

LIFE INSURANCE | CRITICAL ILLNESS PROTECTION

SunWell Advanced Care / SunWell Advanced Care – Baby Care /  
SunWell Supreme Care / SunWell Supreme Care – Baby Care  
with optional rider benefits: CI Protector Plus / Death Coverage Reload

萬家康卓越保／萬家康卓越保－福寶保及萬家康尊尚保／萬家康尊尚保－福寶保  
自選附加保障：危疾加護保障／或身故還原保障



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

Distributed by:  
**Dah Sing Bank, Limited**

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

# Be future ready today, nurture a healthier tomorrow

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

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

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



Remark:

<sup>1</sup> The calculation of total protection amount here does not include Special Bonus (if any), which is determined by Sun Life Hong Kong Limited ("Sun Life HK"). For details, please refer to the examples as set out in the later section of the product brochure.

1

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

**Fearless in the face of future health challenges  
Covers 188 illnesses and 38 designated complex surgical procedures for known and unknown diseases**

**Covers 188 illnesses + 38 designated complex surgical procedures**

27

juvenile illnesses

90

early stage critical illness

71

major stage critical illness

38

designated complex surgical procedures

2

**Cancer survivors are at higher risk of heart attack and stroke<sup>2</sup>. What is our chance of defending ourselves against these simultaneous risks?**

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

3

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

**Additional protection for 12 designated male-specific conditions**

**For SunWell Supreme Care & SunWell Supreme Care – Baby Care only**

Remark:

<sup>2</sup> Source: Chill Health <https://www.chillhealthhk.com/>常見的致命疾病你知道嗎/

4

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

**Extra coverage for 12 specific conditions of lung, heart and nervous system**

**For SunWell Supreme Care & SunWell Supreme Care – Baby Care only**

5

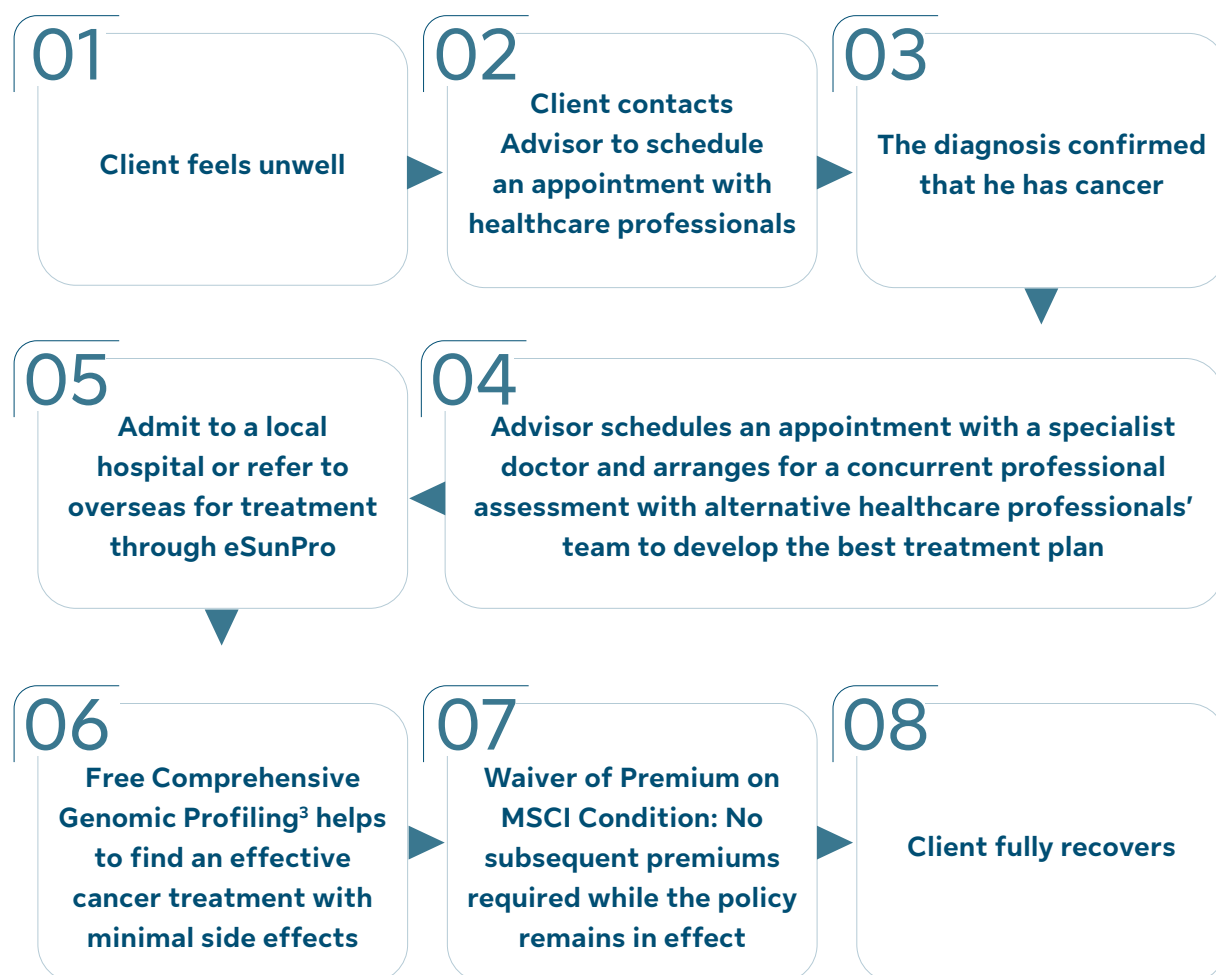
**How can we effectively protect both our health and wealth in the future?**

**Our ESG-focused critical illness protection basic plans provide critical illness 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.**

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

### Thoughtful value-added services<sup>3</sup> to support you from cancer diagnosis through recovery

From professional assessment to referral to local or overseas healthcare specialists, we provide thoughtful support services throughout the healthcare journey. Notably, we offer cancer patients access to one free Comprehensive Genomic Profiling<sup>3</sup>. This specialized test identifies cancer-related gene mutations through a blood sample, helping doctors develop personalized treatment plans tailored to each patient's genetic profile. The goal is to empower patients to overcome health challenges through customized care. **SunWell Advanced Care / SunWell Advanced Care – Baby Care** and **SunWell Supreme Care / SunWell Supreme Care – Baby Care** also include up to 5 free health checkups<sup>4</sup>. Screening items in the health checkups are tailored according to age<sup>4</sup> to help the policy owner and the insured safeguard their future health.



The above case is an example for illustrative purposes only.

Remarks:

3 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).

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

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

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

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



# Benefits at a glance

## Birth & Growth

## Adulthood to retirement

## Death & inheritance

<p><b>For Baby Care version only</b></p> <p><b>For mother:</b></p> <ul style="list-style-type: none"> <li>♥ <b>Maternal Compassionate Benefit</b></li> <li>♥ <b>Postpartum Depression Benefit</b></li> </ul> <p><b>For baby:</b></p> <ul style="list-style-type: none"> <li>♥ <b>Severe Jaundice Benefit</b></li> </ul>	<p><b>Early Stage Critical Illness (“ESCI”) Benefit</b></p> <p>Covers 90 ESCI, including but not limited to carcinoma-in-situ of different organs</p>	<p><b>Complex Surgery SafetyNet Benefit</b></p> <p>Covers 38 designated complex surgical procedures for known and unknown diseases</p>	<p><b>Major Stage Critical Illness (“MSCI”) Benefit</b></p> <table border="0"> <tr> <td data-bbox="1456 539 1776 905"> <p><b>Group 1: Major 3 Critical Illnesses</b></p> <p>For the diagnosis of cancer, stroke or heart attack, <b>SunWell Advanced Care</b> offers up to 3 claims, and <b>SunWell Supreme Care</b> offers up to 5 claims</p> </td> <td data-bbox="1776 539 2125 905"> <p><b>Group 2: Elderly illnesses</b></p> <p>Alzheimer’s Disease / Irreversible Organic Degenerative Brain Disorders (Dementia), or Parkinson’s disease</p> </td> <td data-bbox="2125 539 2504 905"> <p><b>Group 3: Other 66 critical illnesses</b></p> <p>Including common male illnesses, such as ulcerative colitis</p> </td> </tr> </table> <p style="text-align: center;"><b>No waiting period across diagnoses of different major 3 critical illnesses</b></p>			<p><b>Group 1: Major 3 Critical Illnesses</b></p> <p>For the diagnosis of cancer, stroke or heart attack, <b>SunWell Advanced Care</b> offers up to 3 claims, and <b>SunWell Supreme Care</b> offers up to 5 claims</p>	<p><b>Group 2: Elderly illnesses</b></p> <p>Alzheimer’s Disease / Irreversible Organic Degenerative Brain Disorders (Dementia), or Parkinson’s disease</p>	<p><b>Group 3: Other 66 critical illnesses</b></p> <p>Including common male illnesses, such as ulcerative colitis</p>	<p><b>Multiple Death Benefit Settlement Options</b></p> <p>Allow for more flexibility of wealth planning</p>
<p><b>Group 1: Major 3 Critical Illnesses</b></p> <p>For the diagnosis of cancer, stroke or heart attack, <b>SunWell Advanced Care</b> offers up to 3 claims, and <b>SunWell Supreme Care</b> offers up to 5 claims</p>	<p><b>Group 2: Elderly illnesses</b></p> <p>Alzheimer’s Disease / Irreversible Organic Degenerative Brain Disorders (Dementia), or Parkinson’s disease</p>	<p><b>Group 3: Other 66 critical illnesses</b></p> <p>Including common male illnesses, such as ulcerative colitis</p>							
<p><b>For kids:</b></p> <ul style="list-style-type: none"> <li>♥ <b>All-in-one Juvenile Benefit</b> Covers 27 types of juvenile illnesses</li> <li>♥ <b>Waiver of Premium on Juvenile Illness Condition</b></li> <li>♥ <b>Waiver of Premium on Death of Insured’s Parent / Guardian</b></li> </ul>	<p><b>Waiver of Premium on ESCI Condition</b></p>	<p><b>Waiver of Premium on MSCI Condition</b></p>			<p><b>Death Coverage Reload<sup>17</sup></b></p> <p><b>Optional Rider</b></p> <p>No worry of how previous claims might impact your death benefits</p>				
	<p><b>Comprehensive Genomic Profiling<sup>3</sup></b></p> <p>Matching genomic profiles to customize optimal treatment plans</p>	<p><b>Enhanced Benefit</b></p> <p>Additional benefit of 60% OSA for the first 10 / 20 policy years</p>	<p><b>Coverage Reload Benefit</b></p> <p>Restores your previous claims of All-in-one Juvenile Benefit or ESCI Benefit</p>						
	<p><b>Guaranteed Insurability Option / Guaranteed Insurability Option for Newborn</b></p> <p>You are guaranteed to obtain a separate critical illness insurance plan for yourself or your child upon a designated major life event</p>	<p><b>Mental Incapacity Advance Option</b></p> <p>You can designate family members in advance to file claims on your behalf</p>	<p><b>CI Protector Plus<sup>17</sup></b></p> <p><b>Optional Rider</b></p> <p>Balance premium and protection</p>						
	<p><b>Gender Care Extra Benefit</b></p> <p>Provides extra protection for 12 types of male-specific conditions</p>	<p><b>For SunWell Supreme Care / SunWell Supreme Care – Baby Care only</b></p> <p><b>Designated Illness Care Benefit</b></p> <p>Provides extra protection for 12 designated conditions of lung, heart and the nervous system</p>		<p><b>SunCash Support Benefit</b></p> <p>Continuous support on the road to recovery</p>					

**Up to 5 free health checkups<sup>8</sup>**

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

# Benefits at a glance (Con't)

## Protection with savings components at a reasonable premium

### Guaranteed Cash Value ("GCV")

- If the premium payment term is 10-pay / 15-pay / 20-pay, the GCV will reach 100% of the Aggregate Premiums Paid at the 20<sup>th</sup> policy year<sup>5,6</sup>
- If the premium payment term is 25-pay, the GCV will reach 100% of the Aggregate Premiums Paid at the 25<sup>th</sup> policy year<sup>5,6</sup>.
- Starting from the 10<sup>th</sup> 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 ESCI Benefit and / or All-in-one Juvenile Benefit paid or payable (if any)
- For details of value of GCV, please refer to Key Product Information

### Special Bonus<sup>7</sup> (One-off and non-guaranteed)

- The face value of the Special Bonus<sup>7</sup> will be paid upon the payout of first claim of MSCI Benefit / payout of Complex Surgery SafetyNet Benefit / Death Benefit
- We will only pay the cash value of the Special Bonus<sup>7</sup> if the policy is surrendered (in partial or full) or terminated (except death of the insured)

Upon the payout of first claim of MSCI Benefit or payout of Complex Surgery SafetyNet Benefit (whichever is earlier), the GCV and Special Bonus<sup>7</sup> (if any) of this basic plan will be reduced to zero and no GCV or Special Bonus<sup>7</sup> will be payable afterwards under the policy.



#### 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:

- 5 Aggregate Premiums Paid means the total premiums due and paid for this basic plan excluding any extra premiums and any premium interest on prepaid premiums. Upon partial surrender, Aggregate Premiums Paid is reduced accordingly.
- 6 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.
- 7 Special Bonus is non-guaranteed and will be subject to change at Sun Life HK's sole discretion from time to time. Special Bonus may vary based on the performance of a number of experience factors, with the investment return, including the impact of asset defaults and investment expenses, normally being the main determinant. Other factors include, but are 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.
- 8 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.

## Care for your health – Free Health Checkups<sup>8</sup>

Starting from the 2<sup>nd</sup> policy year, we will provide the policy owner one free health checkup coupon every 2 policy years, up to a total of 5 coupons. Each free health checkup coupon can only be used once by either the policy owner or the insured, who may select from one of the following designated free checkup options<sup>8</sup> provided by a designated third-party service provider

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

## Comprehensive and caring value-added services<sup>3</sup>

To enhance your protection, we offer the following value-added services<sup>3</sup> 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



# Protecting you since life's begins

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

## How Baby Care works

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

### Successful application

Pregnant woman temporarily becomes the insured of the policy



### Immediate protection after baby is born

The baby becomes the insured<sup>9</sup>



## For mother

### Maternal Compassionate Benefit

#### For Baby Care version only

##### Benefit details

- **105%** of the sum of the Aggregate Premiums Paid<sup>5</sup> for the basic plan and the Premium due and paid for CI Protector Plus<sup>17</sup> (if applicable) and Death Coverage Reload<sup>17</sup> (if applicable)
- The benefit term is from gestation period of 22<sup>nd</sup> week to birth
- This benefit can be claimed once per policy

##### Criteria

- If the insured mother unfortunately passes away prior to Birth of a Child and there is no surviving Child to be the insured under the policy;
- the insured mother has a miscarriage or terminates the pregnancy; or
- the insured mother experiences a stillbirth.

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

### Postpartum Depression Benefit

#### For Baby Care version only

##### Benefit details

- The lower of:
  - **5%** OSA of the basic plan; OR
  - **USD12,500** per life limit for the same insured mother
- The benefit term is up to 6 months from birth
- This benefit can be claimed once per policy

##### Criteria

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

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

Remark:

<sup>9</sup> The policy owner must submit a certified copy of the insured child's birth certificate or any acceptable proof of Live Birth at least 14 days prior to the first policy anniversary, subject to Sun Life HK's approval and the then current administrative rules. Failure to provide such documentation by the specified deadline will result in policy termination on the first policy anniversary date, with no premium refund provided.

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care



## For baby

### Severe Jaundice Benefit

#### For Baby Care version only

##### Benefit details

- Daily hospitalization payment equals **0.1%** OSA of the basic plan or a daily limit of **USD250** for the same insured under **SunWell Series<sup>10</sup>** policies
- For up to **7 consecutive days**
- The benefit term is up to 30 days from birth
- This benefit can be claimed once per policy

##### Criteria

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

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



## For children

### All-in-one Juvenile Benefit

Covers **27 types of juvenile illnesses** including severe hand, foot and mouth disease and congenital diseases. For the list of covered juvenile illnesses, please refer to "List of Illness Conditions Covered".

##### Benefit details

- Covers 27 types of juvenile illnesses, each illness can be claimed once
- For details of the benefit term of different covered juvenile illnesses, please refer to "Key Product Information" and "List of Illness Conditions Covered"
- The benefit limit for each juvenile illness is subject to the lower of:
  - (i) **10%-20%** OSA of the basic plan; or
  - (ii) Up to **USD50,000** for all juvenile illnesses for the same insured child under **SunWell Series<sup>10</sup>** policies
- The total benefit amount is up to 100% OSA
- The coverage terminates immediately following the insured's 18<sup>th</sup> birthday.
- Current Sum Assured<sup>12</sup> of the basic plan will be reduced by the benefit amount paid of each All-in-one Juvenile Benefit claim accordingly.
- Upon the payout of first claim of MSCI Benefit or payout of Complex Surgery SafetyNet Benefit (whichever is earlier), the All-in-One Juvenile Benefit will be terminated.

##### Criteria

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

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



#### Important notes:

##### For SunWell Advanced Care – Baby Care / SunWell Supreme Care – Baby Care version only:

- Except for Maternal Compassionate Benefit and Postpartum Depression Benefit, all other benefits, waivers, and rider benefits under these plans are only applicable to the insured child after birth.
- If the insured child needs to claim the following benefits within 60 days from the policy issue / birth date (whichever is later): All-in-one Juvenile Benefit / Complex Surgery SafetyNet Benefit / Designated Illness Care Benefit (For **SunWell Supreme Care – Baby Care** only) / Enhanced Benefit / ESCI Benefit / Gender Care Extra Benefit (For **SunWell Supreme Care – Baby Care** only) / MSCI Benefit / SunCash Support Benefit (For **SunWell Supreme Care – Baby Care** only); or the insured child passes away within 180 days from the policy issue / birth date (whichever is later) and the Death Benefit is payable, the payment of the claim of the above mentioned benefit will be reduced to 20% of the amount payable.
- If Maternal Compassionate Benefit is payable, the Death Benefit will not be payable.

Remark:

<sup>10</sup> Including SunWell Advanced Care, SunWell Advanced Care – Baby Care, SunWell Supreme Care, SunWell Supreme Care – Baby Care and SunWell Essential Care.



## Alleviate financial burdens during difficult times

### Waiver of Premium on Juvenile Illness Condition

#### Benefit details

- Waiver of **24 months' premium** of the basic plan following the immediate premium due date
- If the date of diagnosis of juvenile illness is the premium due date, it shall be calculated from that day
- Upon the payout of first claim of MSCI Benefit or payout of Complex Surgery SafetyNet Benefit (whichever is earlier), the Waiver of Premium on Juvenile Illness Condition will be terminated

#### Criteria

- (i) The insured child is diagnosed with any one of the covered juvenile illnesses; AND
- (ii) such juvenile illness is paid under All-in-one Juvenile Benefit
- (iii) If the insured is diagnosed with a subsequent juvenile illness within the premium waiver period of a previous juvenile illness, the premium waiver of the previous juvenile illness will end. A new premium waiver period of 24 months will then start counting from the date of diagnosis of the subsequent juvenile illness

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

#### Benefit details

- Waiver of future premiums of the basic plan until the insured child reaches **age<sup>4</sup> 25** while full coverage will still be provided during the premium waiver period

#### Criteria

- (i) The parent / guardian of the insured child passes away before age<sup>4</sup> 80
- (ii) The insured is below age<sup>4</sup> 18 at the time of policy application

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

# Supporting you every step of the way

Regardless of your plans, good health remains your greatest asset. **SunWell Advanced Care / SunWell Advanced Care – Baby Care** and **SunWell Supreme Care / SunWell Supreme Care – Baby Care** offer extensive protection, covering **90 early stage critical illnesses**, **71 major stage critical illnesses**, and protect against **38 designated complex surgical procedures** for known and unknown diseases to support you through life's challenges. **SunWell Supreme Care / SunWell Supreme Care – Baby Care** exclusively provides additional protection against 12 designated male-specific conditions and 12 designated conditions of lung, heart and nervous system to support you in challenging times.



SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

## MSCI Benefit

### Up to 7 claims for continuous protection for SunWell Supreme Care & SunWell Supreme Care – Baby Care

Covers **71 types of major stage critical illnesses** which are grouped into **3 clear categories**. For Group 1 of the major 3 common critical illnesses of cancer, stroke, and heart attack, **SunWell Advanced Care / SunWell Advanced Care – Baby Care** allows up to 3 claims, while **SunWell Supreme Care / SunWell Supreme Care – Baby Care** provides even greater security, with up to 5 claims. The number of claims among the 3 groups of major stage critical illnesses is calculated independently. For example, if the insured is diagnosed with a major stage critical illness in Group 1, he will still be covered for the major stage critical illnesses in Groups 2 and 3.

For the list of covered major stage critical illnesses, please refer to “List of Illness Conditions Covered”. For details of the benefit term of covered major stage critical illnesses, please refer to “Key Product Information” and “List of Critical Illness Covered”.

	<b>Group 1 Major 3 critical illnesses</b>	<b>Group 2 Elderly illnesses</b>	<b>Group 3 Other 66 critical illnesses</b>	
	Cancer, stroke, heart attack	Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders (Dementia), or Parkinson's Disease	Other 66 major stage critical illnesses	
<b>SunWell Advanced Care</b>	<b>Up to 3 claims</b>	<b>1 claim</b>	<b>1 claim</b>	<b>Up to 5 claims in total</b>
<b>SunWell Supreme Care</b>	<b>Up to 5 claims</b>	<b>1 claim</b>	<b>1 claim</b>	<b>Up to 7 claims in total</b>
	<b>1<sup>st</sup> claim<sup>11</sup></b>		<b>Subsequent claims</b> (after 1 <sup>st</sup> claim <sup>11</sup> of MSCI Benefit / after previous claim of Complex Surgery SafetyNet Benefit)	
Benefit term	Whole life		To age <sup>4</sup> 85	
Benefit amount	The higher of: <ul style="list-style-type: none"> <li>⊖ 100% of the Current Sum Assured<sup>12</sup> of the basic plan</li> <li>⊕ Enhanced Benefit (if applicable)</li> <li>⊕ face value of Special Bonus<sup>7</sup> (if any)</li> <li>⊖ any outstanding loan with interest</li> </ul> OR <ul style="list-style-type: none"> <li>⊖ Aggregate Premiums Paid<sup>5</sup></li> <li>⊖ ESCI Benefit and / or All-in-one Juvenile Benefit paid (if any)</li> <li>⊖ any outstanding loan with interest</li> </ul>		100% OSA <ul style="list-style-type: none"> <li>⊖ last SunCash Support Benefit paid (if applicable)</li> </ul>	

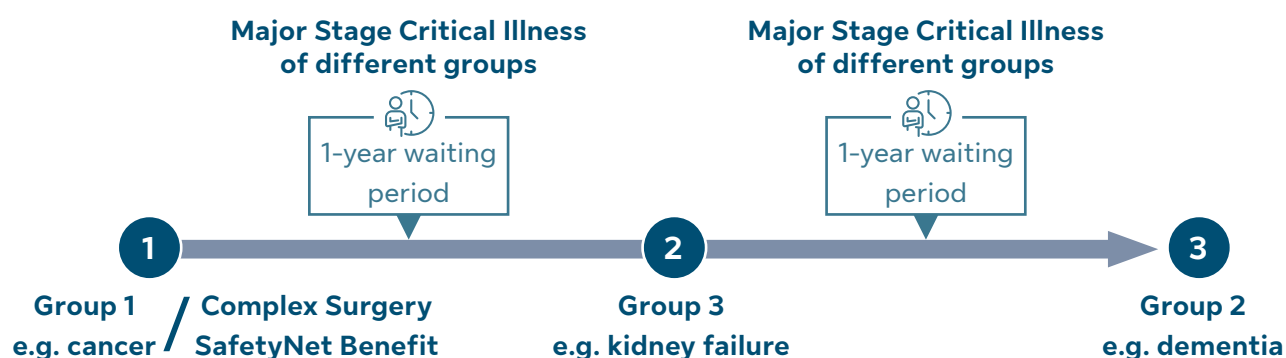
Remarks:

11 Assuming no previous claim of Complex Surgery SafetyNet Benefit. If there is previous claim of Complex Surgery SafetyNet Benefit, please refer to “Subsequent claims”.

12 Current Sum Assured refers to 100% OSA of the basic plan deducting any ESCI Benefit and / or All-in-one Juvenile Benefit paid.

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

Major stage critical illnesses of different groups will not affect the number of claims of another group while a 1-year waiting period is required between diagnoses of different major stage critical illness groups before any subsequent claims can be made. If the Complex Surgery SafetyNet Benefit has been claimed previously, a 1-year waiting period is required between the date of surgery and the date of diagnosis of Major Stage Critical Illness Condition before any subsequent claims can be made.



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



### Important notes:

- Upon the first payout of MSCI Benefit,
  - (i) the GCV and Special Bonus<sup>7</sup> (if any) of this basic plan will be reduced to zero and no GCV or Special Bonus<sup>7</sup> (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 All-in-one Juvenile Benefit
    - o Complex Surgery SafetyNet Benefit
    - o Coverage Reload Benefit
    - o Designated Illness Care Benefit  
(For **SunWell Supreme Care / SunWell Supreme Care – Baby Care** only)
    - o Enhanced Benefit
    - o ESCI Benefit
    - o Gender Care Extra Benefit  
(For **SunWell Supreme Care / SunWell Supreme Care – Baby Care** only) for the 11 types of male-specific conditions (excluding infertility)
    - o the coverage for "Loss of Independent Existence", "Total and Permanent Disability" and "Terminal Illness" under the list of covered MSCI of MSCI Benefit
    - o Waiver of Premium on Juvenile Illness Condition
    - o Waiver of Premium on ESCI Condition
    - o Death Benefit



## Waiver of Premium on MSCI Condition

### Alleviate financial burdens during difficult times

Upon the first payout of MSCI Benefit or Complex Surgery SafetyNet Benefit (whichever is earlier), this waiver will waive all the future premiums of the basic plan, Death Coverage Reload<sup>17</sup> (if applicable) and any extra premiums.

## Comprehensive Genomic Profiling<sup>3</sup>

If an insured unfortunately receives a diagnosis of a cancer tumor, each policy provides coverage for up to **one free Comprehensive Genomic Profiling<sup>3</sup> test**. The insured can undergo comprehensive cancer gene testing with a designated third-party service provider in Hong Kong. Through a blood sample, the doctor will identify any gene mutations in the cancer cells and match them to the insured's genetic profile. This will help the doctor formulate a personalized treatment plan to help the insured overcome their health challenges.

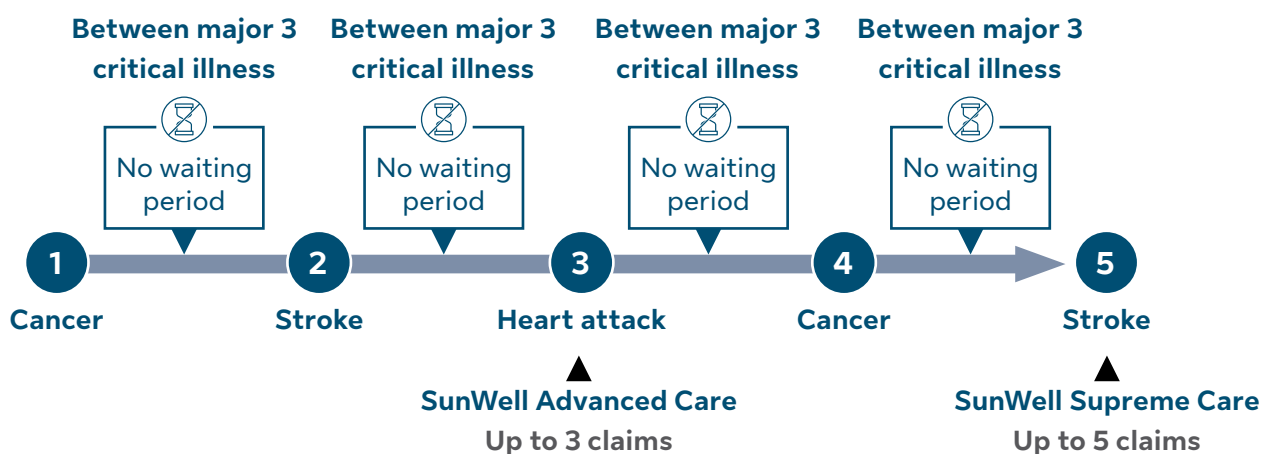
## MSCI Benefit Group 1

### No waiting period across diagnoses of cancer, stroke, and heart attack for uninterrupted protection

### Major 3 critical illnesses with up to 5 times coverage for SunWell Supreme Care & SunWell Supreme Care – Baby Care

## 1 For major 3 critical illnesses

For cancer, stroke, and heart attack, there is no waiting period across diagnoses of different major 3 critical illness and claims can be made immediately.



Subject to 1-year waiting period for the same condition

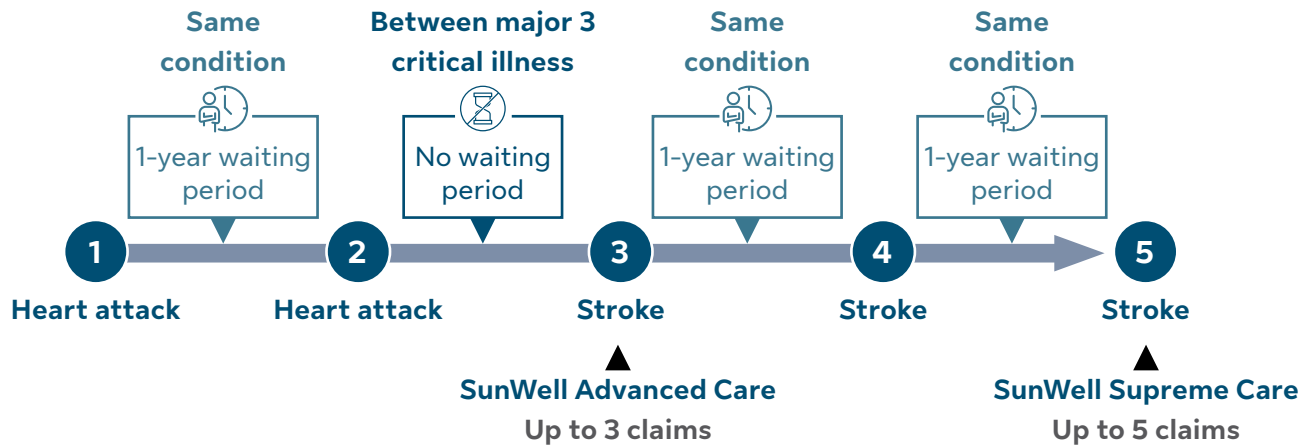
(i.e. between 2<sup>nd</sup> claim and 5<sup>th</sup> claim / between 1<sup>st</sup> claim and 4<sup>th</sup> claim\*)

\*Subject to 3-year waiting period between 1<sup>st</sup> claim and 4<sup>th</sup> claim if 4<sup>th</sup> claim is for a persistent, recurrent or metastatic cancer

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## 2 For stroke / heart attack

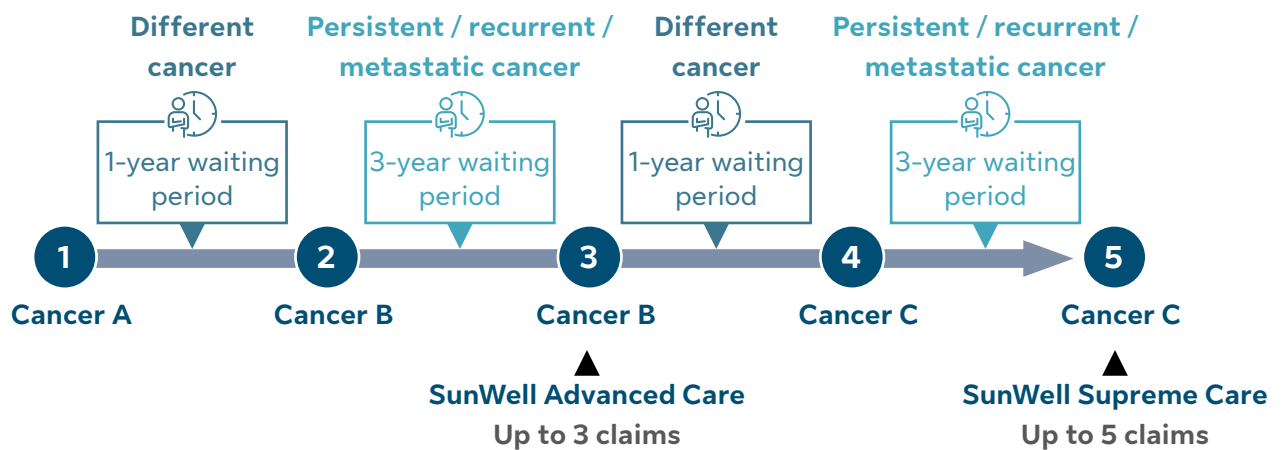
If the insured is diagnosed with the same condition again, there is a 1-year waiting period between dates of diagnosis before any subsequent claims can be made.



## 3 For cancer

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

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



## Complex Surgery SafetyNet Benefit

### Protect against known and unknown diseases

Including decompression of trigeminal nerve root / open trigeminal rhizotomy, which are specialized treatments for trigeminal neuralgia. For the list of covered complex surgical procedures, please refer to "List of Illness Conditions Covered".

#### Benefit details

- Covers 38 designated complex surgical procedures, this benefit can be claimed once per policy
- Benefit amount equals to the higher of:
  - ⊖ 100% of the Current Sum Assured<sup>12</sup> of the basic plan
    - ⊕ Enhanced Benefit (if applicable)
    - ⊕ face value of Special Bonus<sup>7</sup> (if any)
    - ⊖ any outstanding loan with interest
  - OR
  - ⊖ Aggregate Premiums Paid<sup>5</sup>
    - ⊖ ESCI Benefit and / or All-in-one Juvenile Benefit paid (if any)
    - ⊖ any outstanding loan with interest
- Upon the payout of first claim of MSCI Benefit, the Complex Surgery SafetyNet Benefit will be terminated.

#### Criteria

- (i) The insured unfortunately needs to undergo one of the covered complex surgical procedures and confined in the hospital due to an injury or an illness condition; AND
- (ii) that injury or illness condition triggers the complex surgery / procedure is not eligible to be claimed under any other benefit in **SunWell Series**<sup>10</sup> policies



#### Important notes:

- Upon the payout of Complex Surgery SafetyNet Benefit,
  - (i) the guaranteed cash value and Special Bonus<sup>7</sup> (if any) of this basic plan will be reduced to zero and no guaranteed cash value or Special Bonus<sup>7</sup> (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 –
 

<ul style="list-style-type: none"> <li>o All-in-one Juvenile Benefit</li> <li>o Designated Illness Care Benefit (For SunWell Supreme Care / SunWell Supreme Care – Baby Care only)</li> <li>o ESCI Benefit</li> <li>o the coverage for "Loss of Independent Existence", "Total and Permanent Disability" and "Terminal Illness" under the list of MSCI of MSCI Benefit</li> <li>o Waiver of Premium on ESCI Condition</li> </ul>	<ul style="list-style-type: none"> <li>o Coverage Reload Benefit</li> <li>o Enhanced Benefit</li> <li>o Gender Care Extra Benefit (For SunWell Supreme Care / SunWell Supreme Care – Baby Care only) for the 11 types of male-specific conditions (excluding infertility)</li> <li>o Waiver of Premium on Juvenile Illness Condition</li> <li>o Death Benefit</li> </ul>
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SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

## ESCI Benefit

Covers 90 ESCI including but not limited to carcinoma-in-situ of different organs, as well as severe hypertension, severe age-related hearing loss, and varicose veins requiring surgery. For the list of covered early stage critical illnesses, please refer to “List of Illness Conditions Covered”.

### Benefit details

- Covers **90 ESCI**, each illness can be claimed once
- Carcinoma-in-situ of different organs, early malignant tumours in different locations, angioplasty and other traumatic interventional treatments for coronary arteries, can each be claimed up to 2 times respectively
- The benefit limit for each illness is 10-20% OSA of the basic plan
- The total benefit amount is up to 100% OSA of the basic plan
- For the maximum benefit per life limit and benefit terms for different covered ESCI, please refer to “List of Illness Conditions Covered”
- Current Sum Assured<sup>12</sup> of the basic plan will be reduced by the benefit amount paid under ESCI Benefit
- Upon the payout of first claim of MSCI Benefit or payout of Complex Surgery SafetyNet Benefit (whichever is earlier), the ESCI Benefit will be terminated

### Criteria

- (i) The insured is diagnosed with any one of the covered ESCI

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



## Waiver of Premium on ESCI Condition

### Alleviate financial burdens during difficult times

#### Benefit details

- Waiver of **24 months' premium** of the basic plan following the immediate premium due date
- If the date of diagnosis is the premium due date, it shall be calculated from that day
- Upon the payout of first claim of MSCI Benefit or payout of Complex Surgery SafetyNet Benefit (whichever is earlier), the Waiver of Premium on ESCI Condition will be terminated

#### Criteria

- (i) The insured is diagnosed with any one of the listed ESCI; AND
- (ii) such ESCI is paid under the ESCI Benefit
- (iii) If the insured is diagnosed with a subsequent ESCI within the premium waiver period of a previous ESCI, the premium waiver of the previous ESCI will end. A new premium waiver period of 24 months will then start counting from the date of diagnosis of the subsequent ESCI



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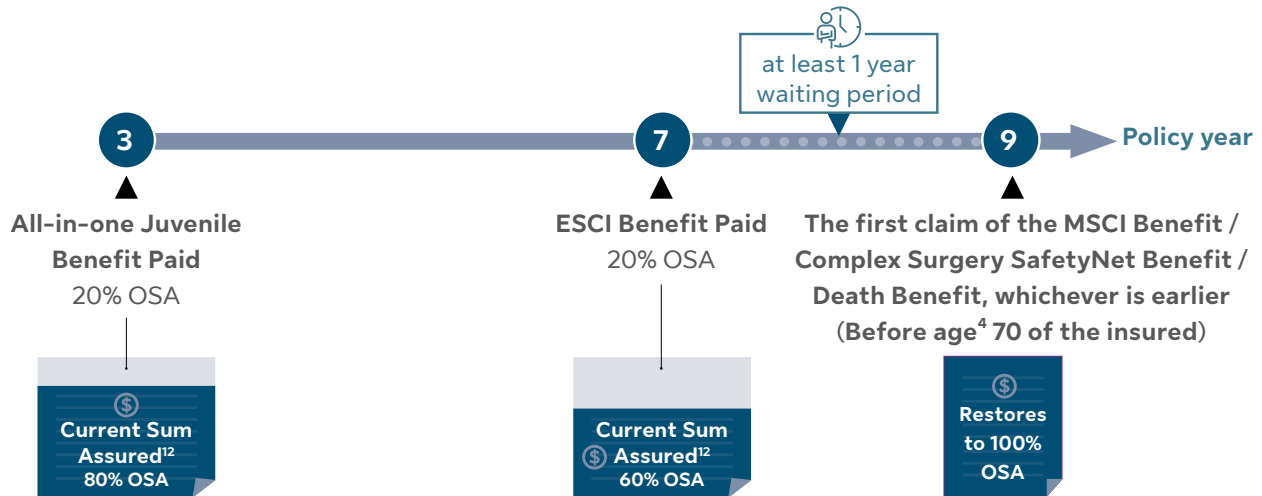
## Coverage Reload Benefit

### Benefit details

- This benefit restores the total benefit amount previously paid under ESCI Benefit and / or All-in-one Juvenile Benefit, up to 100% OSA
- The reloaded amount will be payable together with the payout of first claim of the MSCI Benefit / Complex Surgery SafetyNet Benefit / Death Benefit (whichever is earlier)
- Can be claimed once per policy
- Upon the payout of first claim of MSCI Benefit or payout of Complex Surgery SafetyNet Benefit, the Coverage Reload Benefit will be terminated

### Criteria

- After at least 1 year of the previous diagnosis of an ESCI or juvenile illness (whichever is later)
- the first claim of the MSCI Benefit / Complex Surgery SafetyNet Benefit / Death Benefit must be made prior to the policy anniversary before the insured reaches age<sup>4</sup> 70.



The above example is for illustrative purpose only.

## Enhanced Benefit

### Extra protection for critical illness or death

This benefit can be claimed once per policy and will be included in the payout of first claim of the MSCI Benefit / Complex Surgery SafetyNet Benefit / Death Benefit (whichever is earlier).

Upon the payout of first claim of MSCI Benefit or payout of Complex Surgery SafetyNet Benefit, the Enhanced Benefit will be terminated.

	60% OSA of the basic plan	
<b>SunWell Advanced Care / SunWell Supreme Care</b>	<ul style="list-style-type: none"> <li>✓ Policy issue age<sup>4</sup> of the insured is 20 or below</li> <li>✓ Enhanced Benefit is only applicable before the 20<sup>th</sup> policy anniversary</li> </ul>	<ul style="list-style-type: none"> <li>✓ Policy issue age<sup>4</sup> of the insured is 21 or above</li> <li>✓ Enhanced Benefit is only applicable before the 10<sup>th</sup> policy anniversary</li> </ul>
<b>SunWell Advanced Care – Baby Care / SunWell Supreme Care – Baby Care</b>	<ul style="list-style-type: none"> <li>✓ Policy issue age<sup>4</sup> of the insured is 18 to 45 with gestation period of 22<sup>nd</sup> week or above</li> <li>✓ Enhanced Benefit is only applicable before the 20<sup>th</sup> policy anniversary</li> </ul>	

## Mental Incapacity Advance Option

### Handover to someone you trust for uninterrupted protection

#### Benefit details

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

#### Criteria

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





## Death Benefit

If the insured unfortunately passes away during the coverage period and the Current Sum Assured<sup>12</sup> of the basic plan is higher than zero, we will pay out the Death Benefit to the beneficiary. For details, please refer to "Benefit Schedule".

Upon the payout of first claim of MSCI Benefit or payout of Complex Surgery SafetyNet Benefit (whichever is earlier), the Death Benefit will be terminated.

## Multiple Death Benefit Settlement Options<sup>13</sup>

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

<b>1. Full payment in a lump-sum</b>	
<b>2. Full payment by installments</b> Full amount to be paid in monthly or annual mode ranging from 2-50 years	
<b>3. Partial payment by installments</b> Partial amount to be paid in lump-sum first and the remaining balance to be paid by installments	
<b>4. Partial payment by installments till the designated age<sup>4</sup> of beneficiary<sup>14</sup></b> Partial amount to be paid by installments before the designated age <sup>4</sup> of the beneficiary <sup>14</sup> and the remaining balance (if any) to be paid in a lump-sum when the beneficiary reaches the designated age <sup>4</sup>	<div style="display: flex; justify-content: space-around; font-size: small;"> <span>Before designated age<sup>4</sup></span> <span>Designated age<sup>4</sup></span> </div> 
<b>5. Full payment by increasing installments</b> First installment to be paid in monthly or annual mode and the subsequent installments with 3% p.a. incremental rate until the Death Benefit is paid up	<div style="text-align: center; font-size: small;">3% incremental p.a.</div> 

Remarks:

<sup>13</sup> 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.

<sup>14</sup> If this option is selected, the beneficiary must be a living individual.

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## Guaranteed Insurability Option

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

### Benefit details

- The insured can purchase a new Sun Life HK critical illness insurance plan<sup>15</sup> for himself 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 from the date of any above specified life events; and
- (iv) this option can be exercised once per policy

## Guaranteed Insurability Option for Newborn

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

### Benefit details

- The insured can purchase a new Sun Life HK critical illness insurance plan<sup>15</sup> 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 child<sup>15</sup>; and
- (iv) this option can be exercised once per policy



### Important notes:

#### For Baby Care version only:

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

Remark:

<sup>15</sup> Subject to the then current administrative rules determined by Sun Life HK from time to time.

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

## SunCash Support Benefit **For SunWell Supreme Care & SunWell Supreme Care – Baby Care only**

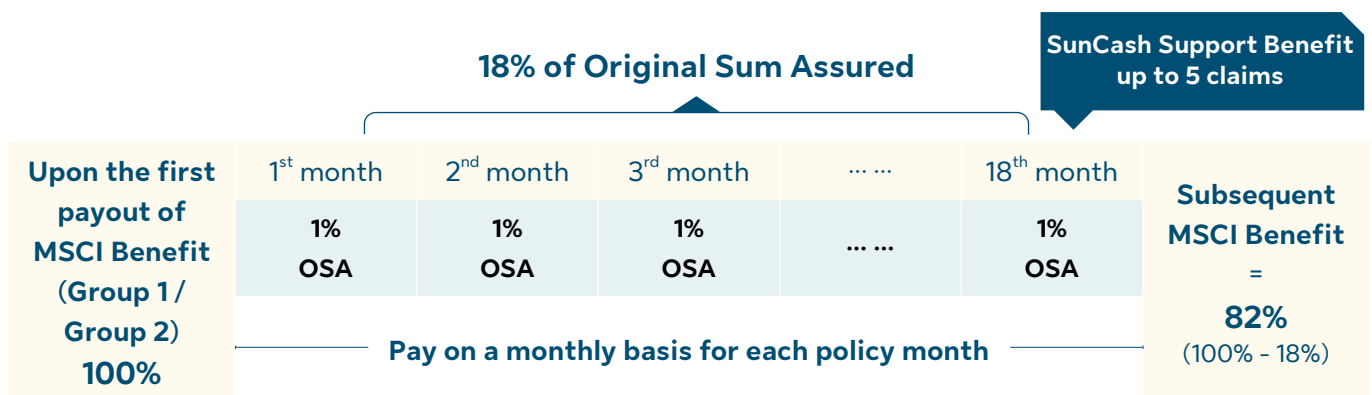
**Peace of mind on the road to recovery with up to 5 claims**

### 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 5 claims can be made
- The total benefit amount is up to 90% OSA of the basic plan
- No proof of ongoing or late-stage medical care is needed

### Criteria

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



SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

## Gender Care Extra Benefit **For SunWell Supreme Care & SunWell Supreme Care – Baby Care only**

### Extended care for men's health

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

#### Benefit details

- Covers 12 male-specific conditions as set out in the table below
- Each type of designated male-specific conditions can be claimed once per policy;
- The total benefit limit of this benefit cannot exceed 20% OSA of the basic plan;
- Payable together with ESCI Benefit or MSCI Benefit (except Infertility); and
- Upon the payout of first claim of MSCI Benefit or payout of Complex Surgery SafetyNet Benefit (whichever is earlier), the Gender Care Extra Benefit for the 11 types of male-specific conditions (excluding infertility) will be terminated

#### Criteria

- Before the age<sup>4</sup> of 85, the insured is diagnosed with any one of the designated conditions under this benefit; and
- such male-specific condition is paid under ESCI Benefit or MSCI Benefit except for infertility

Group	Designated male-specific conditions	Extra benefit % of the OSA
<b>Cancer</b>	1. Prostate Cancer	20%
	2. Seminal Vesicle Cancer	20%
	3. Scrotum Cancer	20%
	4. Testes Cancer	20%
	5. Vas Deferens Cancer	20%
	6. Spermatic Cord Cancer	20%
	7. Penis Cancer	20%
<b>Others</b>	8. Ulcerative Colitis	20%
	9. Muscular Dystrophy	20%
	10. Moderately Severe Ulcerative Colitis	10%
	11. Benign prostatic hyperplasia requiring surgery	10% <sup>16</sup>
	12. Infertility (it is also a designated female-specific condition)	10%



#### Important notes:

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

#### For Baby Care version only:

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

Remark:

<sup>16</sup> The maximum benefit limit covers all applicable benefits for the same insured for Benign Prostatic Hyperplasia Requiring Surgery under the same policy is USD10,000.

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

### For SunWell Supreme Care & SunWell Supreme Care – Baby Care only

## Designated Illness Care Benefit

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

### Benefit details

- Covers 12 designated conditions as set out in the table below
- Each type of designated conditions under this benefit can be claimed once per policy;
- The total benefit limit of this benefit cannot exceed 20% OSA of the basic plan;
- Payable together with MSCI Benefit or ESCI Benefit; and
- Upon the payout of first claim of MSCI Benefit or payout of Complex Surgery SafetyNet Benefit (whichever is earlier), the Designated Illness Care Benefit will be terminated

### Criteria

- Before the age<sup>4</sup> of 85, the insured is diagnosed with any one of the designated conditions under this benefit; and
- such designated condition is paid under the ESCI Benefit or MSCI Benefit

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

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

## CI Protector Plus<sup>17</sup> Optional Rider

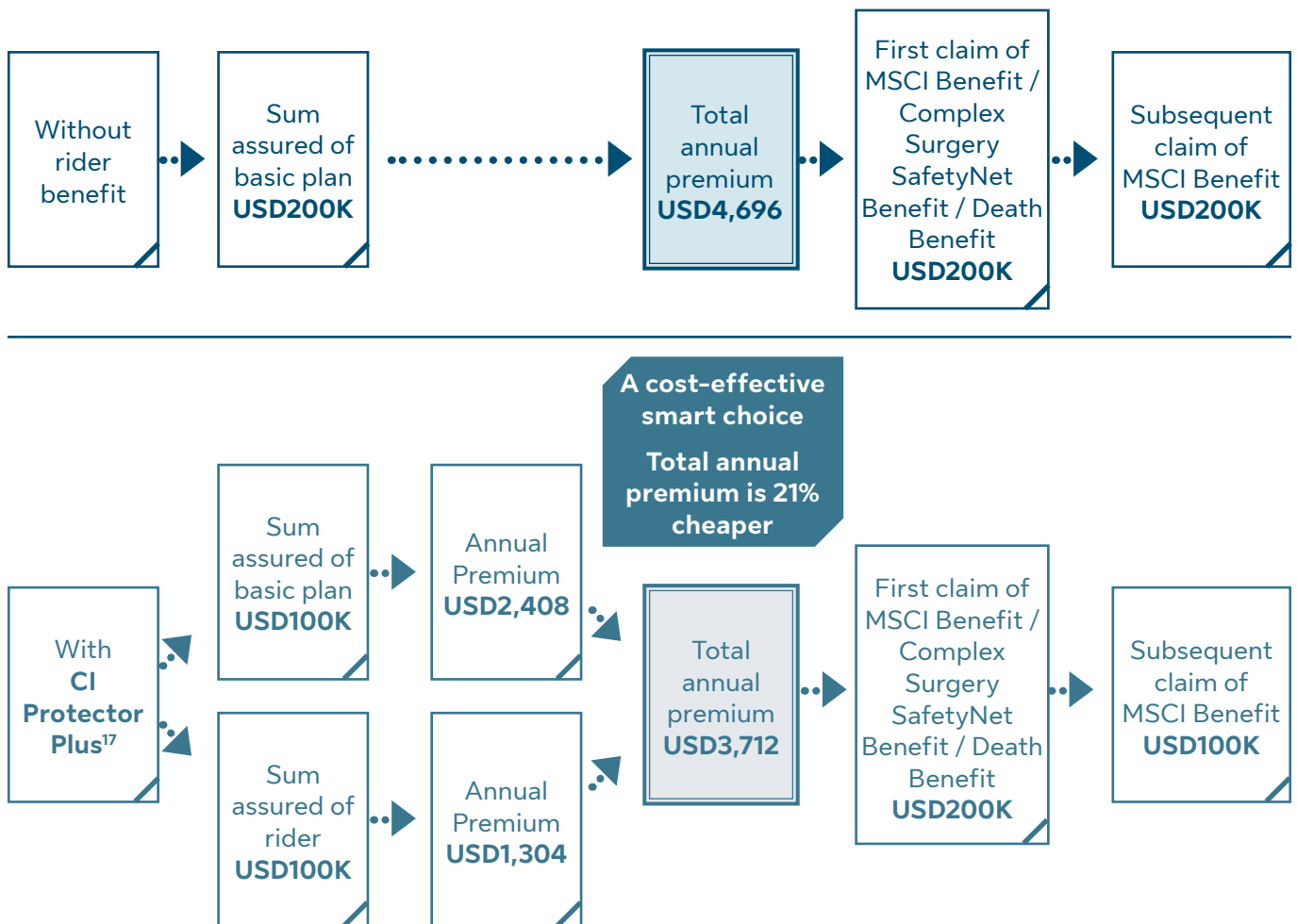
### Flexible adjustment of protection with reasonable premiums

When the insured is first diagnosed with a MSCI, needs to undergo a complex surgery under the Complex Surgery SafetyNet Benefit, or unfortunately passes away (whichever is earlier), an additional one-off rider benefit amount (i.e. 100% sum assured of **CI Protector Plus<sup>17</sup>** deducting any outstanding loans with interest) other than the relevant benefit amount of the basic plan will be paid out. This rider benefit amount will be paid together in the payout of first claim of the MSCI Benefit / Complex Surgery SafetyNet Benefit / Death Benefit (whichever is earlier)

- 1 Achieve the same first payout amount of MSCI Benefit / Complex Surgery SafetyNet Benefit / Death Benefit with lower premiums<sup>^</sup>
- 2 Balance premium and protection
- 3 Flexibly adjust the amount of protection according to personal needs

<sup>^</sup> The amount of subsequent claim of benefits of basic plan may be affected

Assuming the insured is a 30-year-old male, non-smoker, insured for **SunWell Supreme Care** (25-pay) and **CI Protector Plus<sup>17</sup>** (25-pay), and Enhanced Benefit is excluded in the calculation of benefit payouts:



The above example is for illustrative purpose only.

Remark:

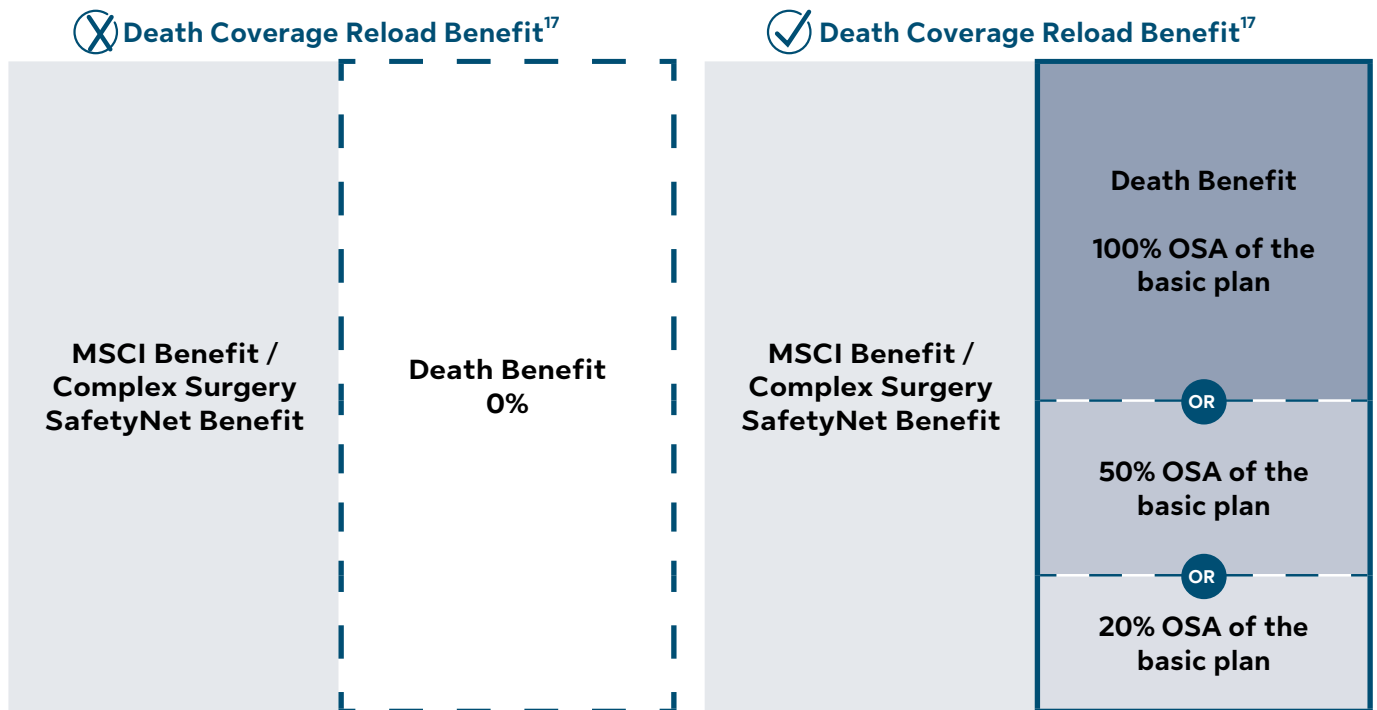
<sup>17</sup> This optional rider benefit must be purchased along with the basic plan of SunWell Supreme Care / SunWell Supreme Care – Baby Care / SunWell Advanced Care / SunWell Advanced Care – Baby Care at the time of application. The premium payment term of the optional rider benefit shall follow the same as the basic plan.

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

## Death Coverage Reload<sup>17</sup> **Optional Rider**

The **Death Coverage Reload<sup>17</sup>** allows you to still have death protection upon the payout of first claim of MSCI Benefit or payout of Complex Surgery SafetyNet Benefit (whichever is earlier). You can choose to restore the Death Benefit to 25%, 50%, or 100% OSA in one-off. If the insured passes away without making any claims of MSCI Benefit or Complex Surgery SafetyNet Benefit, the Aggregate Premiums Paid for this optional rider benefit will be paid as the Compassionate Benefit.

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



After first claim of MSCI Benefit / Complex Surgery SafetyNet Benefit is paid (whichever is earlier), the Death Benefit will become zero

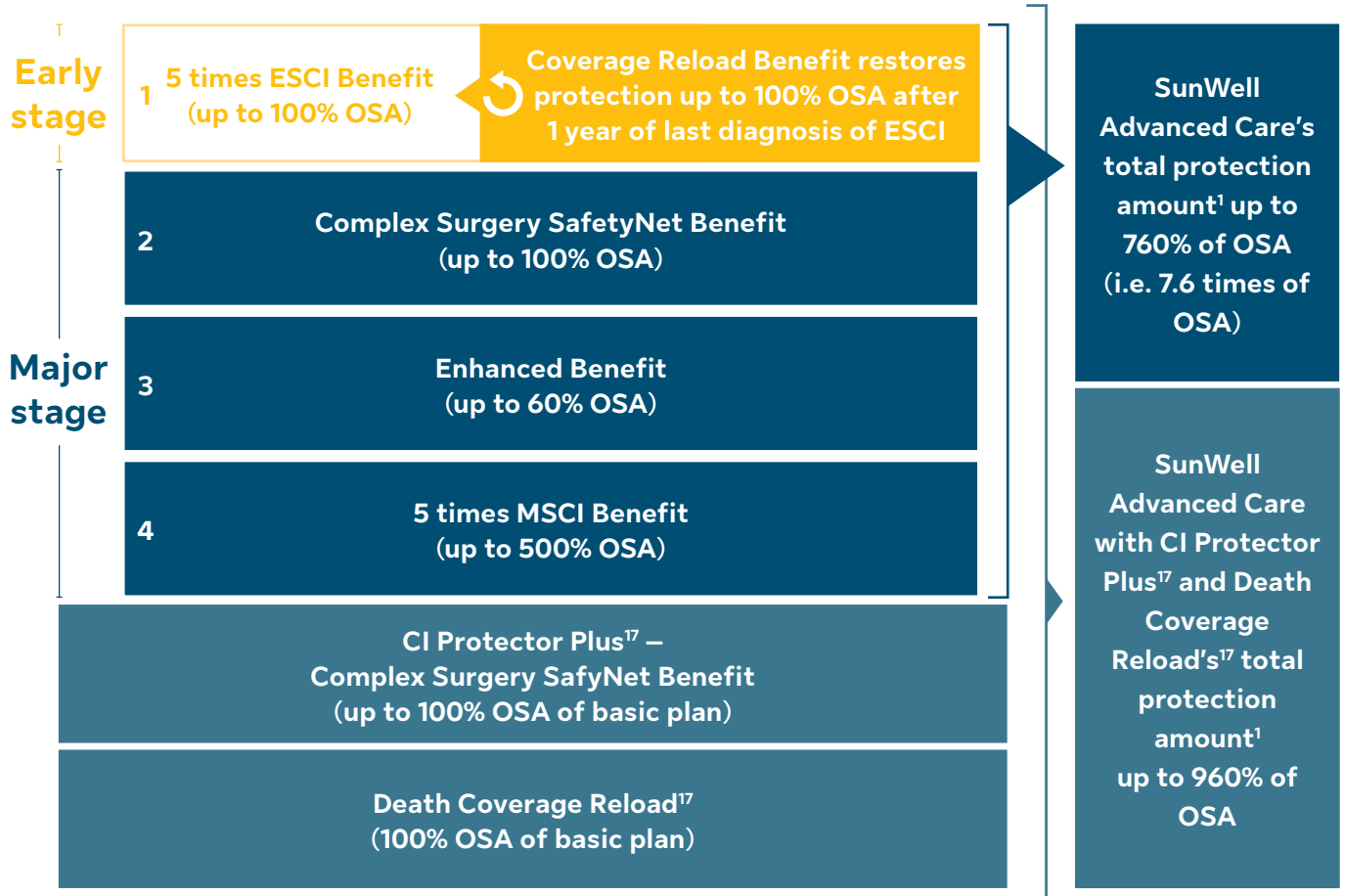
After first claim of MSCI benefit / Complex Surgery SafetyNet Benefit is paid (whichever is earlier), the Death Benefit will be restored according to the previously selected percentage at 25%, 50% or 100% OSA of the basic plan



SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

## An example of SunWell Advanced Care's total protection<sup>1</sup> of up to 7.6 times of OSA

Together with the **CI Protector Plus<sup>17</sup>** and **Death Coverage Reload<sup>17</sup>**, the total protection amount<sup>1</sup> can be as high as 960% OSA<sup>18</sup>.



The above example is for illustrative purpose only.

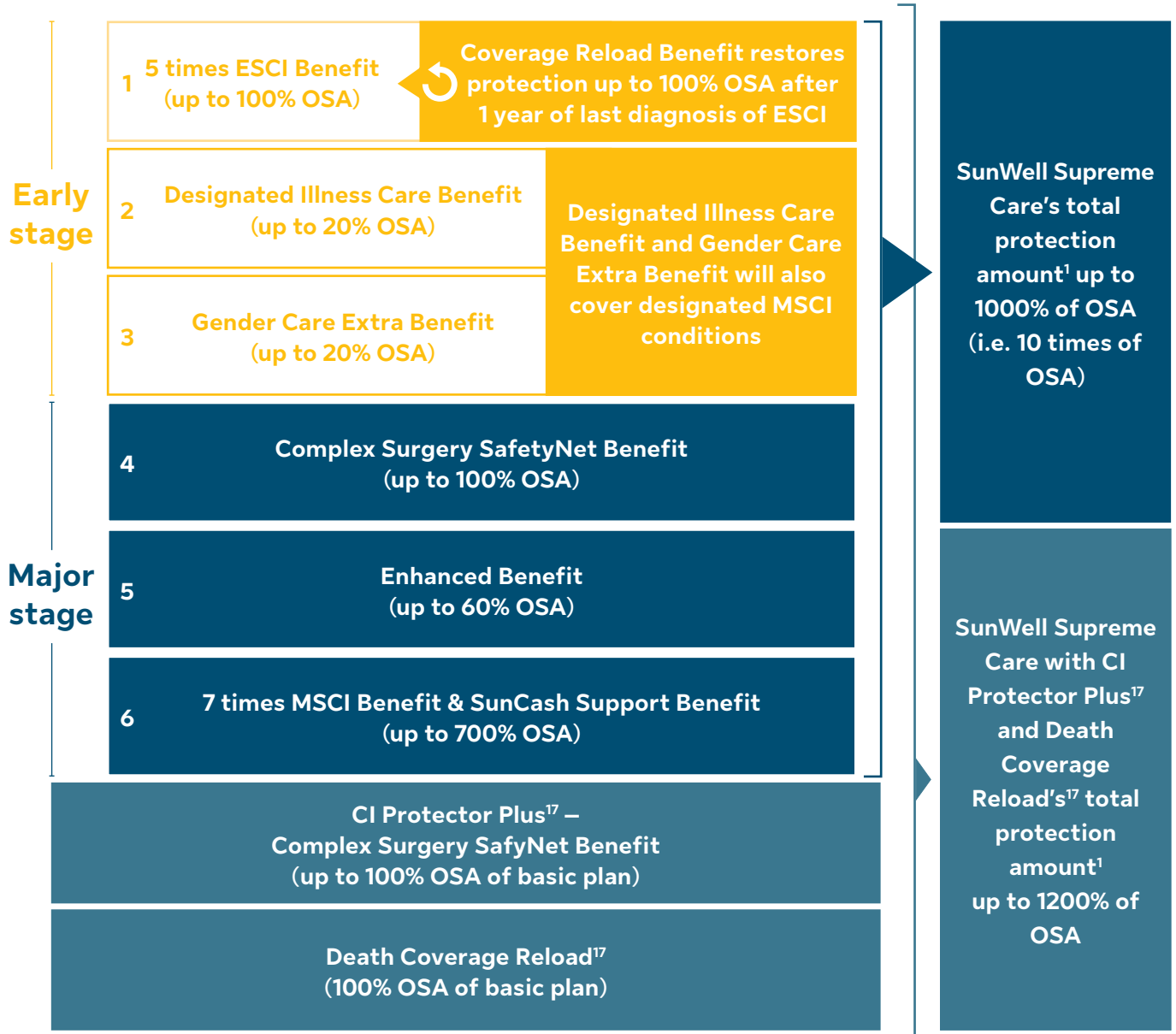
Remark:

<sup>18</sup> The total protection amount reaches 960% assumes the coverage of both optional riders - CI Protector Plus and Death Coverage Reload- each equal 100% OSA of the basic plan.

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

## An example of SunWell Supreme Care's total protection<sup>1</sup> of up to 10 times of OSA

Together with the **CI Protector Plus<sup>17</sup>** and **Death Coverage Reload<sup>17</sup>**, the total protection amount<sup>1</sup> can be as high as 1,200% OSA<sup>19</sup>.



The above example is for illustrative purpose only.

Remark:

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

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

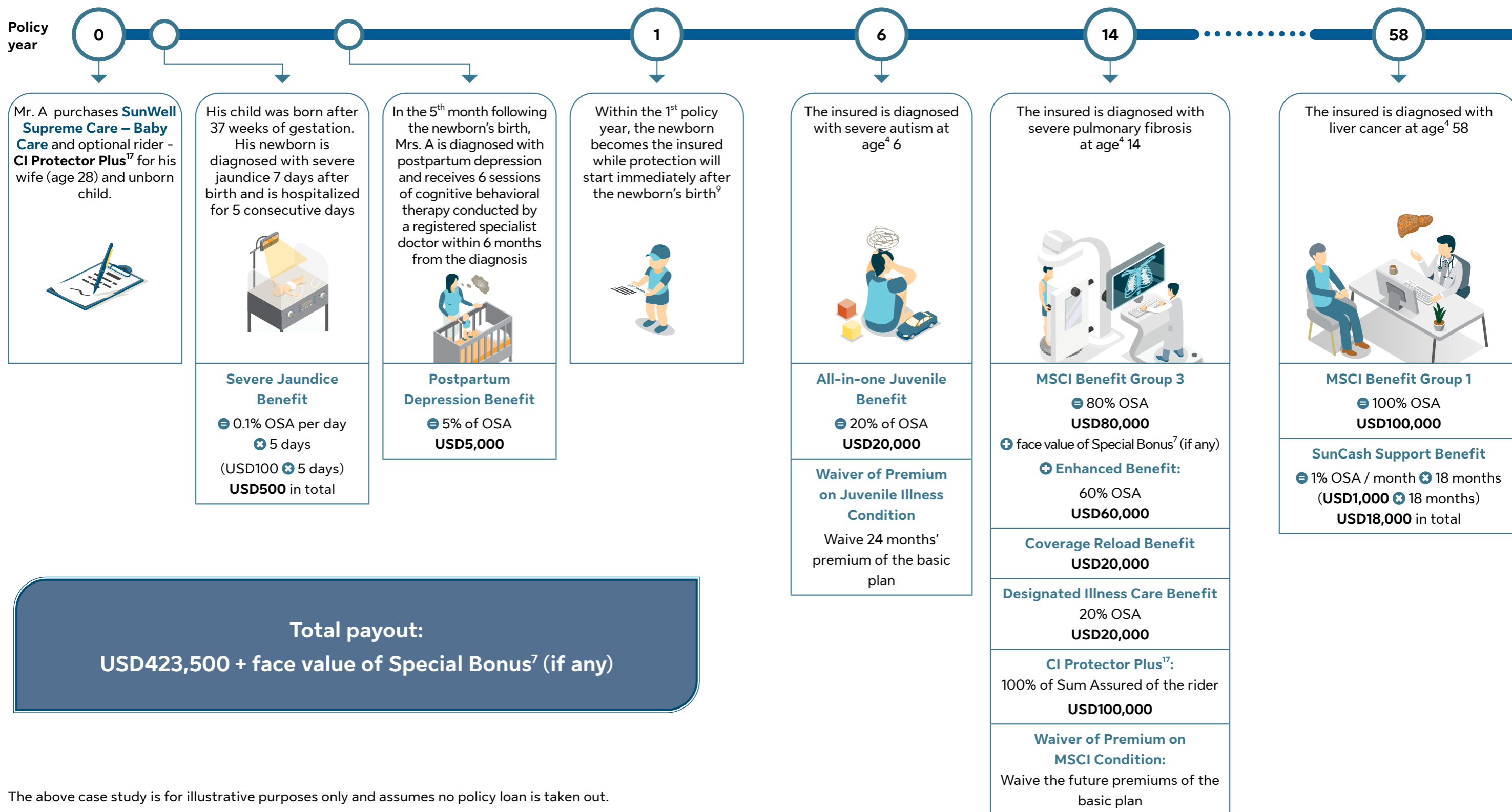
SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

# Case study



Mr. A's wife, Mrs. A (age 28) is pregnant for 30 weeks. Mr. A wants comprehensive protection with reasonable premium for his wife and unborn child. Therefore, he purchases **SunWell Supreme Care – Baby Care** and optional rider **CI Protector Plus<sup>17</sup>** to protect his child should any unexpected illnesses arise after the baby's birth. Within the 1<sup>st</sup> policy year, the insured is changed from his wife to his baby while protection on the baby will start immediately after the baby's birth<sup>9</sup>, ensuring his child receives the protection needed in the case of future diagnosis.

SunWell Supreme Care – Baby Care		+ Optional rider – CI Protector Plus <sup>17</sup>	
Sum assured:	USD100,000	Sum assured:	USD100,000
Premium payment term:	20-pay	Premium payment term:	20-pay



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

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

# Benefits coverage

		SunWell Advanced Care / SunWell Advanced Care – Baby Care	SunWell Supreme Care / SunWell Supreme Care – Baby Care
<b>Core Benefits</b>			
1.	Major Stage Critical Illness (“MSCI”) Benefit	71 MSCI Up to 5 claims	71 MSCI Up to 7 claims
	MSCI Group 1 Cancer, heart attack or stroke	Up to 3 claims	Up to 5 claims
	MSCI Group 2 Alzheimer’s Disease / Irreversible Organic Degenerative Brain Disorders (Dementia), or Parkinson’s Disease	1 claim	1 claim
	MSCI Group 3 Other critical illnesses	1 claim	1 claim
2.	All-in-one Juvenile Benefit (For kids only)	27 juvenile illnesses Total benefit amount up to 100% OSA	27 juvenile illnesses Total benefit amount up to 100% OSA
3.	Early Stage Critical Illness (“ESCI”) Benefit	90 ESCI Total benefit amount up to 100% OSA	90 ESCI Total benefit amount up to 100% OSA
4.	Complex Surgery SafetyNet Benefit	38 designated complex surgical procedures	38 designated complex surgical procedures
5.	Death Benefit	✓	✓
6.	Coverage Reload Benefit	✓	✓
7.	Enhanced Benefit	✓	✓
8.	Free Health Checkup <sup>8</sup>	✓	✓
9.	Waiver of Premium on Juvenile Illness Condition (For kids only)	✓	✓
10.	Waiver of Premium on ESCI Condition	✓	✓
11.	Waiver of Premium on MSCI Condition	✓	✓

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

		SunWell Advanced Care / SunWell Advanced Care – Baby Care	SunWell Supreme Care / SunWell Supreme Care – Baby Care
12.	Waiver of Premium on Death of Insured's Parent / Guardian (For kids only)	✓	✓
13.	Mental Incapacity Advance Option	✓	✓
14.	Guaranteed Insurability Option	✓	✓
15.	Guaranteed Insurability Option for Newborn	✓	✓
16.	Value-added Services <sup>3</sup>	✓	✓
17.	SunCash Support Benefit	✗	✓
18.	Gender Care Extra Benefit	✗	✓
19.	Designated Illness Care Benefit	✗	✓
20.	Postpartum Depression Benefit	<b>Only applicable to SunWell Advanced Care – Baby Care</b>	<b>Only applicable to SunWell Supreme Care – Baby Care</b>
21.	Maternal Compassionate Benefit		
22.	Severe Jaundice Benefit	<b>Only applicable to the newborn of the insured mother</b>	<b>Only applicable to the newborn of the insured mother</b>
<b>Optional Riders</b>			
23.	CI Protector Plus <sup>17</sup>	<b>Optional</b>	<b>Optional</b>
24.	Death Coverage Reload <sup>17</sup>		

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

# Benefit schedule of SunWell Advanced Care, SunWell Advanced Care – Baby Care, SunWell Supreme Care & SunWell Supreme Care – Baby Care

Benefits	Details	Benefit calculation
<b>All-in-one Juvenile Benefit</b> (For kids only)	<ul style="list-style-type: none"> <li>The insured child is diagnosed with any one of the 27 covered juvenile illnesses</li> <li>Each illness can be claimed once only</li> </ul>	<ul style="list-style-type: none"> <li>For each illness, the lower of               <ul style="list-style-type: none"> <li>(i) 10%-20% OSA of basic plan; or</li> <li>(ii) a maximum per life limit of USD50,000 under <b>SunWell Series</b><sup>10</sup> policies for the same insured</li> </ul> </li> <li>Total benefit amount is up to 100% OSA</li> </ul>
<b>ESCI Benefit</b>	<ul style="list-style-type: none"> <li>Covers 90 early stage critical illnesses</li> <li>Each illness can be claimed once only</li> <li>Carcinoma-in-situ of different organs, early malignant tumours in different locations, angioplasty and other traumatic interventional treatments for coronary arteries, can each be claimed up to 2 times respectively</li> </ul>	<ul style="list-style-type: none"> <li>10-20% OSA of the basic plan for each illness; the maximum benefit per life limit for different ESCI, please refer to "List of Illness Conditions Covered"</li> <li>Total benefit amount is up to 100% OSA</li> </ul>

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

Benefits	Details	Benefit calculation
<b>MSCI Benefit</b>	<ul style="list-style-type: none"> <li>Covers 71 major stage critical Illnesses</li> <li>Up to 5 claims for <b>SunWell Advanced Care / SunWell Advanced Care – Baby Care</b></li> <li>Up to 7 claims for <b>SunWell Supreme Care / SunWell Supreme Care – Baby Care</b></li> </ul>	<p><b>First claim<sup>11</sup> of the benefit is the higher of:</b></p> <ul style="list-style-type: none"> <li>⊖ 100% of the Current Sum Assured<sup>12</sup> of the basic plan</li> <li>⊕ Enhanced Benefit (if applicable)</li> <li>⊕ face value of Special Bonus<sup>7</sup> (if any)</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>⊖ Aggregate Premiums Paid<sup>5</sup></li> <li>⊖ ESCI Benefit and / or All-in-one Juvenile Benefit paid (if any)</li> </ul> <p><b>Subsequent claims:</b> (after 1<sup>st</sup> claim<sup>11</sup> of MSCI Benefit / after previous claim of Complex Surgery SafetyNet Benefit)</p> <ul style="list-style-type: none"> <li>⊖ 100% OSA</li> <li>⊖ last SunCash Support Benefit paid (if applicable)</li> </ul> <ul style="list-style-type: none"> <li>Up to 100% OSA for each claim</li> </ul>
<b>Complex Surgery SafetyNet Benefit</b>	<ul style="list-style-type: none"> <li>Covers 38 designated complex surgical procedures</li> <li>Covers the insured who undergoes one of the covered Complex Surgical Procedure and confined in hospital due to an injury or an illness condition</li> <li>That injury or illness condition triggers the complex surgery / procedure is not eligible to be claimed under any other benefit in <b>SunWell Series<sup>10</sup></b> policies</li> <li>The benefit can be claimed once only per policy</li> </ul>	<p>The higher of:</p> <ul style="list-style-type: none"> <li>⊖ 100% of the Current Sum Assured<sup>12</sup> of the basic plan</li> <li>⊕ Enhanced Benefit (if applicable)</li> <li>⊕ face value of Special Bonus<sup>7</sup> (if any)</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>⊖ Aggregate Premiums Paid<sup>5</sup></li> <li>⊖ ESCI Benefit and / or All-in-one Juvenile Benefit paid (if any)</li> </ul>
<b>Death Benefit</b>	Upon the unfortunate event of the death of the insured during the coverage period and the Current Sum Assured <sup>12</sup> is higher than zero, the beneficiary(ies) will receive the Death Benefit	

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

Benefits	Details	Benefit calculation		
<b>Enhanced Benefit</b>	<ul style="list-style-type: none"> <li>Included in the payout of first claim of MSCI Benefit / Complex Surgery SafetyNet Benefit / Death Benefit (whichever the earlier)</li> <li>The benefit can be claimed once only per policy</li> </ul>	<b>60% OSA of basic plan</b>		
		The insured is age <sup>4</sup> 20 or below, only applicable before the 20 <sup>th</sup> policy anniversary	The insured is age <sup>4</sup> 21 or above, only applicable before the 10 <sup>th</sup> policy anniversary	<b>For Baby Care Version:</b> only applicable before the 20 <sup>th</sup> policy anniversary
<b>Coverage Reload Benefit</b>	<ul style="list-style-type: none"> <li>After at least 1 year of previous diagnosis of ESCI or juvenile illness (whichever the later), restores the total benefit amount previously paid under ESCI Benefit and / or All-in-one Juvenile Benefit</li> <li>The reloaded amount will be payable together with the payout of Complex Surgery SafetyNet Benefit / first claim of MSCI Benefit / Death Benefit (whichever is earlier)</li> <li>The benefit can be claimed once per policy</li> </ul>	The total benefit amount of the ESCI benefit and / or All-in-one Juvenile Benefit previously paid, up to 100% OSA		

Benefits	Details	Benefit calculation
<b>For SunWell Supreme Care / SunWell Supreme Care – Baby Care Only</b>		
<b>Gender Care Extra Benefit</b>	<ul style="list-style-type: none"> <li>Covers 12 gender specific conditions for male</li> <li>Such condition is paid under ESCI Benefit or MSCI Benefit except for infertility</li> <li>For infertility, if the insured is unfortunately diagnosed with a critical illness and receives a payout of the MSCI Benefit and has already received medically necessary infertility treatment confirmed by a registered specialist as a result of the critical illness, 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 45<sup>th</sup> birthday.</li> <li>Each type of designated condition can be claimed once per policy</li> <li>Payable together with ESCI Benefit or MSCI Benefit (except Infertility)</li> </ul>	Up to 20% OSA of basic plan (subject to type of conditions)
<b>Designated Illness Care Benefit</b>	<ul style="list-style-type: none"> <li>Covers 12 designated conditions targeting lung, heart and the nervous system</li> <li>Such condition is paid under ESCI Benefit or MSCI Benefit</li> <li>Each type of condition can be claimed once per policy</li> <li>Payable together with MSCI Benefit or ESCI Benefit</li> </ul>	Up to 20% OSA of basic plan (subject to type of conditions)
<b>SunCash Support Benefit</b>	<ul style="list-style-type: none"> <li>Covers cancer, stroke, heart attack (MSCI Benefit Group 1) and Alzheimer's Disease, Irreversible Organic Degenerative Brain Disorders (Dementia) or Parkinson's Disease (MSCI Benefit Group 2)</li> <li>Such MSCI is paid under MSCI Benefit.</li> </ul>	Each claim period is 18 months, with 1% OSA payable each policy month. A maximum of 5 claims can be made, up to 90% OSA

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

Benefits	Details	Benefit calculation
<b>For SunWell Advanced Care – Baby Care / SunWell Supreme Care – Baby Care Only</b>		
<b>Maternal Compassionate Benefit</b>	<ul style="list-style-type: none"> <li>Cover conditions of pregnancy loss as below:               <ol style="list-style-type: none"> <li>The Expectant Mother dies prior to Birth of a Child and there is no surviving Child to be the insured under this policy;</li> <li>The Expectant Mother undergoes a Miscarriage or Termination of Pregnancy; or</li> <li>The Expectant Mother suffers a Stillbirth.</li> </ol> </li> <li>The benefit can be claimed once per policy</li> </ul>	105% of the sum of the Aggregate Premiums Paid <sup>5</sup> for the basic plan and the Premium due and paid for CI Protector Plus <sup>17</sup> (if applicable) and Death Coverage Reload <sup>17</sup> (if applicable)
<b>Postpartum Depression Benefit</b>	<ul style="list-style-type: none"> <li>The mother of the insured child is diagnosed with postpartum depression within 6 months from the insured child's date of birth by a registered psychiatrist AND receives at least 6 sessions of cognitive behavioral therapy conducted by a registered specialist doctor or locally registered psychologist within 6 months from the diagnosis of postpartum depression</li> <li>The benefit can be claimed once per policy</li> </ul>	The lower of <ol style="list-style-type: none"> <li>5% OSA of the basic plan; OR</li> <li>US\$12,500 per life limit for the same insured mother</li> </ol>
<b>Severe Jaundice Benefit</b>	<ul style="list-style-type: none"> <li>Covers the insured child who is born at or after 37 weeks of gestation AND is confined to Hospital for at least 5 consecutive days within 30 days of birth to receive inpatient phototherapy for treatment of neonatal jaundice</li> <li>The benefit can be claimed once per policy</li> </ul>	0.1% OSA of the basic plan for daily hospitalization up to a maximum of 7 consecutive days, for Severe Jaundice Benefit for the same insured under <b>SunWell Series</b> <sup>10</sup> policies shall be subject to a maximum of US\$250 per day

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

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

Benefits	Details	Benefit calculation
Other	<p>The insured child needs to claim the following benefits within 60 days from the policy issue / birth date (whichever is later):</p> <ul style="list-style-type: none"> <li>• All-in-one Juvenile Benefit</li> <li>• Complex Surgery SafetyNet Benefit</li> <li>• Designated Illness Care Benefit (For <b>SunWell Supreme Care / SunWell Supreme Care – Baby Care</b> only)</li> <li>• Enhanced Benefit</li> <li>• ESCI Benefit</li> <li>• Gender Care Extra Benefit (For <b>SunWell Supreme Care / SunWell Supreme Care – Baby Care</b> only)</li> <li>• MSCI Benefit</li> <li>• SunCash Support Benefit (For <b>SunWell Supreme Care / SunWell Supreme Care – Baby Care</b> only)</li> </ul> <p>OR</p> <p>The insured child passes away within 180 days from the policy issue / birth date (whichever is later) and Death Benefit is payable</p>	Benefit amount will be reduced to 20% of amount payable

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

# Key product information

	Basic plan	Optional rider	
	SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care	CI Protector Plus <sup>17</sup>	Death Coverage Reload <sup>17</sup>
<b>Sum Assured</b>	Minimum: USD25,000 Maximum: subject to the then current underwriting rules by Sun Life HK	Minimum: USD12,500 Maximum: 100% OSA of basic plan	25% / 50% / 100% OSA of basic plan
<b>Premium Payment Mode</b>	Annual / Semi-annual / Monthly		
<b>Premium Payment Term &amp; Issue Age<sup>4</sup></b>	10-pay: from 15 days to age <sup>4</sup> 65 15-pay: from 15 days to age <sup>4</sup> 60 20-pay: from 15 days to age <sup>4</sup> 55 25-pay: from 15 days to age <sup>4</sup> 50 <b>For Baby Care version only:</b> Age <sup>4</sup> 18 to 45 with gestation period of 22 <sup>nd</sup> week or above		
<b>Currency</b>	USD		
<b>Premium Structure</b>	<ul style="list-style-type: none"> <li>Regular Pay</li> <li>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.</li> <li>Premium rate is non-guaranteed</li> </ul>		
<b>Benefit Term</b>	<b>Whole Life, except the following:</b> <ol style="list-style-type: none"> <li><b>Early Stage Critical Illnesses (for basic plan only):</b> <ul style="list-style-type: none"> <li>Accidental fracture of spinal column: from age<sup>4</sup> 65 to 85 only</li> <li>Severe osteoporosis with fractures: up to age<sup>4</sup> 70</li> <li>Severe presbycusis (age-related hearing loss): from age<sup>4</sup> 51</li> <li>Benign prostatic hyperplasia requiring surgery: from age<sup>4</sup> 51</li> <li>Moderately Severe Muscular Dystrophy: from age<sup>4</sup> 5</li> </ul> </li> <li><b>Major Stage Critical Illnesses (for basic plan and CI Protector Plus<sup>17</sup> only):</b> <ul style="list-style-type: none"> <li>Total and Permanent Disability: up to age<sup>4</sup> 76</li> <li>Loss of Independent Existence: up to age<sup>4</sup> 65</li> <li>Occupational Acquired HIV: from age<sup>4</sup> 18</li> </ul> </li> <li><b>All-in-one Juvenile Benefit (for basic plan only):</b> up to age<sup>4</sup> 18,               <ul style="list-style-type: none"> <li>Severe Autism: from age<sup>4</sup> 5</li> <li>Intellectual Disability due to Sickness or Injury: from age<sup>4</sup> 4</li> <li>Severe Pneumonia: from age<sup>4</sup> 6 months old</li> <li>Severe Food Poisoning: from age<sup>4</sup> 6 months old</li> </ul> </li> </ol>		

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

	Basic plan	Optional rider
Benefit Term	<b>4. Subsequent Claim(s) of MSCI Benefit (for basic plan only):</b>	up to age <sup>4</sup> 85
	<b>5. Designated Illness Care Benefit (for SunWell Supreme Care / SunWell Supreme Care – Baby Care only):</b>	up to age <sup>4</sup> 85
	<b>6. Gender Care Extra Benefit (for SunWell Supreme Care / SunWell Supreme Care – Baby Care only):</b>	up to age <sup>4</sup> 85
	<b>7. Waiver of Premium on Death of Insured's Parent / Guardian (for basic plan only):</b>	up to age <sup>4</sup> 80 of parent / guardian
	<b>8. Coverage Reload Benefit (for basic plan only):</b>	up to age <sup>4</sup> 70
	<b>9. Enhanced Benefit (for basic plan only):</b>	For <b>SunWell Supreme Care / SunWell Advanced Care:</b> Policy issue age <sup>4</sup> of the insured is 20 or below: before 20 <sup>th</sup> policy anniversary Policy issue age <sup>4</sup> of the insured is 21 or above: before 10 <sup>th</sup> policy anniversary For <b>SunWell Supreme Care – Baby Care / SunWell Advanced Care – Baby Care</b> : before 20 <sup>th</sup> policy anniversary
	<b>10. Waiver of Premium on Juvenile Illness Condition (for basic plan only):</b>	up to age <sup>4</sup> 18
	<b>For Baby Care version only:</b>	
	<b>1. Maternal Compassionate Benefit:</b> from gestation period of 22 <sup>nd</sup> week to birth	
	<b>2. Postpartum Depression Benefit:</b> up to 6 months from birth	
<b>3. Severe Jaundice Benefit:</b> up to 30 days from birth		

	Basic plan	Optional rider				
<b>Guaranteed Cash Value</b> (for basic plan only)	Starting from the 10 <sup>th</sup> Policy Anniversary, GCV is payable upon policy surrender / partial surrender subject to deduction of ESCI Benefit and / or All-in-one Juvenile Benefit paid (if any). GCV is specified as following					
	<ul style="list-style-type: none"> <li>• <b>At or after age<sup>4</sup> 100 of insured:</b> 100% OSA of the basic plan</li> <li>• <b>Before age<sup>4</sup> 100 of insured:</b> the lower of: (a) Specific % of Aggregate Premiums Paid<sup>5</sup> of the basic plan (stated in below table); or (b) 90% OSA of the basic plan</li> </ul>					
			<b>% of Aggregate Premiums Paid<sup>5</sup> of the basic plan</b>			
	<b>The last premium due date on which the relevant premium is fully paid</b>		Premium Payment Term			
			10	15	20	25
	Before the 10 <sup>th</sup> Policy Anniversary		0%			
	On or after the 10 <sup>th</sup> and before the 15 <sup>th</sup> Policy Anniversary		5%			
	On or after the 15 <sup>th</sup> and before the 18 <sup>th</sup> Policy Anniversary		30%	30%	20%	10%
On or after the 18 <sup>th</sup> and before the 20 <sup>th</sup> Policy Anniversary		50%	50%	50%	30%	
On or after the 20 <sup>th</sup> and before the 25 <sup>th</sup> Policy Anniversary		100%	100%	100%	50%	
On or after the 25 <sup>th</sup> Policy Anniversary		100%	100%	100%	100%	
Upon the payout of first claim of MSCI Benefit / payout of Complex Surgery SafetyNet Benefit (whichever is earlier), the GCV of this basic plan will be reduced to zero and no GCV will be payable afterwards under the policy.						
Optional riders do not include any GCV.						
<b>Special Bonus<sup>7</sup></b> (for basic plan only)	Face value of the Special Bonus <sup>7</sup> to be paid upon the payout of:					
	a) The first claim of MSCI Benefit;					
	b) Complex Surgery SafetyNet Benefit; or					
	c) Death Benefit					
We will pay the cash value of the Special Bonus <sup>7</sup> when						
a) the policy is partially or fully surrendered, or						
b) the policy is terminated (except that the termination is caused by the death of the insured)						
Upon the payout of first claim of MSCI Benefit / payout of Complex Surgery SafetyNet Benefit (whichever is earlier), the Special Bonus <sup>7</sup> of this basic plan will be reduced to zero and no Special Bonus <sup>7</sup> will be payable afterwards under the policy.						
Optional riders do not include any Special Bonus <sup>7</sup> .						

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	Basic plan	Optional rider
<b>Surrender Value</b> (for basic plan only)	<p>Guaranteed Cash Value</p> <p>+</p> <p>cash value of Special Bonus<sup>7</sup> (if any)</p> <p>–</p> <p>ESCI Benefit and / or All-in-one Juvenile Benefit paid (if any)</p> <p>–</p> <p>any outstanding loans with interest</p>	
<b>Death Benefit / Compassionate Benefit / Maternal Compassionate Benefit</b> (for Baby Care version only)	<p><b>Death Benefit of basic plan</b></p> <p>The higher of:</p> <ul style="list-style-type: none"> <li>⊖ 100% of the Current Sum Assured<sup>12</sup> of the basic plan</li> <li>⊕ Enhanced Benefit (if applicable)</li> <li>⊕ face value of Special Bonus<sup>7</sup> (if any)</li> <li>⊖ any outstanding loans with interest</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>⊖ Aggregate Premiums Paid<sup>5</sup></li> <li>⊖ ESCI Benefit and / or All-in-one Juvenile Benefit paid (if any)</li> <li>⊖ any outstanding loans with interest</li> </ul>	<p><b>For CI Protector Plus<sup>17</sup> only:</b></p> <p><b>Death Benefit of CI Protector Plus<sup>17</sup></b> 100% SA of the rider benefit deducting any outstanding loans with interest</p> <p><b>For Death Coverage Reload<sup>17</sup> only:</b></p> <p><b>Compassionate Benefit of Death Coverage Reload<sup>17</sup></b></p> <ul style="list-style-type: none"> <li>• Before MSCI benefit / Complex Surgery SafetyNet Benefit is paid and the insured passes away, the Compassionate Benefit will be the Aggregate Premiums Paid for <b>Death Coverage Reload<sup>17</sup></b>, deducting any outstanding loans with interest</li> </ul> <p><b>Death Benefit of Death Coverage Reload<sup>17</sup></b></p> <ul style="list-style-type: none"> <li>• After first claim of MSCI benefit / Complex Surgery SafetyNet Benefit is paid, the Death Benefit will be restored to the previously selected percentage at 25%, 50% or 100% OSA of the basic plan in one-off</li> </ul>
	<p><b>For Baby Care version only:</b></p> <ul style="list-style-type: none"> <li>• <b>Before birth - Maternal Compassionate Benefit:</b> 105% of the sum of the Aggregate Premiums Paid<sup>5</sup> for the basic plan, and the Premium due and paid for <b>CI Protector Plus<sup>17</sup></b> (if applicable) and <b>Death Coverage Reload<sup>17</sup></b> (if applicable) deducting any outstanding loans with interest If Maternal Compassionate Benefit is payable, Death Benefit will not be payable.</li> <li>• <b>After birth:</b> If the insured child passes away within 180 days since policy issuance or date of Birth (whichever is later), the Death Benefit under this policy shall be reduced to 20% of the amount payable</li> </ul>	

# List of illness conditions covered

A 60-day waiting period from policy issue date applies for Major Stage Critical Illness Benefit, Early Stage Critical Illness Benefit, All-in-One Juvenile Benefit and Complex Surgery SafetyNet Benefit except if such condition or illness is directly caused by an Accident<sup>20</sup>. Waiting period might applies to subsequent claims of Major Stage Critical Illness Benefit, please refer to MSCI Benefit for detail.

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

A Coverage terminates immediately following the insured's 65<sup>th</sup> birthday or upon the payout of first claim of MSCI Benefit / payout of Complex Surgery SafetyNet Benefit, whichever is earlier.

B Coverage from the insured's attained age<sup>4</sup> 18 or above only.

C Coverage terminates immediately following the payout of first claim of MSCI Benefit / payout of Complex Surgery SafetyNet Benefit, whichever is earlier

D Coverage terminates immediately following the insured's 76<sup>th</sup> birthday or upon the payout of first claim of MSCI Benefit / payout of Complex Surgery SafetyNet Benefit, whichever is earlier.

Remark:

20 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 Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

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

<sup>E</sup> Subject to a maximum per life limit of USD50,000 under all SunWell Series<sup>10</sup> policies for the same insured.

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

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

F Coverage from the insured's attained age<sup>4</sup> 5 or above only.

G Coverage terminates immediately following the insured's 70<sup>th</sup> birthday and subject to a maximum per life limit of USD15,000 under all SunWell Series<sup>10</sup> policies for the same Insured.

H Coverage from the insured's attained age<sup>4</sup> 65 to 85 only.

I Coverage from the insured's attained age<sup>4</sup> 51 or above only.

J Subject to a maximum per life limit of USD10,000 under all SunWell Series<sup>10</sup> policies for the same insured.

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

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

K Coverage terminates immediately following the insured's 18<sup>th</sup> birthday and subject to a maximum per life limit of USD50,000 for All-in-one Juvenile Benefit under all **SunWell Series**<sup>10</sup> policies for the same insured.

L Coverage from the insured's attained age<sup>4</sup> 5 or above only.

M Coverage from the insured's attained age<sup>4</sup> 4 or above only.

N Coverage from the insured's attached age<sup>4</sup> 6 months or above only.

### Complex surgical procedures

#### Abdominal and digestive system:

<b>Oesophageal / stomach / duodenum</b>	1. Oesophagectomy
	2. Total oesophagectomy and interposition of intestine
	3. Partial gastrectomy with anastomosis to oesophagus
	4. Proximal gastrectomy / radical gastrectomy / total gastrectomy +/- intestinal interposition
<b>Jejunum, ileum and large intestine</b>	5. Anterior resection of rectum, open or laparoscopic
	6. Abdominoperineal resection, open or laparoscopic
	7. Colectomy, open or laparoscopic
	8. Low anterior resection of rectum, open or laparoscopic
<b>Liver</b>	9. Liver transplantation
	10. Segmentectomy of liver, open or laparoscopic
<b>Pancreas</b>	11. Pancreaticoduodenectomy (Whipple's Operation)

#### Brain and nervous system:

<b>Brain</b>	12. Craniectomy
	13. Cranial nerve decompression
	14. Excision of arteriovenous malformation, intracranial
	15. Excision of acoustic neuroma
	16. Excision of brain tumour or brain abscess
	17. Excision of cranial nerve tumour
	18. Decompression of trigeminal nerve root / open trigeminal rhizotomy
	19. Excision of brain, including lobectomy
<b>Spine</b>	20. Hemispherectomy
	21. Excision of intraspinal tumour, extradural or intradural
	22. Spine osteotomy

#### Cardiovascular system:

<b>Heart</b>	23. Coronary artery bypass graft (CABG)
	24. Cardiac transplantation
	25. Valve replacement
<b>Vessels</b>	26. Intra-abdominal venous shunt / spleno-renal shunt / portal-caval shunt
	27. Resection of abdominal vessels with replacement / anastomosis

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

**Complex surgical procedures****Endocrine system:****Adrenal gland** 28. Bilateral adrenalectomy, laparoscopic or retroperitoneoscopic**Pineal gland** 29. Total excision of pineal gland**Ear / nose / throat / respiratory system:****Respiratory system** 30. Laryngectomy +/- radical neck resection**Female genital system:****Uterus** 31. Radical abdominal hysterectomy

32. Pelvic exenteration

**Vagina** 33. Radical vaginectomy**Male genital system:****Prostate** 34. Radical prostatectomy, open or laparoscopic**Urinary system:****Kidney** 35. Nephrectomy, partial / lower pole

36. Kidney transplant

**Bladder, ureter and urethra** 37. Radical / total cystectomy, open or laparoscopic

38. Formation of ileal conduit, including ureteric implantation

# Important information

**(For Basic Plan only – SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby 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<sup>\*</sup>, 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.

<sup>\*</sup> 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, 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.

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

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

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

## Key Product Risks

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

#### 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:

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

#### 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:

- accumulated policy loans and interest exceeds the Guaranteed Cash Value;
- neither premium is paid nor loanable by us and the grace period expires unless any waiver of premium benefit has been executed;
- the date on which the Death Benefit or Maternal Compassionate Benefit (if applicable) becomes payable by us;
- (only applicable to SunWell Supreme Care - Baby Care / SunWell Supreme Care) the date on which the Major Stage Critical Illness Benefit has been paid 7 times;
- (only applicable to SunWell Advanced Care - Baby Care / SunWell Advanced Care) the date on which the Major Stage Critical Illness Benefit has been paid 5 times;
- upon the first payment of Major Stage Critical Illness Benefit or Complex Surgery SafetyNet Benefit has been paid by us and when the insured has reached age 85;
- (only applicable to SunWell Supreme Care - Baby Care / SunWell Advanced Care - Baby Care) the death of an insured mother where there is no surviving insured child under this Policy, or otherwise the death of an insured child;
- (only applicable to SunWell Supreme Care - Baby Care / SunWell Advanced Care - Baby Care) the date on which the Pregnancy is terminated with loss or death of the fetus, whether occurring spontaneously or otherwise, and regardless of whether Compassionate Benefit is payable; or
- (only applicable to SunWell Supreme Care - Baby Care / SunWell Advanced Care - Baby Care) we have not received the birth certificate of the infant 14 days or earlier before the first policy anniversary date.

#### 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.

**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 – Death Coverage Reload / CI 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 cost**

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 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 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 or Maternal Compassionate Benefit of the basic plan (if applicable) becomes payable by us;
- c. (only applicable to CI Protector Plus) the date on which the first claim of Major Stage Critical Illness Benefit of the basic plan becomes payable by us;
- d. (only applicable to CI Protector Plus) the date on which the Complex Surgery SafetyNet Benefit of the basic plan becomes payable by us;
- e. (only applicable to Death Coverage Reload) the date on which the Death Coverage Reload becomes payable by us;
- f. (only applicable to Death Coverage Reload) the date on which the Compassionate Benefit becomes payable by us; or
- g. (only applicable to CI Protector Plus) the date on which the basic plan that this Rider Benefit relates to 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.

SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

### Key Exclusions (Applicable to Basic Plan – SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care and Rider Benefit – CI 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 (not applicable to SunWell Advanced Care – Baby Care / SunWell Supreme Care – Baby Care), effective date (not applicable to SunWell Advanced Care – Baby Care / SunWell Supreme Care – Baby Care) or last reinstatement date of the Basic Plan and CI Protector Plus, whichever is the latest.

Notwithstanding the foregoing, we will not contest a Pre-existing Condition under the Basic Plan and CI Protector Plus if:

- (a) the health condition was fully disclosed in the application form or supplementary form for the Basic Plan and CI Protector Plus; and
- (b) we agree not to classify as an exclusion under the Basic Plan and CI 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 CI 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, except those defined in critical illness conditions
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 Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care and Rider Benefit – CI Protector Plus / Death Coverage Reload )

**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 Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care can be purchased as a standalone plan instead of bundling with another insurance product. On the other hand, CI Protector Plus and Death Coverage Reload must be purchased together with SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby 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](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, MU Tower B, No. 18 Hung Luen Road, Hungghom, Kowloon, Hong Kong) 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 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 Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care

**Important Notes from the Insurance Agent of Dah Sing Bank, Limited (Applicable to Basic Plan – SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care – and Rider Benefit CI Protector Plus / Death Coverage Reload)**

**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 Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby Care can be purchased as a standalone plan instead of bundling with another insurance product. On the other hand, CI Protector Plus and Death Coverage Reload must be purchased together with SunWell Advanced Care / SunWell Advanced Care – Baby Care / SunWell Supreme Care / SunWell Supreme Care – Baby 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**

Applicable to SunWell Supreme Care / SunWell Advanced Care and Rider Benefit attached (if any):

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.

Applicable to Basic Plan – SunWell Supreme Care – Baby Care / SunWell Advanced Care – Baby Care and Rider Benefit attached (if any):

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 or Maternal Compassionate Benefit (as the case may be) 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 Plans 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 Plans 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 Supreme Care -Baby Care / SunWell Supreme Care / SunWell Advanced Care -Baby Care / SunWell Advanced 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 – CI Protector Plus / Death Coverage Reload :

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 riders (For Rider Benefits only)**

CI Protector Plus and Death Coverage Reload are life insurance plans 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 CI Protector Plus and Death Coverage Reload. Besides, you will not get back any amount from the policy.

**8. Non-guaranteed benefits (For Basic Plans 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](http://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](http://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/en/claims/](http://www.sunlife.com.hk/en/claims/)

**10. Medically Necessary (for Basic Plans and CI Protector Plus only)**

"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 (For Basic Plans and CI Protector Plus only)**

"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 22<sup>nd</sup> 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

For more details, please refer to [www.sunlife.com.hk/award](http://www.sunlife.com.hk/award)

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**Client Service Centre**

G/F, MU Tower B, No. 18 Hung Luen Road,  
Hung Hom, Kowloon, Hong Kong

**Client Service Hotline:** 2103 8928

Fax: 2103 8938

[sunlife.com.hk](http://sunlife.com.hk)

*A member of the Sun Life group of companies.*

*Head Office in Toronto, Canada.*

Printed in February 2026

Issued by Sun Life Hong Kong Limited

