

Life Insurance Plan

Generations Life Insurance Plan III

Client Offer



**Up to 9% premium discount
on first year premium**

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

Promotion period: **February 2, 2026 – March 31, 2026** (both dates inclusive)

Policy issue date: **on or before March 31, 2026**

Life Insurance Plan	Premium Payment Term		Offer
Generations Life Insurance Plan III	Single Pay		1% premium discount on single premium
	Regular Pay*	5-Year	5% premium discount on first year premium
		10-Year	9% premium discount on first year premium

* Annual payment mode is required

Terms and Conditions of Generations Life Insurance Plan III Client Offer ("Offer"):

1. The promotion period of this Offer is from February 2, 2026 to March 31, 2026 (both dates inclusive) ("Promotion Period").
2. This Offer is only applicable upon the successful application for Generations Life Insurance Plan III during the Promotion Period and such policy must be issued by Sun Life Hong Kong Limited ("Sun Life HK") on or before March 31, 2026 ("Eligible Policy").
3. The policy owner of the Eligible Policy ("Policy Owner") will be entitled to a corresponding premium discount for the Eligible Policy stated below ("Premium Discount").

Life Insurance Plan	Premium Payment Term		Offer
Generations Life Insurance Plan III	Single Pay		1% premium discount on single premium
	Regular Pay*	5-Year	5% premium discount on first year premium
		10-Year	9% premium discount on first year premium

* Annual payment mode is required

4. The Policy Owner can enjoy this Offer by paying the net premium towards the Eligible Policy (which is an amount equivalent to the total premium(s) due and payable before applying this Offer minus the Premium Discount). A levy which will be calculated based on the net premium of the relevant Eligible Policy will be imposed and charged by the Insurance Authority.
5. In case the Policy Owner requests to cancel the Eligible Policy during the cooling-off period, subject to the then prevailing administrative rules, only the actual premium paid by the Policy Owner, if any, will be used to calculate the amount of premium refund.
6. If the Eligible Policy is terminated on or before the 1st policy anniversary, an amount equal to the Premium Discount will be deducted from the surrender value (if any), except in the case of cancellation during cooling off period.
7. The Premium Discount will be rounded to the nearest two decimal places and cannot be transferred or redeemed for cash.
8. This Offer is not applicable to Policy Owners who have submitted any application for any Generations Life Insurance Plan III before the Promotion Period but subsequently withdrew the application(s) or cancelled the issued policy(ies) during the Promotion Period and reapplied for the same product(s) withdrawn or cancelled.
9. If any information provided by the Policy Owner is found to be incomplete, untrue, fraudulent, inconsistent, falsified, illegal, deceptive, improper or if there is any violation of terms and conditions of the Offer, Sun Life HK reserves the right to cancel the relevant Premium Discount without any prior notice.
10. The Offer cannot be used in conjunction with any other campaign(s) for the Generations Life Insurance Plan III offered by Sun Life HK or promotional activities that include the Generations Life Insurance Plan III unless specified otherwise.
11. Sun Life HK reserves the right to vary, suspend or cancel any of the Offer and amend these Terms and Conditions at any time without prior notice. In the event of any disputes, Sun Life HK's decision will be final and conclusive.
12. Sun Life HK is incorporated in Bermuda with limited liability.
13. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong"). Any dispute arising under these Terms and Conditions shall be subject to the exclusive jurisdiction of the courts of Hong Kong.
14. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong).

Notes:

- You should choose relevant insurance products according to your own or actual needs. Please consider your own needs and affordability before buying additional insurance products.
- You should disclose your financial information and personal data to sales staff in order to complete financial needs analysis. Sales staff should clearly explain to you that without such information, the application would not be completed, and consequently this would likely result in the authorized insurer rejecting the application.
- If, and only if, a Policy Owner is entitled to this Offer (i.e. all terms and conditions of this Offer have been complied with), the terms and conditions of this Offer shall form part of the Policy.
- This material contains general information only. In addition, the above information is for reference only and does not contain the full terms of the relevant products. It is intended to be published in Hong Kong only. It shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any insurance plans. For more details of the product features including the risk disclosure, please refer to the relevant product brochure. Please also refer to a sample Policy Document, which will be provided upon request, for details including but not limited to definitions, full terms and conditions, and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.
- Dah Sing Bank, Limited ("Dah Sing Bank"), registered as a licensed insurance agency (Insurance Intermediary License No: FA3022), is the authorized licensed insurance agency of Sun Life HK and distributes the insurance products for Sun Life HK. The life insurance products distributed by Dah Sing Bank are underwritten by Sun Life HK and are products of Sun Life HK but not 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. Life insurance products are not bank deposits nor bank saving plans with free life insurance coverage.
- Please read, fully understand and accept the terms and conditions, policy coverage, policy exclusions, premium, key product risks, important notes, policy dividend (if applicable), investment policy (if applicable) etc. stated in the relevant documents and policy contract before applying for any insurance plan.
- Sun Life HK is solely responsible for all coverage and compensation, and reserves the right of final approval of the relevant insurance plan.
- Policyholders are subject to the credit risk of relevant insurance company.

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

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

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

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