



Purchase SunHealth OmniCare to reap double rewards

Premium Rebate plus Free Genetic Test

Rising living and medical costs are the greatest threats to realizing life's goals and aspirations, no matter which life stage you are at. Purchase **SunHealth OmniCare** now to safeguard yourself and your loved ones against the unexpected strike and recurrence of critical illnesses - and plan your future with greater peace of mind.

To give you the confidence to forge ahead with your life's dreams, from now until May 31, 2019, you may enjoy:



5% premium rebate on Annualized First Year Premium ("AFYP") if you successfully apply for **SunHealth OmniCare** and/or **CoverPlus**.



A **free genetic test**, if you are among the first 200 to successfully apply for **SunHealth OmniCare** with a minimum AFYP of HKD15,000.

Terms and Conditions of SunHealth OmniCare Premium Rebate ("Offer 1"):

- This Offer 1 is only applicable to successful application(s) of SunHealth OmniCare. The application(s) of the relevant policy(ies) must be submitted between January 14, 2019 and May 31, 2019, both days inclusive, and such policy(ies) must be issued by Sun Life Hong Kong Limited ("Sun Life") on or before June 28, 2019 ("Eligible Application of Offer 1").
- All Eligible Applications of Offer 1 can enjoy a 5% premium rebate on AFYP ("Premium Rebate"). The AFYP is calculated based on the premium (including premium loading, if any) of SunHealth OmniCare and/or CoverPlus.
- For any policy change made by policy owners on or before August 30, 2019, the amount of Premium Rebate will be adjusted accordingly.
- If policy owners successfully apply for more than one SunHealth OmniCare policies, the Premium Rebate amount will be calculated based on the AFYP of each SunHealth OmniCare policy.
- For policy owners who pay all future premiums at the time of the policy issuance under a prepayment arrangement, the net premium they need to pay for the policy shall be equal to the total premium payable before applying this Offer 1 minus the Premium Rebate under this Offer 1.
- The interest on prepaid premium of SunHealth OmniCare is not guaranteed and will be changed by Sun Life from time to time. Policy owners may need to pay for any shortfall if the prepaid premium is insufficient to cover future premiums.
- For policy owners who do not prepay all future premiums at the time of policy issuance, the Premium Rebate will be credited to the policy account(s) of SunHealth OmniCare policy(ies) in September 2019 for future premium payment. Sun Life reserves the right to vary the method of issuing the Premium Rebate at any time without prior notice.
- To be entitled to this Offer 1, SunHealth OmniCare policy(ies) must be in force when the Premium Rebate is credited to the policy account(s). A letter will be sent to the policy owner upon completion of issuing the Premium Rebate.
- The amount of Premium Rebate will be rounded to the nearest Hong Kong Dollar. The Premium Rebate cannot be transferred or redeemed for cash.
- The exchange rate of USD1 to HKD7.8 is used for this Offer 1, whereas applicable.
- This Offer 1 cannot be used in conjunction with any other promotion(s) offered by Sun Life except Offer 2.

Terms and Conditions of Free Genetic Test ("Offer 2"):

- This Offer 2 is only applicable to the first 200 successful applications of SunHealth OmniCare with a minimum AFYP of HKD15,000. The application(s) of the relevant policy(ies) must be submitted between January 14, 2019 and March 26, 2019, both days inclusive, and such policy(ies) must be issued by Sun Life on or before April 30, 2019 ("Eligible Application of Offer 2").
- The insured of all Eligible Applications of Offer 2 can enjoy a free genetic test and no transfer, substitution or cash redemption of the genetic test is permitted. One person can have a maximum of one free genetic test.
- To be entitled to this Offer 2, SunHealth OmniCare policy(ies) must be in force when the redemption letter of Offer 2 is mailed to policy owners. The redemption letter for Offer 2 will be mailed to the last known correspondence address in Sun Life's record of policy owner after 3 months from the date of issuance of Eligible Application of Offer 2.
- This Offer 2 shall be redeemed on or before December 31, 2019 by presenting the redemption letter to Advanced Genomics Solutions ("AGS").
- Sun Life is not the supplier of the genetic test. Any enquiry or complaint for the quality of the genetic test should be directed to the relevant suppliers or the third parties. Sun Life shall assume no liability in respect thereof. Relevant suppliers are solely responsible for all genetic tests offered.

Notes:

- This material contains general information only. It does not constitute any offer to sell any policy. For more details of the product features including the risk disclosure, please refer to product brochure. Please also refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.
- Sun Life reserves the right to vary, suspend or cancel this Offer 1 and this Offer 2 and amend the terms and conditions at any time without prior notice. In the event of any disputes, the decision of Sun Life will be final and conclusive.

For more information of the above offers and plan, please contact your Advisor.

This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of Sun Life's products outside Hong Kong.

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