

# LIFE Series

LIFE Super & LIFE Super Plus



*Get high protection for your lifetime at  
a modest premium*

Sun   
Life Financial  
永明金融

## LIFE Super & LIFE Super Plus highlights:

- Protection focused whole life insurance plans which provide high guaranteed coverage for you until age 100, all at a low cost.
- *Guaranteed* cash value that grows until age 100.
- Any dividends paid can be withdrawn at any time.
- Special discounts for higher Face Amount.
- Flexible payment period options of 20 years, or pay to your plan's maturity<sup>1</sup>.

Savour the  
**sweetness**  
of family life

LIFE Super and LIFE Super Plus are tailored for customers who need high protection at a relatively low cost.

### Lock up protection for your family

If the worst happens, we will pay a lump sum death benefit directly to your beneficiary. This benefit includes:

- Your chosen Face Amount; and
- Accumulated dividends and interest (if any); or any paid-up additions - additional insurance funded by dividends.

### Grow your savings with stable returns

The returns on your savings include:

- A Guaranteed Cash Value that grows until age 100.
- Any dividends and attractive interest<sup>2</sup> paid on dividends kept in your policy.

You can cash out your dividends, or use them to reduce premiums or buy paid-up additions.

### Special premium discounts

Special discounts are offered for Face Amount of USD40,000/HKD320,000 or above for LIFE Super, and USD100,000/HKD800,000 or above for LIFE Super Plus.

Example: A 35 years old male non-smoker chooses a Face Amount of HKD800,000:

|                                     | LIFE Super     | LIFE Super Plus |
|-------------------------------------|----------------|-----------------|
| Standard Annual Premium (HKD)       | \$10,416       | \$6,376         |
| Annual Premium after Discount (HKD) | \$8,216        | \$5,736         |
| Annual Savings (HKD)                | \$2,200 (>20%) | \$640 (>10%)    |

### Free coverage and a wide choice of optional benefits

- Insuring through either plan gives you free coverage from the Worldwide Emergency Assistance Benefit<sup>3</sup> and Crisis Advance Rider.
- You can also choose from a wide range of supplementary benefits such as critical illness, hospitalization, accident, disability and owner benefits to tailor your own coverage to your personal circumstances.

### Flexible premium payment period

Apart from paying off your policy until your plan's maturity, you can choose to pay your premium for 20 years. This allows you to pay off your policy earlier and enjoy protection until age 100 no matter how your financial circumstances change in the future.

**What's Next? There is nothing more important than your family.**

**Protect and save for them NOW!**

<sup>1</sup> The plan matures at age 100 of the insured person.

<sup>2</sup> Please refer to the proposal for the current accumulation interest rate.

<sup>3</sup> The Worldwide Emergency Assistance Benefit is provided by a third party company, Inter Partner Assistance Hong Kong Limited. This benefit is not guaranteed renewable.

#### Notes:

(a) Dividends and accumulation interest rates are not guaranteed.

(b) Any loans and loan interest will be deducted from benefit payments.

*This leaflet is a product summary intended for reference and use in Hong Kong only. Please refer to the Policy Document for full terms, conditions and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.*

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