



SunHealth UltraCare / SunHealth MaxiCare

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



Wouldn't it be great if
**you could have better
critical illness protection
well in advance**

It's all too easy to let our health slip due to our busy lifestyles, exposing us to various critical illnesses. In addition to maintaining a healthy diet and establishing regular exercise, we need something extra to protect ourselves and our families, our financial security and to help us deal with unexpected critical illnesses and still achieve our dreams. With innovative medical advances today, early treatment of a critical illness is essential for a greater chance of recovery. Therefore a protection plan that covers you in case of the early diagnosis of a critical illness has become more important than ever.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. With comprehensive critical illness plans designed to meet your needs at different life stages, we bring you peace of mind and help you ease your financial worries. If unfortunately you suffer from one of the covered critical illnesses, regardless of whether it is in an early or major stage, our all-round **SunHealth UltraCare** or **SunHealth MaxiCare** will support you and your family seamlessly, so you can focus on your treatment and rehabilitation.

How can SunHealth UltraCare or SunHealth MaxiCare help you?

Even if you have medical insurance to cover hospital expenses and other medical bills, recovery period from a critical illness often means time away from work, which may result in lost income, affecting your ability to support yourself and your family. **SunHealth UltraCare** and **SunHealth MaxiCare** provide cash benefits which can be used to cover medical expenses, or to cover cost of living expenses such as rent or mortgage payments.

SunHealth UltraCare and **SunHealth MaxiCare** are comprehensive all-in-one critical illness plans, which provide you with whole-life lump-sum coverage with a savings element, and cover up to 132 illnesses¹ (including 62 Major Stage Critical Illness Conditions, 61 Early Stage Critical Illness Conditions and 9 Juvenile Illness Conditions).

Key Features

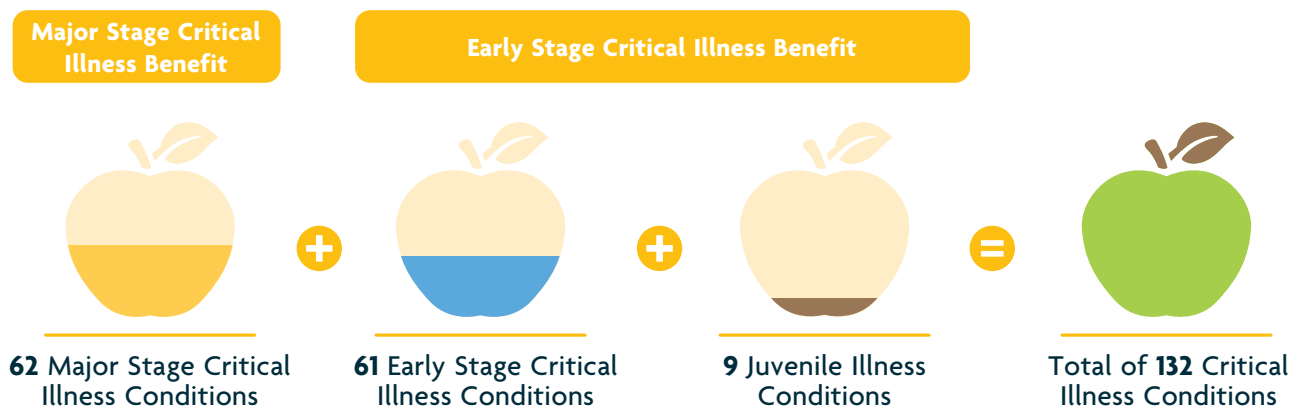
-  1. Tailor-made Enhanced Benefit 10² for you
-  2. Supporting you with an Early Stage Booster Benefit³
-  3. Well-protected with the Diabetes Protector Benefit⁴
-  4. Protection where it's most needed – Recurring Benefit for Cancer, Heart Attack or Stroke
-  5. Ease your concern on huge treatment costs when suffer from cancer or other critical illnesses again

Two protection choices to meet different needs

Sun Life understands that your needs may change as you go through different life stages and we are committed to providing you with the most suitable solution. To demonstrate our commitment, we offer 2 comprehensive plans, **SunHealth UltraCare** and **SunHealth MaxiCare** (the “Basic Plan”). Both provide comprehensive protection with saving elements to suit your different personal needs along your health journey.

SunHealth UltraCare brings you comprehensive critical illness protection for your whole life, covering both Early Stage Critical Illness Condition and Major Stage Critical Illness Condition; while **SunHealth MaxiCare** provides the most robust coverage, with additional coverage from the multi-protection coverage no matter whether you are diagnosed with an Early Stage Critical Illness Condition or a Major Stage Critical Illness Condition.

With safeguards against this wide range of possible conditions, Sun Life ensures that you are well protected. You receive a lump-sum of 100% of the Current Sum Assured⁵ upon diagnosis of any Major Stage Critical Illness Condition, or you can receive 25% of the Original Sum Assured⁶ in advance upon diagnosis of any Early Stage Critical Illness Condition or Juvenile Illness Condition.



We know that you may be worried about not having enough coverage in case you are diagnosed with a critical illness. To ease your concerns, **SunHealth UltraCare** and **SunHealth MaxiCare** offer you comprehensive critical illness protection of up to 300%⁷ of the Original Sum Assured under **SunHealth UltraCare**; and up to 1000%⁷ of the Original Sum Assured in critical illness coverage under **SunHealth MaxiCare**.

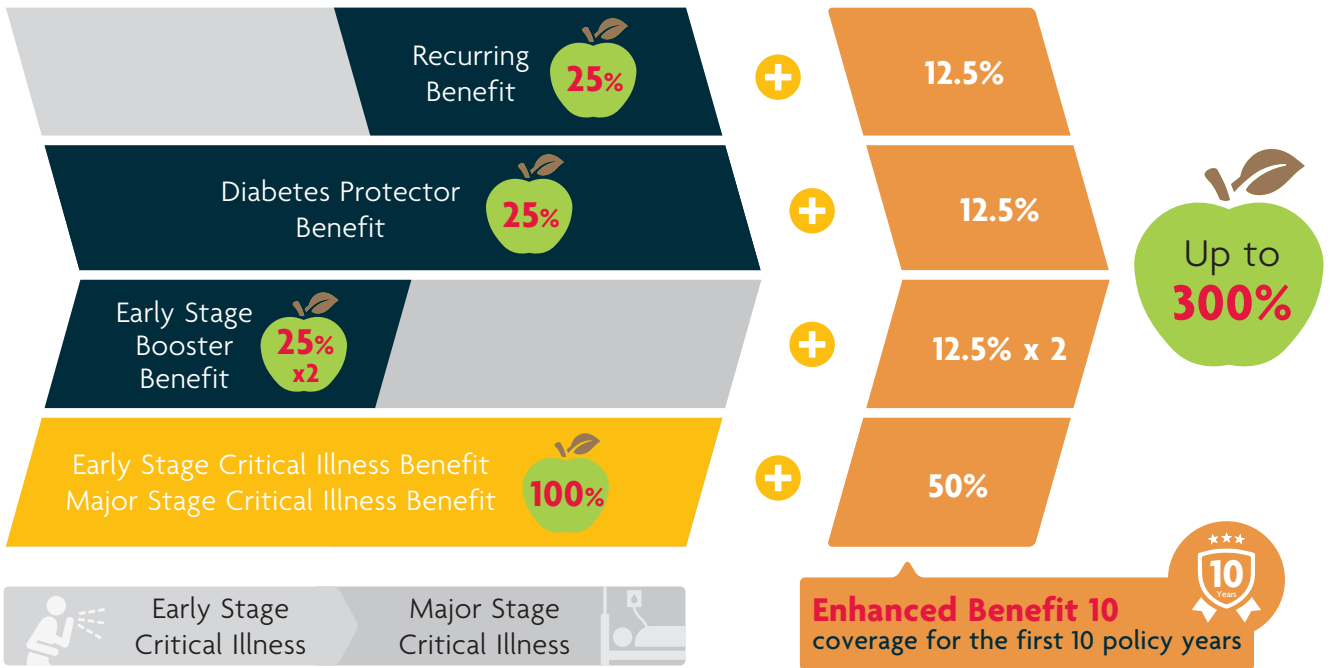
Additionally, the policy covers you up to age 100 ensuring that you are still covered when you're most likely to suffer from a critical illness. If unforeseen events happen after your retirement, you still don't have to worry about the medical expenses. All future premiums will be waived when the total amount claimed from the Early Stage Critical Illness Benefit and/or the Major Stage Critical Illness Benefit reaches 100% of your Original Sum Assured; and the remaining coverage* will continue without any extra cost!

All you'll have to do is to focus on your treatment and rehabilitation.

* The remaining coverage includes: Recurring Benefit, Value-Added Benefit, Family Care Benefit Plus and Multi-Protection Benefit (for SunHealth MaxiCare only).

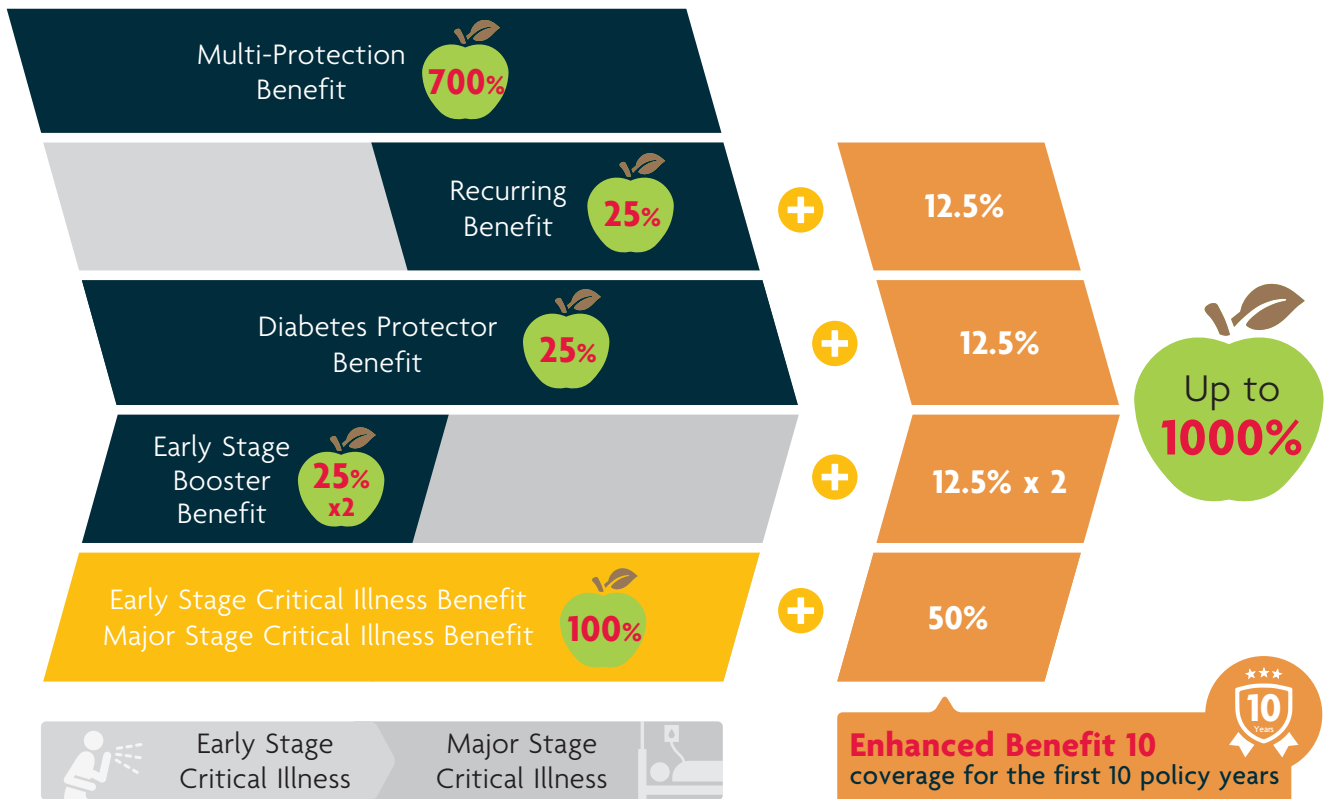
SunHealth UltraCare

Total coverage of up to **300%**⁷ of the Original Sum Assured



SunHealth MaxiCare

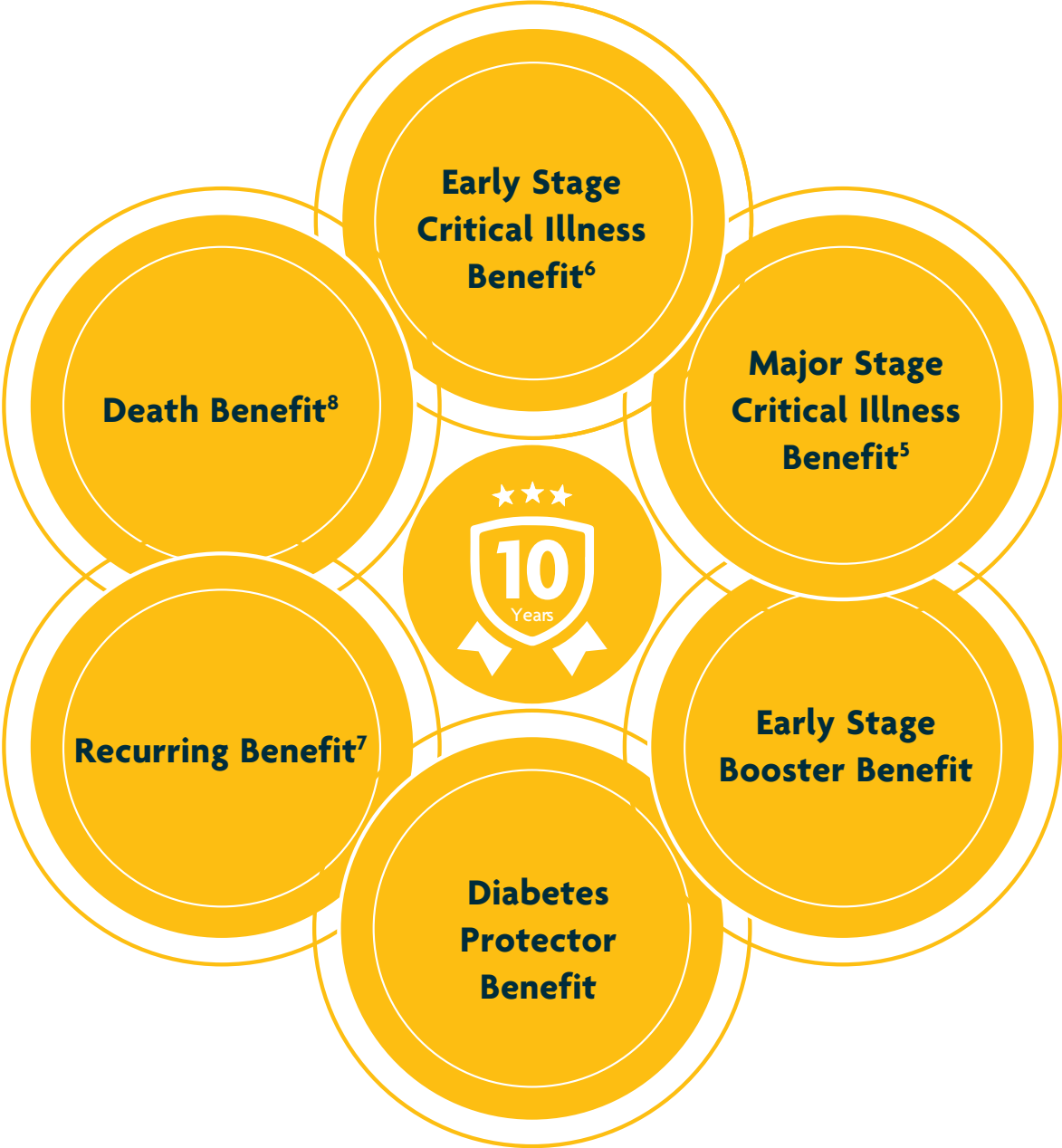
Total coverage of up to **1000%**⁷ of the Original Sum Assured





1. Tailor-made Enhanced Benefit 10 for you

During your initial period of coverage, we recognize that you may need more coverage than you can afford to help protect you and your family against any adversity. Therefore, when one of the following benefits is payable within your first 10 policy years, you are entitled to have an addition of 50% of the benefit claimed. The additional coverage can help ease the financial burden on your family. It also helps you undergo treatment with state-of-the-art medical care.





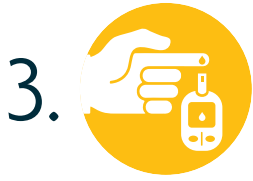
2. Supporting you with an Early Stage Booster Benefit

The key to the best chance of recovery from critical illnesses is to receive treatment as early as possible.

Improvements in medical technology have greatly increased the chances of recovery from a critical illness. As such we have identified the 4 most prevailing early stage critical illnesses, and are offering the Early Stage Booster Benefit. This additional benefit allows you to claim 25% of the Original Sum Assured* maximum twice from the following 4 Early Stage Critical Illness Conditions:

1	Carcinoma-in-situ ("CIS") or Early Malignancy ⁹
2	Angioplasty and Other Invasive Treatments for Coronary Artery Disease ("Angioplasty")
3	Insertion of Pacemaker or Defibrillator
4	Angioplasty and Other Surgeries for Carotid Arteries

* Subject to a maximum per life limit of each claim is HKD300,000/USD37,500



3. Well-protected with the Diabetes Protector Benefit

Diabetes is one of the fastest growing illnesses in Asia, and the trend is across all ages and sectors of the society. In Hong Kong, approximately 10% of the population suffers from diabetes[#] yet awareness is still relatively low. Diabetes is a contributing factor to many critical illnesses and its potential impact can be serious. Even if you do not have diabetes now, type II diabetes can develop at any age. To support the fight against this condition, Sun Life is introducing the Diabetes Protector Benefit to address the possible outcome of diabetes and deliver appropriate protection.

This benefit offers additional coverage upon diagnosis of the following diabetes related illnesses:

Covered Illnesses	Type of Conditions	Benefit amount
Diabetic Complications	Major Stage Critical Illness Condition	Additional coverage of 25% of the Original Sum Assured + Major Stage Critical Illness Benefit payable
Diabetic Nephropathy	Early Stage Critical Illness Condition	Additional coverage of 25% of the Original Sum Assured
Diabetic Retinopathy	Early Stage Critical Illness Condition	
Insulin Dependent Diabetes Mellitus* (IDDM)	Juvenile Illness Condition	

[#] Source: <http://www.diabetesrisk.hk>
^{*} The coverage expires at age 18

We also offer post benefit care, in the form of Dietetic Therapy Service or Psychological Counselling Service, to help you take better care of your health and maintain your healthy diet.



4. Protection where it's most needed – Recurring Benefit for Cancer, Heart Attack or Stroke

Cancer, Heart Attacks or Strokes may recur and require expensive treatments, and many people are worried that their critical illness coverage will cease after the first diagnosis and claim.

With the Recurring Benefit, if you have already claimed under the Major Stage Critical Illness Benefit for Cancer, Heart Attack or Stroke, and are diagnosed with the same condition between the 4th and 6th year after the date of diagnosis of the initial critical illness, then you will receive an additional 25% of the Original Sum Assured under the Recurring Benefit.



5. Ease your concern on huge treatment costs when suffer from cancer or other critical illnesses again

The number one critical illness in Hong Kong and across the world is cancer. The treatment cost continues to increase as new technologies and treatments are discovered. We are committed to ensuring that if you are unfortunately diagnosed with a covered Cancer, you can get the best possible protection to fight for your health with financial peace of mind all the way through. If your medical coverage is sufficient to cover your medical expenses, the benefit can be used to replace lost income if you and your loved ones decide to take time away from work to focus on your recovery.

SunHealth MaxiCare offers the Multi-Protection Benefit^{10,11} which provides Cancer benefits with a maximum coverage of 400% of Original Sum Assured under the Cancer group. The Multi-Protection Benefit can ease your family’s financial burden so that you can focus on your treatment. We also understand that the chance of recurrence of Cancer is relatively high; therefore, our cancer-free waiting period is only 4-year¹² before a subsequent Cancer claim can be made, providing you again with stronger protection.

Other than Cancer or other Major Stage Critical Illness Conditions, the Multi-Protection Benefit also covers Early Stage Critical Illness Conditions without a waiting period. All future premiums will be waived if the total claims for Major Stage Critical Illness Benefit and/or Early Stage Critical Illness Benefit reach 100% of the Original Sum Assured.

The other additional benefits across other illness groups, and the maximum claim limit and the waiting period for each group are as follows:

Illness Group	Maximum Total Claims Limit* (% of Original Sum Assured)
Group 1: Cancer	400%
Group 2: Illnesses related to Major Organs & Function	100%
Group 3: Illnesses related to the Heart	100%
Group 4: Illnesses related to the Nervous System	100%
Group 5: Other Major Illnesses	100%
TOTAL	800%

* The maximum total claim limit includes the respective claim limit of Major Stage Critical Illness Benefit, Early Stage Critical Illness Benefit and Multi-Protection Benefit of the Basic Plan.

Previous Major Stage Critical Illness Claim	Subsequent Claim	Waiting Period
Group 1	Group 1 of Major Stage Critical Illness Condition	4-year Cancer-Free Waiting Period
Group 1	Group 2/3/4/5 of Major Stage Critical Illness Condition	1-year waiting period
Group 2/3/4/5	Group 1/2/3/4/5 of Major Stage Critical Illness Condition	
Terminal Illness	Group 1/2/3/4 of Major Stage Critical Illness Condition, Early Stage Critical Illness Condition or Juvenile Illness Condition	5-year waiting period

What's more?

SunHealth UltraCare and **SunHealth MaxiCare** provide all-around protection that meets your different needs and offers savings elements. On top of that, there are additional benefits available as extra safeguards:



1

Special Bonus¹³ offers you savings elements

The Guaranteed Cash Value will be payable upon surrender of your policy. Special Bonus is a non-guaranteed bonus and is payable if the Current Sum Assured is higher than zero upon payment of Death Benefit, Surrender Benefit, Major Stage Critical Illness Benefit and/or Early Stage Critical Illness Benefit or Maturity Benefit of this Policy.

2

Flexible payment options that suit your financial planning

We offer flexible premium payment terms (5/10/15/20/25-year) to best suit your financial planning, with a premium payment term can be as short as 5 years, so you do not have to worry about premium payments after you retire.

3

Allow expanded Angioplasty coverage for cardiovascular diseases

Angioplasty is a common treatment for cardiovascular diseases. However, there is a chance that you could need several angioplasties in your life. **SunHealth UltraCare** and **SunHealth MaxiCare** offer you enhanced coverage for Angioplasty with coverage for a maximum of 3 claims¹⁴ of Angioplasty treatment.

This is achieved through our Early Stage Booster Benefit, which allows you to make the first 2 claims, and the Early Stage Critical Illness Benefit for the third claim to ease any financial burden for the medical cost.

4

Death Benefit to ease your family's financial burden

While **SunHealth UltraCare** and **SunHealth MaxiCare** are critical illness covers, we have also included a Death Benefit with return of premium feature. The Death Benefit payable is guaranteed to be at least equal to the total premiums paid for the Basic Plan (excluding any extra premiums and any Rider Benefit premiums), less the amount of any benefits paid and any outstanding loans with interest. This can lessen the financial burden on your family if you are not there, especially if you are the sole bread winner.

5

Guaranteed Insurability Option to meet your different needs

As life changes so do your protection needs. Both **SunHealth UltraCare** and **SunHealth MaxiCare** offer you the ability to purchase a new standalone critical illness policy with guaranteed insurability at a life changing event for a limit of up to HKD500,000/USD62,500 (or 50% of the then Original Sum Assured of the Basic Plan, whichever is lower); when you attain age 18, get married, have children, or when a direct family member (including spouse, parents and children) is diagnosed with a Major Stage Critical Illness Condition for the first time. This means you can increase your level of critical illness coverage without having to answer medical questions, or undergoing any medical tests or examinations.



Value-added Benefits

To enhance your protection, **SunHealth UltraCare / SunHealth MaxiCare** offers the following value-added services¹⁵ as extra safeguards:

a. Medical Concierge Services

Our Medical Concierge Services can help you choose the most suitable doctor and treatment plan within a dedicated network of high-quality specialists to support you for comfortable recovery in an extensive network. Services include:

- Appointment for specialist consultation, doctor referral, day case surgery and accessing hospitalization
- Booking for hospitalization and treatment at our network hospitals/clinics

b. Local Urgent Care Assistance Administration

In the event of an emergency, we can arrange the necessary medical assisted transportation at no cost.

c. AdvicePro (Face-to-face Second Medical Opinion Services)

If you are suffering from qualifying medical condition¹⁶ per diagnosis from a medical specialist, you can seek a face-to-face second medical consultation or teleconsultation¹⁷ given by our network doctor¹⁸ in Hong Kong. Each insured is eligible for this service once free of charge per diagnosis which satisfy the qualifying medical condition from a medical specialist.

d. Family Care Benefit

Once Major Stage Critical Illness Benefit, Early Stage Critical Illness Benefit, Early Stage Booster Benefit, Diabetes Protector Benefit or Recurring Benefit is paid, you can arrange the following service from the third-party service provider to assist you getting back to normal life.

- Spouse Care
- Parental Care
- Child Care
- Pet Care
- Home Care
- Hospital Discharge Assistance

e. Cancer and Stroke Family Support Program

If you are unfortunate to diagnose with a cancer related illness or suffers from a stroke, you can connect with the network psychologist and sign up for 2 free psychological support sessions for you and your immediate family members¹⁹ as the mental health support.

f. Worldwide Emergency Assistance Benefits

With our free 24-hour Worldwide Emergency Assistance Benefits, you can enjoy the assurance of emergency medical assistance wherever you travel, including:

- Medical evacuation and repatriation
- Pre-paid Hospital admission deposit
- Transportation of essential medication and medical equipment, and more

Case Studies

Case 1: SunHealth MaxiCare

Mr. A | Comprehensive critical illness protection
 Age: 35 | Sum Assured HKD800,000
 Premium Payment Term: 25 Years





Case 2: SunHealth UltraCare

Mrs. B | Whole Life critical illness protection
 Age: 35 | Sum Assured HKD500,000
 Premium Payment Term: 20 Years



These cases are examples for illustrative purpose only.

Key Product Information

Plan	 SunHealth UltraCare  SunHealth MaxiCare	
Premium Payment Term and Issue Age	Premium Payment Term	Issue Age
	5 years	Age 0-65
	10 years	Age 0-65
	15 years	Age 0-60
	20 years	Age 0-55
	25 years	Age 0-50
Benefit Term	<p>Up to age 100, except the following:</p> <p><u>Under Early Stage Booster Benefit:</u></p> <ul style="list-style-type: none"> - 4 specified Early Stage Critical Illness Conditions: age 18 - 100 <p><u>Under Early Stage Critical Illness Conditions:</u></p> <ul style="list-style-type: none"> - Juvenile Illness Conditions: up to age 18 - Accidental fracture of Spinal Column: age 65 - 85 - Severe Osteoporosis with Fractures: up to age 70 	
Currency	HKD/USD	
Premium Structure	Premium amount is determined based on several factors including but not limited to plan, premium payment term, currency, sex, issue age, smoking status and health conditions of the insured. Premium is level and non-guaranteed.	



Benefits Schedule

Type of Coverage/ Benefit ⁷	Details of Coverage	Benefit as % of Sum Assured	
		In the first 10 policy year	From the 11 th policy year onwards
1. Maximum Benefit available for claims under this Policy	<ul style="list-style-type: none"> Covers 132 illnesses • 62 Major Stage Critical Illness Conditions • 61 Early Stage Critical Illness Conditions • 9 Juvenile Illness Conditions 	<p>For SunHealth MaxiCare Up to 1000%⁷</p> <p>For SunHealth UltraCare Up to 300%⁷</p>	<p>For SunHealth MaxiCare Up to 900%⁷</p> <p>For SunHealth UltraCare Up to 200%⁷</p>
2. Major Stage Critical Illness Benefit	<ul style="list-style-type: none"> Covers 62 Major Stage Critical Illness Conditions 	<p>The higher of:</p> <p>(i) 150%²⁰ Current Sum Assured²¹ + face value of Special Bonus (if any);</p> <p>(ii) total premiums paid – any benefit paid</p>	<p>The higher of:</p> <p>(i) 100% Current Sum Assured²¹ + face value of Special Bonus (if any);</p> <p>(ii) total premiums paid – any benefit paid</p>
3. Early Stage Critical Illness Benefit	<ul style="list-style-type: none"> • Covers 61 Early Stage Critical Illness Conditions • Covers 9 Juvenile Illness Conditions 	<p>37.5%²² of Original Sum Assured + proportionate face value of Special Bonus (if any)</p>	<p>25% of Original Sum Assured (advanced) + proportionate face value of Special Bonus (if any)</p>
4. Early Stage Booster Benefit	<ul style="list-style-type: none"> • Carcinoma-in-situ or Early Malignancy • Angioplasty and Other Invasive Treatments for Coronary Artery Disease • Insertion of Pacemaker or Defibrillator • Angioplasty and Other Surgeries for Carotid Arteries 	<p>37.5%²⁰ of Original Sum Assured (Additional)</p>	<p>25% of Original Sum Assured (Additional)</p>

Type of Coverage/ Benefit ⁷	Details of Coverage	Benefit as % of Sum Assured	
		In the first 10 policy year	From the 11 th policy year onwards
5. Diabetes Protector Benefit <ul style="list-style-type: none"> Enhanced Benefit 10 will be paid out in the first 10 policy years 	Major Stage Critical Illness Condition <ul style="list-style-type: none"> Diabetic Complications Early Stage Critical Illness Conditions <ul style="list-style-type: none"> Diabetic Nephropathy Diabetic Retinopathy Juvenile Illness Condition <ul style="list-style-type: none"> Insulin Dependent Diabetes Mellitus (IDDM) 	Diabetic Complications: 37.5% ²⁰ of Original Sum Assured (Additional) + Major Stage Critical Illness Benefit payable Others: 37.5% ²⁰ of Original Sum Assured (Additional)	Diabetic Complications: 25% of Original Sum Assured (Additional) + Major Stage Critical Illness Benefit payable Others: 25% of Original Sum Assured (Additional)
6. Multi-Protection Benefit (for SunHealth MaxiCare only)	Covers 131 critical illnesses <ul style="list-style-type: none"> 61 Major Stage Critical Illness Conditions (Terminal Illness is excluded) 61 Early Stage Critical Illness Conditions 9 Juvenile Illness Conditions 	Up to 700% of Original Sum Assured + waiver of premium	
7. Recurring Benefit <ul style="list-style-type: none"> Enhanced Benefit 10 will be paid out in the first 10 policy years 	Cover for Cancer, Heart Attack or Stroke ⁷	37.5% ¹⁶ of Original Sum Assured (Additional)	25% of Original Sum Assured (Additional)
8. Death Benefit <ul style="list-style-type: none"> Enhanced Benefit 10 will be paid out in the first 10 policy years 	Upon the unfortunate event of the death of the insured, who is the person protected under the policy, during the benefit term, the beneficiary(ies) will receive the Death Benefit	The higher of: (i) 150% ²⁰ Current Sum Assured ²¹ + face value of Special Bonus (if any); (ii) total premiums paid - any benefit paid	The higher of: (i) 100% Current Sum Assured ²¹ + face value of Special Bonus (if any); (ii) total premiums paid - any benefit paid

List of Covered Illnesses

GROUPS	MAJOR STAGE CRITICAL ILLNESS CONDITIONS	EARLY STAGE CRITICAL ILLNESS CONDITIONS	JUVENILE ILLNESS CONDITIONS
GROUP 1:			
CANCER	<ul style="list-style-type: none"> Cancer 	<ul style="list-style-type: none"> Carcinoma-in-situ (Colon or Rectum, Liver, Lung, Nasopharynx, Stomach or Oesophagus, Urinary Tract, Breast, Cervix, Uterus, Ovary, Fallopian Tube, Vagina, Testicle or Penis)* 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)* 	
	<ul style="list-style-type: none"> Cerebral Metastasis 		
GROUP 2:			
ILLNESSES RELATED TO ORGAN FAILURE AND FUNCTIONS	<ul style="list-style-type: none"> Acute Necrohemorrhagic Pancreatitis Aplastic Anaemia Chronic Relapsing Pancreatitis End Stage Liver Failure End Stage Lung Disease Fulminant Hepatitis Kidney Failure Major Organ Transplant Medullary Cystic Disease Severe Crohn's Disease Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis Systemic Scleroderma Ulcerative Colitis 	<ul style="list-style-type: none"> Less Severe Aplastic Anaemia Liver Surgery Hepatitis with Cirrhosis* Chronic Autoimmune Hepatitis* Interstitial Fibrosis Surgical Removal of One Lung Biliary Tract Reconstruction Surgery Less Severe Kidney Disease Major Organ Transplantation (on Waiting List) Moderately Severe Crohn's Disease Less Severe Systemic Lupus Erythematosus Early Systemic Scleroderma Moderately Severe Ulcerative Colitis 	<ul style="list-style-type: none"> Severe Asthma*
GROUP 3:			
ILLNESSES RELATED TO HEART	<ul style="list-style-type: none"> Cardiomyopathy Dissecting Aortic Aneurysm Eisenmenger's Syndrome Heart Attack Infective Endocarditis Primary Pulmonary Arterial Hypertension Replacement of Heart Valve Surgery for Disease of the Aorta Surgery to Coronary Arteries 	<ul style="list-style-type: none"> Early Cardiomyopathy Cerebral Aneurysm Requiring Surgery Insertion of Vena-cava Filter Pericardectomy Insertion of Pacemaker or Defibrillator* Less Severe Infective Endocarditis Endovascular Treatment of Peripheral Arterial Disease* Less Invasive Treatments of Heart Valve Disease Endovascular Treatments of Aortic Disease or Aortic Aneurysm* Minimally Invasive Direct Coronary Artery By-pass* Angioplasty and Other Invasive Treatments for Coronary Artery Disease* 	<ul style="list-style-type: none"> Kawasaki Disease* Rheumatic Fever with Valvular Impairment*
GROUP 4:			
ILLNESSES RELATED TO THE NERVOUS SYSTEM	<ul style="list-style-type: none"> Alzheimer's Disease Amyotrophic Lateral Sclerosis (ALS) Apallic Syndrome Bacterial Meningitis Benign Brain Tumour Coma Creutzfeldt-Jacob Disease Deafness 	<ul style="list-style-type: none"> Early Amyotrophic Lateral Sclerosis (ALS) Surgery for Subdural Haematoma Less Severe Bacterial Meningitis Surgical Removal of Pituitary Tumour Less Severe Coma Cochlear Implant Surgery Loss of Hearing in One Ear 	

GROUPS	MAJOR STAGE CRITICAL ILLNESS CONDITIONS	EARLY STAGE CRITICAL ILLNESS CONDITIONS	JUVENILE ILLNESS CONDITIONS
GROUP 4:			
	<ul style="list-style-type: none"> Encephalitis Hemiplegia 	<ul style="list-style-type: none"> Less Severe Encephalitis 	
	<ul style="list-style-type: none"> Major Head Trauma 	<ul style="list-style-type: none"> Moderately Severe Brain Damage Cerebral Shunt Insertion 	
	<ul style="list-style-type: none"> Meningeal Tuberculosis Motor Neurone Disease Multiple Sclerosis 	<ul style="list-style-type: none"> Less Severe Meningeal Tuberculosis Early Motor Neurone Disease 	
	<ul style="list-style-type: none"> Muscular Dystrophy Paralysis Parkinson's Disease Poliomyelitis Progressive Bulbar Palsy (PBP) Progressive Supranuclear Palsy Severe Myasthenia Gravis 	<ul style="list-style-type: none"> Moderately Severe Muscular Dystrophy Moderately Severe Paralysis Moderately Severe Parkinson's Disease Moderately Severe Poliomyelitis Early Progressive Bulbar Palsy (PBP) Early Progressive Supranuclear Palsy 	
	<ul style="list-style-type: none"> Stroke 	<ul style="list-style-type: none"> Angioplasty and other Surgeries for Carotid Arteries* 	
	<ul style="list-style-type: none"> Total Blindness 	<ul style="list-style-type: none"> Loss of Sight in One Eye Glaucoma Surgical Treatment 	
		<ul style="list-style-type: none"> Severe Psychiatric Illness 	
			<ul style="list-style-type: none"> Intellectual Disability due to Sickness or Injury*
GROUP 5:			
OTHER ILLNESSES	<ul style="list-style-type: none"> AIDS due to Blood Transfusion Chronic Adrenal Insufficiency Diabetic Complications 	<ul style="list-style-type: none"> Adrenalectomy for Adrenal Adenoma Diabetic Nephropathy* Diabetic Retinopathy* 	
	<ul style="list-style-type: none"> Ebola Elephantiasis HIV Acquired due to Assault 		
	<ul style="list-style-type: none"> Loss of Limbs Loss of One Limb and One Eye Loss of Speech Major Burns 	<ul style="list-style-type: none"> Loss of One Limb Loss of Speech due to Vocal Cord Paralysis Facial Burns due to Accident Less Severe Burns to Body due to Accident 	
	<ul style="list-style-type: none"> Necrotising Fasciitis Occupational Acquired HIV Pheochromocytoma Severe Rheumatoid Arthritis Terminal Illness** 	<ul style="list-style-type: none"> Moderately Severe Rheumatoid Arthritis 	
		<ul style="list-style-type: none"> Accidental Fracture of Spinal Column[#] Facial Reconstructive Surgery for Injury due to Accident* Severe Central or Mixed Sleep Apnea Severe Obstructive Sleep Apnea Severe Osteoporosis with Fractures[^] 	
			<ul style="list-style-type: none"> Hemophilia A and Hemophilia B* Insulin Dependent Diabetes Mellitus (IDDM)* Osteogenesis Imperfecta* Still's Diseases* Severe Autism*

* Subject to a maximum per life limit of HKD300,000/USD37,500 for each claim.

[#] Coverage from age 65-85 only.

[^] Coverage expires at age 70 and cap of benefit amount of HKD120,000/USD15,000 applies.

** Terminal Illness is not covered under the Multi-Protection Benefit (applicable to SunHealth MaxiCare only).

The remarks below supplement the contents of this brochure and aim to provide a better explanation of **SunHealth UltraCare** and **SunHealth MaxiCare**.

Remarks:

1. Unless stated otherwise, each Juvenile Illness Condition, Early Stage Critical Illness Condition and Major Stage Critical Illness Condition can be claimed once only. All benefit pay-out will be reduced by any outstanding loans with interest.
2. Enhanced Benefit 10 is equal to 50% of the (i) Current Sum Assured payable under Major Stage Critical Illness Benefit, Early Stage Critical Illness Benefit or Death Benefit; or (ii) Original Sum Assured payable under Early Stage Booster Benefit, Diabetes Protector Benefit or Recurring Benefit. Enhanced Benefit 10 will not be eligible for Guaranteed Cash Value and Special Bonus, if any, and will be automatically terminated (i) once Death Benefit becomes payable; (ii) on the 10th policy anniversary; and (iii) upon termination of this Basic Plan, whichever is earliest. Current Sum Assured will remain the same upon payment of Enhanced Benefit 10.
3. This benefit is only applicable to the insured's age between 18 and 100. Current Sum Assured of this Basic Plan will remain the same after Early Stage Booster Benefit is paid. Unless otherwise specified, if a claim for an Early Stage Critical Illness Condition is made under Early Stage Booster Benefit, no claim will be payable under Early Stage Critical Illness Benefit for the same Early Stage Critical Illness Condition at the same time, and any subsequent claim of such Early Stage Critical Illness Condition will not be payable under Early Stage Critical Illness Benefit (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Carcinoma-in-situ and Early Malignancy⁹). Early Stage Booster Benefit will be terminated automatically (whether claimed or not) when Current Sum Assured is reduced to 0. The claim(s) made under Early Stage Booster Benefit will not be counted towards the limit for Multi-Protection Benefit.
4. Diabetes Protector Benefit can be claimed once only and will be terminated afterwards. Unless otherwise specified, if a claim for an Early Stage Critical Illness Condition or a Juvenile Illness Condition is made under Diabetes Protector Benefit, no claim will be payable under Early Stage Critical Illness Benefit for the same Early Stage Critical Illness Condition or Juvenile Illness Condition at the same time. If a claim for a Major Stage Critical Illness Condition, an Early Stage Critical Illness Condition or a Juvenile Illness Condition is made under Diabetes Protector Benefit, any subsequent claim of such Major Stage Critical Illness Condition, Early Stage Critical Illness Condition and Juvenile Illness Condition will not be payable under the respective Major Stage Critical Illness Benefit or Early Stage Critical Illness Benefit. For Early Stage Critical Illness Condition, and Juvenile Illness Condition, the maximum per life limit of each claim: HKD300,000 or USD37,500. If the Diabetes Protector Benefit is payable due to Diabetic Complications, the Major Stage Critical Illness Benefit will also be payable at the same time (The Major Stage Critical Illness Benefit payable is subject to the terms and conditions as specified in Major Stage Critical Illness Benefit under the Basic Benefit provisions). Current Sum Assured of this Basic Plan will remain the same if the claim is Early Stage Critical Illness Condition or Juvenile Illness Condition, while the Current Sum Assured of this Basic Plan will be reduced to 0 after this benefit is paid for a Major Stage Critical Illness Condition. Diabetes Protector Benefit will be terminated automatically (whether claimed or not) when Current Sum Assured is reduced to 0. The claim(s) made under Diabetes Protector Benefit will not be counted towards the limit for Multi-Protection Benefit.
5. Major Stage Critical Illness Benefit will only be paid once. Once the Major Stage Critical Illness Benefit becomes payable, coverage for Major Stage Critical Illness Benefit, Death Benefit, Early Stage Critical Illness Benefit, Early Stage Booster Benefit, Diabetes Protector Benefit, Maturity Benefit and any Rider Benefit(s) attached to this Basic Plan will terminate automatically.
Major Stage Critical Illness Benefit is equal to the higher of:
 - (i) sum of 100% of the Current Sum Assured, plus Enhanced Benefit 10, if applicable, plus face value of Special Bonus, if any; and
 - (ii) total premiums due and paid for this Basic Plan excluding any extra premiums and any Rider Benefit premiums, less the amount of any benefit paid; Plus any other amounts left with us, less the amount of any loans with interest.Major Stage Critical Illness Benefit will be terminated automatically when the Current Sum Assured is reduced to 0.
6. In the case of the payment of Early Stage Critical Illness Benefit when the Current Sum Assured is less than 25% of the Original Sum Assured, only the Current Sum Assured is payable under Early Stage Critical Illness Benefit, subject to maximum per life limit of the relevant illness condition(s).
After the payment of each Early Stage Critical Illness Benefit, Current Sum Assured²¹, Guaranteed Cash Value, Special Bonus (if any) and premium will be reduced on a pro rata basis accordingly.
7. Terms and conditions of benefits and exclusions apply. Please refer to the Policy Documents for details.
8. Death Benefit is equal to the higher of:
 - (i) sum of 100% of the Current Sum Assured, plus Enhanced Benefit 10, if applicable, plus face value of Special Bonus, if any; and
 - (ii) total premiums due and paid for this Basic Plan excluding any extra premiums and any Rider Benefit premiums, less the amount of any benefit paid; plus any other amounts left with us, less the amount of any loans with interest. Death Benefit will be terminated automatically when Current Sum Assured is reduced to 0.
9. Only specific organs and stages of Carcinoma-in-situ or Early Malignancy are covered. Carcinoma-in-situ means Carcinoma-in-situ of Colon or Rectum, Liver, Lung, Nasopharynx, Stomach or Oesophagus, Urinary Tract, Breast, Cervix, Uterus, Ovary, Fallopian Tube, Vagina, Testicle or Penis; Early Malignancy means Early Stage Cancer of the Prostate, Early Stage Papillary Carcinoma of Thyroid and Non-melanoma Skin Cancer of AJCC Stage II or above. Please refer to the Policy Document for the details of definition.
10. Following the total payment of 100% Original Sum Assured under Major Stage Critical Illness Benefit and/or Early Stage Critical Illness Benefit, the eligible claims of Major Stage Critical Illness Condition, Early Stage Critical Illness Condition and Juvenile Illness Condition up to a maximum of 700% of Original Sum Assured will continue to be payable under Multi-Protection Benefit, subject to the following conditions:
 - (1) Major Stage Critical Illness Condition under Major Stage Critical Illness Benefit paid and Major Stage Critical Illness Condition of each claim under Multi-Protection Benefit shall fall within different groups* of the Major Stage Critical Illness Conditions (except for Multiple Claims for Major Stage Critical Illness Condition of Group 1 as specified in (3) and (4) below);
 - (2) the date of Diagnosis or Surgery Date of the Major Stage Critical Illness Condition of a Multiple Claim shall be at least 1 year from the date of Diagnosis or Surgery Date of the Major Stage Critical Illness Condition of the immediately preceding approved claim for Major Stage Critical Illness Benefit or Multi-Protection Benefit (for the avoidance of doubt, no such period is required for (a) an Early Stage Critical Illness Condition where the immediately preceding approved claim is a Major Stage Critical Illness Condition (except for Terminal Illness as specified in (6) below) or an Early Stage Critical Illness Condition; or (b) a Major Stage Critical Illness Condition where the immediately preceding approved claim is an Early Stage Critical Illness Condition);
 - (3) Major Stage Critical Illness Benefit, Early Stage Critical Illness Benefit and Multi-Protection Benefit allow approved claims up to a maximum of 400% of Original Sum Assured for illness conditions under Group 1 and a maximum total of 100% of Original Sum Assured for illness conditions under Group 2, 3, 4 or 5 respectively (excluding Early Stage Booster Benefit, Enhanced Benefit 10, Diabetes Protector Benefit and Recurring Benefit, if applicable);
 - (4) in the case of a claim for a Major Stage Critical Illness Condition of Group 1 under this Multi-Protection Benefit, if this Major Stage Critical Illness Condition occurs after an approved claim for a Major Stage Critical Illness Condition of Group 1, in addition to the condition (2) above, the date of Diagnosis or Surgery Date of this Major Stage Critical Illness Condition shall be after the expiry of a 4-year Cancer-Free Waiting Period²² in relation to the immediately preceding approved Group 1 claim on Major Stage Critical Illness Condition;
 - (5) even if there is/are claim(s) for Early Stage Critical Illness Condition(s) in between 2 Major Stage Critical Illness Conditions, the conditions as specified in (1), (2), (3) and (4) are applicable to these 2 Major Stage Critical Illness Conditions;
 - (6) if the Major Stage Critical Illness Condition paid under the Major Stage Critical Illness Benefit was Terminal Illness, the first claim under this Multi-Protection Benefit can be made from Group 1, 2, 3 or 4 of Major Stage Critical Illness Conditions, Early Stage Critical Illness Conditions or Juvenile Illness Conditions, provided that the date of Diagnosis or Surgery Date of the condition of such claim shall be at least 5 years from the date of Diagnosis of such Terminal Illness;
 - (7) the insured shall have survived for a period of at least 14 days from the date of Diagnosis or Surgery Date of the Major Stage Critical Illness Condition, Early Stage Critical Illness Condition or Juvenile Illness Condition (where applicable); and
 - (8) In the case of the payment of Early Stage Critical Illness Benefit when the Current Sum Assured is less than 25% of the Original Sum Assured, the shortfall in Sum Assured in respect of the same Early Stage Critical Illness Condition or Juvenile Illness Condition (where applicable) will be payable under Multi-Protection Benefit at the same time, subject to the respective maximum per life limit of relevant illness condition and maximum total claims limit of the relevant group.

* Except that when payment of Major Stage Critical Illness Benefit is made at the time the Current Sum Assured is less than 100% of the Original Sum Assured, the shortfall in Sum Assured in respect of the same Major Stage Critical Illness Condition will be payable under Multi-Protection Benefit at the same time, subject to the respective maximum total claims limit of the relevant group.
11. Multi-Protection Benefit will not be eligible for Guaranteed Cash Value and Special Bonus, if any. Additional 25% of the Original Sum Assured under Diabetes Protector Benefit, and any claims paid under Early Stage Booster Benefit, Enhanced Benefit 10 and Recurring Benefit will not be counted towards the total claims limit under Multi-Protection Benefit.
12. The "4-year Cancer-Free Waiting Period" means that the period elapsed is at least 4 years from the date of first diagnosis with respect to the latest admitted Cancer claim under Major Stage Critical Illness Condition to:
 - (i) the date of first diagnosis with respect to the subsequent Cancer claim under Major Stage Critical Illness Condition which is of a different pathological and histological type (whether it occurs in the same or a different organ); or
 - (ii) the date of first diagnosis of the recurrence or metastasis of the Cancer of the latest admitted Cancer claim under Major Stage Critical Illness Condition, provided that such Cancer has been once in complete remission (such state is verified by a Registered Specialist and supported by clinical, imaging or other laboratory investigation evidence).

13. The face value of any Special Bonus (if any) will be paid when Sun Life Hong Kong Limited is paying the (1) Major Stage Critical Illness Benefit, (2) Early Stage Critical Illness Benefit, or (3) Death Benefit. The cash value of Special Bonus will be paid upon the payment of Maturity Benefit or when the policy is surrendered in whole or in part. The cash value of Special Bonus may not be equal to the face value of Special Bonus. A face value of pro rata portion of Special Bonus (if any) will also be paid upon payment of the Early Stage Critical Illness Benefit, followed by Current Sum Assured, Guaranteed Cash Value and Special Bonus (if any) and premiums shall then be reduced on a pro rata basis accordingly. Special Bonus will not be paid after the Current Sum Assured reaches 0. Special Bonus is calculated based on Sun Life Hong Kong Limited's current Special Bonus scales which are not guaranteed and will be subject to change at Sun Life Hong Kong Limited's sole discretion from time to time. The Special Bonus may be different at each subsequent declaration and the actual values paid may change with the values. Sun Life Hong Kong Limited's Special Bonus will typically 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 of the Special Bonus performance. Other factors include, but are not limited to, claim experience, policy expenses, taxes, and policyholder termination experience.
14. The third claim for Angioplasty and Other Invasive Treatments for Coronary Artery Disease under Early Stage Critical Illness Condition will be eligible only if the first 2 claims of Angioplasty and Other Invasive Treatments for Coronary Artery Disease have been paid under Early Stage Booster Benefit.
15. The Value-added Benefits are provided by third-party company and are not guaranteed to be renewable. Please refer to Quick Guide to Sun Life Value-added Services for more details. Sun Life are not responsible for any act, negligence or failure to act on the part of the designated third-party company or service provider. Sun Life will not be liable for any loss or damage, costs or other Expenses whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the services.
16. Qualifying Medical Conditions mean the covered medical conditions for this service, which include any medical conditions with the following exceptions: (i) It is not the first diagnosis of the medical condition of the insured; or (ii) The insured has not been evaluated by a registered medical practitioner for his/her medical condition within the last 12 calendar months; or (iii) The insured has developed an acute or life threatening condition and should seek the immediate medical care of his/her treating registered medical practitioner that should not be delayed by the arrival of this service; or (iv) The medical condition which requires physical evaluation of the insured. You could enjoy the AdvicePro (Face-to-face Second Medical Opinion Services) after the claim under the policy is approved and paid.
17. For the insured who resides in Mainland China and could not make a trip to Hong Kong or insured who resides in Hong Kong but could not travel to the selected clinic, a teleconsultation could be arranged subject to third-party company's approval and compile with both Hong Kong and Mainland China medical practices and regulatory requirements.
18. The list of hospital and medical centers in our network and the AdvicePro (Face-to-face Second Medical Opinion Services) procedures may be changed from time to time without prior notice. For the full list of medical centers, please contact your advisor for more details.
19. Immediate family members shall mean the legally married spouse or a child or parent of the insured, or the policyholder (as the case may be).
20. Included Enhanced Benefit 10.
21. Current Sum Assured means the Original Sum Assured, less total amount of Sum Assured paid under Early Stage Critical Illness Benefit. Current Sum Assured will be reduced to 0 after the date we approved Death Benefit or Major Stage Critical Illness Benefit claim. Guaranteed Cash Value and Special Bonus will be reduced to 0 at the same time when Current Sum Assured is reduced to 0 under any circumstances.
22. Where 25% of Original Sum Assured is payable under Early Stage Critical Illness Benefit and 12.5% of Original Sum Assured (additional) is payable under Enhanced Benefit 10. The Current Sum Assured, Guaranteed Cash Value, Special Bonus (if any) and premiums shall then be reduced on a pro rata basis after the date we approved Early Stage Critical Illness Benefit claim.

Important Information:

Bonus Philosophy

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

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

Favourable and unfavourable experiences 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 pay-out of terminal/special bonus to policyholders, shareholders will also be entitled to a share of the distribution.

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

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

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

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

Investment Philosophy (Policies, Objectives, and Strategy)

The investment strategy supporting this product is intended to optimize long-term value to the policyholders with a suitable level of risk; and to achieve the main objective of delivering a fair chance of meeting the illustrated non-guaranteed benefits in addition to the guaranteed benefits.

The assets supporting the investment strategy span a diversified range of fixed income assets such as sovereign bonds, corporate bonds and corporate loans; as well as non-fixed income assets which are equity-like investments and may include public equities, private equities and so on. The credit portfolio largely invests in investment grade fixed income instruments. A small quantity of below investment grade assets may be present in the portfolio due to unexpected credit rating downgrades. However, exposure to below investment grade assets is controlled by the credit risk limits and investment policies.

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

Asset Class	Target Asset Mix
Fixed Income Assets	60% – 80%
Non-Fixed Income Assets	20% – 40%

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

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

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

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

Key Product Risks:

1. Premium of this Basic Plan is not expected to increase with age but may be reviewed and adjusted from time to time, in order to reflect the experience and change in future expectation. We reserve the right to adjust the premium for any group of insureds with similar risk profiles at every policy anniversary during the premium payment term. Factors include but not limited to the following would be considered and reflected during the review:
 - a. Claim costs incurred under this Basic Plan and the expected claim costs in the future
 - b. Expenses directly related to and indirect expenses allocated to the policy
 - c. Investment performance on backing assets of the product
 - d. Surrenders and the corresponding impact on expenses and investment
2. You need to pay the premium for this Basic Plan according to the selected premium payment term. If you do not pay a premium on or before the premium due date, a grace period of 31 days from its due date will be allowed for the payment, during which time this policy will continue in effect. Any unpaid premium by the date on which the grace period expires will be paid automatically by a loan from us. If the amount available for a loan under this policy is less than the unpaid premium, the policy will lapse automatically on the due date.
3. Please note that if you terminate this policy early or cease paying premiums early, you may receive an amount significantly less than the total premiums paid towards your policy.
4. For SunHealth UltraCare, we have the right to terminate the Basic Plan upon the earliest of the following:
 - a. accumulated policy loans and interests equal the Guaranteed Cash Value; or
 - b. neither premium is paid nor loanable by us and the grace period expires;
 - c. the insured passes away;
 - d. the insured attains age 100;
 - e. the date on which Major Stage Critical Illness Benefit in respect of any Major Stage Critical Illness Condition other than a Cancer, Heart Attack or Stroke becomes payable by us as a claim; or
 - f. the date on which Recurring Benefit becomes payable by us or the expiration of the Recurring Benefit Period, as applicable.

Recurring Benefit will survive the termination due to (e), while Value-Added Benefit will survive the termination due to (e) and (f). These two benefits will then continue to be payable subject to Recurring Benefit and Value-added Benefit provisions, as applicable.

For SunHealth MaxiCare, we have the right to terminate the Basic Plan upon the earliest of the following:

- a. accumulated policy loans and interest exceeds the sum of Guaranteed Cash Value;
- b. neither premium is paid nor loanable by us and the grace period expires;
- c. the insured passes away;
- d. the insured attains age 100; or
- e. the date on which Multi-Protection Benefit becomes payable for a total of 700% of the Original Sum Assured

Recurring Benefit and Value-Added Benefit will survive the termination due to (e) and will continue to be payable subject to Recurring Benefit and Value-added Benefit provisions, as applicable.

5. 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. The cost of living in the future is likely to be higher than it is today due to inflation, so the benefit may be insufficient to meet your needs even if we meet our contractual obligation. You should hence consider the impact of inflation when you plan the benefit.
7. 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.

Key Exclusions:

We will not pay any claim (other than a claim under the Death Benefit Provision) for conditions caused either directly or indirectly by or resulting from any of the following:

- a. any illness, Major Stage Critical Illness Condition, Early Stage Critical Illness Condition or Juvenile Illness Condition (excluding those directly caused by or resulting from an accident) of which its signs or symptoms first occur within 90 days after the issue date, effective date or last reinstatement date of the Basic Plan, whichever is the latest;
- b. any pre-existing or recurring illness, Major Stage Critical Illness Condition, Early Stage Critical Illness Condition or Juvenile Illness Condition that is diagnosed or that the insured contracted before the issue date, effective date or last reinstatement date of the Basic Plan, whichever is the latest;
- c. death occurring within 14 days of the diagnosis of Major Stage Critical Illness Condition, Early Stage Critical Illness Condition or Juvenile Illness Condition;
- d. the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
- e. the insured's committing or attempting to commit a criminal offence or participating in any brawl;
- f. unreasonable failure to seek or follow medical advice;
- g. any Major Stage Critical Illness Condition, Early Stage Critical Illness Condition and Juvenile Illness Condition arising from congenital conditions;
- h. the insured's taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a doctor;
- i. 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 the Major Stage Critical Illness Conditions;
- j. war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them;
- k. atomic explosion, nuclear fission or radioactive gas.

Important Notes:

- Effective from January 1, 2018, all policy owners are required to pay a levy on their insurance premium for all new and inforce policies collected by the Insurance Authority through insurance company. The applicable levy rate will be determined by reference to the policy date or policy anniversary date. For levy details, please visit our website at www.sunlife.com.hk/levy_eng or Insurance Authority's website at www.ia.org.hk.
- The above information gathered from external source(s) is for general reference only. Sun Life Hong Kong Limited is not liable for any loss arising from the use and/or interpretation of the relevant information.
- This brochure is for reference only. Please refer to a sample Policy Document for details including definitions of capitalized terms, full terms and conditions of coverage, and exclusions.

Cancellation Right:

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

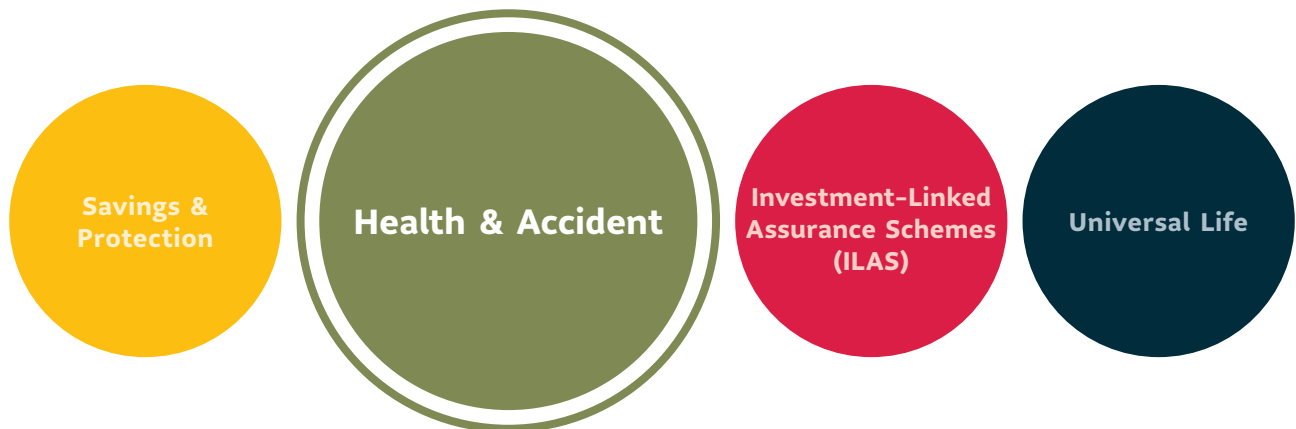
Welcome to the World of Sun Life Hong Kong

Sun Life Hong Kong is a wholly owned subsidiary of Sun Life Assurance Company of Canada. Since February 22, 1892, Sun Life Hong Kong has been here to helping Hong Kong shine brighter over 130 years by providing excellent products and services.

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

We truly understand the needs of your various life stages, and offer a wide range of products including Savings & Protection, Health & Accident, Universal Life, and Investment-Linked Assurance Schemes. **SunHealth UltraCare** and **SunHealth MaxiCare** are part of the Sun Life's Health & Accident series, providing financial support when you need it.

Sun Life Product Portfolio



What's next?
You can find out more:

- ▶ Website: sunlife.com.hk
- ▶ Client Service Hotline: 2103 8928
- ▶ Please contact your Advisor

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