       | 1 claim<br>(100% OSA)                                                                                      | 1 claim<br>(100% OSA)               | 5 claims in total<br>(500% OSA) |
| SunWell Supreme Care  | 5 claims<br>(500% OSA)       | 1 claim<br>(100% OSA)                                                                                      | 1 claim<br>(100% OSA)               | 7 claims in total<br>(700% OSA) |

|                | 1 <sup>st</sup> claim <sup>13</sup>                                                                                                                                                                                                                             | Subsequent claims                                               |
|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|
| Benefit term   | Whole life                                                                                                                                                                                                                                                      | To age 85                                                       |
| Benefit amount | The higher of:<br>⊖ Current Sum Assured <sup>14</sup> of the basic plan<br>⊕ Enhanced Benefit (if applicable)<br>⊕ face value of Special Bonus (if any)<br>OR<br>⊖ Aggregate Premiums Paid<br>⊖ ESCI Benefit and / or All-in-one Juvenile Benefit paid (if any) | 100% OSA<br>⊖ last SunCash Support Benefit paid (if applicable) |

Remarks:  
13 Assuming no previous claims of Complex Surgery SafetyNet Benefit.  
14 Current Sum Assured refers to 100% OSA deducting any ESCI Benefit and / or All-in-one Juvenile Benefit paid.

Flexible Claims: Benefits are calculated separately for different critical illness groups

Critical illnesses of different groups will not affect claims for another group, a 1-year waiting period is required between diagnoses before any subsequent claims of different critical illness groups.



MSCI Benefit is calculated independently for different groups and will not impact the number of claims of other groups.

**Important notes:**

- Upon the first payout of MSCI Benefit, the GCV and face value of Special Bonus (if any) of this basic plan will become zero, and All-in-one Juvenile Benefit, Complex Surgery SafetyNet Benefit, Coverage Reload Benefit, Designated Illness Care Benefit, Enhanced Benefit, ESCI Benefit, 11 types of female-specific conditions (excluding infertility) under Gender Care Extra Benefit, the definitions of “Loss of Independent Existence”, “Total and Permanent Disability” and “Terminal Illness” under MSCI definition clause, Waiver of Premium on Juvenile Illnesses and ESCI, and Death Benefit of the basic plan will also terminate.

### Waiver of Premium on MSCI

Alleviate financial burdens during difficult times

Upon the first payout of MSCI Benefit or Complex Surgery SafetyNet Benefit, this waiver will waive all the future premiums of the basic plan, Death Coverage Reload (if applicable) and any extra premiums.

First-in-market<sup>6</sup> Comprehensive Genomic Profiling

If an insured unfortunately receives a diagnosis of a cancer tumor, each policy provides coverage for up to **one free Comprehensive Genomic Profiling test**. The insured can undergo comprehensive cancer gene testing with a designated third-party service provider in Hong Kong. Through a blood sample, the doctor will identify any gene mutations in the cancer cells and match them to the insured's genetic profile. This will help the doctor formulate a personalized treatment plan to help the insured overcome their health challenges.

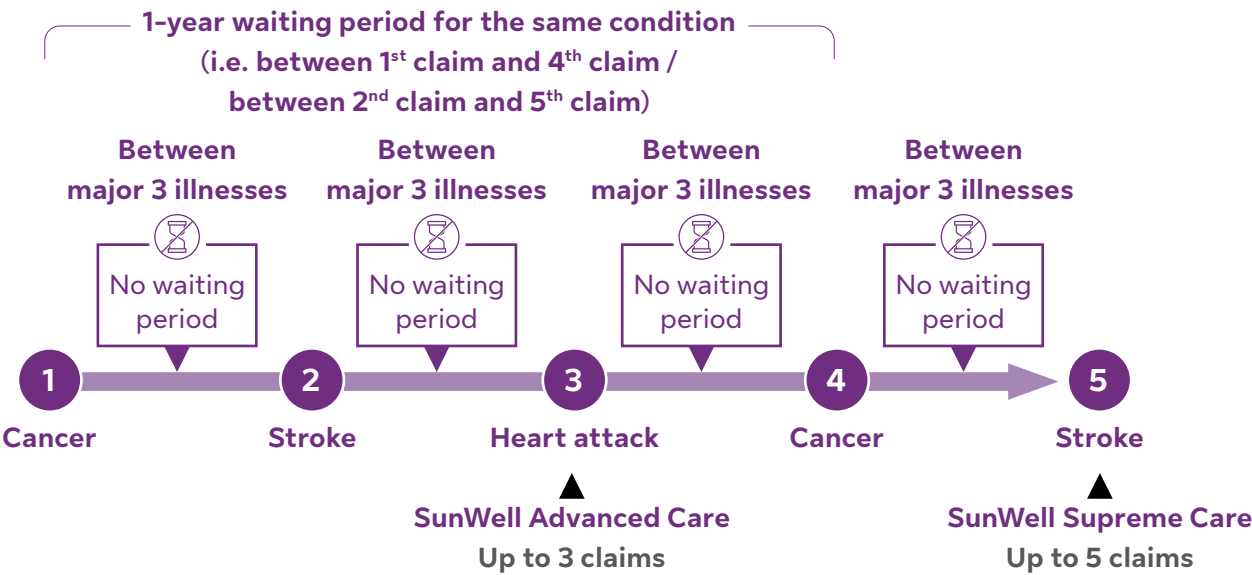
MSCI Benefit Group 1

**First-in-market<sup>4</sup>** No waiting period across diagnoses of cancer, stroke, and heart attack ensures uninterrupted protection

Major 3 illnesses with up to 5 times coverage

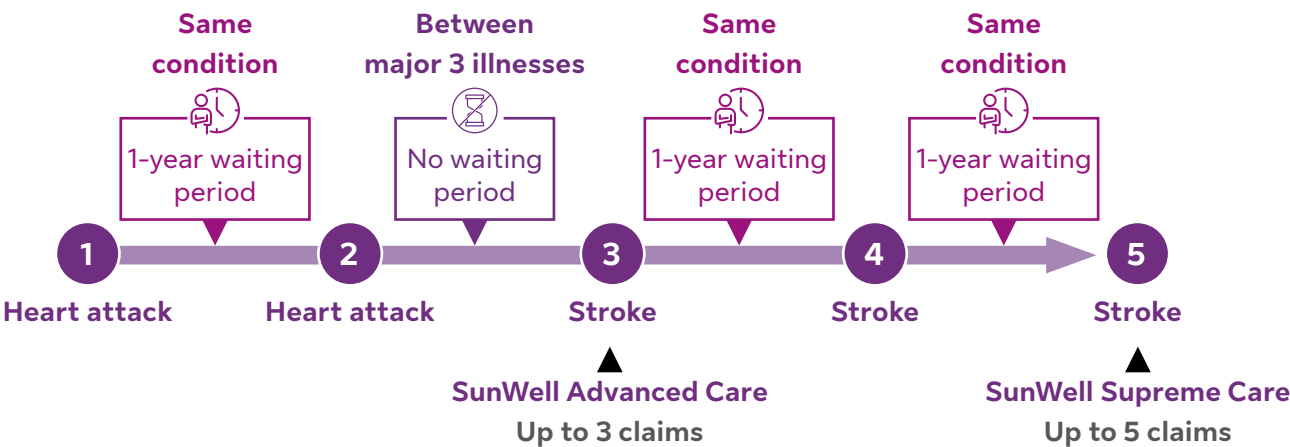
**1** For major 3 illnesses

For cancer, stroke, and heart attack, there is no waiting period and claims can be made immediately.



**2** For stroke / heart attack

If the insured is diagnosed with the same condition again, there is a 1-year waiting period between dates of diagnosis before any subsequent claims can be made.

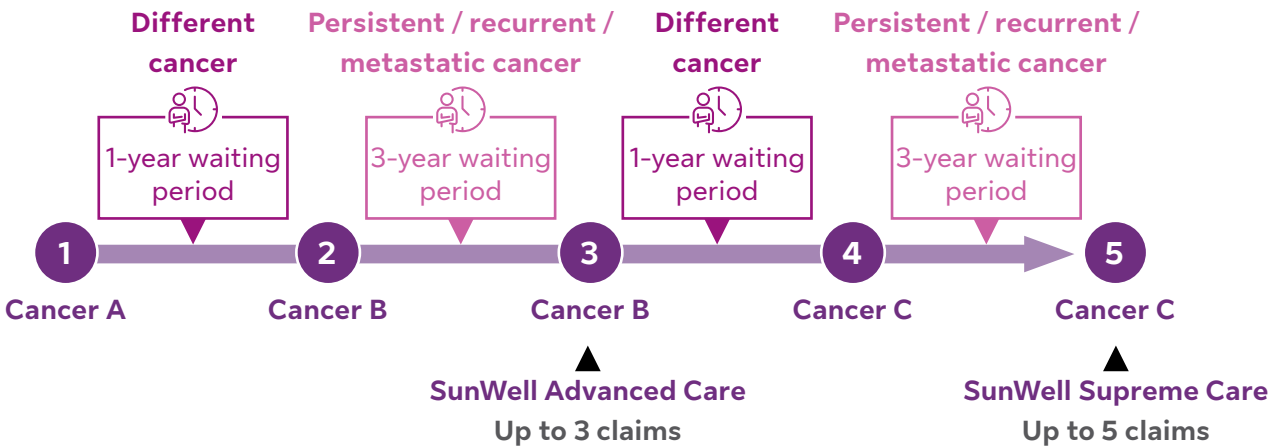


3

For cancer

For a new cancer that is different from the previous one, there is a 1-year waiting period between dates of diagnosis before any subsequent claims can be made.

For a subsequent cancer that is persistent, recurrent or metastatic, there is a 3-year waiting period between dates of diagnosis before any subsequent claims can be made.



First-in-market<sup>4</sup>

Complex Surgery SafetyNet Benefit

Protect against known and unknown diseases

Including decompression of trigeminal nerve root / open trigeminal rhizotomy, which are specialized treatments for trigeminal neuralgia.

- Covers 38 complex surgeries / procedures, this benefit can be claimed once per policy
- Benefit amount equals to the higher of:

Current Sum Assured of the basic plan

+

Enhanced Benefit (if applicable)

+

face value of Special Bonus (if any)

OR

Aggregate Premiums Paid

-

ESCI Benefit and / or All-in-one Juvenile Benefit paid (if any)

Criteria

- (i) The insured unfortunately needs to undergo one of the covered complex surgeries / procedures in the hospital; and
- (ii) that injury or illness condition triggers the complex surgery / procedure is not covered by any other benefits under the policy

 **Important notes:**

- Upon the payout of Complex Surgery SafetyNet Benefit, the Guaranteed Cash Value and face value of Special Bonus (if any) of this basic plan will become zero, and All-in-one Juvenile Benefit, Coverage Reload Benefit, Designated Illness Care Benefit, Enhanced Benefit, ESCI Benefit, 11 types of female-specific conditions (excluding infertility) under Gender Care Extra Benefit, the definitions of "Loss of Independent Existence", "Total and Permanent Disability" and "Terminal Illness" under MSCI definition clause, Waiver of Premium on Juvenile Illnesses and ESCI, and Death Benefit of the basic plan will also terminate.

ESCI Benefit

Covers carcinoma-in-situ in any organ, as well as conditions not previously covered in the market<sup>15</sup>, such as severe hypertension, severe age-related hearing loss, and varicose veins requiring surgery.

- Covers **90 ESCI**, each illness can be claimed once per policy
- Carcinoma-in-situ of different organs, early malignant tumours in different locations, angioplasty and other traumatic interventional treatments for coronary arteries, can each be claimed up to 2 times respectively
- The benefit limit is 10% - 20% OSA of the basic plan
- For the maximum per life limit and benefit terms for different ESCI, please refer to “List of illness conditions covered”

Criteria

- The insured is diagnosed with one of the listed ESCI



Waiver of Premium on ESCI

Alleviate financial burdens during difficult times

- Waiver of **24 months’ premium** of the basic plan following the immediate premium due date
- If the date of diagnosis is the premium due date, it shall be calculated from that day



Criteria

- The insured is diagnosed with one of the listed ESCI; and
- Such ESCI is paid under the ESCI Benefit
- If the insured is diagnosed with a subsequent ESCI within the premium waiver period of a previous ESCI, the premium waiver of the previous ESCI will end. A new premium waiver period will then start counting from the date of diagnosis of the subsequent ESCI

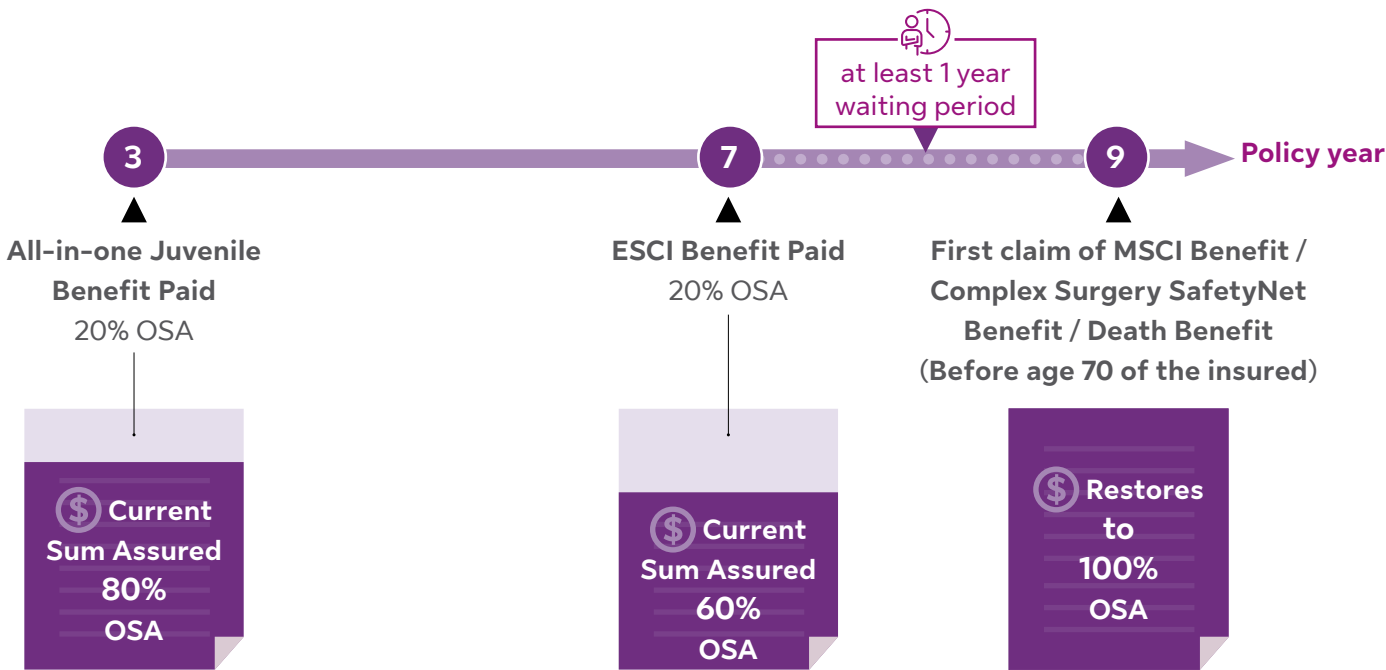
Remark:  
15 The feature’s “not previously covered in the market” statement is based on a comparison with other critical illness protection plans for new Composite and Long-Term Businesses as identified in the Register of Authorized Insurers by Insurance Authority as of April 25, 2024.

Market-rare

Coverage Reload Benefit

- After at least 1 year of the previous diagnosis of an ESCI or juvenile illness condition, this benefit restores the total benefit amount paid under ESCI Benefit and / or All-in-one Juvenile Benefit, up to 100% OSA
- Payable upon the first payout of the MSCI Benefit, Complex Surgery SafetyNet Benefit, or Death Benefit
- Can be claimed once per policy

- Criteria
- Before age 70 of the insured



### Enhanced Benefit

Extra protection for critical illness or death

This Enhanced Benefit can be claimed once per policy and will be paid out together with the first payout of the MSCI Benefit, Complex Surgery SafetyNet Benefit, or Death Benefit.

|                                                                      | 60% OSA of the basic plan                                                                                                                               |                                                                                                                                                         |
|----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| SunWell Advanced Care / SunWell Supreme Care                         | <ul style="list-style-type: none"> <li>Policy issue age of the insured is 20 or below</li> <li>Before the 20<sup>th</sup> policy anniversary</li> </ul> | <ul style="list-style-type: none"> <li>Policy issue age of the insured is 21 or above</li> <li>Before the 10<sup>th</sup> policy anniversary</li> </ul> |
| SunWell Advanced Care - Baby Care / SunWell Supreme Care - Baby Care | Enhanced Benefit is applicable before the 20 <sup>th</sup> policy anniversary                                                                           |                                                                                                                                                         |

Mental Incapacity Advance Option

Handover to someone you trust for uninterrupted protection

- If the insured is diagnosed with mental incapacity, the designated person can file claims on behalf of the insured.

Criteria

- To exercise this option, the insured must be the policy owner
- Death Benefit and Maternal Compassionate Benefit cannot be claimed under this option
- For the definition of mental incapacity, please refer to the sample policy document

Death Benefit

If the insured unfortunately passes away during the coverage period and the Current Sum Assured is higher than zero, we will pay out the Death Benefit to the beneficiary. For details, please refer to “Benefit Schedule”.

Multiple Death Benefit Settlement Options

Provide flexibility in allocating wealth and ensure assets are distributed as wished

|                                                                                                                                                                                                                                                                                                           |                                                                                                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Full payment in a lump-sum                                                                                                                                                                                                                                                                             |                                                             |
| 2. Full payment by installments<br>Full amount to be paid in monthly or annual mode ranging from 2-50 years                                                                                                                                                                                               |                                                             |
| 3. Partial payment installments<br>Partial amount to be paid in lump-sum first and the remaining to be paid by installments                                                                                                                                                                               |                                                             |
| 4. <b>First-in-market<sup>16</sup></b> Partial payment by installments till the designated age of beneficiary<br>Partial amount to be paid by installments before the designated age of the beneficiary and the remaining (if any) to be paid in lump-sum when the beneficiary reaches the designated age | <div>Before designated age</div> <div>Designated age</div>  |
| 5. Full payment by increasing installments<br>First installment to be paid in monthly or annual mode and the subsequent installments with 3% p.a. incremental rate until the Death Benefit is paid up                                                                                                     | <div>3% incremental p.a.</div>                              |

Remark:

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

### Guaranteed Insurability Option

When the insured reaches 18 years old, gets married, has children or their direct family members (including spouse, parents and children) are first diagnosed with a MSCl, the option guarantees to additionally purchase another critical illness insurance without underwriting.

- The insured can purchase a new critical illness policy for themselves with guaranteed acceptance without having to provide further proof of insurability.
- The protection amount of the new policy will be the lower of:
  - (i) 50% OSA of the basic plan, or
  - (ii) Up to **USD62,500**

Criteria

- (i) The existing policy has no claim records;
- (ii) this basic plan is in effect for at least 3 consecutive years;
- (iii) within 30 days from the date of any above specified life events; and
- (iv) this option can be exercised once per policy

### Guaranteed Insurability Option for Newborn

The insured’s child can receive their first protection from the very start without underwriting.

- The insured can purchase a new critical illness policy for their child with guaranteed acceptance without having to provide further proof of insurability.
- The protection amount of the new policy will be the lower of:
  - (i) 50% OSA of the basic plan, or
  - (ii) Up to **USD62,500**

Criteria

- (i) The existing policy has no claim records;
- (ii) this basic plan is in effect for at least 1 year;
- (iii) within 30 days of birth of the insured's child; and
- (iv) this option can be exercised once per policy

**Important notes:**  
**For Baby Care version only:**

- Guaranteed Insurability Option for Newborn is only applicable to the baby of the insured child after that child has grown up and had a baby of their own.

SunCash Support Benefit

For Supreme Care only

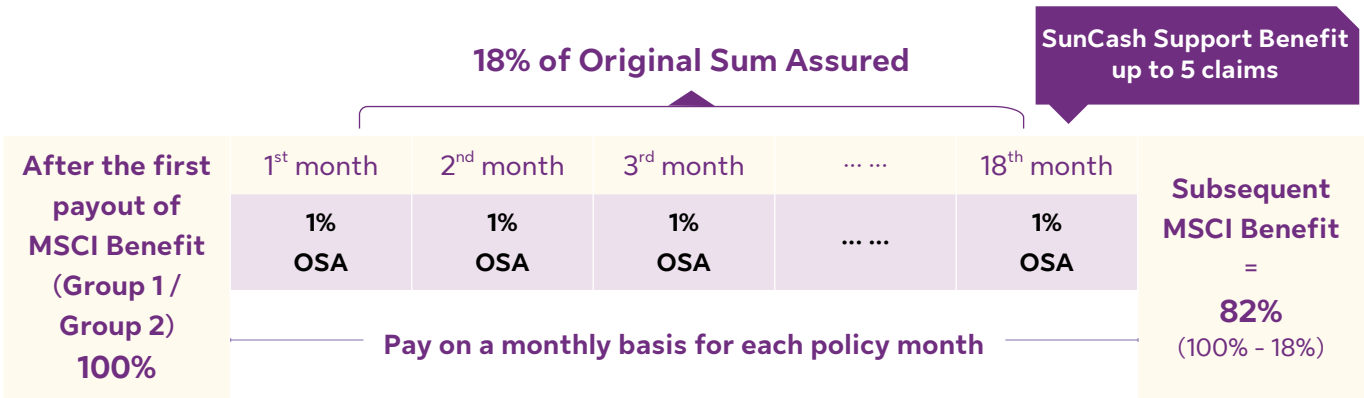
Peace of mind on the road to recovery with up to 5 claims

- Monthly payout at 1% OSA for each policy month, up to a maximum of 18 months
- Up to 5 claims can be made
- The total benefit amount is up to 90% OSA of the basic plan
- no proof of ongoing or late-stage medical care is needed

Market-rare

Criteria

- (i) The insured is diagnosed with one of the MSCI Benefit Group 1 (cancer, stroke, heart attack) or Group 2 (Alzheimer’s disease / irreversible organic degenerative brain disorders [dementia], or Parkinson's disease)
- (ii) If the insured passes away during the payout period of the SunCash Support Benefit, the remaining monthly payouts will be paid in a lump sum to the beneficiary
- (iii) After the payout of the SunCash Support Benefit, the benefit amount payable under the subsequent MSCI Benefit will be reduced accordingly



First-in-market<sup>4</sup>

Gender Care Extra Benefit

For Supreme Care only

Extended care for women's health

12 types of female-specific cancers and health conditions are eligible for additional protection up to 20% OSA, including infertility.

- Covers 12 female-specific cancers and illnesses
- Each type of designated female-specific conditions can be claimed once per policy; and
- The total benefit limit of this benefit cannot exceed 20% OSA of the basic plan

Criteria

- Before the age of 85, the insured is diagnosed with any one of the designated conditions under this benefit; and
- such female-specific condition is paid under ESCI Benefit or MSCI Benefit except for infertility

| Group  | Designated female-specific conditions                         | Extra benefit % of the OSA |
|--------|---------------------------------------------------------------|----------------------------|
| Cancer | 1. Breast Cancer                                              | 20%                        |
|        | 2. Ovary Cancer                                               | 20%                        |
|        | 3. Fallopian Tube Cancer                                      | 20%                        |
|        | 4. Uterus Cancer                                              | 20%                        |
|        | 5. Cervix Cancer                                              | 20%                        |
|        | 6. Vagina Cancer                                              | 20%                        |
|        | 7. Vulva Cancer                                               | 20%                        |
| Others | 8. Severe Rheumatoid Arthritis                                | 20%                        |
|        | 9. Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis | 20%                        |
|        | 10. Less Severe Systemic Lupus Erythematosus                  | 10%                        |
|        | 11. Severe Osteoporosis with Fractures                        | 10% <sup>17</sup>          |
|        | 12. Infertility                                               | 10%                        |



Important notes:

- For infertility, if the insured is unfortunately diagnosed with a major stage critical illness and receives a payout of the MSCI Benefit and has already received medically necessary infertility treatment confirmed by a registered specialist as a result of the major stage critical illness, we will pay out the Gender Care Extra Benefit.

For Baby Care version only:

- The additional coverage under Gender Care Extra Benefit only applies to the male / female-specific conditions of the insured child after birth. For male-specific protection, please refer to the **SunWell Advanced Care** and **SunWell Supreme Care** product brochures for men.

Remark:

17 The maximum benefit limit covers all applicable benefits for the same insured for Severe Osteoporosis with Fractures under the same policy is USD15,000.

First-in-market<sup>4</sup>

Designated Illness Care Benefit

For Supreme Care only

Targeted extra protection for 12 designated illnesses of the lungs, heart, and the nervous system

- Covers 12 designated conditions
- Each type of designated conditions under this benefit can be claimed once per policy; and
- The total benefit limit of this benefit cannot exceed 20% OSA of the basic plan

Criteria

- Before the age of 85, the insured is diagnosed with any one of the designated conditions under this benefit; and
- such designated condition is paid under the ESCI Benefit or MSCI Benefit

| Designated conditions under Designated Illness Care Benefit                           | Extra benefit % of the OSA |
|---------------------------------------------------------------------------------------|----------------------------|
| 1. Chronic Obstructive Lung Disease                                                   | 20%                        |
| 2. End Stage Lung Disease                                                             | 20%                        |
| 3. Severe Bronchiectasis                                                              | 20%                        |
| 4. Severe Emphysema                                                                   | 20%                        |
| 5. Severe Pulmonary Fibrosis                                                          | 20%                        |
| 6. Major Organ Transplant (Lung)                                                      | 20%                        |
| 7. Cardiomyopathy                                                                     | 20%                        |
| 8. Alzheimer’s Disease / Irreversible Organic Degenerative Brain Disorders (Dementia) | 20%                        |
| 9. Interstitial Fibrosis                                                              | 10%                        |
| 10. Major Organ Transplantation on Waiting List (Lung)                                | 10%                        |
| 11. Early Cardiomyopathy                                                              | 10%                        |
| 12. Early Stage Dementia including Early Stage Alzheimer's Disease                    | 10%                        |

CI Protector Plus

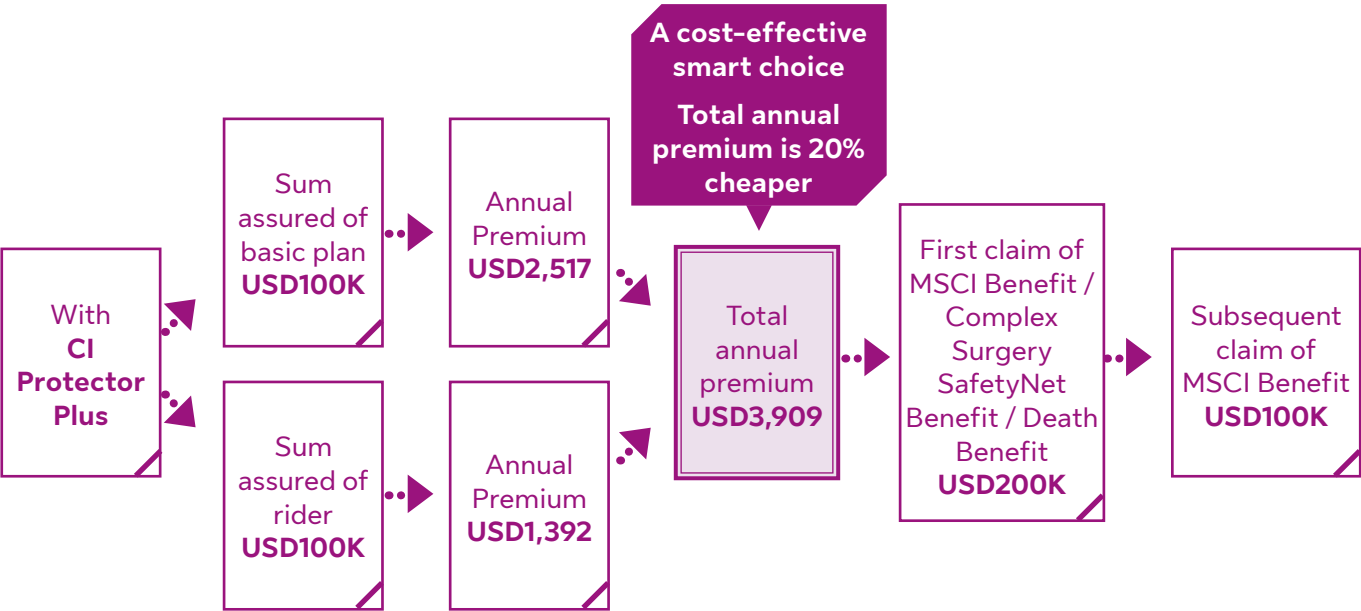
Optional Rider<sup>18</sup>

Expand protection with affordable premiums

When the insured is first diagnosed with a MSCI, needs to undergo a complex surgery under the Complex Surgery SafetyNet Benefit, or unfortunately passes away, an additional rider benefit amount other than the OSA of the basic plan will be paid out.

- 1
- 2
- 3
- Increase first-time protection with lower premiums
- Balance premium and protection
- Flexibly adjust the amount of protection according to personal needs

Assuming the insured is a 30-year-old female, non-smoker, insured for **SunWell Supreme Care** (25-pay) and **CI Protector Plus** (25-pay), and Enhanced Benefit is excluded in the calculation of benefit payouts:



Remark:

18 This optional rider benefit must be purchased along with the basic plan at the time of application. The premium payment term of the optional rider benefit shall follow the same as the basic plan.

Market-rare

Death Coverage Reload

Optional Rider<sup>18</sup>

The Death Coverage Reload allows you to still have death protection after claiming MSCI Benefit or Complex Surgery SafetyNet Benefit. You can choose to restore the Death Benefit to 25%, 50%, or 100% OSA. If the insured passes away without making any claims of MSCI Benefit or Complex Surgery SafetyNet Benefit, the Aggregate Premiums Paid for this optional rider benefit will be paid as the Compassionate Benefit.

✗ Death Coverage Reload Benefit

100% OSA

MSCI Benefit / Complex Surgery SafetyNet Benefit

Death Benefit 0%

After MSCI Benefit / Complex Surgery SafetyNet Benefit is paid, the Death Benefit will become zero

✓ Death Coverage Reload Benefit

100% OSA

MSCI Benefit / Complex Surgery SafetyNet Benefit

Death Benefit 100%

OR

50%

OR

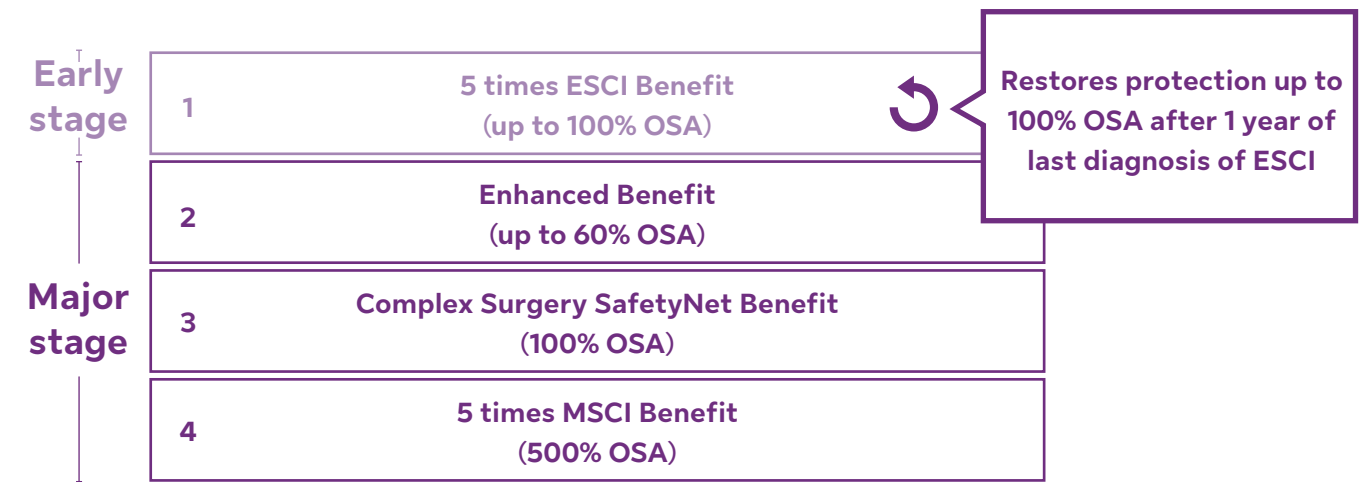
25%

After MSCI Benefit / Complex Surgery SafetyNet Benefit is paid, the Death Benefit will be restored according to the previously selected percentage at 25%, 50% or 100% OSA of the basic plan



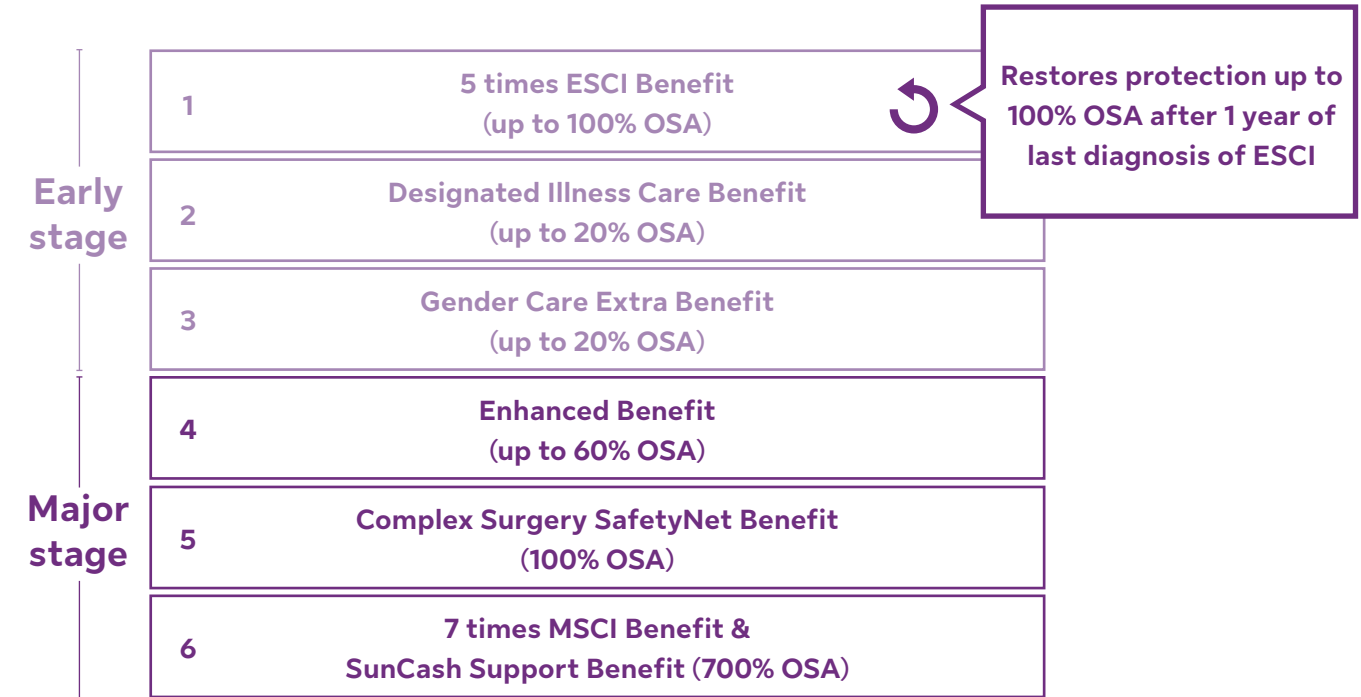
An example of SunWell Advanced Care’s total protection reaches 7.6 times of OSA

Together with the CI Protector Plus and Death Coverage Reload, the total protection amount can be as high as 960% OSA<sup>19</sup>.



An example of SunWell Supreme Care’s total protection reaches 10 times of OSA

Together with the CI Protector Plus and Death Coverage Reload, the total protection amount can be as high as 1,200% OSA<sup>20</sup>.



Example for illustration purpose only. Designated Illness Care Benefit and Gender Care Extra Benefit will also cover designated MSCI conditions.

Remarks:  
19 The total protection amount reaches 960% assumes the coverage of both optional riders - CI Protector Plus and Death Coverage Reload - each equal 100% OSA of the basic plan.  
20 The total protection amount reaches 1,200% assumes the coverage of both optional riders - CI Protector Plus and Death Coverage Reload - each equal 100% OSA of the basic plan.

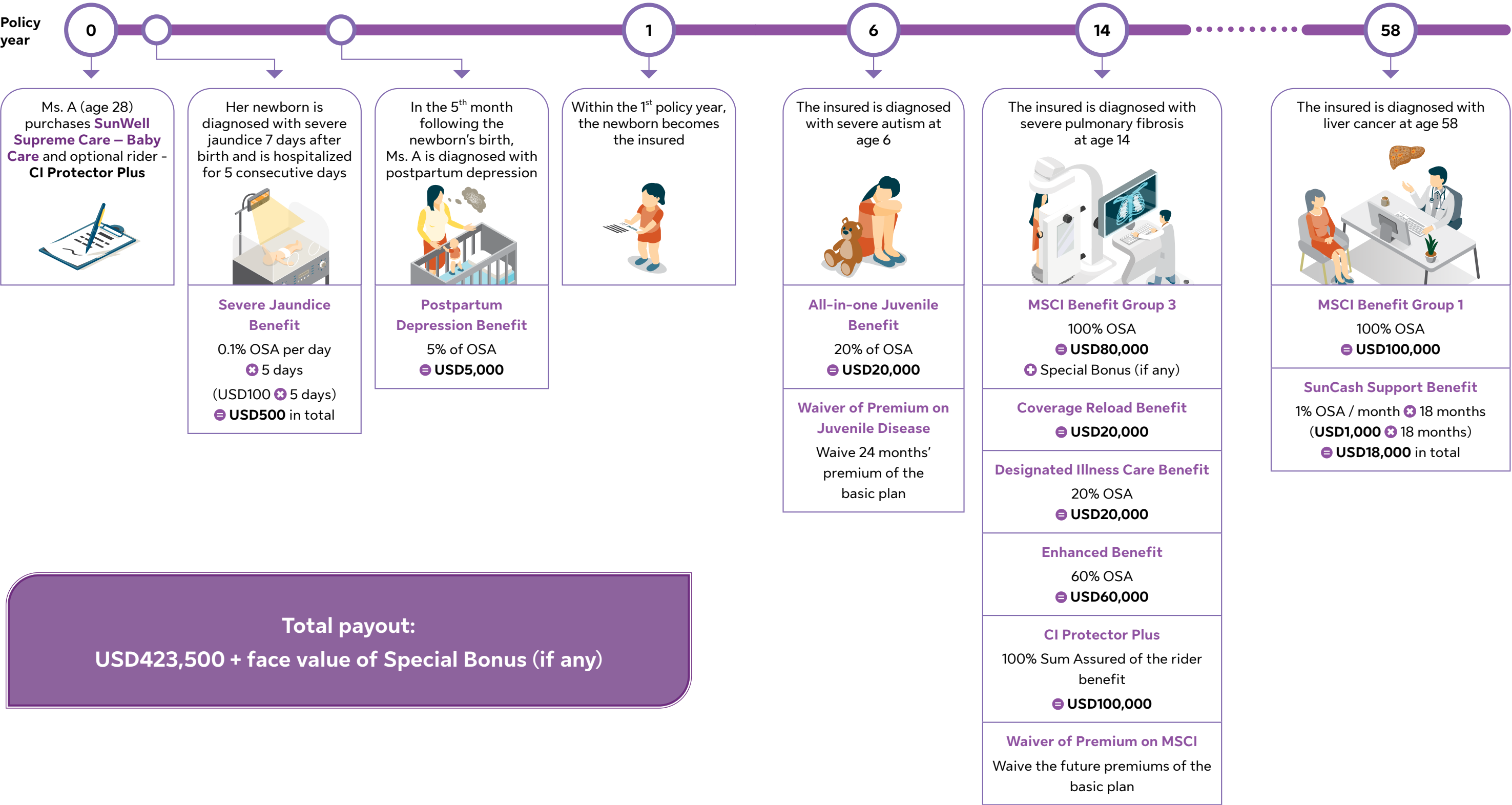


# Case study



**Ms. A** (age 28) is pregnant for 30 weeks and wants affordable and comprehensive protection for her unborn child. Therefore, she purchases **SunWell Supreme Care – Baby Care** and optional rider **CI Protector Plus** to protect her child should any unexpected illnesses arise after the baby’s birth. Within the 1<sup>st</sup> policy year, Ms. A changes the insured to her baby, ensuring her child receives the protection needed in the case of future diagnosis.

| SunWell Supreme Care – Baby Care |            | + | Optional rider – CI Protector Plus |            |
|----------------------------------|------------|---|------------------------------------|------------|
| Sum assured:                     | USD100,000 |   | Sum assured:                       | USD100,000 |
| Premium payment term:            | 20-pay     |   | Premium payment term:              | 20-pay     |



# Benefit coverage

|                                                                                                                                  | SunWell Advanced Care /<br>SunWell Advanced Care -<br>Baby Care | SunWell Supreme Care /<br>SunWell Supreme Care -<br>Baby Care |
|----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|---------------------------------------------------------------|
| Core Benefits                                                                                                                    |                                                                 |                                                               |
| Major Stage Critical Illness (“MSCI”) Benefit                                                                                    | 71 MSCI<br>Up to 5 claims                                       | 71 MSCI<br>Up to 7 claims                                     |
| MSCI Group 1<br>Cancer, heart attack or stroke                                                                                   | Up to 3 claims                                                  | Up to 5 claims                                                |
| MSCI Group 2<br>Alzheimer’s disease / irreversible<br>organic degenerative brain disorders<br>(dementia), or Parkinson's disease | 1 claim                                                         | 1 claim                                                       |
| MSCI Group 3<br>Other critical illnesses                                                                                         | 1 claim                                                         | 1 claim                                                       |
| All-in-one Juvenile Benefit                                                                                                      | 27 juvenile illnesses<br>Up to 100% OSA                         | 27 juvenile illnesses<br>Up to 100% OSA                       |
| Early Stage Critical Illness (“ESCI”) Benefit                                                                                    | 90 ESCI<br>Up to 100% OSA                                       | 90 ESCI<br>Up to 100% OSA                                     |
| Complex Surgery SafetyNet Benefit                                                                                                | 38 designated complex<br>surgeries                              | 38 designated complex<br>surgeries                            |
| Death Benefit                                                                                                                    | ✓                                                               | ✓                                                             |
| Coverage Reload Benefit                                                                                                          | ✓                                                               | ✓                                                             |
| Enhanced Benefit                                                                                                                 | ✓                                                               | ✓                                                             |
| Free Health Checkup                                                                                                              | ✓                                                               | ✓                                                             |
| Waiver of Premium on Juvenile Disease &<br>ESCI                                                                                  | ✓                                                               | ✓                                                             |
| Waiver of Premium on MSCI                                                                                                        | ✓                                                               | ✓                                                             |
| Waiver of Premium on Death of Insured’s<br>Parent / Guardian                                                                     | ✓                                                               | ✓                                                             |
| Mental Incapacity Advance Option                                                                                                 | ✓                                                               | ✓                                                             |
| Guaranteed Insurability Option                                                                                                   | ✓                                                               | ✓                                                             |
| Guaranteed Insurability Option for Newborn                                                                                       | ✓                                                               | ✓                                                             |
| Value-added Services                                                                                                             | ✓                                                               | ✓                                                             |

SunWell Advanced Care / SunWell Supreme Care

|                                            | SunWell Advanced Care /<br>SunWell Advanced Care -<br>Baby Care        | SunWell Supreme Care /<br>SunWell Supreme Care -<br>Baby Care          |
|--------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------|
| SunCash Support Benefit                    | ✕                                                                      | ✓                                                                      |
| Gender Care Extra Benefit                  | ✕                                                                      | ✓                                                                      |
| Designated Illness Care Benefit            | ✕                                                                      | ✓                                                                      |
| Baby Care                                  |                                                                        |                                                                        |
| Postpartum Depression Benefit              | Only applicable if<br>the insured is pregnant at<br>policy application | Only applicable if<br>the insured is pregnant at<br>policy application |
| Maternal Compassionate Benefit             |                                                                        |                                                                        |
| Severe Jaundice Benefit                    | Only applicable to<br>the newborn of the<br>insured mother             | Only applicable to<br>the newborn of the<br>insured mother             |
| Optional Riders                            |                                                                        |                                                                        |
| CI Protector Plus                          | Optional                                                               | Optional                                                               |
| Death Coverage Reload                      |                                                                        |                                                                        |
| Accident Benefit                           |                                                                        |                                                                        |
| Accidental Death & Disability Plus Benefit |                                                                        |                                                                        |
| Hospital Income Benefit                    |                                                                        |                                                                        |
| One / Five Year Term Benefit               |                                                                        |                                                                        |
| SunHealth Medical Care Rider               |                                                                        |                                                                        |
| Tender Care Benefit                        |                                                                        |                                                                        |
| Total Disability Benefit                   |                                                                        |                                                                        |

# Benefit schedule

| Benefits                          | Details                                                                                                                                                                                                                   | Benefit calculation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                      |
|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| MSCI Benefit                      | Covers 71 major stage critical Illnesses                                                                                                                                                                                  | <p><b>First claim of the benefit is the higher of:</b></p> <ul style="list-style-type: none"> <li>⊖ Current Sum Assured of the basic plan</li> <li>⊕ Enhanced Benefit (if applicable)</li> <li>⊕ face value of Special Bonus (if any)</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>⊖ Aggregate Premiums Paid</li> <li>⊖ ESCI Benefit and / or All-in-one Juvenile Benefit paid (if any)</li> </ul> <p><b>Subsequent claims:</b></p> <ul style="list-style-type: none"> <li>⊖ 100% OSA</li> <li>⊖ last SunCash Support Benefit paid (if applicable)</li> </ul> |                                                                                      |
| Complex Surgery SafetyNet Benefit | Covers the insured who undergoes a designated Complex Surgical Procedure and confined in hospital due to an injury or an illness condition which is not payable under any other benefit in <b>SunWell Series</b> policies | <p>The higher of:</p> <ul style="list-style-type: none"> <li>⊖ Current Sum Assured of the basic plan</li> <li>⊕ Enhanced Benefit (if applicable)</li> <li>⊕ face value of Special Bonus (if any)</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>⊖ Aggregate Premiums Paid</li> <li>⊖ ESCI Benefit and / or All-in-one Juvenile Benefit paid (if any)</li> </ul>                                                                                                                                                                                                 |                                                                                      |
| Death Benefit                     | Upon the unfortunate event of the death of the insured during the benefit term, the beneficiary(ies) will receive the Death Benefit                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                      |
| Enhanced Benefit                  | Payable on the first claim of MSCI Benefit, Complex Surgery SafetyNet Benefit, and Death Benefit                                                                                                                          | <b>Additional 60% OSA</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                      |
|                                   |                                                                                                                                                                                                                           | The insured is 20 years old or below, before the 20 <sup>th</sup> policy anniversary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | The insured is 21 years old or above, before the 10 <sup>th</sup> policy anniversary |

| Benefits                        | Details                                                                                                                                                                                                                                                                           | Benefit calculation                                                                                                                           |
|---------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| All-in-one Juvenile Benefit     | Covers 27 juvenile illnesses                                                                                                                                                                                                                                                      | The lower of<br>(i) 10% - 20% OSA; or<br>(ii) a maximum per life limit of USD50,000 under <b>SunWell Series</b> policies for the same insured |
| ESCI Benefit                    | Covers 90 early stage critical illnesses                                                                                                                                                                                                                                          | 10% - 20% OSA of the basic plan; the maximum benefit limit for different illnesses, please refer to “List of illness conditions covered”      |
| Coverage Reload Benefit         | After at least 1 year of previous diagnosis of ESCI or juvenile illness condition, restores the total benefit amount paid under ESCI Benefit and / or All-in-one Juvenile Benefit and payable upon the payout of Complex Surgery SafetyNet Benefit, MSCI Benefit or Death Benefit | The total benefit amount of the ESCI Benefit and / or All-in-one Juvenile Benefit paid, up to 100% OSA                                        |
| For SunWell Supreme Care only   |                                                                                                                                                                                                                                                                                   |                                                                                                                                               |
| Gender Care Extra Benefit       | Covers 12 gender specific conditions for male and female respectively                                                                                                                                                                                                             | Up to additional 20% OSA (subject to illness conditions)                                                                                      |
| Designated Illness Care Benefit | Covers 12 designated illness conditions targeting lung, heart and the nervous system                                                                                                                                                                                              | Up to additional 20% OSA (subject to illness conditions)                                                                                      |
| SunCash Support Benefit         | Covers cancer, stroke, heart attack, Alzheimer’s disease / irreversible organic degenerative brain disorders (dementia) or Parkinson’s disease and such MSCI is paid under MSCI Benefit                                                                                           | Each claim period is 18 months, with 1% OSA payable each month. A maximum of 5 claims can be made, up to 90% OSA                              |

# Benefit schedule

| Benefits                       | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Benefit as % of Sum Assured                                                                                                                                                                          |
|--------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| For Baby Care version only     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                      |
| Postpartum Depression Benefit  | The mother of the insured child is diagnosed with postpartum depression within 6 months from the infant's date of birth by a registered psychiatrist and receives at least 6 sessions of cognitive behavioral therapy conducted by a registered specialist doctor or locally registered psychologist within 6 months from the diagnosis                                                                                                                                                                                               | The lower of<br>(i) 5% OSA; or<br>(ii) USD12,500 per life limit for the same insured mother                                                                                                          |
| Severe Jaundice Benefit        | If the insured child is born on or after 37 weeks of gestation and is confined to hospital for at least 5 consecutive days to receive inpatient phototherapy for treatment of newborn jaundice within 30 days after birth                                                                                                                                                                                                                                                                                                             | 0.1% OSA for daily hospitalization up to a maximum of 7 consecutive days, for Severe Jaundice Benefit under all policies issued for the same insured shall be subject to a maximum of USD250 per day |
| Maternal Compassionate Benefit | i. The Expectant Mother dies prior to Birth of a Child and there is no surviving Child insured under this policy;<br>ii. The Expectant Mother undergoes a Miscarriage or Termination of Pregnancy; or<br>iii.The Expectant Mother suffers a Stillbirth                                                                                                                                                                                                                                                                                | 105% of the Aggregate Premiums Paid for the basic plan, CI Protector Plus (if applicable) and Death Coverage Reload (if applicable)                                                                  |
| For Baby Care version only     | If the insured child needs to claim the following benefits within 60 days from the policy issue / birth date (whichever is later): <ul style="list-style-type: none"> <li>All-in-one Juvenile Benefit</li> <li>Complex Surgery SafetyNet Benefit</li> <li>Designated Illness Care Benefit</li> <li>Enhanced Benefit</li> <li>ESCI Benefit</li> <li>Gender Care Extra Benefit</li> <li>MSCI Benefit</li> <li>SunCash Support Benefit</li> </ul> or passes away within 180 days from the policy issue / birth date (whichever is later) | Benefit amount will be reduced to 20% of amount payable                                                                                                                                              |

\* Outstanding loans and interests (if any) must be deducted before paying benefit claims.

# Key product information

|                                  | Basic plan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Optional rider                                        |                                    |
|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|------------------------------------|
|                                  | SunWell Advanced Care /<br>SunWell Supreme Care                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | CI Protector Plus                                     | Death Coverage Reload              |
| Sum Assured                      | Minimum: USD25,000<br>Maximum: subject to the then current underwriting rules by Sun Life HK                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Minimum: USD12,500<br>Maximum: 100% OSA of basic plan | 25% / 50% / 100% OSA of basic plan |
| Premium Payment Term & Issue Age | 10-pay: from 15 days to age 65<br>15-pay: from 15 days to age 60<br>20-pay: from 15 days to age 55<br>25-pay: from 15 days to age 50<br>For Baby Care version only<br>Age 18 to 45 with gestation period of 22 <sup>nd</sup> week or above                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                       |                                    |
| Currency                         | USD                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                       |                                    |
| Premium Structure                | Regular Pay (Limited pay level and non-guaranteed)<br>Premium amount is determined based on several factors including but not limited to sum assured, premium payment term, sex, issue age, smoking status and health conditions of the insured.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                       |                                    |
| Benefit Term                     | <b>Whole Life, except the following:</b> <ol style="list-style-type: none"> <li><b>Early Stage Critical Illnesses:</b> <ul style="list-style-type: none"> <li>Accidental fracture of spinal column: from age 65 to 85 only</li> <li>Severe osteoporosis with fractures: up to age 70</li> <li>Severe presbycusis (age-related hearing loss): from age 51</li> <li>Benign prostatic hyperplasia requiring surgery: from age 51</li> <li>Moderately severe muscular dystrophy: from age 5</li> </ul> </li> <li><b>Major Stage Critical Illnesses:</b> <ul style="list-style-type: none"> <li>Total and permanent disability: up to age 76</li> <li>Loss of independent existence: up to age 65</li> <li>Occupational acquired HIV: from age 18</li> </ul> </li> <li><b>All-in-one Juvenile Benefit:</b> up to age 18               <ul style="list-style-type: none"> <li>Severe autism: from age 5</li> <li>Intellectual disability due to sickness or injury: from age 4</li> <li>Severe pneumonia: from age 6 months</li> <li>Severe food poisoning: from age 6 months</li> </ul> </li> <li><b>Subsequent Claim(s) of MSCI Benefit:</b> up to age 85</li> <li><b>Designated Illness Care Benefit (For Supreme Care Only):</b> up to age 85</li> <li><b>Gender Care Extra Benefit (For Supreme Care Only):</b> up to age 85</li> <li><b>Waiver of Premium on Death of Insured's Parent / Guardian:</b> up to age 80 of parent / guardian and age 25 of the insured</li> <li><b>Coverage Reload Benefit:</b> up to age 70</li> </ol> |                                                       |                                    |

|                                                                                                                                                                                 | For Baby Care version only                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                     |    |    |    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|----|----|----|
| Benefit Term                                                                                                                                                                    | 1. <b>Maternal Compassionate Benefit:</b> from gestation period of 22 <sup>nd</sup> week to birth<br>2. <b>Postpartum Depression Benefit:</b> up to 6 months from birth<br>3. <b>Severe Jaundice Benefit:</b> up to 30 days from birth                                                                                                                                                                                                               |                                                                                     |    |    |    |
| Guaranteed Cash Value                                                                                                                                                           | Starting from the 10 <sup>th</sup> Policy Anniversary, GCV is payable upon policy surrender / partial surrender. GCV is specified as following:<br><br>• <b>At or after age 100 of insured:</b><br>100% OSA of the basic plan<br><br>• <b>Before age 100 of insured:</b><br>the lower of:<br>(a) Specific % of Aggregate Premiums Paid (stated in below table); or<br>(b) 90% OSA of the basic plan                                                  |                                                                                     |    |    |    |
|                                                                                                                                                                                 | The last premium due date on which the relevant premium is fully paid                                                                                                                                                                                                                                                                                                                                                                                | Guaranteed Cash Value as % of Aggregate Premiums Paid                               |    |    |    |
|                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Premium Payment Term                                                                |    |    |    |
|                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 10                                                                                  | 15 | 20 | 25 |
|                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Before the 10 <sup>th</sup> Policy Anniversary                                      |    |    |    |
|                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                      | On or after the 10 <sup>th</sup> and before the 15 <sup>th</sup> Policy Anniversary |    |    |    |
|                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                      | On or after the 15 <sup>th</sup> and before the 18 <sup>th</sup> Policy Anniversary |    |    |    |
|                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                      | On or after the 18 <sup>th</sup> and before the 20 <sup>th</sup> Policy Anniversary |    |    |    |
|                                                                                                                                                                                 | On or after the 20 <sup>th</sup> and before the 25 <sup>th</sup> Policy Anniversary                                                                                                                                                                                                                                                                                                                                                                  |                                                                                     |    |    |    |
|                                                                                                                                                                                 | On or after the 25 <sup>th</sup> Policy Anniversary                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                     |    |    |    |
| If the MSCI Benefit or Complex Surgery SafetyNet Benefit is paid or payable, no GCV will be payable afterwards under the policy.<br><br>Optional riders do not include any GCV. |                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                     |    |    |    |
| Special Bonus                                                                                                                                                                   | Face value of the Special Bonus to be paid upon the payout of:<br>a) The first claim of MSCI Benefit;<br>b) Complex Surgery SafetyNet Benefit; or<br>c) Death Benefit<br><br>We will only pay out the cash value of the Special Bonus when<br>a) the policy is partially or fully surrendered, or<br>b) the policy is terminated (unless termination is caused by the death of the insured)<br><br>Optional riders do not include any Special Bonus. |                                                                                     |    |    |    |

|                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                      |
|------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| Surrender Value                                                        | <div> <div>Guaranteed Cash Value</div> <div>+</div> <div>cash value of Special Bonus (if any)</div> <div>-</div> <div>ESCI Benefit and / or All-in-one Juvenile Benefit paid (if any)</div> <div>-</div> <div>any outstanding loans with interest</div> </div>                                                                                                                                                                                                                                                             |                                                                                                                                      |
| Death Benefit / Compassionate Benefit / Maternal Compassionate Benefit | <p>The higher of:</p> <ul style="list-style-type: none"> <li>= Current Sum Assured of the basic plan</li> <li>+ Enhanced Benefit (if applicable)</li> <li>+ face value of Special Bonus (if any)</li> <li>- any outstanding loans with interest</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>= Aggregate Premiums Paid</li> <li>- ESCI Benefit and / or All-in-one Juvenile Benefit paid (if any)</li> <li>- any outstanding loans with interest</li> </ul>                                                 |                                                                                                                                      |
|                                                                        | <p><b>For Death Coverage Reload only:</b></p> <ul style="list-style-type: none"> <li>Before MSCI Benefit / Complex Surgery SafetyNet Benefit is paid, the Compassionate Benefit will be the Aggregate Premiums Paid of Death Coverage Reload, deducting any outstanding loans with interest;</li> <li>After MSCI Benefit / Complex Surgery SafetyNet Benefit is paid, the Death Benefit will be restored to the previously selected percentage at 25%, 50% or 100% OSA of the basic plan</li> </ul>                        | <p><b>For CI Protector Plus only:</b></p> <p>100% Sum Assured of the rider benefit deducting any outstanding loans with interest</p> |
|                                                                        | <p><b>For Baby Care version only:</b></p> <ul style="list-style-type: none"> <li><b>Before birth:</b><br/>105% Aggregate Premiums Paid for the basic plan, CI Protector Plus (if applicable) and Death Coverage Reload (if applicable) deducting any outstanding loans with interest</li> <li><b>After birth:</b><br/>If the insured passes away within 180 days since policy issuance or date of Birth (whichever is later), the Death Benefit under this policy shall be reduced to 20% of the amount payable</li> </ul> |                                                                                                                                      |

# List of illness conditions covered

A 60-day waiting period from policy issue date applies for Major Stage Critical Illness Benefit, Early Stage Critical Illness Benefit, All-in-One Juvenile Benefit and Complex Surgery SafetyNet Benefit except if such condition or illness is directly caused by an Accident<sup>21</sup>.

| Major stage critical illnesses |                                                                                       |                                            |                                                                   |
|--------------------------------|---------------------------------------------------------------------------------------|--------------------------------------------|-------------------------------------------------------------------|
| Group 1                        | 1. Cancer                                                                             | 2. Heart Attack                            | 3. Stroke                                                         |
| Group 2                        | 4. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders (Dementia) |                                            |                                                                   |
|                                | 5. Parkinson's Disease                                                                |                                            |                                                                   |
| Group 3                        | 6. Chronic Obstructive Lung Disease                                                   | 28.Primary Pulmonary Arterial Hypertension | 50.Meningeal Tuberculosis                                         |
|                                | 7. End Stage Lung Disease                                                             | 29.Cardiomypopathy                         | 51. Amputation of Feet due to Complication from Diabetes Mellitus |
|                                | 8. Severe Bronchiectasis                                                              | 30.Surgery for Disease of the Aorta        | 52.Aplastic Anaemia                                               |
|                                | 9. Severe Emphysema                                                                   | 31. Amyotrophic Lateral Sclerosis (ALS)    | 53.Chronic Adrenal Insufficiency                                  |
|                                | 10. Severe Pulmonary Fibrosis                                                         | 32.Apallc Syndrome                         | 54.Ebola                                                          |
|                                | 11. Chronic Autoimmune Hepatitis                                                      | 33.Benign Brain Tumour                     | 55.Elephantiasis                                                  |
|                                | 12. Chronic Relapsing Pancreatitis                                                    | 34.Creutzfeldt-Jacob Disease               | 56.HIV and AIDS due to Blood Transfusion                          |
|                                | 13. Kidney Failure                                                                    | 35.Hemiplegia                              | 57. Loss of Independent Existence <sup>A</sup>                    |
|                                | 14. End Stage Liver Failure                                                           | 36.Multiple Sclerosis                      | 58.Loss of One Limb and One Eye                                   |
|                                | 15. Fulminant Hepatitis                                                               | 37. Paralysis                              | 59. Loss of Speech                                                |
|                                | 16. Major Organ Transplant                                                            | 38.Poliomyelitis                           | 60.Loss of Limbs                                                  |
|                                | 17. Medullary Cystic Disease                                                          | 39.Primary Lateral Sclerosis               | 61. Medically Acquired HIV                                        |
|                                | 18. Severe Crohn's Disease                                                            | 40.Progressive Supranuclear Palsy          | 62.Necrotising Fasciitis                                          |
|                                | 19. Severe Rheumatoid Arthritis                                                       | 41. Bacterial Meningitis                   | 63.Occupational Acquired HIV <sup>B</sup>                         |
|                                | 20.Ulcerative Colitis                                                                 | 42.Coma                                    | 64.Pheochromocytoma                                               |
|                                | 21. Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis                        | 43.Encephalitis                            | 65.Major Burns                                                    |
|                                | 22.Systemic Scleroderma                                                               | 44.Major Head Trauma                       | 66.Terminal Illness <sup>C</sup>                                  |
|                                | 23.Surgery to Coronary Arteries                                                       | 45.Muscular Dystrophy                      | 67. Total and Permanent Disability <sup>D</sup>                   |
|                                | 24.Eisenmenger's Syndrome                                                             | 46.Severe Myasthenia Gravis                | 68.Total Blindness                                                |
|                                | 25.Replacement of Heart Valve                                                         | 47. Progressive Bulbar Palsy (PBP)         | 69. Deafness                                                      |
|                                | 26.Infective Endocarditis                                                             | 48.Severe Progressive Muscular Atrophy     | 70. Cerebral Metastasis                                           |
|                                | 27. Other Serious Coronary Artery Disease                                             | 49.Spinal Muscular Atrophy                 | 71. Dissecting Aortic Aneurysm                                    |

A Coverage terminates immediately following the insured's 65<sup>th</sup> birthday or after the first payout of MSCI Benefit / Complex Surgery SafetyNet Benefit.

B Coverage from the insured's attained age 18 or above only.

C Coverage terminates immediately following the first payout of MSCI Benefit / Complex Surgery SafetyNet Benefit.

D Coverage terminates immediately following the insured's 76<sup>th</sup> birthday or after the first payout of MSCI Benefit / Complex Surgery SafetyNet Benefit.

21.An "Accident" means a sudden and traumatic event that is caused solely by external, violent and unforeseeable means; and occurs while this basic plan is in effect and after the issue date, effective date or last reinstatement date of this basic plan, whichever is the latest.

| Early stage critical illnesses                                                                                                                                               |  |                                                                                        |  | Percentage of OSA (%) |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|----------------------------------------------------------------------------------------|--|-----------------------|
| 1. Carcinoma-in-situ of the Breast with Mastectomy <sup>E</sup>                                                                                                              |  | 23. Early Systemic Scleroderma                                                         |  | 20%                   |
| 2. Less Severe Malignancy of Prostate with Prostatectomy <sup>E</sup>                                                                                                        |  | 24. Less Severe Systemic Lupus Erythematosus                                           |  |                       |
| 3. Surgical Removal of One Lung                                                                                                                                              |  | 25. Moderately Severe Ulcerative Colitis                                               |  |                       |
| 4. Chronic Kidney Impairment                                                                                                                                                 |  | 26. Major Organ Transplantation (on Waiting List)                                      |  |                       |
| 5. Hepatitis with Cirrhosis                                                                                                                                                  |  | 27. Liver Surgery                                                                      |  |                       |
| 6. Percutaneous Heart Valve Replacement (with Permanent Device or Prosthesis)                                                                                                |  | 28. Insertion of Vena-cava Filter                                                      |  |                       |
| 7. Minimally Invasive Direct Coronary Artery By-pass                                                                                                                         |  | 29. Surgical Removal of One Kidney                                                     |  |                       |
| 8. Cerebral Aneurysm Requiring Surgery                                                                                                                                       |  | 30. Tracheostomy                                                                       |  |                       |
| 9. Moderately Severe Paralysis                                                                                                                                               |  | 31. Angioplasty and Other Invasive Treatments for Coronary Artery Disease <sup>E</sup> |  |                       |
| 10. HIV Acquired due to Assault                                                                                                                                              |  | 32. Angioplasty and Other Surgeries for Carotid Arteries                               |  |                       |
| 11. HIV Acquired due to Organ Transplant                                                                                                                                     |  | 33. Percutaneous Heart Valve Repair                                                    |  |                       |
| 12. Loss of One Limb                                                                                                                                                         |  | 34. Endovascular Treatments of Aortic Disease or Aortic Aneurysm                       |  |                       |
| 13. Optic Nerve Atrophy                                                                                                                                                      |  | 35. Early Cardiomyopathy                                                               |  |                       |
| 14. Carcinoma-in-situ <sup>E</sup>                                                                                                                                           |  | 36. Less Severe Heart Attack                                                           |  |                       |
| 15. Early Malignancies (Early Stage Cancer of the Prostate / Early Stage Papillary Carcinoma of Thyroid and Non-melanoma Skin Cancer of AJCC Stage II or above) <sup>E</sup> |  | 37. Less Severe Infective Endocarditis                                                 |  |                       |
| 16. Interstitial Fibrosis                                                                                                                                                    |  | 38. Pericardiectomy                                                                    |  |                       |
| 17. Miliary Tuberculosis                                                                                                                                                     |  | 39. Permanent Insertion of Cardiac Defibrillator                                       |  |                       |
| 18. Biliary Tract Reconstruction Surgery                                                                                                                                     |  | 40. Permanent Insertion of Cardiac Pacemaker                                           |  |                       |
| 19. Endovascular Treatment of Mesenteric Artery Disease                                                                                                                      |  | 41. Secondary Pulmonary Hypertension                                                   |  |                       |
| 20. Endovascular Treatment of Renal Artery Disease                                                                                                                           |  | 42. Cerebral Shunt Insertion                                                           |  |                       |
| 21. Moderately Severe Crohn's Disease                                                                                                                                        |  | 43. Early Stage Dementia including Early Stage Alzheimer's Disease                     |  |                       |
| 22. Moderately Severe Rheumatoid Arthritis                                                                                                                                   |  | 44. Endovascular Treatment for Cerebral Aneurysm                                       |  |                       |

E Subject to a maximum per life limit of USD50,000 under all SunWell Series policies for the same insured.

| Early stage critical illnesses                                   |                                                                                      | Percentage of OSA (%) |
|------------------------------------------------------------------|--------------------------------------------------------------------------------------|-----------------------|
| 45. Early Amyotrophic Lateral Sclerosis (ALS)                    | 66. Adrenalectomy for Adrenal Adenoma                                                | 20%                   |
| 46. Less Severe Bacterial Meningitis                             | 67. Amputation of One Foot due to Complication from Diabetes Mellitus                |                       |
| 47. Less Severe Coma                                             | 68. Cochlear Implant Surgery                                                         |                       |
| 48. Less Severe Creutzfeldt-Jacob Disease                        | 69. Diabetic Retinopathy                                                             |                       |
| 49. Less Severe Encephalitis                                     | 70. Facial Burns due to Accident                                                     |                       |
| 50. Less Severe Head Trauma                                      | 71. Facial Reconstructive Surgery for Injury due to Accident                         |                       |
| 51. Less Severe Multiple Sclerosis                               | 72. Hemolysis Streptococcus Gangrene                                                 |                       |
| 52. Moderately Severe Muscular Dystrophy <sup>F</sup>            | 73. Less Severe Burns to Body due to Accident                                        |                       |
| 53. Less Severe Myasthenia Gravis                                | 74. Less Severe Elephantiasis                                                        |                       |
| 54. Moderately Severe Parkinson's Disease                        | 75. Loss of Sight in One Eye                                                         |                       |
| 55. Moderately Severe Poliomyelitis                              | 76. Loss of Speech due to Vocal Cord Paralysis                                       |                       |
| 56. Less Severe Primary Lateral Sclerosis                        | 77. Severe Osteoporosis with Fractures <sup>G</sup>                                  |                       |
| 57. Early Progressive Bulbar Palsy (PBP)                         | 78. Loss of Hearing in One Ear                                                       |                       |
| 58. Less Severe Progressive Muscular Atrophy                     | 79. Skin Transplantation                                                             |                       |
| 59. Early Progressive Supranuclear Palsy                         | 80. Early Motor Neurone Disease                                                      |                       |
| 60. Less Severe Spinal Muscular Atrophy                          | 81. Severe Psychiatric Illness                                                       |                       |
| 61. Surgical Removal of Pituitary Tumour                         | 82. Accidental Fracture of Spinal Column <sup>H</sup>                                |                       |
| 62. Surgery for Subdural Haematoma                               | 83. Severe Central or Mixed Sleep Apnea                                              |                       |
| 63. Tuberculous Myelitis                                         | 84. Severe Obstructive Sleep Apnea                                                   |                       |
| 64. Less Severe Aplastic Anaemia                                 | 85. Benign prostatic hyperplasia requiring surgery <sup>I,J</sup>                    |                       |
| 65. Acute Necrohemorrhagic Pancreatitis                          | 86. Loss of Functionality of Key Organs                                              |                       |
|                                                                  | 87. Endovascular Treatment of Arteries Supplying Blood to Lower Limbs or Upper Limbs |                       |
| 88. Severe presbycusis (Age-related hearing loss) <sup>I,J</sup> |                                                                                      | 10%                   |
| 89. Severe Hypertension <sup>J</sup>                             |                                                                                      |                       |
| 90. Varicose veins requiring surgery <sup>J</sup>                |                                                                                      |                       |

F Coverage from the insured's attained age 5 or above only.

G Coverage terminates immediately following the insured's 70<sup>th</sup> birthday and subject to a maximum per life limit of USD15,000 under all **SunWell Series** policies for the same insured.

H Coverage from the insured's attained age 65 to 85 only.

I Coverage from the insured's attained age 51 or above only.

J Subject to a maximum per life limit of USD10,000 under all **SunWell Series** policies for the same insured.

| Juvenile illnesses <sup>K</sup>                                   | Percentage of OSA (%) |
|-------------------------------------------------------------------|-----------------------|
| 1. Severe Autism <sup>L</sup>                                     | 20%                   |
| 2. Dengue Haemorrhagic Fever                                      |                       |
| 3. Insulin Dependent Diabetes Mellitus (IDDM)                     |                       |
| 4. Intellectual Disability due to Sickness or Injury <sup>M</sup> |                       |
| 5. Juvenile Huntington Disease                                    |                       |
| 6. Kawasaki Disease                                               |                       |
| 7. Marble Bone Disease (Osteopetrosis)                            |                       |
| 8. Osteogenesis Imperfecta                                        |                       |
| 9. Rheumatic Fever with Valvular Impairment                       |                       |
| 10. Severe Asthma                                                 |                       |
| 11. Severe Epilepsy                                               |                       |
| 12. Severe Haemophilia A                                          |                       |
| 13. Severe Haemophilia B                                          |                       |
| 14. Still's Diseases                                              |                       |
| 15. Type I Juvenile Spinal Amyotrophy                             |                       |
| 16. Type II Juvenile Spinal Amyotrophy                            |                       |
| 17. Wilson's Disease                                              |                       |
| 18. Glomerulonephritis with Nephrotic Syndrome                    |                       |
| 19. Severe Hand, Foot and Mouth Disease                           |                       |
| 20. Severe Vaccination Reaction                                   |                       |
| 21. Severe Pneumonia <sup>N</sup>                                 |                       |
| 22. Severe Food Poisoning <sup>N</sup>                            |                       |
| 23. Surgery for Idiopathic Scoliosis                              | 10%                   |
| 24. Surgical Treatment for Hirschsprung’s Disease                 |                       |
| 25. Surgical Treatment for Intussusception                        |                       |
| 26. Surgical Treatment for Pyloric Stenosis                       |                       |
| 27. Dislocation Requiring Surgery                                 |                       |

K Coverage terminates immediately following the insured’s 18<sup>th</sup> birthday and subject to a maximum per life limit of USD50,000 for All-in-one Juvenile Benefit under all **SunWell Series** policies for the same insured.

L Coverage from the insured’s attained age 5 or above only.

M Coverage from the insured’s attained age 4 or above only.

N Coverage from the insured’s attached age 6 months or above only.

| Complex surgical procedures        |                                                                                                |
|------------------------------------|------------------------------------------------------------------------------------------------|
| Abdominal and digestive system:    |                                                                                                |
| Oesophageal / stomach / duodenum   | 1. Oesophagectomy                                                                              |
|                                    | 2. Total oesophagectomy and interposition of intestine                                         |
|                                    | 3. Partial gastrectomy with anastomosis to oesophagus                                          |
|                                    | 4. Proximal gastrectomy / radical gastrectomy / total gastrectomy +/- intestinal interposition |
| Jejunum, ileum and large intestine | 5. Anterior resection of rectum, open or laparoscopic                                          |
|                                    | 6. Abdominoperineal resection, open or laparoscopic                                            |
|                                    | 7. Colectomy, open or laparoscopic                                                             |
|                                    | 8. Low anterior resection of rectum, open or laparoscopic                                      |
| Liver                              | 9. Liver transplantation                                                                       |
|                                    | 10. Segmentectomy of liver, open or laparoscopic                                               |
| Pancreas                           | 11. Pancreaticoduodenectomy (Whipple's Operation)                                              |
| Brain and nervous system:          |                                                                                                |
| Brain                              | 12. Craniectomy                                                                                |
|                                    | 13. Cranial nerve decompression                                                                |
|                                    | 14. Excision of arteriovenous malformation, intracranial                                       |
|                                    | 15. Excision of acoustic neuroma                                                               |
|                                    | 16. Excision of brain tumour or brain abscess                                                  |
|                                    | 17. Excision of cranial nerve tumour                                                           |
|                                    | 18. Decompression of trigeminal nerve root / open trigeminal rhizotomy                         |
|                                    | 19. Excision of brain, including lobectomy                                                     |
|                                    | 20. Hemispherectomy                                                                            |
| Spine                              | 21. Excision of intraspinal tumour, extradural or intradural                                   |
|                                    | 22. Spine osteotomy                                                                            |
| Cardiovascular system:             |                                                                                                |
| Heart                              | 23. Coronary artery bypass graft (CABG)                                                        |
|                                    | 24. Cardiac transplantation                                                                    |
|                                    | 25. Valve replacement                                                                          |
| Vessels                            | 26. Intra-abdominal venous shunt / spleno-renal shunt / portal-caval shunt                     |
|                                    | 27. Resection of abdominal vessels with replacement / anastomosis                              |

| Complex surgical procedures               |                                                                   |
|-------------------------------------------|-------------------------------------------------------------------|
| Endocrine system:                         |                                                                   |
| Adrenal gland                             | 28. Bilateral adrenalectomy, laparoscopic or retroperitoneoscopic |
| Pineal gland                              | 29. Total excision of pineal gland                                |
| Ear / nose / throat / respiratory system: |                                                                   |
| Respiratory system                        | 30. Laryngectomy +/- radical neck resection                       |
| Female genital system:                    |                                                                   |
| Uterus                                    | 31. Radical abdominal hysterectomy                                |
|                                           | 32. Pelvic exenteration                                           |
| Vagina                                    | 33. Radical vaginectomy                                           |
| Male genital system:                      |                                                                   |
| Prostate                                  | 34. Radical prostatectomy, open or laparoscopic                   |
| Urinary system:                           |                                                                   |
| Kidney                                    | 35. Nephrectomy, partial / lower pole                             |
|                                           | 36. Kidney transplant                                             |
| Bladder, ureter and urethra               | 37. Radical / total cystectomy, open or laparoscopic              |
|                                           | 38. Formation of ileal conduit, including ureteric implantation   |

# 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](http://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     | 45%-65%          |
| Non-Fixed Income Assets | 35%-55%          |

| Key Features | Case Study | Benefit Coverage | Benefit Schedule | Key Product Information | List of Illness Conditions Covered | Important Information | About Sun Life |
|--------------|------------|------------------|------------------|-------------------------|------------------------------------|-----------------------|----------------|
|--------------|------------|------------------|------------------|-------------------------|------------------------------------|-----------------------|----------------|

SunWell Advanced Care / SunWell Supreme Care

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 minimize 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

Basic Plan - SunWell Supreme Care -Baby Care / SunWell Supreme Care / SunWell Advanced Care -Baby Care / SunWell Advanced Care

- Premium of this basic plan is not expected to increase with age but may be reviewed and adjusted from time to time, in order to reflect the experience and change in future expectation. We reserve the right to adjust the premium for any group of insureds with similar risk profiles at every policy anniversary during the premium payment term. Factors include but not limited to the following would be considered and reflected during the review:
  - Claim costs incurred under this basic plan and the expected claim costs in the future
  - Expenses directly related to, and indirect expenses allocated to the policy
  - Investment performance on backing assets of the product
  - Surrenders and the corresponding impact on expenses and investment
- You need to pay the premium for this basic plan according to the selected premium payment term. If you do not pay a premium on or before the premium due date, unless any waiver of premium benefit has been executed, a grace period of 31 days from its due date will be allowed for the payment, during which time this policy will continue in effect. Any unpaid premium by the date on which the grace period expires will be paid automatically by a loan from us. If the amount available for a loan under this policy is less than the unpaid premium, the policy will lapse automatically on the due date.
- Please note that if you terminate this policy early or cease paying premiums early, you may receive an amount significantly less than the Aggregate Premiums Paid towards your policy.
- We have the right to terminate the basic plan upon the earliest of the following:
  - accumulated policy loans and interest exceeds the sum of Guaranteed Cash Value and any other amounts left with us;
  - neither premium is paid nor loanable by us and the grace period expires;
  - the date on which the Death Benefit or Maternal Compassionate Benefit (if applicable) becomes payable by us;
  - (only applicable to SunWell Supreme Care - Baby Care / SunWell Supreme Care) the date on which the Major Stage Critical Illness Benefit has been paid 7 times;
  - (only applicable to SunWell Advanced Care - Baby Care / SunWell Advanced Care) the date on which the Major Stage Critical Illness Benefit has been paid 5 times;
  - after the first payment of Major Stage Critical Illness Benefit or Complex Surgery SafetyNet Benefit has been paid by us and when the insured has reached age 85;
  - (only applicable to SunWell Supreme Care - Baby Care / SunWell Advanced Care - Baby Care) the death of an insured mother where there is no surviving insured child under this Policy, or otherwise the death of an insured child;
  - (only applicable to SunWell Supreme Care - Baby Care / SunWell Advanced Care - Baby Care) the date on which the Pregnancy is terminated with loss or death of the fetus, whether occurring spontaneously or otherwise, and regardless of whether Maternal Compassionate Benefit is payable; or
  - (only applicable to SunWell Supreme Care - Baby Care / SunWell Advanced Care - Baby Care) we have not received the birth certificate of the infant 14 days or earlier before the first policy anniversary date.
- 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.
- The cost of living in the future is likely to be higher than it is today due to inflation, so the benefit may be insufficient to meet your needs even if we meet our contractual obligation. Hence, you should consider the impact of inflation when you plan the benefit.
- 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.

| Key Features | Case Study | Benefit Coverage | Benefit Schedule | Key Product Information | List of Illness Conditions Covered | Important Information | About Sun Life |
|--------------|------------|------------------|------------------|-------------------------|------------------------------------|-----------------------|----------------|
|--------------|------------|------------------|------------------|-------------------------|------------------------------------|-----------------------|----------------|

## SunWell Advanced Care / SunWell Supreme Care

### Rider Benefit – Death Coverage Reload / CI Protector Plus

- Premium of this rider benefit is not expected to increase with age but may be reviewed and adjusted from time to time, in order to reflect the experience and change in future expectation. We reserve the right to adjust the premium for any group of insureds with similar risk profiles at every policy anniversary during the premium payment term. Factors include but not limited to the following would be considered and reflected during the review:
  - Claim costs incurred under this rider benefit and the expected claim costs in the future
  - Expenses directly related to, and indirect expenses allocated to the policy
  - Investment performance on backing assets of the product
  - Surrenders and the corresponding impact on expenses and investment
- You need to pay the premium for this rider benefit according to the selected premium payment term. If you do not pay a premium on or before the premium due date, a grace period of 31 days from its due date will be allowed for the payment, during which time this rider benefit will continue in effect. Any unpaid premium by the date on which the grace period expires will be paid by premium loan from us (if applicable). If the amount available for premium loan under this rider benefit is less than the unpaid premium, this rider benefit will lapse automatically on the due date.
- We have the right to terminate this rider benefit upon the earliest of the following:
  - neither premium is paid nor loanable by us and the grace period expires;
  - the date on which the Death Benefit, Compassionate Benefit or Maternal Compassionate Benefit (if applicable) becomes payable by us;
  - (only applicable to CI Protector Plus) the date on which the Major Stage Critical Illness Benefit becomes payable by us;
  - (only applicable to CI Protector Plus) the date on which the Complex Surgery SafetyNet Benefit becomes payable by us;
  - (only applicable to Death Coverage Reload) the date on which the Death Coverage Reload becomes payable by us;
  - (only applicable to Death Coverage Reload) the date on which the Compassionate Benefit becomes payable by us ; or
  - (only applicable to CI Protector Plus) the date on which the basic plan that this rider benefit relates to is terminated.
- 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.
- 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.
- This rider benefit 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.

### Key Exclusions

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

- the Designated Insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
- the Designated Insured's committing or attempting to commit a criminal offence or participating in any brawl;
- the Designated Insured's taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a Doctor;
- 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, except those defined in critical illness conditions
- war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the Designated Insured was actively participating in them.

### Important Note

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 or Insurance Authority's website at [www.ia.org.hk](http://www.ia.org.hk).

This brochure is for reference only. Please refer to a sample Policy Document for details including definitions of capitalized terms and full terms and conditions of coverage.

### Cancellation Right

If you are not fully satisfied with your policy, you have the right to cancel your policy within the cooling-off period.

By giving us a written request, your policy will then be cancelled and any premium and levy paid will be refunded, provided that: (1) your written request for cancellation must be signed by you and received directly by our office (G/F, Cheung Kei Center Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon) or through email ([hk\\_csd@sunlife.com](mailto:hk_csd@sunlife.com)) within 21 calendar days immediately following the day of delivery of the policy or the cooling-off notice informing you or your representative about the expiry date of the cooling-off period, whichever is earlier, and (2) no refund of any premium and levy paid can be made if any payment from Sun Life HK under the policy has been made prior to the request for cancellation.

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– Ming Pao  
Award for Excellence in GBA Medical Services



**10Life 5-Star Insurance Award 2024**  
Life Insurer of the Year  
15 5-Star Accolades Awards



The Hong Kong  
**INSURANCE AWARDS 2023**  
香港保險業大獎

**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 22<sup>nd</sup> consecutive year  
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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. **SunWell Advanced Care** and **SunWell Supreme Care** are part of Sun Life Hong Kong’s Health & Accident series, providing effective financial support when you need it.



What’s next?  
You can find out more:

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Please contact your Advisor

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*A member of the Sun Life group of companies.  
Head Office in Toronto, Canada.*

Printed in August 2024

Issued by Sun Life Hong Kong Limited

