



Stellar Multi-Currency Plan

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

Distributed by:
Dah Sing Bank, Limited



Wouldn't it be great if both your wealth and this beautiful globe are everlasting

In search of better long-term market value growth, and in pursuit of a better world, there has been an increasing discussion over the environmental, social, and governance (ESG) topics and its interconnectedness with the financial performance of a company. Sun Life as a global insurer and a responsible investor, has been well aware that sustainable investing could be one of the options that creates value for our people, society and environment, and delivers long-term outperformance.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams.

Stellar Multi-Currency Plan is one of our **ESG-focused savings plans** on the market that actively integrates ESG concepts into its own investment strategies, managing the risks and optimizing opportunities through focusing investment on those assets with high ESG ratings. With Sun Life's over 130 years of long history of expertise in the insurance industry, not only you can trust our dedications in managing and growing your wealth, you can rest assured that your care of our globe is also well taken care of.



How can Stellar Multi-Currency Plan help you?

Stellar Multi-Currency Plan is a participating insurance plan that focuses on investing assets that excel in ESG qualities, with a vision to build your wealth that brings positive impact to our environment. More importantly, as one of the market leaders to provide legacy planning solutions, **Stellar Multi-Currency Plan** is serving as a comprehensive legacy solution tool that enables you to accumulate savings and pass down your wealth through generations, with flexible policy options for unlimited change of insured and coverage should you have the need, and multi-currency features that let you easily adapt your plan to life's unexpected changes. This plan offers 4 types of premium payment terms: 2-Pay, 6-Pay, 12-Pay and 18-Pay to suit different financial needs. What's more, it embeds with multiple features that give you more flexible financial arrangement as well as long-term wealth growth potential, so that you can accumulate, grow and transfer your hard work to your beloved ones with ease.

Key Features

1. Possess long-term savings and wealth growth potential
2. Currency Change Option to provide flexibility to change your policy currency between 4 options to fit your future plans
3. Offer Waiver of Premium Benefit, Payor Benefit and Premium Holiday Option for 6, 12 and 18-Pay policies to ease your financial burdens and accompany you through different stages of life
4. Unlimited Change of Insured Option and Change of Coverage Option when needed to enable uninterrupted legacy planning
5. Free Policy Split Option to execute when you are alive or upon death of Designated Insured, the designated beneficiary could automatically become the New Insured which facilitates uninterrupted legacy planning
6. Comprehensive Death Benefit Settlement Options that can tailor to each beneficiary and let your love sustain, including a First-in-market option, to help your beloved to ease the difficult moments and pass on your wealth
7. Support you with the Mental Incapacity Benefit no matter what life brings
8. Safeguard your wealth through Designation of Contingent Policy Owner Option which allows designated Contingent Policy Owner to automatically become the new policy owner, and ensure the inheritance of wealth from generation to generation
9. Flexible withdrawal option with cross-border payment service to facilitate your financial planning in different places in the world

Learn more about ESG



Broadly speaking, ESG is a tool to analyze sustainability of a company. You can expect a more sustainable return and lower risk from companies with outstanding ESG rating. For those companies with higher ESG rating, it is expected to expose to a lower potential risk resulting from incidents such as worker strikes, litigation, and negative publicity, which may cause lower future returns. As such, monitoring such ESG rating of an investment can probably lead to better risk-adjusted return. ESG rating can be regarded as intangible assets of a responsible company such as Sun Life and it is an important indicator of our commitment on sustainable development.

Highlights of ESG investment strategies for Stellar Multi-Currency Plan

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





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

As such, our investment process of the assets supporting the investment strategy is embedded within an ESG framework developed proprietary by Sun Life or by recognized third-party ESG data providers, with preference in high ESG rating issuers for investment associated with fixed income assets or equities. This is achieved by having strong internal governance with a team of professionals from our senior management and representatives of affiliated companies forming committee and council, and closely monitoring the risks and opportunities of our investments. For details, please refer to the section on Investment Philosophy under Important Information in this product brochure.

Key features

1. Possess long-term savings and wealth growth potential

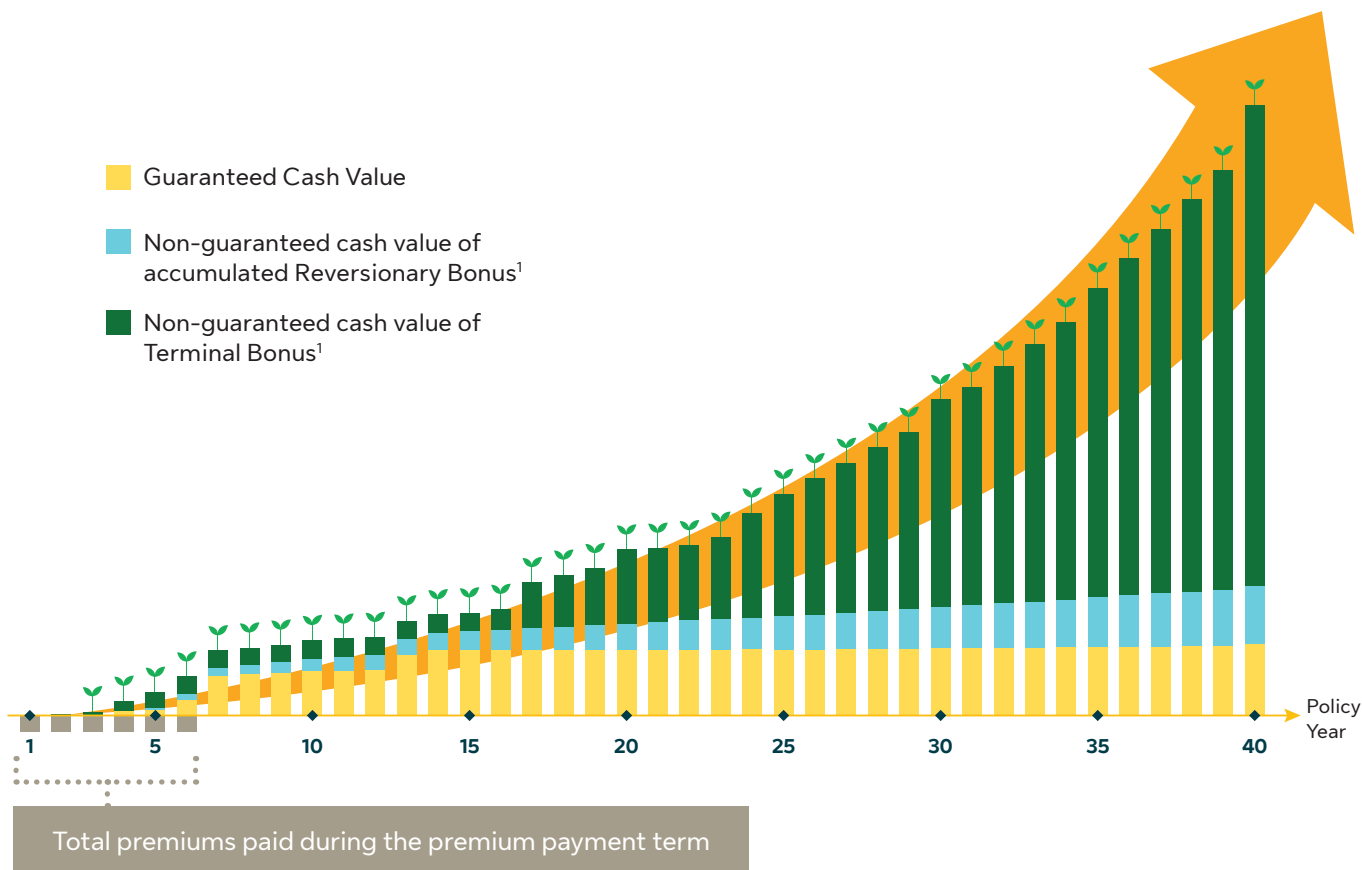
Starting from the 3rd policy year, **Stellar Multi-Currency Plan** offers you steady return in the form of Guaranteed Cash Value for your peace of mind. You can enjoy a long-term growth potential of your savings with 2 types of non-guaranteed bonuses – the Reversionary Bonus¹ and Terminal Bonus¹.

 Guaranteed portion	 Non-guaranteed portion	
Guaranteed Cash Value	Reversionary Bonus¹	Terminal Bonus¹
	Allocation <ul style="list-style-type: none"> On an annual basis 	Allocation <ul style="list-style-type: none"> On a one-off basis
<ul style="list-style-type: none"> Guaranteed until the current insured (if your chosen coverage is Single Life) or the younger insured (if your chosen coverage is Joint Life) reaches the age² of 120, whichever is earlier Payable upon the payment of the Mental Incapacity Benefit (if applicable), Death Benefit (if applicable), surrender or policy maturity 	Face value of the bonus <ul style="list-style-type: none"> Non-guaranteed, but guaranteed once declared The declared portion will be accumulated in policy Payable upon the death of Designated Insured³ Cash value of the bonus <ul style="list-style-type: none"> Non-guaranteed, but guaranteed once declared The declared portion will be accumulated in policy Payable upon the payment of the Mental Incapacity Benefit, withdrawal, surrender or policy maturity 	Face value of the bonus <ul style="list-style-type: none"> Non-guaranteed Declared annually Payable upon the death of Designated Insured³ Cash value of the bonus <ul style="list-style-type: none"> Non-guaranteed Declared annually Payable upon the payment of the Mental Incapacity Benefit (if applicable), surrender or policy maturity
Your wealth grows as Stellar Multi-Currency Plan's Guaranteed Cash Value and non-guaranteed bonuses grow.		

Remarks:

- 1 Reversionary Bonus and Terminal Bonus are non-guaranteed and are determined in accordance with the rules set out by Sun Life Hong Kong Limited ("Sun Life") from time to time. The Reversionary Bonus and Terminal Bonus may vary based on the performance of a number of experience factors, with the investment return normally being the main determinant. Other factors include, but not limited to, claims experience, policy expenses, taxes, and policy owner termination experience.
- 2 Age means the age of a person on his/her last birthday.
- 3 Designated Insured means the insured on whose death the Death Benefit is payable. If your chosen coverage is Single Life, the Designated Insured is the insured. If your chosen coverage is Joint Life, the Designated Insured is the last surviving insured.

Projected Total Surrender Value for Stellar Multi-Currency Plan (6-Pay) in United States Dollars



The above diagram showing the projected total Surrender Value at the time of surrender is for illustrative purposes only. The amount of projected total Surrender Value is non-guaranteed because the cash value of accumulated Reversionary Bonus and cash value of Terminal Bonus are non-guaranteed. The actual amounts of the cash value of accumulated Reversionary Bonus and cash value of Terminal Bonus, and hence the projected total Surrender Value payable may be higher or lower than the above illustrated figures. Under some circumstances, the actual amounts may be zero. The Reversionary Bonus and Terminal Bonus may vary based on the performance of a number of experience factors, with the investment return normally being the main determinant. Other factors include, but not limited to, claim experience, policy expenses, taxes, and policy owner termination experience. For details, please refer to Bonus Philosophy under Important Information section. If you want a proposal that fits your needs, please contact your Advisor.

2. Currency Change Option⁴ to provide the flexibility to change your policy currency between 4 options to fit your future plans

You and your loved ones may find life takes you in many different directions, whether it be retiring abroad or children going to study overseas. Starting from the 3rd policy anniversary, you can exercise the Currency Change Option⁴ and change the currency of your policy between United States Dollar (USD), Canadian Dollar (CAD), British Pound (GBP) or Renminbi (RMB), giving you the flexibility to accumulate wealth in the currency you prefer to fit your changing needs.

After you exercise this option, the total cash value and total premiums due and paid³⁸ of your policy will be converted solely based on the prevailing market-based exchange rate as determined by us from time to time. The Guaranteed Cash Value, the non-guaranteed bonuses and any future premiums will be determined in the same way as if getting a **Stellar Multi-Currency Plan** policy denominated in the new currency issued in the same year. After currency change, therefore, the total cash value mix of the Guaranteed Cash Value and non-guaranteed bonuses may be affected.

Remark:

⁴ The application for Currency Change Option can be made once per policy year only. Upon approval of the currency change, the policy year, maturity date, policy owner and insured(s) of the New Policy after Currency Change etc. will be same as the Original Policy before Currency Change and no cooling-off period is available for the New Policy after Currency Change. The Notional Amount of the New Policy after Currency Change cannot be less than the minimum amount requirement as required by the then current administrative rules. The application for the currency change cannot be withdrawn or changed once the application for currency change is approved and completed. Currency Change Option is subject to the approval of the Company at its sole and absolute discretion, and fulfillment of conditions stated in the Policy Document.

3. Offer Waiver of Premium Benefit⁵, Payor Benefit⁵ and Premium Holiday Option⁶ for 6, 12 and 18-Pay policies to ease your financial burdens and accompany you through different stages of life

We understand you might worry about the premium payment arrangement in case any sudden events happen, therefore, this plan offers you Waiver of Premium Benefit⁵, Payor Benefit⁵ and Premium Holiday Option⁶ to ease your financial worries and accompany you to walk pass the difficult times.

Waiver of Premium Benefit⁵

If the insured, who is also the policy owner, is diagnosed as suffering from Total Permanent Disability due to Injury before his/her age² 65, we will waive the future premiums payable immediately for the plan until the end of premium payment term at the issuance of the policy, while a 2-year waiting period is required if it is due to Sickness⁷. This benefit is subject to a Maximum Waiver Amount⁸ of USD200,000 / CAD240,000 / GBP140,000 / RMB1,400,000.

Payor Benefit⁵

If the policy owner is diagnosed as suffering from Total Permanent Disability or passes away before the age² 65 due to Injury and the insured is age² under 18, we will waive the future premiums payable immediately for the plan until the end of premium payment term at the issuance of the policy, while a 2-year waiting period is required if it is due to Sickness⁷. This benefit is subject to a Maximum Waiver Amount⁸ of USD200,000 / CAD240,000 / GBP140,000 / RMB1,400,000.

Remarks:

- 5 (Applicable to 6,12 and 18-Pay policies only) If your chosen coverage is Joint Life, both insureds must reach age 18 or above for Waiver of Premium Benefit; while one of the insureds must age under 18 for Payor Benefit. This is subject to the then current administrative rules and approval by Sun Life.
- 6 (Applicable to 6,12 and 18-Pay policies only) The Premium Holiday Option is subject to the prescribed conditions set out in the policy provisions being fulfilled, the then current administrative rules, underwriting rules, any other requirements and the approval of Sun Life. Upon approval of Premium Holiday, Sun Life will not declare any face value and cash value of Reversionary Bonus under the policy and the Guaranteed Cash Value, face value and cash value of the accumulated Reversionary Bonus (if any) will be maintained at the level immediately before the Premium Holiday Period starts. Please refer to a sample Policy Document for details including definitions of capitalized terms and full terms and conditions of coverage.
- 7 (Applicable to 6,12 and 18-Pay policies only) 2-year waiting period counts from the issue date, last reinstatement date of the basic plan, the effective date of change of policy owner, the effective date of the Change of Coverage, the effective date of the Change of Insured or the Continuation Option Effective Date (applicable to Payor Benefit only), whichever is the latest.
- 8 (Applicable to 6,12 and 18-Pay policies only) Maximum Waiver Amount USD200,000 / CAD240,000 / GBP140,000 / RMB1,400,000 under all policy(ies) of Stellar Multi-Currency Plan and any other products with the same Waiver of Premium Benefit and Payor Benefit issued by Sun Life for the same policy owner. The benefits could only be claimed once under each policy, once either Waiver of Premium Benefit or Payor Benefit become payable, we will cease to provide both Waiver of Premium Benefit and Payor Benefit under the policy. After the waived premium of the basic plan reaches the Maximum Waiver Amount, the policy owner should pay the remaining premium. Otherwise, the automatic premium loan will be applied, or the policy will be terminated. We will not pay any Waiver of Premium Benefit and Payor Benefit under any existence of pre-existing conditions. Please refer to a sample Policy Document for details including definitions of capitalized terms and full terms and conditions of coverage.

Premium Holiday Option⁶

On or after the 2nd policy anniversary for **Stellar Multi-Currency Plan (6/12-Pay)** or 3rd policy anniversary for **Stellar Multi-Currency Plan (18-Pay)**, as long as your policy do not have any loan, you can apply to suspend premium payment (“Premium Holiday”) for 1 year to accommodate your financial planning while the policy is in force. It can be taken for a maximum of 2 years consecutively or separately. The Premium Holiday will start right away on the premium due date immediately following our approval and you do not need to worry about the immediate termination of policy.

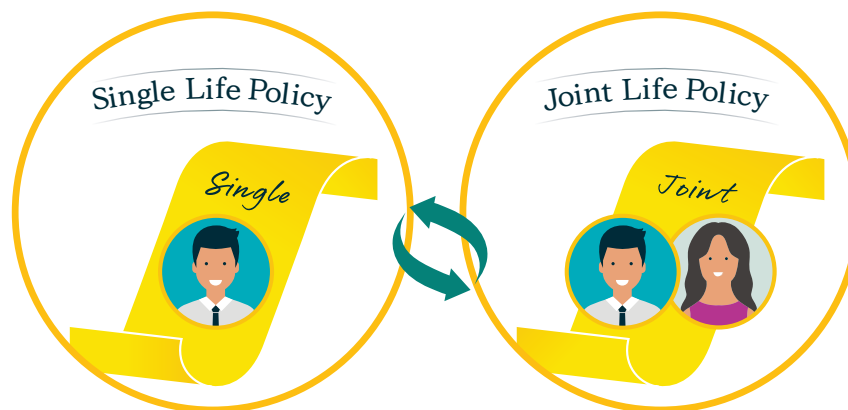


4. Unlimited Change of Insured Option⁹ and Change of Coverage Option⁹ when needed to enable uninterrupted legacy planning

Stellar Multi-Currency Plan offers you flexibility for your legacy planning without interruption. You can choose to cover 1 insured (Single Life) or 2 insureds (Joint Life) under the policy at the time of application¹⁰. Whenever necessary, you may request to change from Joint Life to Single Life or from Single Life to Joint Life by exercising the Change of Coverage Option⁹ under the policy. Further, you can also opt for the Change of Insured Option⁹ to change insured according to your need.

With 2 insureds under Joint Life coverage, your policy will endure even if any one of the insureds passes away unexpectedly. Unlike other estate planning tools with high transaction costs, we charge no extra fee for the request of relevant changes. There is no limit on the frequency of exercising these options, you can transfer your wealth according to your changing needs in a hassle-free process.

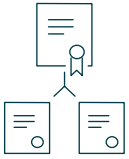
Change of Coverage Option:



Remarks:

⁹ The Change of Coverage Option and Change of Insured Option are subject to the prescribed conditions set out in the policy provisions being fulfilled. Please refer to sample policy provisions for details.

¹⁰ All new insured(s) must have insurable interest with the existing policy owner at the time of change of insured which is subject to the then current administrative rules, underwriting rules, any other requirements and the approval of Sun Life. If the benefit term is extended due to the change of insured or change of coverage, the amount of Guaranteed Cash Value beyond the original maturity date will not be less than the amount on the original maturity date before the change.

5.  Free Policy Split Option¹¹ to execute when you are alive or upon death of Designated Insured³, the designated beneficiary could automatically become the New Insured which facilitates uninterrupted legacy planning

On or after the 3rd policy anniversary, the plan offers Policy Split Option¹¹ that allows you to adjust your wealth planning in a timely manner and pre-allocate policy value for wealth inheritance. Through splitting the original policy to two or more new policies, you can preserve your wealth and pass on your legacy to your designated loved ones seamlessly. The Split Policy will be effective on the policy anniversary. And no extra cost will be charged for exercising this option.

Further, if you opt for Continuation Option^{12,13} as the Death Benefit Settlement Option¹⁴, upon the death of the Designated Insured³, a New Policy will be formed after termination of the Original Policy. And the designated beneficiary will become the new policy owner (if applicable) and the New Insured. Even if the Designated Insured³ accidentally passes away, the policy can still be passed on in the form of a New Policy to the next generations, ensuring your legacy will be passing on in the form of a New Policy uninterruptedly.

Remarks:

11 The application for Policy Split Option can be made once per policy year only. Upon approval of the Policy Split, the policy year, maturity date, policy owner and insured(s) of the Split Policies etc. will be same as Original Policy and no cooling-off period is available for Split Policies. The Notional Amount of Split Policies cannot be less than the minimum amount requirement as required by the then current administrative rules. The application for the Policy Split cannot be withdrawn or changed once the Policy Split is approved and completed.

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

13 Provided the beneficiary can pass the then current administrative rules and other rules imposed by Sun Life, upon the New Policy takes effect from the Continuation Option Effective Date,

a. The Policy Date and the policies years of the New Policy will be the same as the Original Policy;

b. The Maturity Date of the New Policy will be changed to the Policy Anniversary on or immediately following the New Insured's 120th birthday;

c. The Notional Amount, the total premiums due and paid and the outstanding amount of any loans and interest and the policy values of the Original Policy, including Guaranteed Cash Value, accumulated Reversionary Bonus (if any), Terminal Bonus (if any) will be allocated to the New Policy according to the designated percentage to the corresponding beneficiary as stated in the relevant prescribed form;




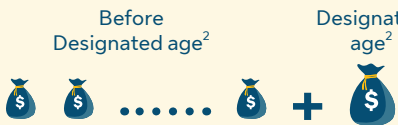


d. There is no cooling-off period for the New Policy; and

e. For the purpose of counting the applicable period under the Incontestability provision as set out in the Policy Document, the relevant period will commence from the Continuation Option Effective Date for the New Insured.

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

6. Comprehensive Death Benefit Settlement Options¹⁴ that can tailor to each beneficiary and let your love sustain, including a First-in-market¹⁵ option, to help your beloved to ease the difficult moments and pass on your wealth

In the unfortunate event that the Designated Insured³ passes away, a Death Benefit will be paid to the beneficiary(ies). **Stellar Multi-Currency Plan** offers comprehensive 6 types of Death Benefit Settlement Options¹⁴ for each beneficiary, of which you can choose different settlement option for each beneficiary, to provide greater flexibility in your wealth allocation. You can leverage these payout options to secure the wellbeing of your beloved ones in different life stages, or even to allow your legacy to grow.

<p>Full payment in a lump-sum</p>	
<p>Full payment by installments Full amount to be paid in monthly or annual mode ranging from 2-50 years</p>	
<p>Partial payment installments Partial amount to be paid in lump-sum first and the remaining to be paid by installments</p>	
<p>Partial payment by installments till the designated age² of the beneficiary¹² First-in-market¹⁵ Partial amount to be paid by installments before the designated age² of the beneficiary and the remaining (if any) to be paid in lump-sum when the beneficiary reaches the designated age²</p>	<p style="text-align: center;">Before Designated age² Designated age²</p> 
<p>Full payment by increasing installments 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</p>	<p style="text-align: center;">3% incremental p.a.</p> 
<p>Continuation Option^{12,13} This option will be automatically exercised upon the death of the Designated Insured³ once registered using the prescribed form and approved by Sun Life. A New Policy will be formed after termination of the Original Policy. And the designated beneficiary will become the new policy owner (if applicable) and the New Insured. Even if the Designated Insured³ accidentally passes away, the policy can still be passed on in the form of a New Policy to the next generations.</p>	

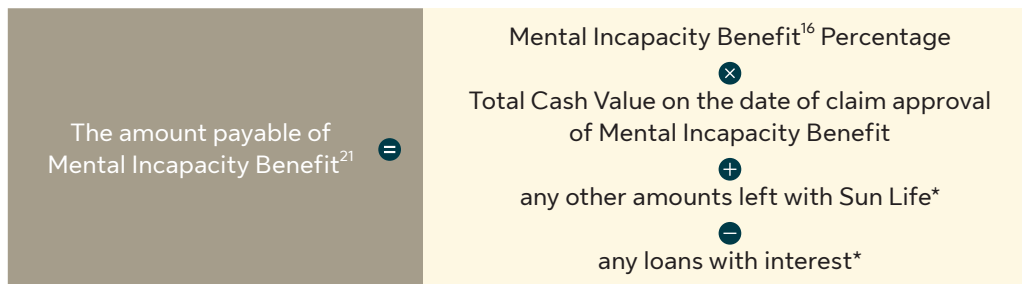
Remark:

¹⁵ The "First-in-market" item is a service offered by Sun Life that is being the first introduced in Hong Kong based on market conditions as of July 31, 2023 and comparison among other savings plans for new Composite and Long-Term Businesses as defined by the Insurance Authority in the Register of Authorized Insurers.

7. Support you with the Mental Incapacity Benefit¹⁶ no matter what life brings

Stellar Multi-Currency Plan supports you through the Mental Incapacity Benefit¹⁶, in case you lose mental capacity to file a claim. You may appoint a family member as the Mental Incapacity Benefit Recipient¹⁷ so he or she can file a claim on your behalf and receive the Mental Incapacity Benefit if you are diagnosed as a Mentally Incapacitated Person¹⁸. That way, your family can quickly claim from your policy in the event of an emergency without having to navigate complicated legal proceedings.

You may choose a Mental Incapacity Benefit¹⁶ Percentage of 25%, 50%, 75%, or 100% of the Total Cash Value and the Mental Incapacity Benefit will be paid to the Mental Incapacity Benefit Recipient by withdrawing the equivalent amount from your policy. When you opt for Mental Incapacity Benefit¹⁶ Percentage of 25%, 50% or 75%¹⁹ of the Total Cash Value, your policy value can still continue growing even after the Mental Incapacity Benefit¹⁶ is paid. You may apply to change the Mental Incapacity Benefit Recipient¹⁷ and Mental Incapacity Benefit¹⁶ Percentage from time to time²⁰. If 100% of the Total Cash Value is paid out under this benefit, the policy will terminate.



*Only applicable if the Mental Incapacity Benefit¹⁶ Percentage is 100%.

Remarks:

- 16 It is only applicable if (a) the policy owner and the relevant insured must be the same person at the time you apply for the designation of Mental Incapacity Benefit Recipient; (b) the proposed Mental Incapacity Benefit Recipient must be age of 18 or above; (c) there is satisfactory evidence of the proposed Mental Incapacity Benefit Recipient according to our then current administrative rules; and (d) the irrevocable beneficiary(ies) (if any) and the assignee (if any) must agree in writing to the requested designation of (i) the Mental Incapacity Benefit Recipient and (ii) the Mental Incapacity Benefit Percentage. And the existing Mental Incapacity Benefit Recipient designation on our record will be automatically revoked when (a) you designate a new Mental Incapacity Benefit Recipient and it is approved by Sun Life; (b) the policy owner is no longer the insured if your chosen Coverage is Single Life or any one of the insureds if your chosen Coverage is Joint Life after the change of insured; (c) there is any change of policy owner of the policy; (d) Sun Life has been notified that there is a guardian or committee appointed under the Mental Health Ordinance (Cap. 136 Laws of Hong Kong SAR) (or if there is a guardian or committee appointed under similar laws in another jurisdiction); or (e) Sun Life has been notified that the policy owner has an enduring power of attorney covering the policy. In the event that there is a dispute between the Mental Incapacity Benefit Recipient and any other person, including but not limited to the insured's guardian, committee, attorney, beneficiary(ies), assignee or in our reasonable belief that there is such a dispute, Sun Life reserves the right to withhold the payment of Mental Incapacity Benefit until such dispute is resolved.
- 17 The Mental Incapacity Benefit Recipient must be (a) aged 18 or above at the time of applying for the designation of Mental Incapacity Benefit Recipient and (b) the policy owner's spouse, parent, child, sibling, grandparent, grandchild, or any other relationship as approved by Sun Life.
- 18 Mentally Incapacitated Person means a person who is incapable, by reason of mental incapacity, of managing and administering his/her property and affairs. The diagnosis of mental incapacity must be given by a Registered Medical Practitioner who is a psychiatric specialist having special experience in diagnosis of mental incapacity.
- 19 The Mental Incapacity Benefit will be paid by withdrawing from the cash value of accumulated Reversionary Bonus. If the cash value of the accumulated Reversionary Bonus is insufficient to cover the amount payable of the Mental Incapacity Benefit, the remaining portion will be paid by corresponding portion of the total amount of Guaranteed Cash Value and the cash value of Terminal Bonus which will trigger automatic partial surrender. It will reduce the Notional Amount of the policy and also reduce the long-term value of the policy.
- 20 Application to change the Mental Incapacity Benefit Recipient is subject to Sun Life's approval.
- 21 The Notional Amount of the basic plan cannot be less than the minimum amount as required by the then current administrative rules and the amount available for a loan cannot be less than zero upon payment of Mental Incapacity Benefit. The actual amount of Mental Incapacity Benefit may be less than the amount payable when an automatic partial surrender is triggered and the Notional Amount after the automatic partial surrender is below the minimum amount requirement. When an automatic partial surrender is triggered in the course of payment of Mental Incapacity Benefit, the Notional Amount, Guaranteed Cash Value, future declaration of Reversionary Bonus and Terminal Bonus, and the total premiums due and paid for the plan will be reduced accordingly.

8. Safeguard your wealth through Designation of Contingent Policy Owner Option²² which allows designated Contingent Policy Owner to automatically become the new policy owner, and ensure the inheritance of wealth from generation to generation

To ensure your policy will endure beyond your lifetime, you can exercise our Designation of Contingent Policy Owner Option²² - which will allow your chosen loved one to automatically become the new policy owner should the policy owner pass away unexpectedly. This will help to ensure your policy is reliably taken care of and you can fulfill your promise.

9. Flexible withdrawal option with cross-border payment service to facilitate your financial planning in different places in the world

Accumulating your wealth long term in general allows your wealth to grow, leaving your legacy to the next generation. However, we understand that different needs may arise from one life stage to the next. To give you sufficient financial flexibility, **Stellar Multi-Currency Plan** offers the option to withdraw all or part of the cash value of the accumulated Reversionary Bonus²³ (if any) to meet your needs.

With the cross-border payment service²⁴, even if you are overseas, you can transfer the withdrawal from your policy to your own overseas bank account. The bank charges of such remittance will even be waived once a year²⁵.

If you opt to withdraw the cash value of the accumulated Reversionary Bonus¹, the accumulated Reversionary Bonus¹ and the long-term value of the policy will be reduced accordingly.

Remarks:

22 The Designation of Contingent Policy Owner Option is subject to the prescribed conditions set out in the policy provisions, the then current administrative rules, underwriting rules, any other requirements set out in the prescribed forms designated by Sun Life being fulfilled and the request being approved by Sun Life.

23 The maximum and minimum amount of cash withdrawal is subject to the then current administrative rules. The Notional Amount after withdrawal must be subject to the minimum Notional Amount requirement of the corresponding premium payment term in the then current administrative rules; however, the remaining Notional Amount cannot be less than the minimum amount of USD500 / CAD600 / GBP350 / RMB3,500 after completion of the 5th policy year (for 2-Pay policies) / the relevant premium payment term (for 6-Pay / 12-Pay / 18-Pay policies).

24 The cross-border payment service is an administrative service provided by the third-party banks / service providers, subject to our then prevailing internal guidelines. This service is not guaranteed, and we may, at its sole discretion, amend or terminate this service without notice in advance. The provision of the cross-border payment service shall be subject to applicable laws, regulations and guidelines from regulatory authorities of the relevant jurisdictions. This service may not be available in some countries and/or regions. Please check with your local bank. We are not responsible for any act, negligence or failure to act on the part of the relevant third-party banks / service providers. We will not be liable for any loss or damage, costs or other expenses whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the service.

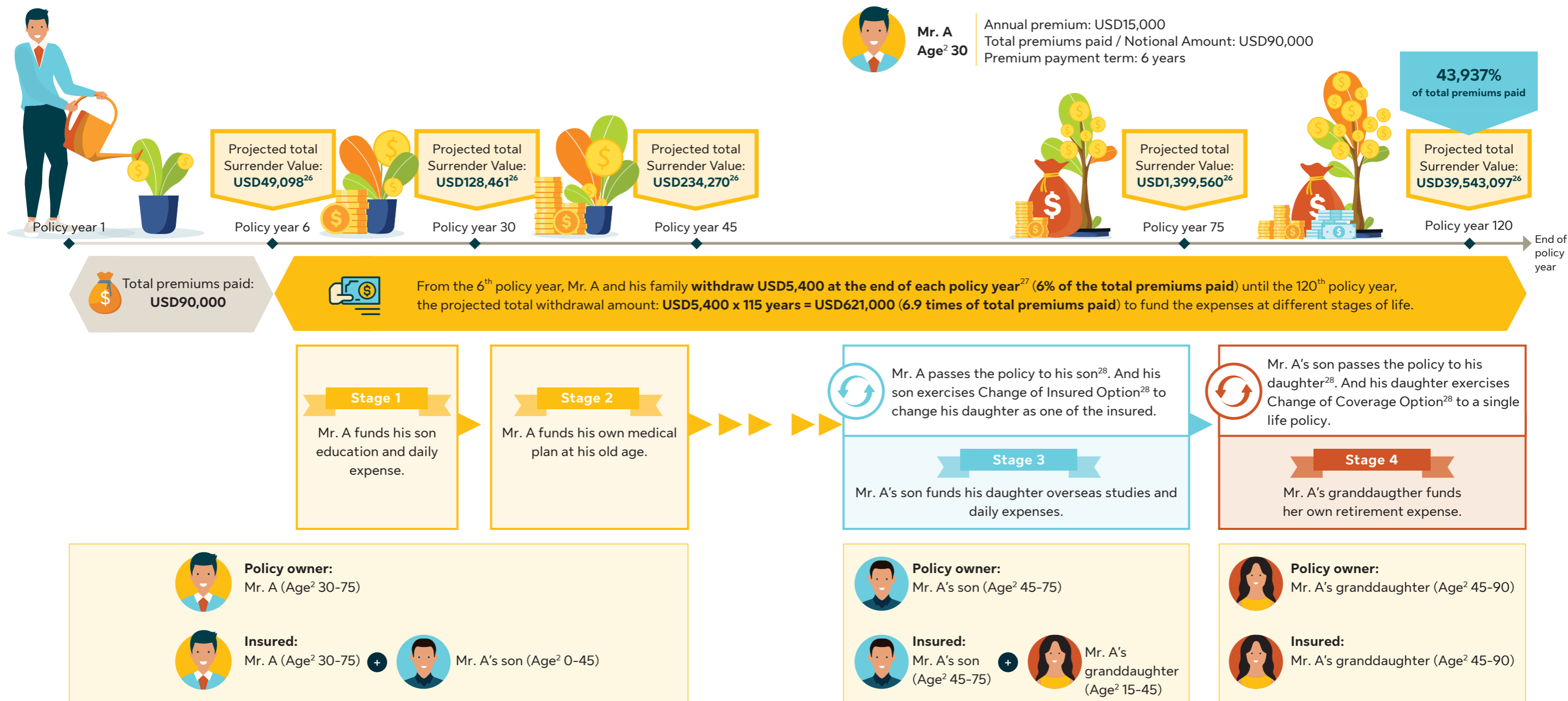
25 If the currency of your own overseas bank account is different from the policy currency, such remittance may be subject to an exchange rate determined by the third-party banks / service providers and it will be borne by the policy owner.

Case Study 1

6-Pay – Projected countless flexible withdrawals in 6 multiples

Starting from the end of 6th policy year, withdraw 6% of total premiums paid at the end of each policy year to cater changes in different stages of life

Mr. A is married and is welcoming his baby boy. He wants to lay the foundation for a prosperous financial future for his family by wisely accumulating wealth over the long term. Mr. A purchases **Stellar Multi-Currency Plan (6-Pay)**, as he believes that the plan could offer him long-term wealth growth and flexible option to withdraw all or part of the cash value of the accumulated Reversionary Bonus¹ (if any) to meet his and his loved one's changing life needs.



Remarks:
 26 The projected total Surrender Value refers to the sum of Guaranteed Cash Value, projected non-guaranteed cash value of accumulated Reversionary Bonus and projected non-guaranteed cash value of Terminal Bonus after withdrawal.
 27 Any withdrawal which exceeds the remaining balance of cash value of accumulated Reversionary Bonus will be deducted from the Guaranteed Cash Value and the cash value of Terminal Bonus, which in turn will reduce the Notional Amount of the policy and be deemed as partial surrender and will also reduce the long-term value of the policy.
 28 Any request for exercising the Change of Coverage Option, Change of Insured Option or change of policy owner is subject to the prescribed condition set out in the policy provisions being fulfilled, the then current administrative rules, underwriting rules, any other requirements and the approval of Sun Life.

The above diagram is for illustrative purposes only. All figures shown in the case are rounded to the nearest whole number. **The projected withdrawal amount and returns stated in the example are based on Sun Life's bonus scales determined under current assumed investment return and are not guaranteed.** The actual amounts of the cash value and face value of accumulated Reversionary Bonus and cash value and face value of Terminal Bonus, and the projected total Surrender Value payable may be higher or lower than the above illustrated figures. Under some circumstances, the actual amounts may be zero. The Reversionary Bonus and Terminal Bonus may vary based on the performance of a number of experience factors, with the investment return normally being the main determinant. Other factors include, but not limited to, claim experience, policy expenses, taxes and policy owner termination experience. For details, please refer to Bonus Philosophy under Important Information section.

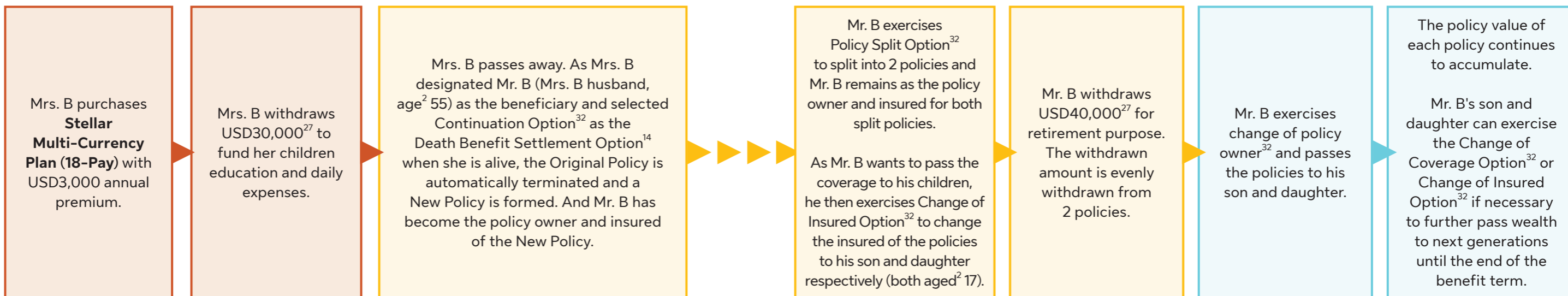
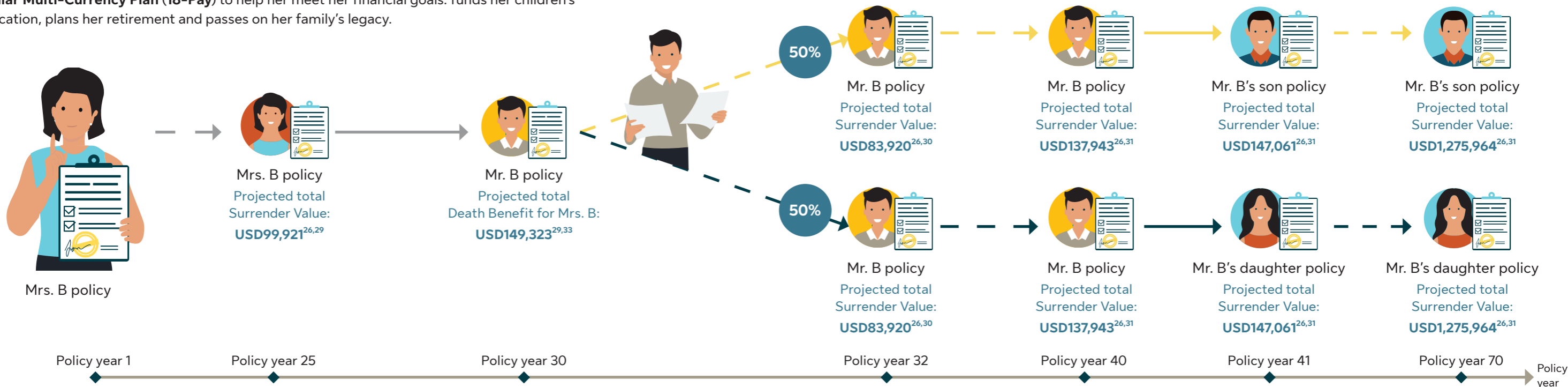
Case Study 2

18-Pay - Legacy planning for a happier future

Gradually grow and sustain your family legacy and pave the way to a happy future for your dearest ones

Mrs. B is married and wants to build a secure financial future for her family. Mrs. B purchases **Stellar Multi-Currency Plan (18-Pay)** to help her meet her financial goals: funds her children's education, plans her retirement and passes on her family's legacy.

Mrs. B
Age² 25
Annual premium: USD3,000
Total premiums paid / Notional Amount: USD54,000
Premium payment term: 18 years



Remarks:

26 The projected total Surrender Value refers to the sum of Guaranteed Cash Value, projected non-guaranteed cash value of accumulated Reversionary Bonus and projected non-guaranteed cash value of Terminal Bonus after withdrawal.

27 Any withdrawal which exceeds the remaining balance of cash value of accumulated Reversionary Bonus will be deducted from the Guaranteed Cash Value and the cash value of Terminal Bonus, which in turn will reduce the Notional Amount of the policy and be deemed as partial surrender and will also reduce the long-term value of the policy.

29 Assume USD30,000 was successfully withdrawn at the end of 25th policy year.

30 Assume USD30,000 was successfully withdrawn at the end of 25th policy year and Policy Split Option has been exercised at 32nd policy year.

31 Assume USD30,000 was successfully withdrawn at the end of 25th policy year, Policy Split Option has been exercised at 32nd policy year and USD40,000 was withdrawn at the end of 40th policy year.

32 Any request for exercising the Continuation Option, Policy Split Option, Change of Coverage Option, Change of Insured Option or change of policy owner is subject to the prescribed condition set out in the policy provisions being fulfilled, the then current administrative rules, underwriting rules, any other requirements and the approval of Sun Life.

33 The projected Death Benefit refers to higher of : (a) the total premium of the Basic Plan due and fully paid as at the date of death of the Designated Insured, less any withdrawal amount of projected non-guaranteed cash value of the accumulated Reversionary Bonus; and (b) the sum of Guaranteed Cash Value on the date of death of the Designated Insured, projected non-guaranteed face value of accumulated Reversionary Bonus and projected non-guaranteed cash value of Terminal Bonus after withdrawal.

The above diagram is for illustrative purposes only. All figures shown in the case are rounded to the nearest whole number. **The projected withdrawal amount and returns stated in the example are based on Sun Life's bonus scales determined under current assumed investment return and are not guaranteed.** The actual amounts of the cash value and face value of accumulated Reversionary Bonus and cash value and face value of Terminal Bonus, the projected total Death Benefit and projected total Surrender Value payable may be higher or lower than the above illustrated figures. Under some circumstances, the actual amounts may be zero. The Reversionary Bonus and Terminal Bonus may vary based on the performance of a number of experience factors, with the investment return normally being the main determinant. Other factors include, but not limited to, claim experience, policy expenses, taxes and policy owner termination experience. For details, please refer to Bonus Philosophy under Important Information section.

Case Study 3

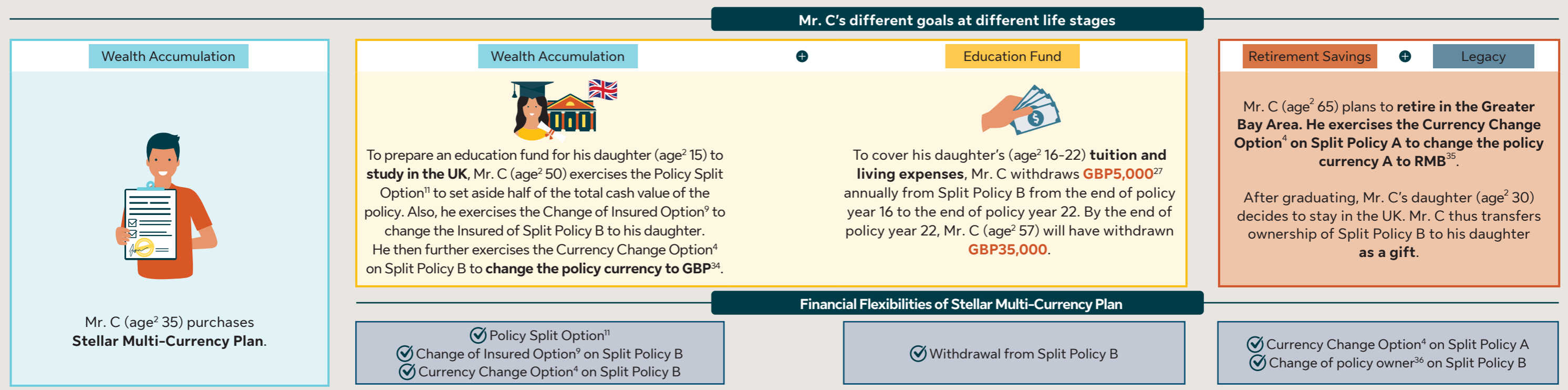
Flexibility to achieve different goals at different life stages

Mr. C is preparing to welcome a baby daughter with his wife. He decides to purchase **Stellar Multi-Currency Plan (12-Pay)** to help him achieve different goals at different life stages: (1) an education fund for his daughter; (2) retirement savings and (3) a legacy for the next generation.



Mr. C
Age² 35

Annual premium: USD5,000
Total premiums paid / Notional Amount: USD60,000
Premium payment term: 12 years



Policy issuance	Policy year 15		Policy year 22		Policy year 30		End of policy year
Original Policy	Split Policy A	Split Policy B	Split Policy A	Split Policy B	Split Policy A	Split Policy B	
USD	USD	USD ▶ GBP	USD	GBP	USD ▶ RMB	GBP	
Policy Owner: Mr. C Insured: Mr. C	No change	Policy owner: Mr. C Insured: Mr. C's daughter	No change	No change	No change	Policy owner: Mr. C's daughter Insured: Mr. C's daughter	
Projected total Surrender Value ²⁶	USD45,781	GBP32,047	USD70,029	GBP9,012	RMB835,807	GBP16,123	
Guaranteed Cash Value	USD30,000	GBP14,020	USD30,600	GBP3,191	RMB228,925	GBP3,293	
Projected cash value of non-guaranteed Reversionary Bonus ¹ + Terminal Bonus ¹	USD15,781	GBP18,026	USD39,429	GBP5,821	RMB606,882	GBP12,830	

Remarks:
 26 The projected total Surrender Value refers to the sum of Guaranteed Cash Value, projected non-guaranteed cash value of accumulated Reversionary Bonus and projected non-guaranteed cash value of Terminal Bonus after withdrawal.
 27 Any withdrawal which exceeds the remaining balance of cash value of accumulated Reversionary Bonus will be deducted from the Guaranteed Cash Value and the cash value of Terminal Bonus, which in turn will reduce the Notional Amount of the policy and be deemed as partial surrender and will also reduce the long-term value of the policy.
 34 The figures assume that USD to GBP exchange rate at the time of exercising the Currency Change Option is USD1: GBP0.7.
 35 The figures assume that USD to RMB exchange rate at the time of exercising the Currency Change Option is USD1:RMB7.
 36 Any request for exercising the change of policy owner is subject to the prescribed condition set out in the policy provisions being fulfilled, the then current administrative rules, underwriting rules, any other requirements and the approval of Sun Life.

The above diagram is for illustrative purposes only. All figures shown in the case are rounded to the nearest whole number. **The projected withdrawal amounts and returns stated in the example are based on Sun Life's bonus scales determined under current assumed investment return and are not guaranteed.** The actual amounts of the cash value and face value of accumulated Reversionary Bonus and cash value and face value of Terminal Bonus, and projected total Surrender Value payable may be higher or lower than the above illustrated figures. Under some circumstances, the actual amounts may be zero. The Reversionary Bonus and Terminal Bonus may vary based on the performance of a number of experience factors, with the investment return normally being the main determinant. Other factors include, but not limited to, claim experience, policy expenses, taxes and policy owner termination experience. For details, please refer to Bonus Philosophy under Important Information section.

Key Product Information

Plan	Stellar Multi-Currency Plan						
Premium Payment Term	2 years	6 years	12 years	18 years			
Minimum Annual Premium	USD10,000/ CAD12,000/ GBP7,000/ RMB70,000	USD2,000/ CAD2,400/ GBP1,400/ RMB14,000	USD1,500/ CAD1,800/ GBP1,050/ RMB10,500	USD1,000/ CAD1,200/ GBP700/ RMB7,000			
Issue Age^{2,37}	Age ^{2,37} 0-80	Age ^{2,37} 0-75	Age ^{2,37} 0-65	Age ^{2,37} 0-60			
Currency	USD/CAD/GBP/RMB						
Benefit Term	To age ² 120 of the current insured (for Single Life) or the current younger insured (for Joint Life)						
Premium Payment Mode	Annually/Semi-annually/Monthly						
Premium Structure	Premium is level and guaranteed, calculated based on the Notional Amount						
Maturity Benefit/ Surrender Value	<p style="text-align: center;">Guaranteed Cash Value</p> <p style="text-align: center;">+</p> <p style="text-align: center;">any cash value of accumulated Reversionary Bonus¹</p> <p style="text-align: center;">+</p> <p style="text-align: center;">any cash value of Terminal Bonus¹</p> <p style="text-align: center;">+</p> <p style="text-align: center;">any other amounts left with Sun Life</p> <p style="text-align: center;">-</p> <p style="text-align: center;">the amount of any loans with interest</p>						
Death Benefit	<p style="text-align: center;">The higher of</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: 1px solid #ccc; padding: 10px; vertical-align: top;"> <p style="text-align: center;">Total premiums due and paid³⁸</p> <p style="text-align: center;">-</p> <p style="text-align: center;">any cash value of accumulated Reversionary Bonus¹ withdrawn</p> </td> <td style="width: 10%; text-align: center; vertical-align: middle;">or</td> <td style="width: 40%; border: 1px solid #ccc; padding: 10px; vertical-align: top;"> <p style="text-align: center;">Guaranteed Cash Value on the date of death of the Designated Insured³</p> <p style="text-align: center;">+</p> <p style="text-align: center;">any face value of accumulated Reversionary Bonus¹</p> <p style="text-align: center;">+</p> <p style="text-align: center;">any face value of Terminal Bonus¹</p> </td> </tr> </table> <p style="text-align: center;">+</p> <p style="text-align: center;">any other amounts left with Sun Life</p> <p style="text-align: center;">-</p> <p style="text-align: center;">the amount of any loans with interest</p>				<p style="text-align: center;">Total premiums due and paid³⁸</p> <p style="text-align: center;">-</p> <p style="text-align: center;">any cash value of accumulated Reversionary Bonus¹ withdrawn</p>	or	<p style="text-align: center;">Guaranteed Cash Value on the date of death of the Designated Insured³</p> <p style="text-align: center;">+</p> <p style="text-align: center;">any face value of accumulated Reversionary Bonus¹</p> <p style="text-align: center;">+</p> <p style="text-align: center;">any face value of Terminal Bonus¹</p>
<p style="text-align: center;">Total premiums due and paid³⁸</p> <p style="text-align: center;">-</p> <p style="text-align: center;">any cash value of accumulated Reversionary Bonus¹ withdrawn</p>	or	<p style="text-align: center;">Guaranteed Cash Value on the date of death of the Designated Insured³</p> <p style="text-align: center;">+</p> <p style="text-align: center;">any face value of accumulated Reversionary Bonus¹</p> <p style="text-align: center;">+</p> <p style="text-align: center;">any face value of Terminal Bonus¹</p>					

Remarks:

37 "Issue Age" means the age of the insured on his/her last birthday. The insured must be at least 15 days old when the proposal document is signed.

38 The total premiums due and fully paid is as at the date of death of the Designated Insured.

Important Information

Bonus Philosophy

Life insurance involves the transfer of risk from an individual to a life insurer, and the pooling of risks across large groups of policies. With participating insurance, a portion of these risks is borne by the policyholders or shared between the policyholders and the insurer. In return, policyholders may receive policyholder bonuses in the form of reversionary/terminal/special bonuses. These bonuses are not guaranteed and can vary from year to year.

In general, bonuses on these policies reflect the experience, over time, of the group to which they belong. Bonuses will typically vary based on the performance of a number of factors, with the investment return^{*}, including the impact of asset defaults and investment expenses, normally being the main determinant of bonus performance. Other factors[^] include, but are not limited to, claims experience, taxes, expenses and policyholder persistency experience.

Favourable and unfavourable experience may be smoothed out over time to provide more stable bonuses to policyholders. For products with a terminal/special bonus feature, adjustments to terminal/special bonus scales pass through experience normally with less smoothing applied.

The bonus allocation process seeks to achieve reasonable equity among groups of policies and among policies issued at different times, to the extent practicable. Upon declaration of reversionary bonus or payout of terminal/special bonus to policyholders, shareholders will also be entitled to a share of the distribution.

At least annually, the Board of Directors of Sun Life Hong Kong Limited determines the amount of bonus to be declared or paid to participating policyholders. This determination is based on the advice of Sun Life Hong Kong Limited's appointed actuary, who applies accepted actuarial principles and practices. Management of participating business is also governed by Sun Life Hong Kong Limited's internal policies, as well as advice by the internal Par Governance Committee.

^{*} *Investment return includes investment income and changes in asset value of the backing portfolio. Performance of the investment return is affected by interest earnings and other market risk factors including, but not limited to, interest rate or credit spread movements, credit events, price fluctuations in non-fixed income assets, and foreign exchange fluctuations. Please see the Investment Philosophy for more details on the investment policies, objectives and strategy in relation to the investments of the backing portfolio.*

[^] *Claims experience represents the experience of mortality and morbidity. Persistency experience includes policy lapse/maturity and partial surrender experience; and the corresponding impact on investments. The expense factor includes maintenance expenses only, where it is charged to the participating fund at the level Sun Life Hong Kong Limited expects to be required over the foreseeable future. Policyholders will share the impact of any changes, over time, to the expected level of expenses required for the then foreseeable future. Any deviations on a year-to-year basis of the expenses actually incurred from the then expected level required, will be absorbed by the shareholders.*

Please refer to Sun Life Hong Kong Limited's website (www.sunlife.com.hk/dividendhistory_eng) for bonuses fulfillment ratios details.

Investment Philosophy (Policies, Objectives and Strategy)

The investment strategy supporting this product is intended to optimize long-term value to the policyholders with a suitable level of risk, while focusing on assets that exhibit Environmental, Social and Governance (“ESG”) qualities. The main objective is to deliver a fair chance of meeting the illustrated non-guaranteed benefits in addition to the guaranteed benefits.

Our investment process of the assets supporting the investment strategy is embedded within an ESG framework developed proprietarily by Sun Life or by recognized third-party ESG data providers. We have preference towards assets with high ESG quality and relatively lower carbon intensity. The assets span a diversified range of fixed income assets such as sovereign bonds, corporate bonds and corporate loans; as well as non-fixed income assets which are equity-like investments and may include public equities, private equities and so on. The credit portfolio largely invests in investment grade fixed income instruments. A small quantity of below investment grade assets may be present in the portfolio due to unexpected credit rating downgrades. However, exposure to below investment grade assets is controlled by the credit risk limits and investment policies.

We support an allocation to sustainable investments including, but not limited to, green bonds, renewable energy, energy transition, sustainable buildings, clean transportation, water & waste management, and social infrastructure projects.

We adopt an actively managed investment strategy to manage the policyholder’s risk profile of the fund in response to changing market conditions and opportunities. If at any time the policyholder’s risk profile of the fund were to increase, then a lower exposure to non-fixed income assets might be held to de-risk the fund, and vice versa.

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

Asset Class	Target Asset Mix
Fixed Income Assets	25%-80%
Non-Fixed Income Assets	20%-75%

We invest globally to achieve geographical diversification benefits and intend to have a higher relative allocation in the US and Asia-Pacific. Diversifying between asset classes results in a more stable investment return over the long term. The actual asset mix percentages and geographical allocation may fluctuate depending on market conditions, diversification needs and economic outlook.

We may pool the investment returns with other long term insurance products with similar plan features (excluding investment-linked assurance schemes and pension schemes) to optimize the investment performance and the return will subsequently be allocated with reference to the target asset mix of each product.

If the currency of the fixed income assets is not in the same currency as the underlying policies, appropriate hedging instruments (where available) is generally used to 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

1. Premium payment term and related cost

You need to pay the premium for this basic plan according to the selected premium payment term. Part of the premiums paid will be used to pay for the insurance and related costs. If you do not pay a premium on or before the premium due date, a grace period of 31 days from its due date will be allowed for the payment, during which time this policy will continue to be in effect. Any unpaid premium by the date on which the grace period expires will be paid automatically by a loan from us. If the amount available for a loan under this policy is less than the unpaid premium, the policy will lapse automatically on the due date.

2. Early surrender risk

Please note that if you terminate this policy early or cease paying premiums early, you may receive an amount significantly less than the total premiums paid towards your policy.

3. Exchange rate and currency risk

Any transaction involving conversion between policy currency and other currencies would be exposed to foreign exchange risks such as the fluctuation in exchange rate against policy currency.

4. Investment risk

This basic plan may make certain portion of its investment in non-fixed income assets. Returns of non-fixed income assets are generally more volatile than fixed income assets. You should note the long-term target mix for the assets supporting this basic plan as disclosed in this brochure, which will affect the bonus on this basic plan. The savings component of this basic plan is subject to risks and the actual return may be lower than projected return.

5. Inflation risk

The cost of living in the future is likely to be higher than it is today due to inflation, so the benefit may be insufficient to meet your needs even if we meet our contractual obligation. Hence, you should consider the impact of inflation when you plan the benefit.

6. Credit risk

This basic plan is an insurance policy issued by Sun Life Hong Kong Limited and your benefits are subject to the paying ability of Sun Life Hong Kong Limited. In the event that we become insolvent and unable to meet the contractual obligation under the policy, you may lose all or part of your premiums paid and benefits.

7. Policy termination

We have the right to terminate the basic plan upon the earliest of the following:

- a. accumulated policy loans and interest exceeds the sum of Guaranteed Cash Value and cash value of accumulated Reversionary Bonus (if any) and any other amounts left with us;
- b. neither premium is paid nor loanable by us and the grace period expires unless Premium Holiday is in effect;
- c. the Original Policy before Split will be terminated when the Policy Split Option is exercised;
- d. the Designated Insured passes away;
- e. the basic plan reaches its maturity; or
- f. the Mental Incapacity Benefit is paid under the basic plan that triggers the termination of the policy.

8. Risks related to Currency Change Option

When you exercise the Currency Change Option, the mix of your Guaranteed Cash Value, the non-guaranteed Reversionary Bonus and the non-guaranteed Terminal Bonus will be affected and the Guaranteed Cash Value may be lower. After changing your policy currency, the future Guaranteed Cash Value, the non-guaranteed Reversionary Bonus, the non-guaranteed Terminal Bonus and any future premiums may be higher or lower than the corresponding values before exercising this option. The approval of this Currency Change Option is subject to the availability of the currency at the time of exercising this option as well as prevailing laws and regulations.

9. Risk relating to RMB insurance products

The value of RMB is subject to the fluctuation of its exchange rate. There may be exchange rate loss suffered by you due to such fluctuation if you convert RMB into other currencies (including Hong Kong Dollars).

RMB is currently not completely freely convertible. You can be offered to conduct conversion of RMB by the bank using offshore rates and may occasionally not be able to do so fully or immediately as it is subject to the RMB position and market conditions at that time.

You should understand and consider the possible impact on the liquidity of RMB funds. The exchange rate for the offshore RMB market in Hong Kong may be at a premium or discount when compared to the onshore market in the People's Republic of China and there may be significant bid and offer spreads.

Exclusions for Waiver of Premium Benefit and Payor Benefit

With respect to Waiver of Premium Benefit and Payor Benefit, we will not pay any claim of Total Permanent Disability directly or indirectly caused by or resulting from any of the following:

- a. suicide or self-inflicted injury, while sane or insane;
- b. a criminal offence or participating in any brawl; or
- c. take or absorb, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a Doctor.

We will not pay any claim of Waiver of Premium Benefit and Payor Benefit directly caused by or resulting from Pre-existing Conditions. The above list is for reference only. Please refer to the Policy Provisions for the complete list and details of exclusions.

Important Notes

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

1. Levy on insurance premium

Effective from January 1, 2018, all policy owners are required to pay a levy on their insurance premium for all new and inforce policies collected by the Insurance Authority through insurance companies. The applicable levy rate will be determined by reference to the policy date or policy anniversary date. For levy details, please visit our website at www.sunlife.com.hk/levy_eng or Insurance Authority's website at www.ia.org.hk.

2. Cancellation right

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

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

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

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

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

1. Prepayment arrangement (for 2/6-pay premium payment terms policy only)

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

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

2. Limited liquidity

The plan is designed for a long-term purpose. The liquidity of an insurance policy is limited. You are strongly advised to reserve adequate liquid assets for emergencies. For any surrender/withdrawal especially at the early stage upon policy inception, you may receive an amount considerably less than the premiums you paid.

3. Suicide clause

If the Designated Insured under this policy dies by suicide, whether sane or insane, within 1 year after the issue date, the effective date of any reinstatement of this policy, the effective date of the Change of Coverage or the effective date of the Change of Insured (if applicable), whichever is the latest, then Sun Life will not pay the Death Benefit as set out in the Benefit Provisions of the basic plan.

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

- a. the sum of premium paid under your policy from the issue date or the effective date of any reinstatement of this policy (as the case may be); less
- b. any amount which has been paid under this policy; less
- c. any loans with interest at rates determined by Sun Life at Sun Life's sole discretion.

4. Automatic premium loan

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

5. Policy loan

While the policy is in effect, on written request of the policy owner, Sun Life will loan an amount up to a specified percentage, subject to the administration rules as determined by Sun Life from time to time, of the sum of the Guaranteed Cash Value, and any cash value of the accumulated Reversionary Bonus (less interest on this or any other loan calculated to the next Policy Anniversary). The policy will be the security for the loan.

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

When loans and interest exceed the sum of Guaranteed Cash Value, cash value of the accumulated Reversionary Bonus (if any) and any other amounts left with Sun Life, the policy will be terminated automatically. Please refer to the Policy Document for details.

6. NOT a bank savings plan

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

7. Non-guaranteed benefits

Reversionary Bonus and Terminal Bonus are non-guaranteed and are determined in accordance with the rules set out by Sun Life from time to time. The Reversionary Bonus and Terminal Bonus may vary based on the performance of a number of experience factors, with the investment return normally being the main determinant. Other factors include, but not limited to, claim experience, policy expenses, taxes, and policy owner termination experience.

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

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

Growing Brighter with Brilliant Company Awards



Awards for Excellence in Finance 2024
– 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
– The Hong Kong Federation of Insurers
Most Innovative Product and Service (Life Insurance)
Outstanding Claims Management
Outstanding Digital Marketing Campaign



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



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



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



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



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



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



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



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



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

MPF Awards



"The 2023 MPF Awards" by MPF Ratings



REFINITIV LIPPER FUND AWARDS
2022 WINNER

Hong Kong 2022 Refinitiv Lipper Fund Awards

For more details, please refer to www.sunlife.com.hk/award

Welcome to the World of Sun Life

Sun Life has been rooted in Hong Kong since 1892, helping the city shine brighter over the course of 130 years by providing excellent products and services.

Sun Life is a leading international financial services organization providing a diverse range of products and services to individuals and corporate clients through our professional and experienced distributors. We provide comprehensive solutions to address your life and health protection, wealth management, and retirement planning needs. Besides offering a wide range of products, we are also an experienced group benefit and third-party administrator in the pension administration business.

We truly understand the needs of your various life stages and offer a wide range of products including Savings & Protection, Health & Accident, Universal Life, and Investment-Linked Assurance Schemes. **Stellar Multi-Currency Plan** is part of Sun Life's Savings & Protection series, providing a well-rounded financial solution for you.

**Savings &
Protection**

**Health &
Accident**

**Investment-
Linked
Assurance
Schemes
(ILAS)**

**Universal
Life**

Sun Life Product Portfolio

What's next?
You can find out more:

Website: sunlife.com.hk

Client Service Hotline: 2103 8928

Please contact your Advisor

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*Applicant should seek independent professional advice before making any decision if necessary. **Stellar Multi-Currency Plan** is underwritten by Sun Life Hong Kong Limited. Dah Sing Bank, registered as a licensed insurance agency, is the authorized licensed insurance agency of Sun Life Hong Kong Limited and distributes the insurance products for Sun Life Hong Kong Limited. **Stellar Multi-Currency Plan** is the product of Sun Life Hong Kong Limited but not the product of Dah Sing Bank. In respect of an eligible dispute (as defined in the Terms of Reference for Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Dah Sing Bank and the client out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the client.*

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