

BRIGHT Universal Life



Optimizing your investment with BRIGHT strategy

Your Future With Experts

Sun 
Life Financial
永明金融

Capturing a promising return on investment may be a priority for you when planning for your financial needs. It is, however, difficult to anticipate how your financial needs and the investment environment will change throughout your lifetime.

BRIGHT Universal Life (BRIGHT) presented by Sun Life Hong Kong Limited is a flexible-contribution and adjustable-coverage life insurance policy that accumulates account value at competitive interest rates. It is particularly ideal for fulfilling your diversified needs such as:

- Funding your children's/ grandchildren's education
- Supplementing your retirement income
- Protecting your mortgage payments
- Planning your estate
- Providing lifetime protection

Upside return potential with minimum interest guarantee

Interest is accrued and earned daily at the crediting interest rates¹ that vary from time to time. **With the average growth guaranteed to be no less than 3.25% p.a.² on the 10th policy anniversary, you can enhance your account value³ in the long run.**

Boosting your return on investment in **BRIGHT**, Valued Client Bonus will be payable on the 10th policy anniversary and every 5th anniversary thereafter. The bonuses credited to your policy on the 10th, 15th and 20th policy anniversary and thereafter are guaranteed to be no less than 3%, 4% and 5% of your average account value over the previous 5 years respectively.

Considerable financial flexibilities

Contribution flexibility

Apart from making your regular contributions monthly or annually, you may make unscheduled contributions at any time to capture higher investment potentials.

You may also decrease or suspend your contributions in the event of any financial emergency, provided that your account value is enough to cover the monthly deductions.

Death Benefit options⁴

1. Face Plus - pays out the face amount *plus* the account value.
2. Level Face - pays out the face amount *or* the account value, whichever is greater.

You are free to change your death benefit option or face amount at any time⁵.

Cash-out flexibility

You can make partial cash withdrawals at no charge from your account at any time to satisfy your wide range of financial needs.

Additional safety net

As your lifetime wealth protector, **BRIGHT** stretches your life coverage with the availability of additional benefits including:

- Accident benefits
- Critical illness benefits
- Female illness benefits
- Hospitalization benefits
- Term Rider
- Waivers of charges or contribution

Call us now to brighten your life!

- ¹ The crediting interest rate is set by Sun Life Hong Kong Limited and is subject to changes from time to time at our sole discretion.
- ² If your policy is terminated within the first 10 policy years, the guaranteed interest rate shall not apply.
- ³ Account value equals the contributions, net of any contribution charges; less any cash withdrawals and monthly deductions; plus any Valued Client Bonus, plus interest accrued and earned daily.
- ⁴ The death benefit would be reduced by any withdrawals or loan balance and increased by any additional benefits (whenever applicable).
- ⁵ We require satisfactory evidence of insurability on the insured if you request to change from Level Face to Face Plus or increase your face amount.

This leaflet contains only general information and is subject to the terms and conditions and exclusions of the respective plan. Please refer to the Policy Provisions for details. Should there be any conflict between this leaflet and the Policy Provisions of the respective plan, the Policy Provisions shall prevail.

Sun Life Hong Kong Limited

Customer Service Centre

8/F, Sun Life Tower, The Gateway, 15 Canton Road, Kowloon, Hong Kong

Customer Service Hotline: 2103 8928 Fax: 2103 8938 www.sunlife.com.hk

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