

LIFE INSURANCE | CRITICAL ILLNESS PROTECTION

SunWell Essential Care

with optional rider benefit: Cancer Protector Plus

萬家康安心保

自選附加保障：癌症加護保障



Underwritten by:

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

Distributed by:

Dah Sing Bank, Limited

Be future ready today, nurture a healthier tomorrow

SunWell Essential Care is a participating insurance plan that offers comprehensive cancer coverage to fit your lifestyle and budget. With both protection and financial support, you can be rest assured you've taken the right steps to safeguard your future.



SunWell Essential Care

Key features

1. Comprehensive cancer protection

Secure comprehensive protection against early stage cancer with up to 2 claims and cancer with up to 3 claims, providing consistent support. Our plan also includes the SunCash Support Benefit for up to 2 claims, offering essential financial assistance for incidental expenses throughout your recovery journey and alleviating financial strain.

2. Simplified underwriting questions focuses on cancer risks

SunWell Essential Care simplifies its underwriting questions to focus on cancer risk factors and history, allowing it to accept Clients as long as their health profile does not indicate a higher cancer risk. With our streamlined underwriting process, getting the protection you need is simple and stress-free.

3. Flexibility tailored to you

Tailor your coverage for peace of mind with our flexible rider feature, offering personalized solutions to enhance your security.

4. ESG-focused cancer protection plan

Our ESG-focused cancer protection basic plan provides cancer protection and actively integrate ESG (environmental, social, and governance) concepts in its investment strategies, managing the risks and optimizing opportunities through focusing investment on assets with a high ESG quality.

Benefits at a glance

Early stage	Major stage	Extra support
<p>Early Stage Cancer Benefit</p> <p>Get protection against early stage cancers</p>	<p>Cancer Benefit</p> <p>Enjoy peace of mind with comprehensive coverage</p>	<p>SunCash Support Benefit</p> <p>Receive financial assistance for incidental expenses</p>
<p>Coverage Reload Benefit</p> <p>Restore your previous claims amount of Early Stage Cancer</p>	<p>Gender Care Extra Benefit</p> <p>Additional protection for male and female specific cancers</p>	<p>A series of Premium Waivers</p> <p>Ease financial pressure in challenging times</p> <ul style="list-style-type: none"> • Waiver of Premium on Early Stage Cancer Condition • Waiver of Premium on Cancer • Waiver of Premium on Death of Insured's Parent / Guardian
	<p>Enhanced Benefit</p> <p>Experience additional financial security and flexibility</p>	
	<p>Mental Incapacity Advance Option</p> <p>Hand over to someone you trust</p>	
	<p>Optional Rider</p> <p>Cancer Protector Plus¹¹</p> <p>Flexible adjustment of protection</p>	<p>Guaranteed Insurability Option / Guaranteed Insurability Option for Newborn</p> <p>Flexible support for yourself or your newborn</p>
		<p>Flexible Death Benefit Settlement Options</p> <p>Choose the best option for each beneficiary</p>

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

SunWell Essential Care

Benefits at a glance (Con't)

Care for your health – Free Health Checkups¹

Starting from the second policy year, we will provide the policy owner one free health checkup coupon every two policy years, up to a total of five coupons. Each free health checkup coupon can only be used once by either the policy owner or the insured, who may select from one of the following designated free checkup options¹ provided by a designated third-party service provider:

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

Comprehensive and caring value-added services²

To enhance your protection, **SunWell Essential Care** offers the following value-added services² as extra safeguards.

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

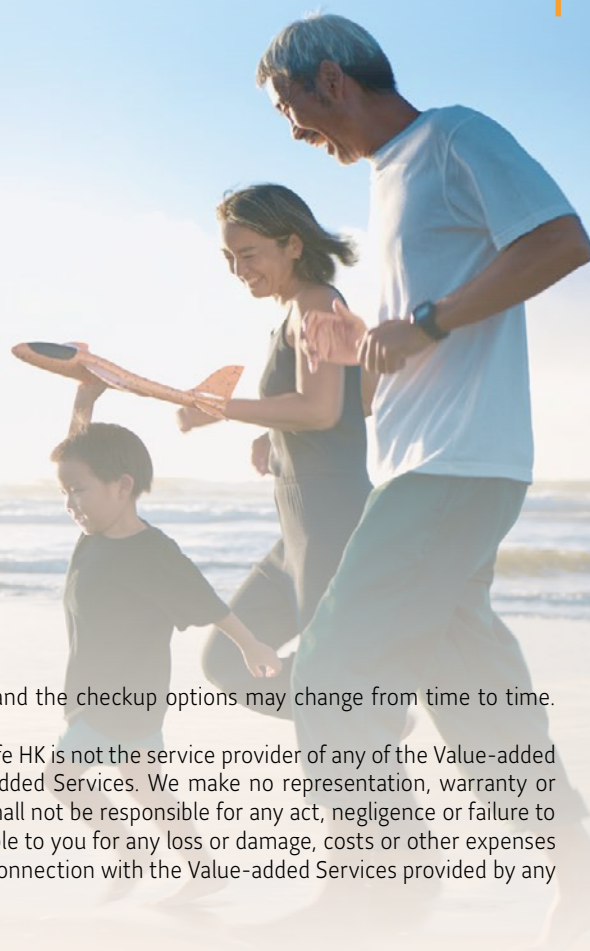


Important notes:

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

Remarks:

- 1 The free health checkup service is provided by a third-party service provider and the checkup options may change from time to time. Please refer to the health checkup invitation letter for details.
- 2 The Value-added Services are provided by third-party service provider(s). Sun Life HK is not the service provider of any of the Value-added Services and we do not guarantee the end results of your use of the Value-added Services. We make no representation, warranty or undertaking as to the quality and availability of the Value-added Services and shall not be responsible for any act, negligence or failure to act on the part of any third-party service provider(s). Sun Life HK will not be liable to you for any loss or damage, costs or other expenses whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the Value-added Services provided by any third-party service provider(s).



Life is for living

With **SunWell Essential Care**, you can get comprehensive protection against cancer so you can focus all your energy on other important areas of your life.

Simplified underwriting questions focuses on cancer risks

Planning for your future health, even with medical history in the past

We understand that your health is more than just data on a form, which is why we prioritize simplicity in our underwriting – we aim to provide you with a seamless application process. By streamlining underwriting to focus on cancer risk factors and history, the plan aims to provide important financial protection to more people facing the risks and costs of cancer treatment, as long as their health profile does not indicate a higher cancer risk. For example, you may not be declined even if you have received angioplasty treatment before – we work to find solutions to provide the much-needed protection.

Early Stage Cancer Benefit

Get protection against early stage cancers

Coverage for early stage cancer conditions including carcinoma-in-situ and early stage malignancies allows you to address health concerns early on and take proactive steps towards recovery. With financial support in place, you can focus on your health and well-being without worrying about medical expenses.

For the list of covered early stage cancer conditions under Early Stage Cancer Benefit, please refer to “List of Cancer Illness Conditions Covered”.

Benefit details

- Covers early stage cancer conditions including carcinoma-in-situ of different organs and early malignancy at different sites
- This benefit is up to 2 claims per policy
- The benefit limit for each early stage cancer condition is 20% Original Sum Assured of the basic plan (“OSA”) subject to a per life limit of USD 50,000 under all **SunWell Series³** policies for the same insured
- Upon the first payout of Cancer Benefit, the Early Stage Cancer Benefit will be terminated
- Current Sum Assured⁴ of the basic plan will be reduced by the benefit amount paid under each Early Stage Cancer claim accordingly

Criteria

- (i) The insured is diagnosed with any one of the covered early stage cancer conditions

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

Remarks:

3 Including SunWell Essential Care, SunWell Advanced Care, SunWell Advanced Care – Baby Care, SunWell Supreme Care and SunWell Supreme Care – Baby Care.

4 Current Sum Assured refers to 100% OSA of the basic plan deducting Early Stage Cancer Benefit paid (if any).

SunWell Essential Care

Waiver of Premium on Early Stage Cancer Condition

Ease financial burden with premium waiver

Benefit details

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

Criteria

- The insured is diagnosed with any one of the covered early stage cancer conditions; AND
- such condition is paid under the Early Stage Cancer Benefit
- If the insured is diagnosed with a subsequent early stage cancer condition within the premium waiver period of a previous early stage cancer condition, the premium waiver of the previous early stage cancer condition will end. A new premium waiver period of 24 months will then start counting from the date of diagnosis of the subsequent early stage cancer condition

Cancer Benefit

Enjoy peace of mind with comprehensive coverage

Gain peace of mind with our Cancer Benefit which can be claimed up to 3 times, offering comprehensive coverage for cancer. Even in the event of recurrence, support is available until the age⁵ of 85.

Benefit details	Covers cancer and up to 3 claims per policy		
	1 st claim	2 nd claim	3 rd claim
Benefit term	Whole life	To age ⁵ 85	To age ⁵ 85
Benefit amount	The higher of: <ul style="list-style-type: none"> (i) 100% of the Current Sum Assured⁴ of the basic plan + Enhanced Benefit (if applicable) + face value of Special Bonus⁶ (if any) - any outstanding loan with interest OR <ul style="list-style-type: none"> (ii) Aggregate Premiums Paid⁷ - Early Stage Cancer Benefit paid (if any) - any outstanding loan with interest 	100% OSA <ul style="list-style-type: none"> - last SunCash Support Benefit paid (if any) 	100% OSA <ul style="list-style-type: none"> - last SunCash Support Benefit paid (if any)

Remarks:

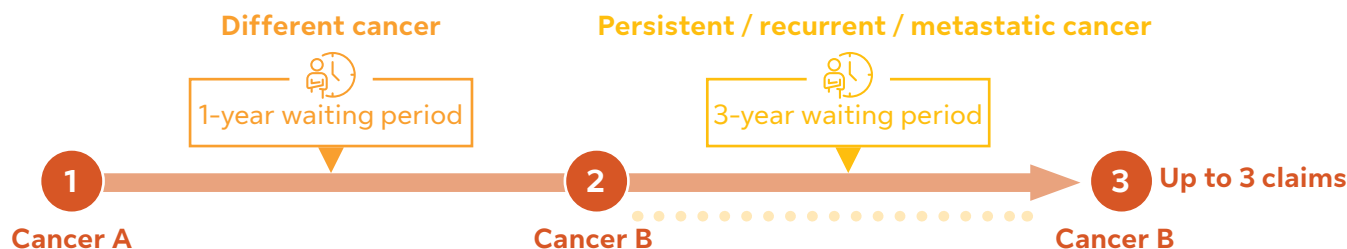
⁵ Age means the age of a person on his / her last birthday

⁶ Special Bonus is non-guaranteed and will be subject to change at the sole discretion of Sun Life Hong Kong Limited ("Sun Life HK") from time to time. Special Bonus may vary based on the performance of a number of experience factors, with the investment return, including the impact of asset defaults and investment expenses, normally being the main determinant. Other factors include, but not limited to, claims experience, policy expenses, taxes, and policy owner persistence experience. The cash value of the Special Bonus (if any) may not be equal to the face value of the Special Bonus. The Special Bonus may be different at each subsequent declaration and the actual values paid may change.

⁷ Aggregate Premiums Paid means the total premiums due and paid for this basic plan excluding any extra premiums and any premium interest on prepaid premium. Upon partial surrender, Aggregate Premiums Paid is reduced accordingly.

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

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



Important notes:

- Upon the first payout of the Cancer Benefit,
 - (i) Guaranteed Cash Value and Special Bonus⁶ (if any) of this basic plan will be reduced to zero and no Guaranteed Cash Value or Special Bonus⁶ (if any) of this basic plan will be payable afterwards under the policy; and
 - (ii) the following benefits of the basic plan will be terminated –
 - o Coverage Reload Benefit
 - o Early Stage Cancer Benefit
 - o Enhanced Benefit
 - o the coverage of Gender Care Extra Benefit except Infertility
 - o Death Benefit
- For recurrence or metastasis or continuation of prostate cancer, if the insured is diagnosed with prostate cancer again after age⁵ 70, he must have received active treatment recommended by a specialist doctor as medically necessary for the earlier cancer between the dates of the two diagnoses.



Waiver of Premium on Cancer

Get premium relief after the claim of Cancer Benefit

Upon the insured's first diagnosis of cancer and Cancer Benefit is payable, all future premiums for the basic plan and any extra premiums will be waived.

Comprehensive Genomic Profiling²

Enjoy peace of mind with comprehensive coverage

If an insured unfortunately receives a diagnosis of a cancer tumor, each policy provides coverage for up to **one free Comprehensive Genomic Profiling² test**. The insured can undergo comprehensive cancer gene testing with a designated third-party service provider in Hong Kong. Through a blood sample, the doctor will identify any gene mutations in the cancer cells and match them to the insured's genetic profile. This will help the doctor formulate a personalized treatment plan to help the insured overcome their health challenges.

SunWell Essential Care

Gender Care Extra Benefit

Additional protection for male and female specific conditions

Covers 8 types of male and female-specific conditions respectively and are eligible for additional protection up to 20% OSA of the basic plan, including infertility. You can get access to enhanced coverage for gender-specific cancers and conditions to meet the related treatment and care needs.

Benefit details

- Covers 8 male and female specific conditions respectively as set out in the table below
- The total accumulated benefit limit cannot exceed 20% OSA of the basic plan
- Each type of designated condition under this benefit can be claimed once per policy
- Payable together with Cancer Benefit or Early Stage Cancer Benefit (except Infertility)
- Upon the first payout of Cancer Benefit, the Gender Care Extra Benefit (except Infertility) will be terminated

Criteria

- Before the age⁵ of 85, the insured is diagnosed with any one of the designated conditions under this benefit; and
- such designated condition is paid under the Cancer Benefit or Early Stage Cancer Benefit except for infertility

Male-specific designated conditions	Extra benefit % of the OSA of the basic plan	Female-specific designated conditions	Extra benefit % of the OSA of the basic plan
1. Prostate Cancer	20%	1. Breast Cancer	20%
2. Seminal Vesicle Cancer	20%	2. Ovary Cancer	20%
3. Scrotum Cancer	20%	3. Fallopian Tube Cancer	20%
4. Testes Cancer	20%	4. Uterus Cancer	20%
5. Vas Deferens Cancer	20%	5. Cervix Cancer	20%
6. Spermatic Cord Cancer	20%	6. Vagina Cancer	20%
7. Penis Cancer	20%	7. Vulva Cancer	20%
8. Infertility	10%	8. Infertility	10%



Important note:

- For infertility, if the insured is unfortunately diagnosed with a cancer and receives a payout of the Cancer Benefit and has already received medically necessary infertility treatment confirmed by a registered specialist as a result of the cancer, we will pay out the Gender Care Extra Benefit. The date on which the infertility treatment must be received before the policy anniversary on or immediately following the insured's 45th birthday.

Coverage Reload Benefit

Restore your previous claims amount of Early Stage Cancer

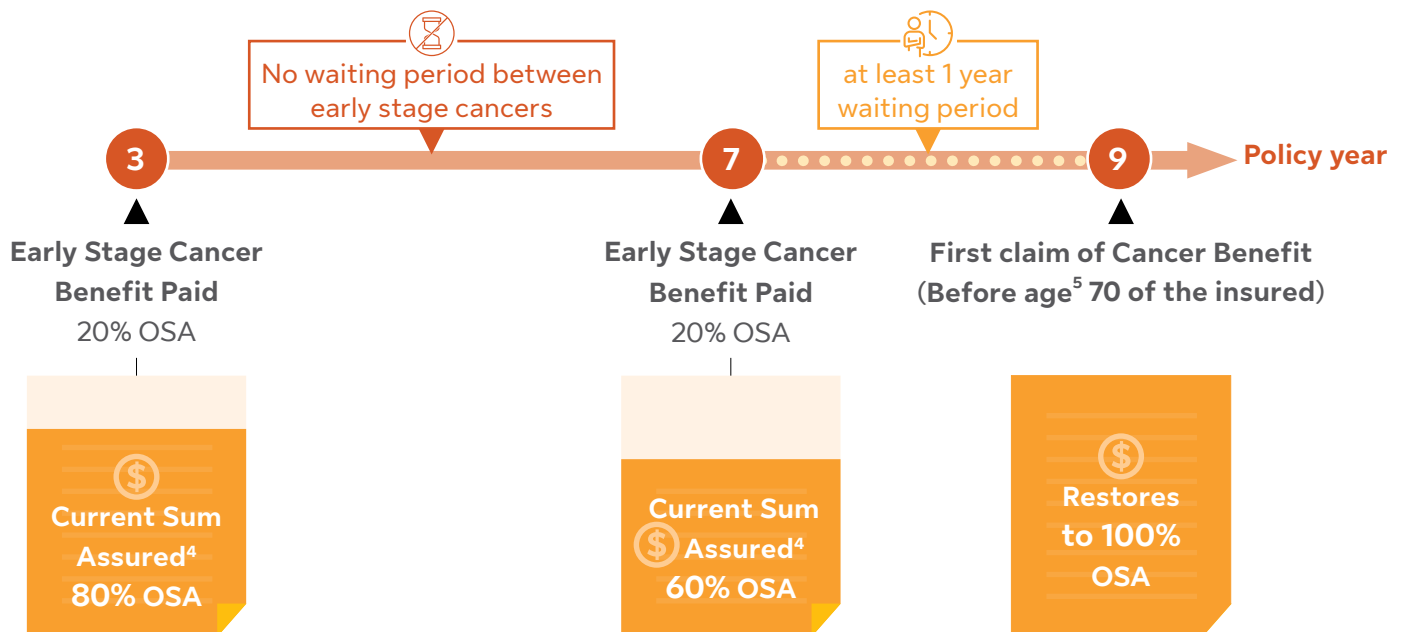
Our Coverage Reload Benefit automatically replenishes your coverage amount, providing ongoing protection against future uncertainties.

Benefit details

- Restores total benefit amount of Early Stage Cancer Benefit(s) previously paid,
- The reloaded amount will be payable together with the payout of first claim of Cancer Benefit
- Benefit amount is up to 40% OSA
- This benefit can be claimed once per policy
- Upon the first payout of Cancer Benefit, the Coverage Reload Benefit will be terminated

Criteria

- After at least 1 year of the previous diagnosis of early stage cancer conditions; and
- the first claim of the Cancer Benefit must be made prior to the policy anniversary before the insured reaches age⁵ 70



SunWell Essential Care

SunCash Support Benefit

Receive financial assistance for incidental expenses

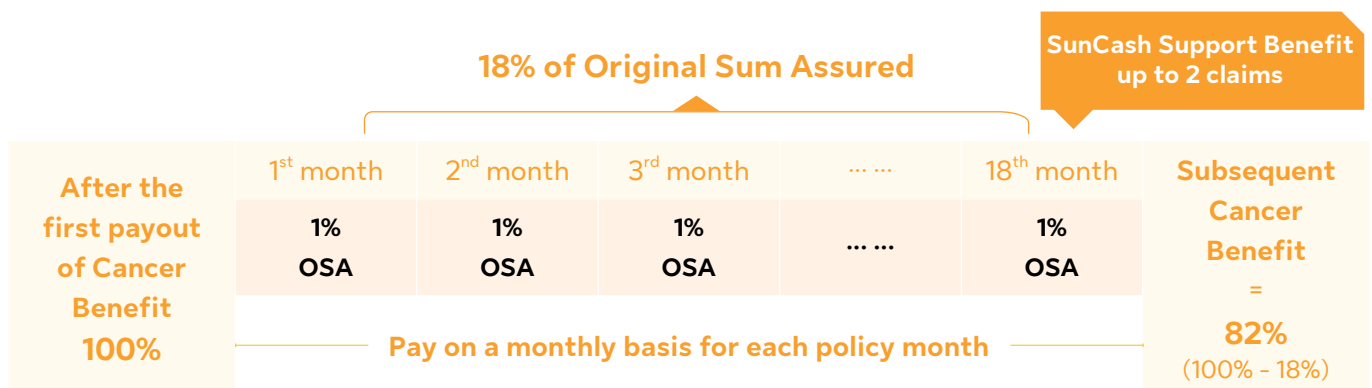
We'll give you 1% OSA in cash every month for up to 18 months if you were diagnosed with cancer. These monthly payouts are designed to alleviate the financial strain of incidental expenses such as transportation and accommodation, allowing you to focus on your recovery.

Benefit details

- Monthly payout at 1% OSA in cash for each policy month, up to a maximum of 18 months for each claim
- Up to two claims can be made
- The total benefit amount of this benefit is up to 36% OSA of the basic plan
- No proof of ongoing or late-stage medical care is required

Criteria

- If the insured is diagnosed with cancer
- Such cancer is paid under the Cancer Benefit
- If the insured passes away during the payout period of the SunCash Support Benefit, the remaining monthly payouts will be paid out in one lump sum to the beneficiary
- After the payout of the SunCash Support Benefit, the benefit amount payable under the subsequent Cancer Benefit will be reduced accordingly



Enhanced Benefit

Experience additional financial security and flexibility

You can receive a 60% of your OSA of the basic plan and it will be included in the first payout of Cancer Benefit. This benefit can be claimed once per policy.

Upon the first payout of Cancer Benefit, the Enhanced Benefit will be terminated.

60% OSA of the basic plan

- | | |
|---|---|
| <ul style="list-style-type: none"> ✓ Policy issue age⁵ of the insured is 20 or below ✓ Enhanced Benefit is only applicable before the 20th policy anniversary | <ul style="list-style-type: none"> ✓ Policy issue age⁵ of the insured is 21 or above ✓ Enhanced Benefit is only applicable before the 10th policy anniversary |
|---|---|

Mental Incapacity Advance Option

Handover to someone you trust

Through the Mental Incapacity Advance Option, you can appoint a family member as the designated benefit recipient. This allows for quick and seamless claim filing if you are diagnosed as a Mentally Incapacitated Person, ensuring your family can quickly access funds from your policy in the event of an emergency.

Benefit details

- If the insured is diagnosed as a Mentally Incapacitated Person, the designated benefit recipient can file claims on behalf of the insured.

Criteria

- (i) To exercise this option, the insured must be the policy owner
- (ii) Death Benefit cannot be claimed under this option
- (iii) For the definition of Mentally Incapacitated Person, please refer to the sample policy document

SunWell Essential Care

Death Benefit

Ensure protection for your beneficiaries






If the insured unfortunately passes away during the coverage period and the Current Sum Assured⁴ of the basic plan is higher than zero, we will pay out the Death Benefit to the beneficiary. Please refer to the "Benefit Schedule" for details.

Upon the first payout of Cancer Benefit, the Death Benefit will be terminated.

5 Death Benefit Settlement Options⁸

Choose the best option for each beneficiary

You know your loved ones best, so you may opt for a different settlement option for each beneficiary, according to their particular needs and life stage. With 5 options to choose from, you'll find the right solution for everyone.

<p>1. Full payment in a lump-sum</p>	
<p>2. Full payment by installments Full amount to be paid in monthly or annual mode ranging from 2-50 years</p>	
<p>3. Partial payment by installments Partial amount to be paid in lump-sum first and the remaining to be paid by installments</p>	
<p>4. Partial payment by installments till the designated age⁵ of beneficiary⁹ Partial amount to be paid by installments before the designated age⁵ of the beneficiary⁹ and the remaining balance (if any) to be paid in a lump-sum when the beneficiary⁹ reaches the designated age⁵</p>	<p style="text-align: center;">Before designated age⁵ Designated age⁵</p> 
<p>5. 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> 

Remarks:

⁸ The Death Benefit Settlement Option may be exercised subject to a minimum amount of Death benefit and the then current administrative rules determined by Sun Life HK from time to time.

⁹ If this option is selected, the beneficiary must be a living individual.

ESG-focused cancer protection plan

Care for yourself and the planet

SunWell Essential Care is a ESG-focused cancer protection plan that actively integrates ESG concepts into its own investment strategies, managing the risks and optimizing opportunities through focusing investment on those assets with relatively high ESG ratings.

Guaranteed Cash Value and Special Bonus⁶

Build long-term financial stability

With a Guaranteed Cash Value ("GCV") and a Special Bonus⁶, **SunWell Essential Care** gives you an extra sense of security.

Guaranteed Cash Value

- If the premium payment term is 10-pay / 15-pay / 20-pay, the GCV will reach 100% of the Aggregate Premiums Paid at the 20th policy year^{7,10}
- If the premium payment term is 25-pay, the GCV will reach 100% of the Aggregate Premiums Paid at the 25th policy year^{7,10}
- For details of value of GCV, please refer to Key Product Information
- Starting from the 10th policy anniversary and throughout whole life of the insured, the GCV will be paid when the policy is surrendered or partially surrendered, subject to deduction of Early Stage Cancer Benefit paid or payable (if any)

Premium payment term	10-pay	15-pay	20-pay	25-pay
Guaranteed breakeven policy year ¹⁰	20 th	20 th	20 th	25 th

Special Bonus⁶ (One-off and non-guaranteed)

- The face value of the Special Bonus⁶ will be distributed upon the payout of first claim of Cancer Benefit / Death Benefit
- We will only distribute the cash value of the Special Bonus⁶ if the policy is surrendered (in partial or full) or terminated (except death of the insured)

Upon the first payout of Cancer Benefit, the GCV and Special Bonus⁶ (if any) of this basic plan will be reduced to zero and no GCV or Special Bonus⁶ will be payable afterwards under the policy.

Remark:

¹⁰ Assuming there are no claims and extra premiums, and subject to the insured's age, gender and smoking status. For details, please refer to the illustration summary in the benefit illustration.

SunWell Essential Care

Extra support in your fight against cancer

Cancer Protector Plus¹¹ **Optional Rider**

Flexible adjustment of protection

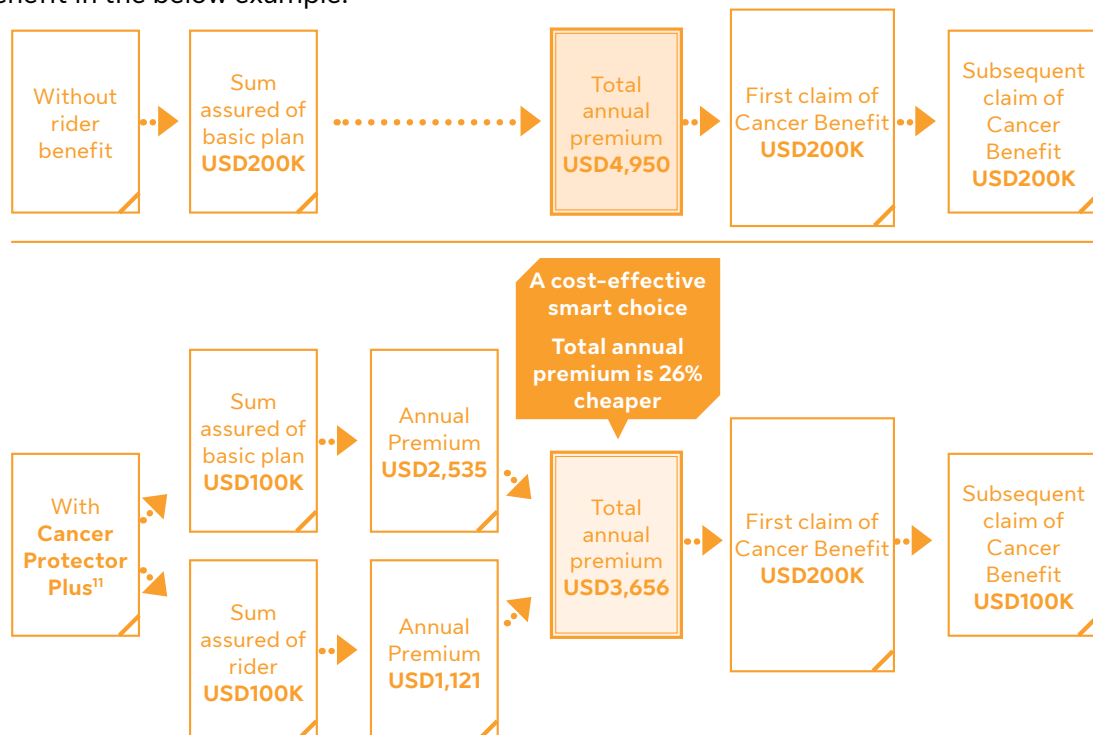
Finetune your cover with the addition of **Cancer Protector Plus¹¹**. In the unfortunate event you're diagnosed with cancer, you have the flexibility to receive your one-off rider benefit amount (i.e. sum assured of **Cancer Protector Plus¹¹**) as a one-time lump sum or in installments over 3 years. This rider benefit amount will be paid together with the first payout of the Cancer Benefit. If the insured unfortunately passes away before all installments are paid, the remaining unpaid balance will be paid to the policy owner.

- 1 Achieve the same first payout amount of Cancer Benefit with lower premiums[^]
- 2 Balance premium and protection
- 3 Flexibly adjust the amount of protection according to personal needs

[^] The amount of subsequent claim of benefits of basic plan may be affected

If the insured unfortunately passes away, a death benefit equals to Aggregate Premiums Paid of **Cancer Protector Plus¹¹** deducting any outstanding loans with interest will be paid out. Upon the payment of Cancer Benefit, no death benefit will be payable.

Assume the insured is male and age⁵ 40, a non-smoker, insured in **SunWell Essential Care** (25-pay) and **Cancer Protector Plus¹¹** (25-pay), and Enhanced Benefit is excluded in the calculation of the first payout of Cancer Benefit in the below example:



The above example is for illustrative purpose only.

Remark:

¹¹ This optional rider benefit must be purchased along with the basic plan of SunWell Essential Care at the time of application. The premium payment term of the optional rider benefit shall follow the same as the basic plan.



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

Ease financial pressure in challenging times

To minimize your financial burden during difficult times, we offer a premium waiver on death of insured's parent / guardian, ensuring that your policy remains active when you need it the most. If the parent or guardian of an insured child passes away before age⁵ 80 and the insured is below age⁵ 18 at the time of policy application, we will waive future premiums of basic plan until the insured reaches age⁵ 25 while full protection will still be provided during the premium waiver period.



SunWell Essential Care

Guaranteed Insurability Option

Flexible support for yourself

Our Guaranteed Insurability Option provides flexibility, allowing you to adjust your coverage without underwriting when you experience major life events - turning age⁵ 18, having a child, getting married, or a family member's diagnosis with a covered cancer under Cancer Benefit.

Benefit details

- The insured can purchase a new Sun Life HK critical illness insurance plan¹² for themselves with guaranteed acceptance without having to provide further proof of insurability.
- The protection amount of the new policy will be the lower of:
 - (i) 50% OSA of the basic plan, or
 - (ii) Up to **USD62,500**

Criteria

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

Guaranteed Insurability Option for Newborn

Flexible support for your newborn

The insured's child can receive comprehensive coverage from the very start without underwriting, giving you peace of mind and supporting their future financial security.

Benefit details

- The insured can purchase a new Sun Life HK critical illness insurance plan¹² for their child with guaranteed acceptance without having to provide further proof of insurability.
- The protection amount of the new policy will be the lower of:
 - (i) 50% OSA of the basic plan, or
 - (ii) Up to **USD62,500**

Criteria

- (i) The existing policy has no claim records;
- (ii) the existing basic plan is in effect for at least 1 year;
- (iii) the application of the new policy should be submitted within 30 days of birth of the insured's child¹²; and
- (iv) this option can be exercised once per policy

Remark:

¹² Subject to the then current administrative rules determined by Sun Life HK from time to time.

SunWell Essential Care



SunWell Essential Care

Case study



SunWell Essential Care

Ms. A (age⁵ 45) is a dedicated teacher. She underwent an angioplasty procedure some time ago. The risks of cancer are on her mind as she ages. To find peace of mind, Ms. A explores options for cancer protection and selects **SunWell Essential Care** and optional rider **Cancer Protector Plus¹¹** after careful review. Now Ms. A can focus on the classroom and her life, confident that her wellbeing and financial security are both covered.

SunWell Essential Care		+ Optional rider – Cancer Protector Plus ¹¹	
Sum assured:	USD150,000	Sum assured:	USD150,000
Premium payment term:	20-pay	Premium payment term:	20-pay

Policy year

0

5

9

25

Ms. A (age⁵ 45) purchases **SunWell Essential Care** and optional rider – **Cancer Protector Plus¹¹**



Diagnosed with nasopharyngeal cancer at age⁵ 50



1st claim of Cancer Benefit

⊖ 100% of the Current Sum Assured⁴ of the basic plan
⊖ USD150,000

+ Enhanced Benefit

(60% OSA of the basic plan
⊖ USD 90,000)

+ Face value of Special Bonus⁶ (if any)

Payout **USD240,000** +

Face value of Special Bonus⁶ (if any)

SunCash Support Benefit

⊖ 1% OSA of the basic plan / month * 18 months

⊖ 150,000 * 1% * 18 months

⊖ 1,500 * 18 months

Payout **USD 27,000**

Cancer Protector Plus¹¹

⊖ 100% Sum Assured of the rider

Payout **USD150,000**

Waiver of Premium on Cancer

Waive all the future premiums of the basic plan

Diagnosed with stomach cancer at age⁵ 54



2nd claim of Cancer Benefit

⊖ 100% OSA of the basic plan

⊖ last SunCash Support Benefit paid

⊖ 150,000 * (100% ⊖ 18%)

⊖ 150,000 * 82%

Payout **USD123,000**

SunCash Support Benefit

⊖ 1% OSA of the basic plan / month * 18 months

⊖ 150,000 * 1% * 18 months

⊖ 1,500 * 18 months

Payout **USD 27,000**

Diagnosed with colorectal cancer at age⁵ 70



3rd claim of Cancer Benefit

⊖ 100% OSA of the basic plan

⊖ last SunCash Support Benefit paid

⊖ 150,000 * (100% ⊖ 18%)

⊖ 150,000 * 82%

Payout **USD123,000**

Total payout:

USD690,000 + face value of Special Bonus⁶ (if any)

The above case study is for illustrative purposes only and assumes no policy loan is taken out.

SunWell Essential Care

Key product information

	SunWell Essential Care (Basic plan)	Cancer Protector Plus ¹¹ (Optional rider)
Sum Assured	Minimum: USD25,000 Maximum: subject to the then current underwriting rules by Sun Life HK	Minimum: USD12,500 Maximum: 100% OSA of basic plan
Premium Payment Mode	Annual / Semi-annual / Monthly	
Premium Payment Term & Issue Age⁵	10-pay: from 15 days to age ⁵ 65 15-pay: from 15 days to age ⁵ 60 20-pay: from 15 days to age ⁵ 55 25-pay: from 15 days to age ⁵ 50	
Currency	USD	
Premium Structure	<ul style="list-style-type: none"> Regular Pay Premium amount is determined based on several factors including but not limited to sum assured, premium payment term, sex, issue age, smoking status and health conditions of the insured. Premium rate is non-guaranteed 	
Benefit Term	<p>Whole Life, except the following:</p> <ol style="list-style-type: none"> Subsequent Claim(s) of Cancer Benefit (for basic plan only): up to age⁵ 85 Gender Care Extra Benefit (for basic plan only): up to age⁵ 85 Waiver of Premium on Death of Insured's Parent / Guardian (for basic plan only): up to age⁵ 80 of parent / guardian Coverage Reload Benefit (for basic plan only): up to age⁵ 70 Enhanced Benefit (for basic plan only): Policy issue age⁵ of the insured is 20 or below: before 20th policy anniversary Policy issue age⁵ of the insured is 21 or above: before 10th policy anniversary 	
Guaranteed Cash Value (for basic plan only)	<p>Starting from the 10th Policy Anniversary, GCV is payable upon policy surrender / partial surrender subject to deduction of Early Stage Cancer Benefit paid or payable (if any). GCV is specified as following</p> <ul style="list-style-type: none"> At or after age⁵ 100 of the insured: 100% of the Original Sum Assured of the basic plan Before age⁵ 100 of the insured: the lower of: <ul style="list-style-type: none"> (a) Specific % of Aggregate Premiums Paid⁷ of the basic plan (stated in below table); and (b) 90% of the Original Sum Assured of the basic plan 	

Guaranteed Cash Value
(for basic plan only)

The last premium due date on which the relevant premium is fully paid	% of Aggregate Premiums Paid ⁷ of the basic plan			
	Premium Payment Term			
	10	15	20	25
Before the 10 th Policy Anniversary	0%			
On or after the 10 th and before the 15 th Policy Anniversary	5%			
On or after the 15 th and before the 18 th Policy Anniversary	30%	30%	20%	10%
On or after the 18 th and before the 20 th Policy Anniversary	50%	50%	50%	30%
On or after the 20 th and before the 25 th Policy Anniversary	100%	100%	100%	50%
On or after the 25 th Policy Anniversary	100%	100%	100%	100%

Upon the first payout of the Cancer Benefit, the GCV of this basic plan will be reduced to zero and no GCV will be payable afterwards under the policy

Optional rider¹¹ does not include any GCV.

Special Bonus⁶
(for basic plan only)

Face value of the Special Bonus⁶ is payable upon the payout of:

- First claim of Cancer Benefit; or
- Death Benefit

We will pay the cash value of the Special Bonus⁶ when

- the policy is partially or fully surrendered, or
- the policy is terminated (except that the termination is caused by the death of the insured)

Upon the first payout of the Cancer Benefit, the Special Bonus⁶ of this basic plan will be reduced to zero and no Special Bonus⁶ will be payable afterwards under the policy.

Optional rider¹¹ does not include any Special Bonus⁶.

Surrender Value
(for basic plan only)

$$\begin{aligned}
 &\text{Guaranteed Cash Value} \\
 &\quad + \\
 &\text{cash value of Special Bonus}^6 \text{ (if any)} \\
 &\quad - \\
 &\text{Early Stage Cancer Benefit paid (if any)} \\
 &\quad - \\
 &\text{any outstanding loans with interest}
 \end{aligned}$$

Death Benefit

Death Benefit of basic plan:

Aggregate Premiums Paid⁷

- ⊖ Early Stage Cancer Benefit paid (if any)
- ⊕ face value of Special Bonus⁶ (if any)
- ⊖ any outstanding loans with interest

Death Benefit of

Cancer Protector Plus¹¹:

Aggregate Premiums Paid of Cancer Protector Plus¹¹ deducting any outstanding loans with interest

Upon the payment of Cancer Benefit, no Death Benefit will be payable

SunWell Essential Care

Benefit coverage

SunWell Essential Care	
1. Death Benefit	✓
2. Cancer Benefit	Up to 3 claims
3. Early Stage Cancer Benefit	Up to 2 claims
4. SunCash Support Benefit	Up to 2 claims
5. Coverage Reload Benefit	✓
6. Gender Care Extra Benefit	✓
7. Enhanced Benefit	✓
8. Waiver of premium on Early Stage Cancer Condition	✓
9. Waiver of premium on Cancer	✓
10. Waiver of premium on Death of Insured's Parent / Guardian	✓
11. Mental Incapacity Advance Option	✓
12. Guaranteed Insurability Option	✓
13. Guaranteed Insurability Option for Newborn	✓
14. Free Health Checkup ¹	✓
15. Value-added Services ²	✓
Optional Rider	
16. Cancer Protector Plus ¹¹	Optional

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

Benefit schedule of SunWell Essential Care

Benefits	Details	Benefit calculation		
Death Benefit	Upon the unfortunate event of the death of the insured during the coverage period and the Current Sum Assured ⁴ is higher than zero, the beneficiary(ies) will receive the Death Benefit	Aggregate Premiums Paid ⁷ <ul style="list-style-type: none"> ⊖ Early Stage Cancer Benefit paid (if any), ⊕ face value of Special Bonus⁶ (if any) 		
Cancer Benefit	<ul style="list-style-type: none"> • Covers cancer • Up to 3 claims 	<p>The first claim: The higher of:</p> <p>(i) 100% of the Current Sum Assured⁴ of the basic plan</p> <ul style="list-style-type: none"> ⊕ Enhanced Benefit (if applicable) ⊕ face value of Special Bonus⁶ (if any) <p>OR</p> <p>(ii) Aggregate Premiums Paid⁷</p> <ul style="list-style-type: none"> ⊖ Early Stage Cancer Benefit paid (if any) <p>Subsequent claims: 100% OSA</p> <ul style="list-style-type: none"> ⊖ last SunCash Support Benefit paid (if any) 		
Enhanced Benefit	<ul style="list-style-type: none"> • Payable upon the first payout of Cancer Benefit • The benefit can be claimed once only per policy 	<p style="text-align: center;">60% OSA of basic plan</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">The insured's policy issue age⁵ is 20 or below, only applicable before the 20th policy anniversary</td> <td style="width: 50%;">The insured's policy issue age⁵ is 21 or above, only applicable before the 10th policy anniversary</td> </tr> </table>	The insured's policy issue age ⁵ is 20 or below, only applicable before the 20 th policy anniversary	The insured's policy issue age ⁵ is 21 or above, only applicable before the 10 th policy anniversary
The insured's policy issue age ⁵ is 20 or below, only applicable before the 20 th policy anniversary	The insured's policy issue age ⁵ is 21 or above, only applicable before the 10 th policy anniversary			
Early Stage Cancer Benefit	<ul style="list-style-type: none"> • Covers early stage cancer conditions including carcinoma-in-situ of different organs and Early Malignancy (Early Stage Cancer of the Prostate / Early Stage Papillary Carcinoma of Thyroid and Non-melanoma Skin Cancer of AJCC Stage II or above) at different sites • This benefit can be claimed up to 2 times per policy 	The benefit limit for each early stage cancer condition is 20% OSA of the basic plan subject to a per life limit of USD50,000 under all SunWell Series ³ policies issued by Sun Life HK for the same insured.		

SunWell Essential Care

Benefits	Details	Benefit calculation
Gender Care Extra Benefit	<ul style="list-style-type: none"> • Provides protection against 8 types of gender specific conditions for male and female respectively • Such condition is paid under the Cancer Benefit except for infertility • For infertility, if the insured is unfortunately diagnosed with a cancer and receives a payout of the Cancer Benefit and has already received medically necessary infertility treatment confirmed by a registered specialist as a result of the cancer, the Gender Care Extra Benefit will be paid out. The date on which the infertility treatment must be received before the policy anniversary on or immediately following the insured's 45th birthday • Each type of designated condition can be claimed once per policy • Payable together with Cancer Benefit or Early Stage Cancer Benefit (except Infertility) 	Up to 20% OSA of basic plan (subject to type of conditions)
Coverage Reload Benefit	<ul style="list-style-type: none"> • After at least 1 year of the previous diagnosis of early stage cancer conditions, restores the total benefit amount of the Early Stage Cancer Benefit previously paid • The reloaded amount will be payable together with the payout of first claim of Cancer Benefit • This benefit can be claimed once per policy 	The total benefit amount of the Early Stage Cancer Benefit previously paid, up to 40% OSA
SunCash Support Benefit	Covers cancer and such cancer is paid under Cancer Benefit	Each claim period is 18 months, with 1% OSA payable each policy month. A maximum of 2 claims can be made, up to 36 % OSA

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

List of cancer and illness conditions covered

A 60-day waiting period from policy issue date applies for Cancer Benefit and Early Stage Cancer Benefit except if such condition or illness is directly caused by an Accident¹³. Waiting period might applies to subsequent claims of Cancer Benefit, please refer to Cancer Benefit for detail.

Benefits	Covered illness	Percentage of OSA
Cancer Benefit	Cancer	100%
	Carcinoma-in-situ of different organs	20%
Early Stage Cancer Benefit	Early Malignancies at different sites (Early Stage Cancer of the Prostate / Early Stage Papillary Carcinoma of Thyroid and Non-melanoma Skin Cancer of AJCC Stage II or above)	20%

Remark:

¹³ An "Accident" means a sudden and traumatic event that is caused solely by external, violent and unforeseeable means; and occurs while this basic plan is in effect and after the Issue Date, effective date or last reinstatement date of this basic plan, whichever is the latest.

SunWell Essential Care

Important information

(For Basic Plan only – SunWell Essential Care)

Bonus Philosophy

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

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

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

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

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

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

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

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

Investment Philosophy (Policies, Objectives and Strategy)

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

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

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

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

Asset Class	Target Asset Mix
Fixed Income Assets	45%-65%
Non-Fixed Income Assets	35%-55%

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

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

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

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

Key Product Risks

Basic Plan – SunWell Essential Care

1. Non-guaranteed premium rate

Premium of this basic plan is not expected to increase with age but may be reviewed and adjusted from time to time, in order to reflect the experience and change in future expectation. We reserve the right to adjust the premium for any group of insureds with similar risk profiles at every policy anniversary during the premium payment term. Factors include but not limited to the following would be considered and reflected during the review:

- a. Claim costs incurred under this basic plan and the expected claim costs in the future
- b. Expenses directly related to and indirect expenses allocated to the policy
- c. Investment performance on backing assets of the product
- d. Surrenders and the corresponding impact on expenses and investment

2. 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, unless any waiver of premium benefit has been executed, a grace period of 31 days from its due date will be allowed for the payment, during which time this policy will continue 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 loan will be used to continue the policy as long as possible.

3. 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 Aggregate Premiums Paid towards your policy.

4. 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 Guaranteed Cash Value;
- b. neither premium is paid nor loanable by us and the grace period expires unless any waiver of premium benefit has been executed;
- c. the date on which the Death Benefit becomes payable by us;
- d. the date on which the Cancer Benefit has been paid 3 times; or
- e. the date on which Policy Anniversary on or immediately following the insured's 85th birthday, and we have paid the first payment of Cancer Benefit.

5. 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.

6. 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.

SunWell Essential Care

7. 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.

8. 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.

Rider Benefit – Cancer Protector Plus**1. Non-guaranteed premium rate**

Premium of this rider benefit is not expected to increase with age but may be reviewed and adjusted from time to time, in order to reflect the experience and change in future expectation. We reserve the right to adjust the premium for any group of insureds with similar risk profiles at every policy anniversary during the premium payment term. Factors include but not limited to the following would be considered and reflected during the review:

- a. Claim costs incurred under this Rider Benefit and the expected claim costs in the future
- b. Expenses directly related to and indirect expenses allocated to the policy
- c. Investment performance on backing assets of the product
- d. Surrenders and the corresponding impact on expenses and investment

2. Premium payment term and related costs

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

3. Policy termination

We have the right to terminate this rider benefit upon the earliest of the following:

- a. neither premium is paid nor loanable by us and the grace period expires;
- b. the date on which the Death Benefit of the basic plan becomes payable by us;
- c. the date on which the first claim of Cancer Benefit of the basic plan becomes payable by us; or
- d. the date on which the basic plan to which this Rider Benefit relates is terminated.

4. 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.

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

Key Exclusions (Applicable to Basic Plan – SunWell Essential Care and Rider Benefit – Cancer Protector Plus)

We will not pay any claim directly or indirectly caused by or resulting from Pre-existing Conditions. Pre-existing Condition means a condition of the Insured for which the Insured has exhibited signs or symptoms of, or has received from a Doctor medical treatment or Surgery, advice for medical treatment, Diagnosis, consultation or prescribed drugs before the Issue Date, effective date or the last reinstatement date of the Basic Plan and Cancer Protector Plus, whichever is the latest. Notwithstanding the foregoing, we will not contest a Pre-existing Condition under the Basic Plan and Cancer Protector Plus if:

- (a) the health condition was fully disclosed in the application form or supplementary form for the Basic Plan and Cancer Protector Plus; and
- (b) we agree not to classify as an exclusion under the Basic Plan and Cancer Protector Plus, unless such Pre-existing Condition is excluded under the Exclusions below.

Exclusions

We will not pay any benefits (other than a claim under the Death Benefit provision of the Basic Plan and Cancer Protector Plus) directly or indirectly caused by or resulting from any of the following:

1. the Insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
2. the Insured's committing or attempting to commit a criminal offence or participating in any brawl;
3. the Insured's taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a Doctor;
4. any human immunodeficiency virus (HIV) and / or any HIV-related illnesses including acquired immune deficiency syndrome (AIDS) and / or any mutations, derivations or variations thereof; or
5. war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the Insured was actively participating in them.

Important Note (Applicable to Basic Plan – SunWell Essential Care and Rider Benefit – Cancer Protector Plus)

This brochure is for reference only and it does not contain the full terms and benefits of the policy. Please refer to a sample Policy Document for details including but not limited to definitions of capitalized terms, full terms and conditions of coverage and exclusions. Please note that SunWell Essential Care can be purchased as a standalone plan instead of bundling with another insurance product. On the other hand, Cancer Protector Plus must be purchased together with SunWell Essential Care.

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, MU Tower B, No. 18 Hung Luen Road, Hung Hom, Kowloon, Hong Kong) 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 Sun Life HK under the policy has been made prior to the request for cancellation.

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

SunWell Essential Care

Important Notes from the Insurance Agent of Dah Sing Bank, Limited (Applicable to Basic Plan – SunWell Essential Care and Rider Benefit – Cancer Protector Plus)

This brochure is for reference only and it does not contain the full terms and benefits of the policy. Please refer to a sample Policy Document for details including but not limited to definitions of capitalized terms, full terms and conditions of coverage and exclusions. Please note that SunWell Essential Care can be purchased as a standalone plan instead of bundling with another insurance product. On the other hand, Cancer Protector must be purchased together with SunWell Essential Care.

1. Prepayment arrangement

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

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

2. Limited liquidity

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

3. Suicide clause

If the Insured under this Policy dies by committing suicide, whether sane or insane, within one (1) year after the Issue Date or the effective date of any reinstatement of this Policy, whichever is later, 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 designated by the Policy Owner 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.

4. Automatic premium loan (For Basic Plan only)

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 Guaranteed Cash Value, the policy will be terminated automatically. Consequently, you will receive an amount significantly less than the total premiums paid towards the policy. Please refer to the Policy Document for details.

5. Policy loan (For Basic Plan only)

While the policy is in effect, on written request of the policy owner, Sun Life Hong Kong Limited will loan an amount up to a specified percentage, subject to the administration rules as determined by Sun Life Hong Kong Limited from time to time, of the Guaranteed Cash Value. The policy will be the security for the loan.

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

When loans and interest exceed the Guaranteed Cash Value, the policy will be terminated automatically. Please refer to the Policy Document for details.

6. NOT a bank savings plan

Applicable to Basic Plan – SunWell Essential Care

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.

Applicable to Rider Benefit – Cancer Protector Plus

The plan is a life insurance plan without savings elements. It is NOT a bank deposit nor a bank savings plan with free life insurance coverage. Your contribution is a payment of life insurance premiums to Sun Life Hong Kong Limited but NOT a banking transaction like placement of savings deposit, withdrawal from a bank or fund transfer.

7. Optional rider (For Rider Benefit only)

Cancer Protector Plus is a life insurance plan without any savings element and cash value. Upon (i) surrender or (ii) lapsation due to non-payment of premium by the date on which the grace period expires and no loan under the basic plan is available, you will not get back the premium and levy you have paid for Cancer Protector Plus. Besides, you will not get back any amount from the policy.

8. Non-guaranteed benefits (For Basic Plan only)

Special Bonus is non-guaranteed and is determined in accordance with the rules set out by Sun Life Hong Kong Limited from time to time. The Special 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 persistency experience. Fulfillment ratios are for reference only, dividend / bonus history is not an indicator of future declaration / performance of the participating products. Please refer to Sun Life Hong Kong Limited's website (www.sunlife.com.hk/dividendhistory_eng) for bonuses fulfillment ratios details.

9. Claims procedures

All claims incurred in respect of the Policy Document shall be submitted to Sun Life HK within 90 days after the date of Diagnosis of the Insured, or the date the Insured undergoes the Surgery, or the date of death of the Insured, as applicable. You can get the appropriate claim form by calling Sun Life Hong Kong Limited Customer Service Hotline (852) 2103 8928 in Hong Kong or visiting www.sunlife.com.hk or any Sun Life Hong Kong Limited Customer Service Centre. For details, please refer to a Policy Document provided by Sun Life Hong Kong Limited. If you wish to know more about claim related matter, you may visit Sun Life HK website www.sunlife.com.hk/claims.

10. Medically Necessary

"Medically Necessary" refers to a medical service or treatment that is:

- a. furnished at the most appropriate level which can be safely and effectively provided to the Insured;
- b. with respect to a confinement, not furnished primarily for diagnostic scanning purpose, imaging examination or physical therapy;
- c. in accordance with standards of good and prudent medical practice;
- d. consistent with the Diagnosis and customary medical treatments for the relevant condition at a Reasonable and Customary charge;
- e. necessary for such a Diagnosis or treatment; and
- f. not furnished primarily for the convenience of the Insured, Doctor, or any other medical service provider, and the term "Medical Necessity" shall be construed accordingly.

11. Reasonable and Customary

"Reasonable and Customary" means any medical charge that is charged for treatment, supplies or medical services which is Medically Necessary to treat the Insured and does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expenses are incurred, and does not include charges that would not have been incurred if no insurance had been in place.

Celebrating our shared success together



10Life 5-Star Insurance Award 2025 – 10Life

- Life Insurer of the Year (2023-2025)
- 14 5-Star Accolades Awards



Awards for Excellence in Finance 2025 – Ming Pao

- Award for Excellence in MPF Creativity (Wealth Management Services)
- Award for Excellence in Talent Nurturing (Retirement Planning Service)



The Insurance Asia News Awards – Insurance Asia News

- Marketing Campaign of the Year



The Hong Kong Insurance Awards 2024 – The Hong Kong Federation of Insurers

- Outstanding Campaign for Targeted Community (Grand Award)
- Most Innovative Product and Service Award (Life Insurance) – Top 3 Finalist
- Outstanding Community Intermediary of the Year – Top 3 Finalist



Financial Services Awards of Excellence 2024 – Hong Kong Economic Journal

- Excellence in ESG Savings and Life Insurance Award
- Excellence in Critical Illness Insurance Award



01 Gold Medal Awards – HK01

- Outstanding Retirement Product



GBA Insurance Award 2024 (HK & Macau) – Metro Finance

- Outstanding MPF Products / Services Award
- Outstanding Contributions to Legacy Planning Award (Family Office)



NowTV Leadership Business Award – NowTV

- ESG Insurance Product Award of Excellence



Sing Tao Service Awards 2024 – Sing Tao Daily

- Critical Illness Insurance
- Savings Products
- Greater Bay Area Wealth Inheritance Services (Hong Kong)



Excellence Awards 2023 – Hong Kong Economic Times

- Excellence in Sustainable Wealth Inheritance (Insurance)
- Excellence in Greater Bay Area Insurance Customer Service



The Hong Kong Council of Social Service

- Caring Company 22nd consecutive year (2002-2024)

MPF Awards



2025 MPF Awards – MPF Ratings

- 10 Year Consecutive Gold
- Best MPF ESG Product
- Sustainably Friendly
- Total nine Awards



Financial Institutions 2025 – Bloomberg Businessweek

- Excellence Performance, Investment Sector – MPF Provider of the Year



Top Fund Awards 2024 – Bloomberg Businessweek (Chinese Edition)

- Three Top Fund Awards of MPF category



MPF of the Year Award 2023 – Benchmark

- Sponsor of the Year
- Four Sponsor Awards
- Two Trustee Awards

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.

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Protection**

Health & Accident

**Investment-
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(ILAS)**

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Sun Life Hong Kong Product Portfolio

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