



# Victory

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

**you could secure a promising future for yourself and the generations to come**





There are many unknowns in life, but you can take control of the future by making the best preparations to build wealth for yourself and the generations to come. By ensuring that you and your loved ones will be fully equipped to face life's uncertainties, you can all stride together into a brighter future.

This is where Sun Life steps in – your trusted partner for life's journey. **Victory** helps you achieve potential long-term returns through manageable contributions, so you can lay solid foundations for future generations and help them realize their dreams.

## How can Victory help you?

**Victory** is a participating insurance plan that helps you achieve potential long-term asset growth at affordable premiums. For flexible budgeting, you can choose the premium payment term that suits you best, and even protect your savings against financial hardship. You can pass your wealth to the next generation simply and efficiently. Unlike other estate planning tools with high transaction costs, we charge no extra fee for the request of Change of Coverage Option<sup>1</sup> and Change of Insured Option<sup>1</sup>, so you can transfer your wealth according to your changing needs in a hassle-free process.

## Key Features

1.  Potential long-term wealth growth
2.  Pass your wealth to future generations
3.  Flexible contributions during difficult financial situations
4.  Fulfil your promise to the next generation

Remark:

- 1 The Change of Coverage Option and Change of Insured Option are subject to the prescribed conditions set out in the policy provisions. Please refer to sample policy provisions for details. All new insured(s) must have insurable interest with the existing policy owner at the time of change of coverage or change of insured which is subject to the prescribed conditions set out in the policy provisions, the then current administrative rules, underwriting rules, any other requirements, and the approval of Sun Life Hong Kong Limited ("Sun Life HK"). 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.



# 1. Potential long-term wealth growth

**Victory** provides potential long-term wealth growth through the Guaranteed Cash Value and non-guaranteed Reversionary Bonus and Terminal Bonus.

In management of this participating insurance plan<sup>2</sup>, our professionals allocate assets under **Victory** in a globally diversified portfolio. We have developed rigorous mechanisms to manage our investment which aims to help you achieve a potential long-term wealth growth while mitigating risks by offering guaranteed return through Guaranteed Cash Value.

- **Guaranteed Cash Value**

The plan provides a Guaranteed Cash Value under your policy starting from the 3<sup>rd</sup> policy year until the current insured (if your chosen coverage is Single Life) or the current younger insured (if your chosen coverage is Joint Life) reaches the age of 120. It is payable upon policy surrender or policy maturity.

- **Reversionary Bonus<sup>3</sup>**

Beginning from the 3<sup>rd</sup> policy anniversary, we will declare the Reversionary Bonus (if any) at least once a year<sup>4</sup>. Once it is declared, the face value and cash value become guaranteed and will accumulate with your policy. Your wealth will grow as your bonus grows. It is payable upon policy surrender or policy maturity.

- **One-time Terminal Bonus<sup>3</sup>**

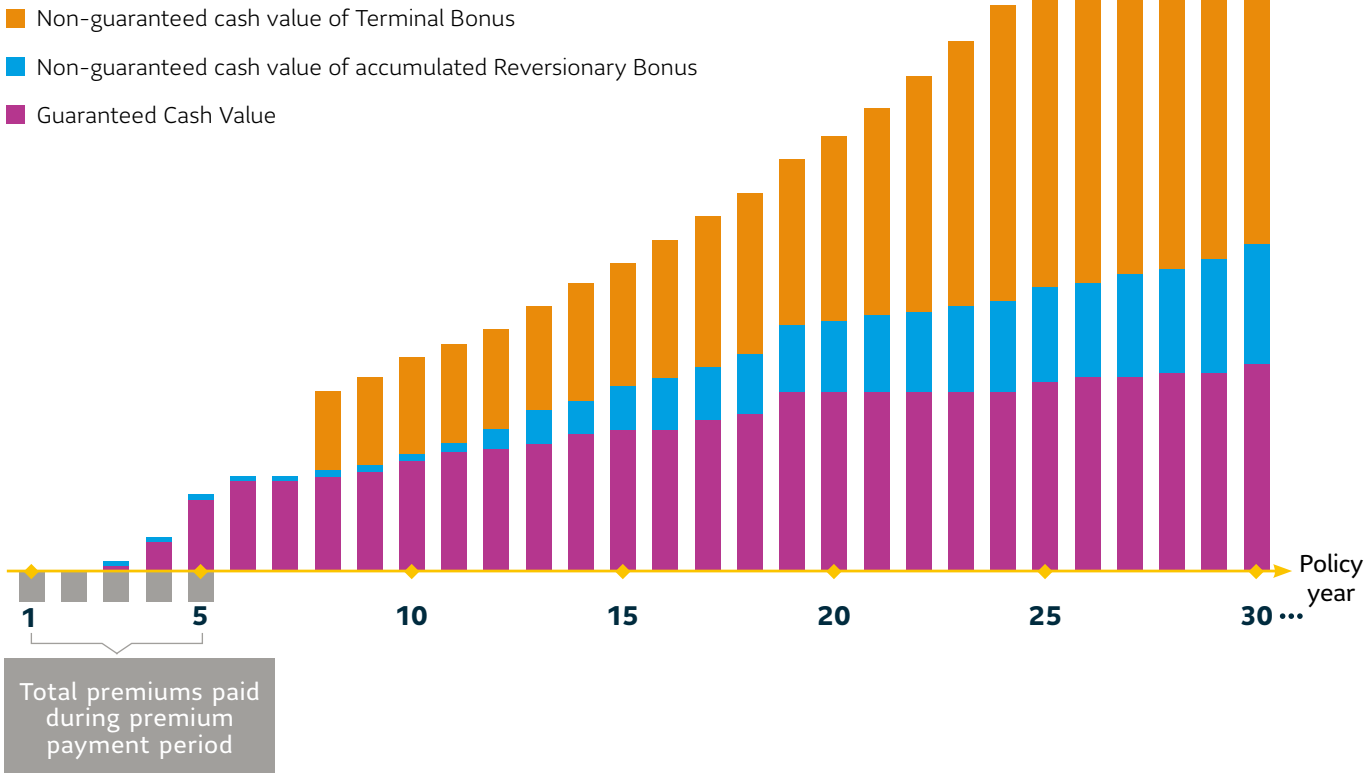
The one-time Terminal Bonus only comes into effect when your policy comes to an end (via policy maturity, surrender, or death of the Designated Insured<sup>5</sup>). It will be declared at least once a year starting from the 8<sup>th</sup> policy anniversary. It will be adjusted at each subsequent declaration and may be increased or decreased according to the rules set by Sun Life HK from time to time.

Remarks:

- 2 For details, please refer to the Investment Philosophy under Important Information of this brochure.
- 3 Reversionary Bonus and Terminal Bonus are non-guaranteed and are subject to change from time to time at Sun Life HK's sole discretion. They 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.
- 4 Reversionary Bonus will not be declared or credited if the policy is under the premium suspension period of the Premium Suspension Option.
- 5 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.



### Total Surrender Value



The above diagram showing the projected total Surrender Value at the time of surrender is for illustrative purposes only. It assumes the premium payment term is 5 years and no Premium Suspension Option has been exercised. The projected total Surrender Value stated in the example are based on Sun Life HK's bonus scales determined under current assumed investment returns and are not guaranteed. The actual amounts of the cash value of accumulated Reversionary Bonus and cash value of Terminal Bonus payable may be higher or lower than the above illustrated figures. Under some circumstances, the actual amounts of these bonuses 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 section Important Information. If you want a proposal that fits your needs, please contact your Advisor.

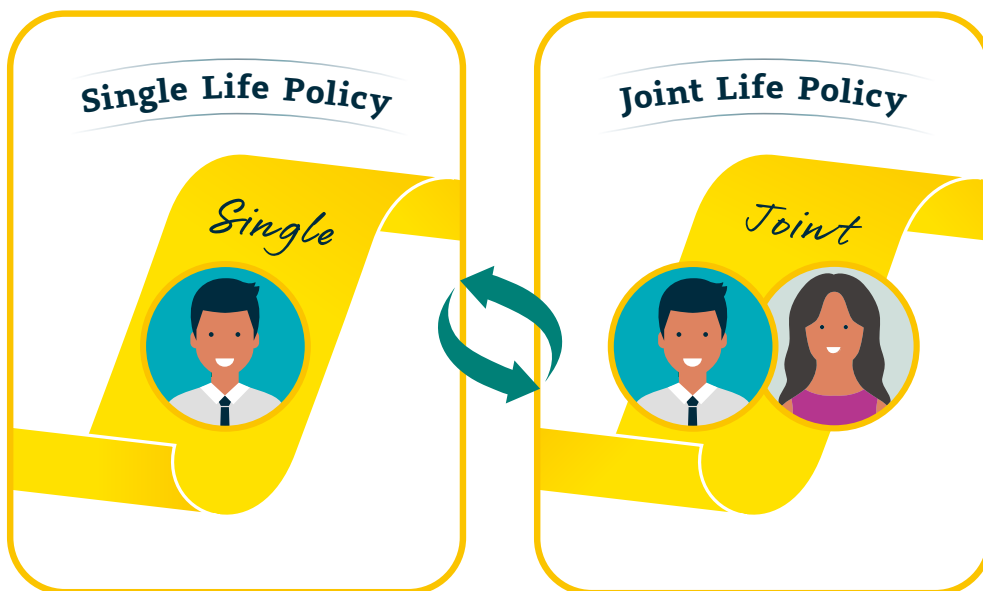
## 2. Pass your wealth to future generations

**Victory** offers you flexibility and security for your legacy planning. Under your policy, you can choose to cover one insured (Single Life) or two insureds (Joint Life) at the time of application. You can change from Joint Life to Single Life and from Single Life to Joint Life by exercising the Change of Coverage Option<sup>1</sup> under the policy according to your needs. You can also exercise the Change of Insured Option<sup>1</sup> to change to a new insured when necessary. Whether you decide to pass your legacy to the next generation and let them enjoy the fruits of your success, the choice is always yours.

With two insureds under Joint Life coverage, your policy will endure even if one insured passes away unexpectedly. You can transfer your wealth according to your changing needs in a hassle-free process. Unlike other estate planning tools with high transaction costs, we charge no extra fee for the request of relevant changes.

The Benefit Term of **Victory** extends until the current insured (under Single Life) or current younger insured (under Joint Life), would have reached the age of 120. If there are needs, the insured can be changed multiple times by exercising the Change of Insured Option<sup>1</sup> enabling future generations to reap the benefits of your wealth.

Change of Coverage Option:





### 3. Flexible contributions during difficult financial situations

Should you face financial difficulties during an unstable economic environment after the 1<sup>st</sup> policy anniversary, you can exercise the Premium Suspension Option<sup>6</sup> to ease the burden. In the unfortunate event that you are forced to be unemployed or face a mandatory full salary suspension for 3 months or more consecutively, the Premium Suspension Option enables you to postpone your premium payment by 1 year for a maximum of twice during the premium payment term, and you can even exercise the Premium Suspension Option in 2 consecutive years. During premium suspension period, Reversionary Bonus will not be declared or credited and your Guaranteed Cash Value, cash value and face value of accumulated Reversionary Bonus will be frozen as of the balance at the time right before exercising the Premium Suspension Option if there is no withdrawal or partial surrender. With the flexibility to postpone your premium, you can focus on your other financial needs and keeping your policy effective.

### 4. Fulfil your promise to the next generation

If you decide to prepare a policy for your loved ones under the age of 18, you can ensure your policy will endure beyond your lifetime by exercising the Designation of Contingent Policy Owner Option<sup>7</sup>.

By appointing a Contingent Policy Owner, you can ensure that your policy will endure even in the worst of circumstances. Should the Policy Owner pass away unexpectedly before the insured(s) turn 18, policy ownership will be transferred to the Contingent Policy Owner to ensure your policy is reliably taken care of and you can fulfill your promise.

Remarks:

- 6 The Premium Suspension Option is subject to the prescribed conditions set out in the policy provisions, the then current administrative rules, any other requirements, and the approval of Sun Life HK.
- 7 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, and the approval of Sun Life HK.

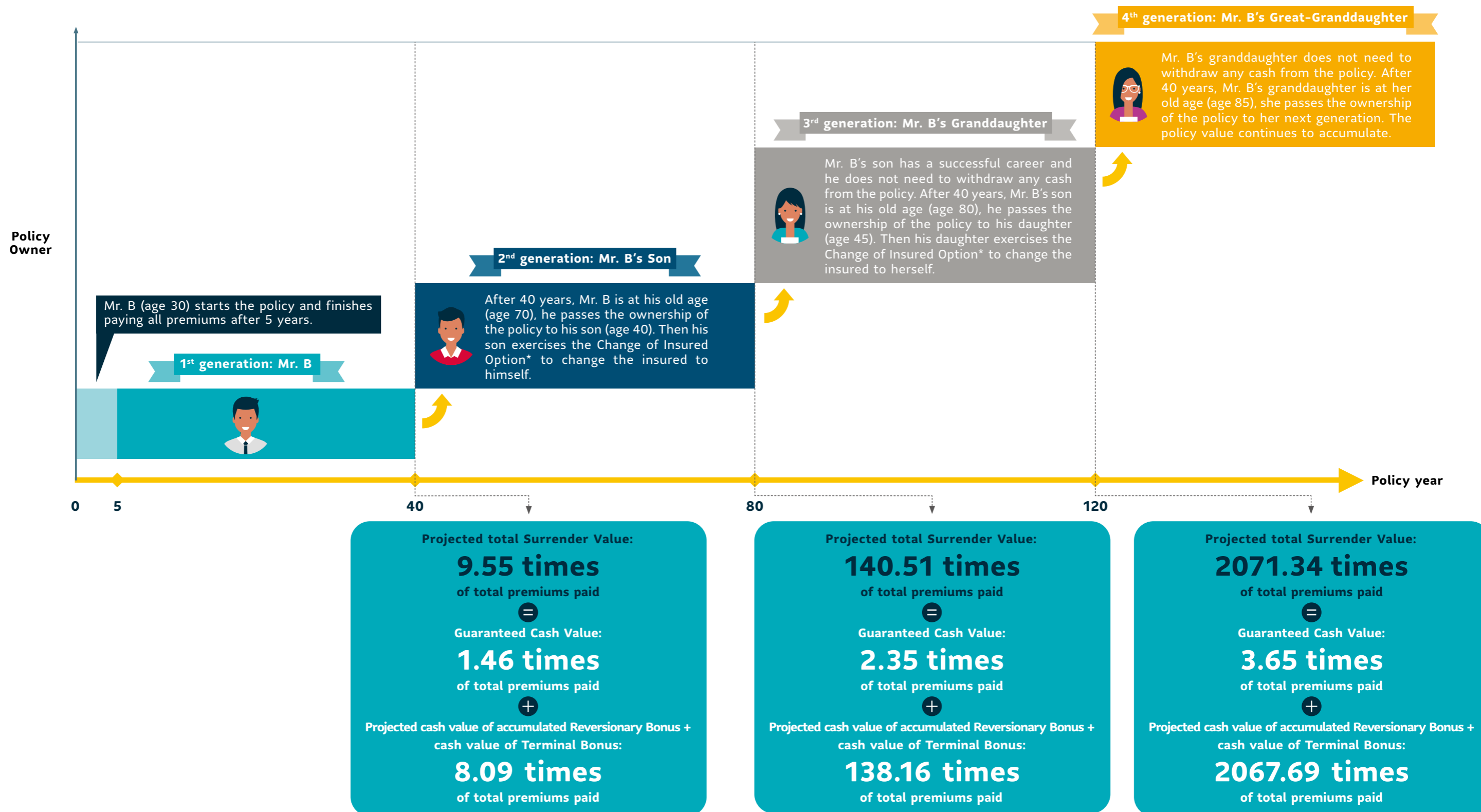
## Case Study: Pass your wealth to future generations

Mr. B (age 30) is a new dad. He wants to build up a wealth reserves early for his generations to come and help them tackle the challenges they may face in the future.



**Mr. B**  
Age 30

Notional Amount: USD100,000  
Total premiums paid: USD100,000  
Premium payment term: 5 years



\* Any request for exercising the Change of Insured Option or change of policy owner is subject to the prescribed conditions set out in the policy provisions, the then current administrative rules, underwriting rules, any other requirements, and the approval of Sun Life HK.

The above diagram is for illustrative purpose only. All figures shown in the case are rounded to the nearest 2 decimal places. The application process is subject to the then current administrative rules. The example assumes no withdrawals. The projected returns stated in the example are based on Sun Life HK's bonus scales determined under current assumed investment returns and are not guaranteed.

The actual amounts of the cash value of accumulated Reversionary Bonus and cash value of Terminal Bonus payable may be higher or lower than the above illustrated figures. Under some circumstances, the actual amounts of these bonuses 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 section Important Information.



# Key Product Information

| Plan                                 | Victory   |          |
|--------------------------------------|---|----------|
| Minimum Notional Amount              | USD7,500  |          |
| Currency                             | USD   |          |
| Premium Payment Term                 | 5 years   | 10 years |
| Issue Age <sup>8</sup>               | Age 0-70  | Age 0-65 |
| Benefit Term                         | To age 120 of the current insured (for Single Life)<br>or the current younger insured (for Joint Life)  |          |
| Premium Payment Mode                 | Annually/Semi-annually/Monthly  |          |
| Premium Structure                    | Premium is level and guaranteed,<br>calculated based on the Notional Amount   |          |
| Maturity Benefit/<br>Surrender Value | Guaranteed Cash Value<br>+<br>any cash value of accumulated Reversionary Bonus<br>+<br>any cash value of Terminal Bonus<br>+<br>any other amounts left with Sun Life HK<br>-<br>the amount of any loans with interest   |          |
| Death Benefit                        | The higher of<br>Total premiums due and paid<br>-<br>any cash value of accumulated Reversionary Bonus withdrawn<br>or<br>Guaranteed Cash Value on the date of death of the Designated Insured<br>+<br>any face value of accumulated Reversionary Bonus<br>+<br>any face value of Terminal Bonus<br>+<br>any other amounts left with Sun Life HK<br>-<br>the amount of any loans with interest |          |

Remark:

8 "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.

**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<sup>^</sup> 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.*

<sup>^</sup> *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; and to achieve the main objective of delivering a fair chance of meeting the illustrated non-guaranteed benefits in addition to the guaranteed benefits.

The assets supporting the investment strategy 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.

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 products.

If the currency of the fixed income assets is not in the same currency as the underlying policies, appropriate hedging instruments (where available) is generally used to minimise impacts from fluctuating foreign exchange rates. For non-fixed income assets, there is greater investment flexibility to invest in those assets that are not denominated in the same currency as the underlying policies thereby providing diversification in risks and markets. Derivatives may be used to hedge against market risks but are not intended to bring the risk profile beyond established risk tolerances.

The investment strategy noted above may be subject to change, subject to a rigorous internal review and approval process. We will notify the policyholders upon any material changes.

## Key Product Risks:

### 1. Premium payment term and related cost

You need to pay the premium for this basic plan 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 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 target mix for the assets supporting this basic plan as disclosed in this brochure, which will affect the bonus on this basic plan. The savings component of this basic plan is subject to risks and possible loss.

### 5. Inflation risk

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

### 6. Credit risk

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

### 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 suspension is in effect;
- c. the Designated Insured passes away; or
- d. the basic plan reaches its maturity.

## Important Notes:

**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. 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 company. 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](http://www.sunlife.com.hk/levy_eng) or Insurance Authority's website at [www.ia.org.hk](http://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](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 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. 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.

**2. 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 we will not pay the Death Benefit as set out in the Benefit Provisions of the basic plan.

Instead, we 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 us at our sole discretion.

**3. Automatic premium loan**

Automatic premium loan will bear interest at a rate determined by Sun Life Hong Kong Limited from time to time. You may inquire about the relevant interest rate from Sun Life Hong Kong Limited. If the accumulated policy loans and interest exceeds the sum of Guaranteed Cash Value, any cash value of accumulated Reversionary Bonus (if any) and any other amounts left with us, 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.

**4. Policy loan**

While the policy is in effect, on written request of the policy owner, we will loan an amount up to a specified percentage, subject to the administration rules as determined by Sun Life Hong Kong Limited from time to time, of the 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 us at our 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 and any cash value of the accumulated Reversionary Bonus (if any) and any other amounts left with us, the policy will terminate automatically. Please refer to the Policy Document for details.

**5. NOT a bank savings plan**

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

**6. Non-guaranteed benefits**

The Reversionary Bonus and Terminal Bonus are non-guaranteed and are determined in accordance with the rules set out by Sun Life Hong Kong Limited 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 stated in the examples are based on Sun Life Hong Kong Limited's bonus scales determined under current assumed investment return and are not guaranteed. The actual amounts of accumulated Reversionary Bonus and Terminal Bonus payable may be higher or lower than the illustrated figures. Under some circumstances, the actual amounts of these bonuses may be zero.

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

# Growing Brighter with Brilliant Company Awards



**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



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



**Sing Tao Service Awards 2022**  
– Sing Tao Daily  
Medical Insurance  
Innovative Insurance Products  
Greater Bay Area Wealth  
Inheritance Services (Hong Kong)



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



**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



**GBA Corporate Sustainability  
Awards 2022**  
– Metro Finance  
Excellence in Green Sustainability  
(Climate Action)  
Excellence in Social Sustainability  
(Sustainable Cities and Communities)



**The Hong Kong Council of  
Social Service**  
Caring Company 21<sup>st</sup> consecutive year  
(2002-2023)

## 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](http://www.sunlife.com.hk/award).

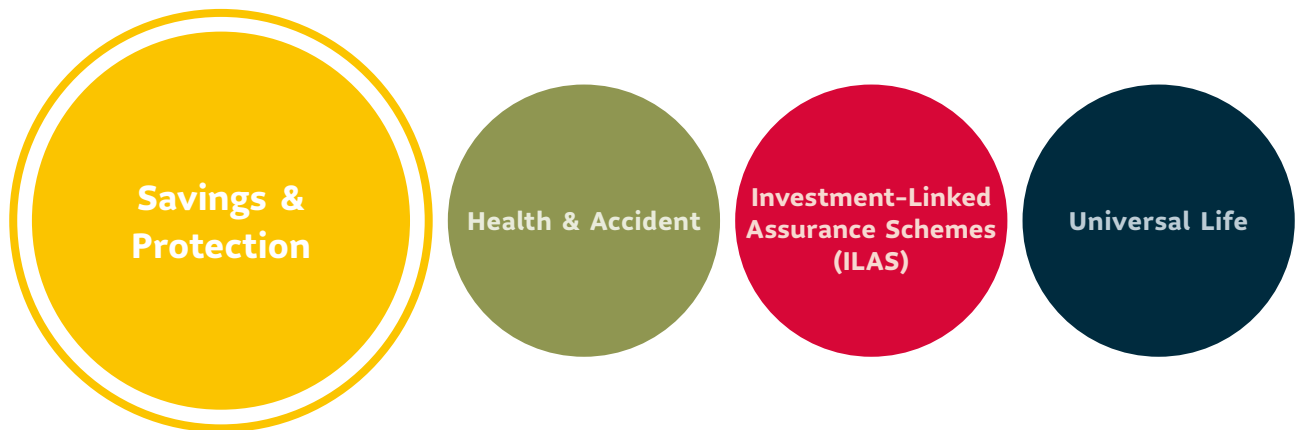
## Welcome to the World of Sun Life

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. **Victory** is part of Sun Life Hong Kong's Savings & Protection series, providing a well-rounded financial solution for you.

### Sun Life Hong Kong Product Portfolio



What's next?  
You can find out more:

- ▶ Website: [sunlife.com.hk](http://sunlife.com.hk)
- ▶ Client Service Hotline: 2103 8928
- ▶ Please contact your Advisor

This brochure is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any products of Sun Life Hong Kong Limited outside Hong Kong. Sun Life Hong Kong Limited/Dah Sing Bank does not offer or sell any insurance products in any jurisdiction outside Hong Kong where such offering or sale of the insurance products is illegal under the laws of such jurisdiction. The information shown is only a brief description of the life insurance product mentioned in this product brochure for your reference and does not constitute any offer or invitation, or basis of any offer or invitation to purchase insurance product mentioned above. The information contained herein is not exhaustive and does not form part of a contract of insurance. Please refer to a sample Policy Document, which will be provided upon request, for details including definitions and full terms and conditions. If there is any conflict between the Policy Document and this brochure, the Policy Document shall prevail.

Applicant should seek independent professional advice before making any decision if necessary. **Victory** 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. **Victory** 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; however, any dispute over the contractual terms of the product should be resolved directly between Sun Life Hong Kong Limited and the client.

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

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

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

### **Sun Life Hong Kong Limited**

(Incorporated in Bermuda with limited liability)

### **Client Service Centre**

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sunlife.com.hk

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