



Living Master Benefit/ Living Master Extra Benefit

With supplementary benefit of Multiple Protection Benefit

Wouldn't it be great if **you can have extra protection when critical illness strikes**

With the longer average life expectancy of the Hong Kong population, the risk of contracting more than one critical illness also becomes higher. People are suffering from critical illnesses at a younger age. Fortunately, due to medical advancement, patients can greatly increase their chances of recovery through treatments by new drugs and advanced medical technology. However the treatment costs are relatively high.

This is where Sun Life Financial steps in - your trusted partner for life's journey and achieving life's dreams. By adding **Living Master Benefit/Living Master Extra Benefit**, an optional rider benefit, to your Sun Life insurance plan[^], you can rest assured that you get comprehensive coverage for 48 critical illnesses that gives you peace of mind.

[^] These rider benefits can only be attached to designated basic plans ("Basic Plans"). Please contact your Advisor for details.

Critical Illness Benefit

Living Master Benefit/Living Master Extra Benefit covers 48 critical illnesses as shown in the "List of Critical Illnesses Covered". If the insured, who is the person protected under the Basic Plan, is diagnosed with any one of the 48 critical illnesses, a lump-sum payment equivalent to 100% of the benefit amount¹ will be paid.

Recurring Benefit

Extra coverage protects you from unexpected occasions

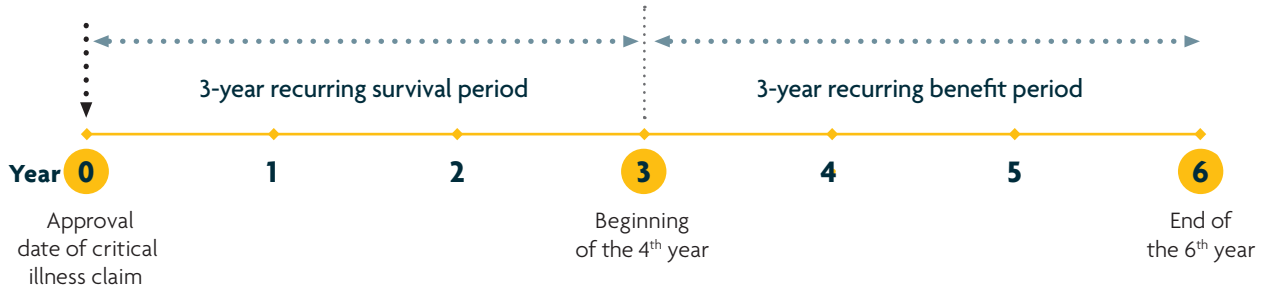
If the Critical Illness Benefit has been paid for Cancer, Heart Attack or Stroke, and you are diagnosed with a recurrence of the same critical illness within the 4th and 6th year after the payment of such Critical Illness Benefit, you are entitled to an additional 20% pay-out of the benefit amount.



Living Master Benefit/ Living Master Extra Benefit

If diagnosed with Cancer/Heart Attack/Stroke, Sun Life pays Critical Illness Benefit. Future premium of **Living Master Benefit/Living Master Extra Benefit** will be waived and recurring benefit will continue.

If Cancer/Heart Attack/Stroke recurs, you can receive an additional 20% of the benefit amount.

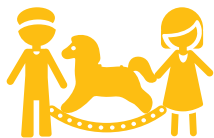


Life Stage Benefit

Tailored coverage at every stage of your life

To ensure you are well covered, **Living Master Benefit/Living Master Extra Benefit** offers extra protection on top of the 48 critical illnesses covered throughout different stages of your life. In the unfortunate event of being diagnosed with the following illnesses, an additional 20% of the benefit amount will be paid (subject to a maximum benefit of HKD240,000/USD30,000 per life).

Living Master Benefit/Living Master Extra Benefit provides extra protection throughout every stage of your life



Juvenile Illnesses² (Age: 0-18)

- 1 Osteogenesis Imperfecta
- 2 Insulin Dependent Diabetes Mellitus
- 3 Hemophilia A and Hemophilia B
- 4 Rheumatic Fever with Valvular Impairment
- 5 Kawasaki Disease



Female Illnesses³ (Age: 18-65)

- 1 Pre-cancerous changes of breast, cervix uteri, uterus, ovary, fallopian tube or vagina
- 2 Systemic Lupus Erythematosus with Lupus Nephritis
- 3 Angioplasty and Other Invasive Treatments for Coronary Artery Disease



Male Illnesses³ (Age: 18-65)

- 1 Carcinoma-in-situ of testicles
- 2 Angioplasty and Other Invasive Treatments for Coronary Artery Disease



Golden Years Condition⁴ (Age: 65-80)

- 1 Accidental fracture of spinal column

Living Master Benefit/ Living Master Extra Benefit

Value-added Benefit

Extra coverage at no extra cost

After any benefit pay-out, you can select one of the following services at no extra cost:

- Second Medical Opinion Service;
- Psychological Counseling Service (Maximum HKD10,000/USD1,250); or
- Dietetic Therapy Service (Maximum HKD10,000/USD1,250)

Extra protection with Multi Protection Benefit

Multi Protection Benefit (“MPB Rider”) is an optional rider benefit for **Living Master Benefit/Living Master Extra Benefit** (“Basic CI Rider”). With this optional rider benefit coverage, you can enjoy a more comprehensive critical illness protection.

Key features:

1. Waiver of future premiums of MPB Rider⁵
2. Up to a maximum of 5 critical illness claims⁶
3. Up to a maximum of 3 cancer claims^{7,8}

1. Waiver of future premiums of MPB Rider

Once the Critical Illness Benefit under Basic CI Rider or a Multiple Critical Illness Benefit under MPB Rider becomes payable⁵, all future premiums of this MPB Rider will be waived. Less stressed by financial burden, you can focus on treatment and rehabilitation.

2. Up to a maximum of 5 critical illness claims

MPB Rider provides multiple protections against 47* critical illnesses⁹, of which they are divided into 5 groups (as set out in the “List of Critical Illnesses Covered”). Under MPB Rider protection, the insured can have a maximum of 4 critical illness claims with 100% of the Sum Assured in each claim. With the first claim under Basic CI Rider, you can make up to a maximum of 5 multiple critical illness claims.

* Terminal Illness is not covered by MPB Rider

3. Up to a maximum of 3 cancer claims

After the first claim for critical illness of Group 1, if Cancer recurs or spreads to other organs of the body, you can still entitle to the payments for the second and the third Cancer claims¹⁰. 100% of Sum Assured under MPB Rider benefit will be paid for each Cancer claim.

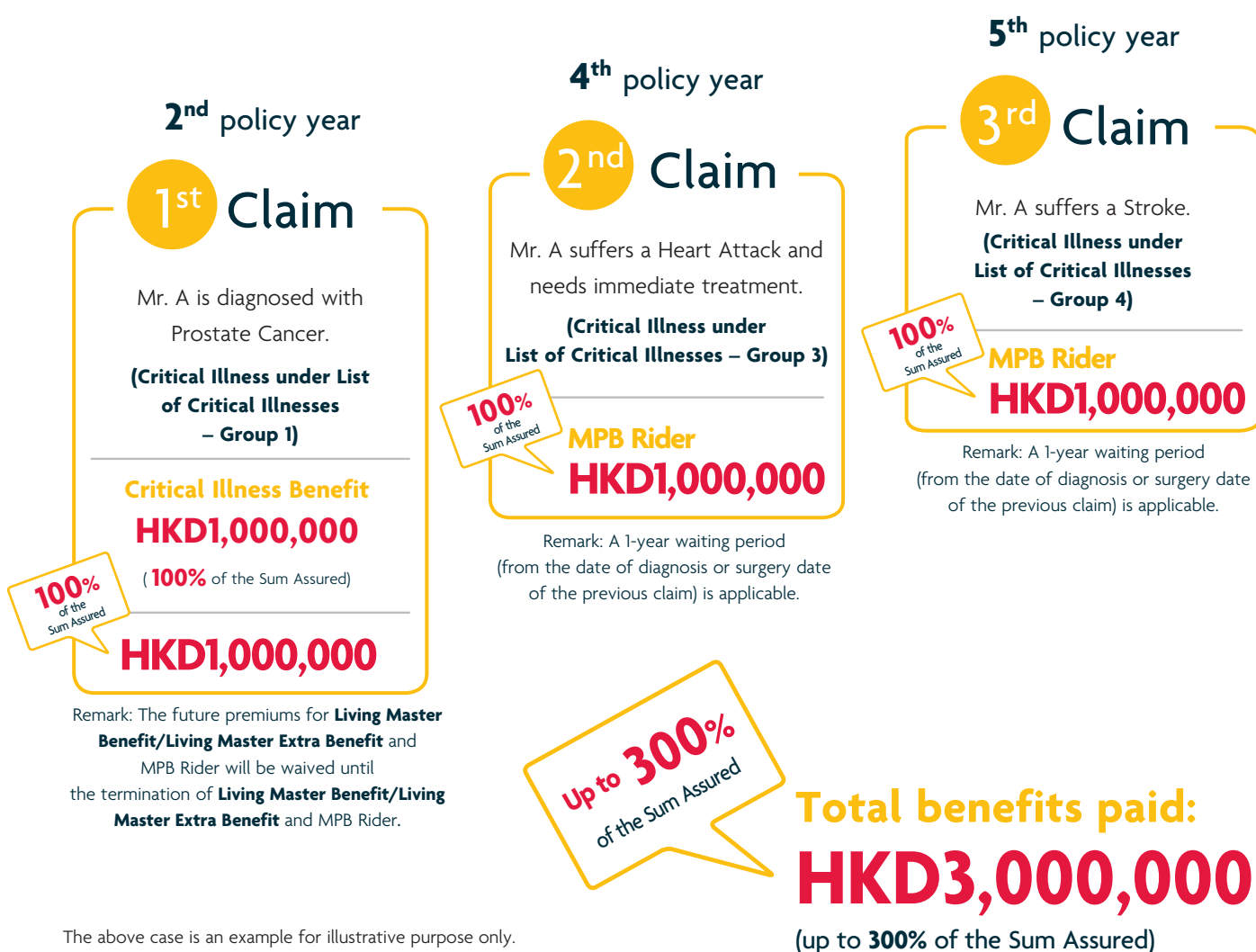
Living Master Benefit/ Living Master Extra Benefit

MPB Rider is applicable under the following conditions:

- Each critical illness claim (including the benefit paid under Basic CI Rider) shall fall within different groups of critical illnesses (except for claims for critical illness of Group 1)
- Subsequent diagnosis of critical illness must be at least 1 year after the date of diagnosis or surgery date of the immediately preceding critical illness for which a claim has been paid⁸
- For each critical illness claim, the insured must survive for at least 14 days after the date of diagnosis¹¹

Case Study

Mr. A | Sum Assured of **Living Master Benefit/Living Master Extra Benefit**: HKD1,000,000
Age 35 | Sum Assured of MPB Rider: HKD1,000,000



The above case is an example for illustrative purpose only.

Living Master Benefit/ Living Master Extra Benefit

Key Product Information

Basic CI Riders	Living Master Benefit 65	Living Master Benefit 100	Living Master Extra Benefit	Living Master Benefit (on Term)
Issue Age	Age 0-60	Age 0-65	Age 0-65	Age 0-65
Benefit Term	Guaranteed renewable to age 100	Guaranteed renewable to age 100	Guaranteed renewable to age 80 or the end of Basic Plan benefit term (whichever is earlier)	Guaranteed renewable to age 80 or the end of Basic Plan benefit term (whichever is earlier)
Premium Payment Term	To age 65	To age 100	To age 80 or the end of Basic Plan benefit term (whichever is earlier)	To age 80 or the end of Basic Plan benefit term (whichever is earlier)
Premium Structure	Will not be increased based on the age of the insured on his/her next birthday (non-guaranteed)	Will not be increased based on the age of the insured on his/her next birthday (non-guaranteed)	Premiums adjusted every year	Premiums adjusted every year
Critical Illness Benefit Payout Method	Accelerated ¹²	Accelerated ¹²	Additional ¹³	Accelerated ¹²

MPB Riders attached	MPB Rider (on Accelerated Benefit)	MPB Rider (on Extra Benefit)	MPB Rider (on Terms)
Minimum Sum Assured	HKD100,000/USD12,500		
Maximum Sum Assured	100% of Sum Assured of the Basic CI Rider, subject to per life limit and the final underwriting decision made by Sun Life.		
Issue Age	Age 0-65	Age 0-65	Age 0-65
Benefit Term	Up to age 85	Up to age 85	Up to age 80 or the end of Basic CI Rider benefit term (whichever is earlier)
Premium Payment Term	To age 85	To age 85	To age 80 or the end of Basic CI Rider benefit term (whichever is earlier)
Premium Structure	Will not be increased based on the age of the insured on his/her next birthday (non-guaranteed)	Will not be increased based on the age of the insured on his/her next birthday (non-guaranteed)	Premiums adjusted every year

Living Master Benefit/ Living Master Extra Benefit

List of Critical Illnesses Covered

Groups	Critical Illnesses	
1. Cancer	<ul style="list-style-type: none"> • Cancer 	<ul style="list-style-type: none"> • Cerebral Metastasis
2. Illnesses Related To Organ Failure	<ul style="list-style-type: none"> • Aplastic Anaemia • End Stage Lung Disease • Major Organ Transplant • Kidney Failure 	<ul style="list-style-type: none"> • End Stage Liver Failure • Fulminant Hepatitis • Medullary Cystic Disease
3. Illnesses Related To Heart And Blood Vessels	<ul style="list-style-type: none"> • Cardiomyopathy • Eisenmenger's Syndrome • Primary Pulmonary Arterial Hypertension • Surgery for Disease of the Aorta 	<ul style="list-style-type: none"> • Dissecting Aortic Aneurysm • Heart Attack • Replacement of Heart Valve • Surgery to Coronary Arteries
4. Illnesses Related To Nervous System	<ul style="list-style-type: none"> • Alzheimer's Disease • Apallic Syndrome • Benign Brain Tumour • Creutzfeldt-Jacob Disease • Encephalitis • Meningeal Tuberculosis • Multiple Sclerosis • Paralysis • Poliomyelitis • Progressive Supranuclear Palsy • Total Blindness 	<ul style="list-style-type: none"> • Amyotrophic Lateral Sclerosis (ALS) • Bacterial Meningitis • Coma • Deafness • Major Head Trauma • Motor Neurone Disease • Muscular Dystrophy • Parkinson's Disease • Progressive Bulbar Palsy (PBP) • Stroke
5. Other Illnesses	<ul style="list-style-type: none"> • AIDS due to Blood Transfusion • Elephantiasis • Loss of Limbs • Major Burns • Severe Rheumatoid Arthritis 	<ul style="list-style-type: none"> • Ebola • HIV Acquired due to Assault • Loss of Speech • Occupational Acquired HIV • Terminal Illness¹⁴

The remarks and notes below supplement the contents of this leaflet and aim to provide a better explanation of **Living Master Benefit/Living Master Extra Benefit**.

Remarks:

- Living Master Benefit pays the benefit by advancing the Sum Assured of the Basic Plan. As a result, Sum Assured of the Basic Plan will be reduced by the actual amount paid under Living Master Benefit. If applicable, the guaranteed cash values, dividends and any contractual payouts payable on such Basic Plan will also be reduced proportionately. Should the reduced Sum Assured of the Basic Plan falls below the relevant minimum requirement of the Basic Plan (will change from time to time as determined by Sun Life), the policy will terminate automatically. Living Master Extra Benefit pays a top up benefit in addition to the Basic Plan life coverage.
- Applicable to insured from attained age 0 until 18.
- Applicable to insured from attained age 18 until 65.
- Applicable to insured from attained age 65 until 80.
- The date that any signs or symptoms first occurred of such critical illness shall be at least 90 days after the issue date, effective date or last reinstatement date of MPB rider, whichever is later.
- The first claim will be paid under the Basic CI Rider, and thereafter the second to the fifth claims will be paid under MPB Rider.
- A maximum of 5 critical illness claims include up to 3 claims for critical illness of Group 1 (Cancer), of which these 3 Cancer claims can be made under the Basic CI Rider, if applicable, and MPB Rider.
- In the case of a claim for a critical illness of Group 1 – Cancer or Group 2 – Illnesses Related to Organ Failure under this rider benefit, if this critical illness incurs after an approved claim for a critical illness of Group 1, the date of diagnosis or surgery date of this critical illness shall be after the expiry of a 5-year Cancer-Free Period in relation to the immediately preceding approved Group 1 claim. If the critical illness of the Critical Illness Benefit paid under the Basic CI Rider is Terminal Illness, the first multiple claim under MPB Rider can be made from any group of critical illnesses, provided that the date of diagnosis or surgery date of the critical illness of such claim shall be at least 5 years from the date of diagnosis of such Terminal Illness.
- 47 critical illnesses are the same as those of the Basic CI Rider, except for Terminal Illness. Please refer to "List of Critical Illnesses Covered" for details.

Living Master Benefit/ Living Master Extra Benefit

10. The "5-year Cancer-Free Period" must be determined by the insured's treating doctor(s) to confirm the cancer-free state of the insured for the whole duration of the last 5-year period. The cancer-free state must also be confirmed and supported by clinical, radiological, histological and laboratory evidence and evidence of all other relevant investigative methods available at that time. Cancer-free state means there is no sign or symptom of any malignant growth. The 5-year Cancer-Free Period shall start on the completion date of treatment for critical illness of Group 1. Treatment for such critical illness shall include any Surgery, chemotherapy, radiation therapy, immunotherapy, monoclonal antibody therapy or other conventional cancer treatments that have been used as prescribed by the insured's treating doctor(s).
11. For a claim regarding Multiple Sclerosis, the insured must survive for at least 30 days following the date of diagnosis.
12. Accelerated payment method means the Critical Illness Benefit is payable from a portion of your Sum Assured of your Basic Plan. As a result, Sum Assured of the Basic Plan will be reduced by the actual amount paid under corresponding Living Master Benefit. If applicable, the guaranteed cash values, dividends and any contractual pay-out payable on such Basic Plan will also be reduced proportionately. Should the reduced Sum Assured of the Basic Plan falls below the relevant minimum requirement of the Basic Plan (will change from time to time as determined by Sun Life), the policy will terminate automatically.
13. Additional pay-out method means the Critical Illness Benefit is payable as a top-up benefit.
14. Terminal Illness is not covered by MPB Rider.

Notes:

Living Master Benefit/Living Master Extra Benefit

- If a claim for the Critical Illness Benefit is paid due to Cancer, Heart Attack or Stroke, the Recurring Benefit will continue and no further rider benefit premiums are required. However, the Critical Illness Benefit and the Life Stage Benefit will end.
- The rider benefit will terminate automatically on the earliest of:
 - i) the Critical Illness Benefit is paid, unless it is paid for Cancer, Heart Attack or Stroke;
 - ii) 6 years after the Critical Illness Benefit for Cancer, Heart Attack or Stroke is paid;
 - iii) the Recurring Benefit is paid;
 - iv) the Basic Plan terminates or matures; or
 - v) the benefit anniversary on or immediately following the insured's 100th birthday (applicable to Living Master Benefit 65/100) or 80th birthday (applicable to Living Master Extra Benefit and Living Master Benefit (on Terms)).
- The Life Stage Benefit will end after the benefit is paid due to Juvenile, Male or Female Illnesses, or Golden Years Condition; or the insured turns 80 years old (whichever is earliest). But the Critical Illness Benefit and Recurring Benefit will continue. The rider benefit premium will not decrease.
- The Value-added Benefit will end on an earlier date if: the maximum amount is paid; or within a 12-month period since one of the Valued-added Benefit is selected and the Critical Illness Benefit/Life Stage Benefit/Recurring Benefit (if applicable) has been paid.
- The Second Medical Opinion Service is provided by a third party company, Inter Partner Assistance Hong Kong Limited. This service is not guaranteed.
- Living Master Benefit/Living Master Extra Benefit will not cover the following: any pre-existing or recurring critical illness, Juvenile Illnesses, Female Illnesses, Male Illnesses, or Golden Years Condition; the insured's committing or attempting to commit suicide or self-inflicted injury; the insured's committing or attempting to commit a criminal offence or participating in any brawl, unreasonable failure to seek or follow medical advice, any critical illness Juvenile Illnesses, Female Illnesses, Male Illnesses, or Golden Years Condition arising from congenital conditions; the insured's taking or absorbing any intoxicating drug, narcotic, medicine, sedative or poison; any human immunodeficiency virus (HIV) and/or any HIV-related illnesses including acquired immune deficiency syndrome (AIDS); war, insurrection, atomic explosion, nuclear fission or radioactive gas. Please refer to the Policy Documents for details of exclusions.
- There are 90 days waiting period for Living Master Benefit and Living Master Extra Benefit; 14 days survival period for Juvenile Illnesses in Living Master Benefit/Living Master Extra Benefit and 14 days survival period for critical illnesses in Living Master Extra Benefit.

MPB Rider

- MPB Rider will terminate automatically on the earliest of:
 - i) payment of an aggregate of 4 multiple claims under Multiple Critical Illness Benefit of this rider benefit;
 - ii) the benefit anniversary on or immediately following the insured's 85th birthday (applicable to MPB Rider (on Accelerated Benefit)) or 80th birthday (applicable to MPB Rider (on Extra Benefit) and MPB Rider (on Term)).
 - iii) the date on which we discontinue this rider benefit following a written request from the policy owner;
 - iv) the death of the insured; or
 - v) the date on which the Basic CI Rider is terminated, except for (i) the case which the Critical Illness Benefit or the Recurring Benefit under the Basic CI Rider becomes payable or (ii) the expiration of the recurring benefit period under the Basic CI Rider.
- MPB Rider will not cover the following: any pre-existing or recurring critical illness; the insured's committing or attempting to commit suicide or self-inflicted injury; the insured's committing or attempting to commit a criminal offence or participating in any brawl, unreasonable failure to seek or follow medical advice; any critical illness arising from congenital conditions; the insured's taking or absorbing any intoxicating drug, narcotic, medicine, sedative or poison; any human immunodeficiency virus (HIV) and/or any HIV-related illnesses including acquired immune deficiency syndrome (AIDS); war, insurrection, atomic explosion, nuclear fission or radioactive gas. Please refer to the Policy Documents for details of exclusions.
- The waiting period of MPB Rider is 90 days.

Living Master Benefit/ Living Master Extra Benefit

Key Product Risks:

1. For Living Master Benefit 65, Living Master Benefit 100 and their Multiple Protection Benefit attached, the premiums are not expected to increase with age and for Living Master Extra Benefit, Living Master Benefit (on Term) and their Multiple Protection Benefit attached, the premiums are expected to increase with age. Premiums of these rider benefits 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 benefit 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 the rider benefit(s) and the expected claim costs in the future
 - b. Expenses directly related to and indirect expenses allocated to the rider benefit(s)
2. We will renew these rider benefits automatically at each benefit anniversary for another benefit year provided that premiums are paid on the premium due date. 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 the rider benefit will continue in effect. If a premium has not been paid to us by the date on which the grace period expires, the rider benefit will lapse automatically on the due date.
3. For Living Master Benefit 65, Living Master Benefit 100, Living Master Extra Benefit and Living Master Benefit (on Term), We have the right to terminate the rider benefits upon the earliest of the following:
 - a. premium is still unpaid and the grace period expires;
 - b. the insured passes away;
 - c. the insured attains age 100 (applicable to Living Master Benefit 65 and Living Master Benefit 100);
 - d. the insured attains age 80 (applicable to Living Master Extra Benefit and Living Master Benefit (on Term));
 - e. the date on which the Basic Plan/life coverage, to which it is attached, is terminated;
 - f. the date on which the Critical Illness Benefit in respect of any Critical Condition other than Cancer, a Heart attack or Stroke becomes payable by us as a claim; or
 - g. the date on which the Recurring Benefit becomes payable by us or the expiration of the Recurring Benefit Period, as applicable.Recurring Benefit will survive the termination due to (f), while Value-Added Benefit will survive the termination due to (f) and (g). These two benefits will then continue to be payable subject to Recurring Benefit and Value-added Benefit provisions, as applicable.
For Multiple Protection Benefit, we have the right to terminate the rider benefit upon the earliest of the following:
 - a. premium is still unpaid and the grace period expires;
 - b. the insured passes away;
 - c. the insured attains age 85 (applicable to Multiple Protection Benefit on Living Master Benefit 65 and Living Master Benefit 100);
 - d. the insured attains age 80 (applicable to Multiple Protection Benefit on Living Master Extra Benefit and Living Master Benefit (on Term));
 - e. payment of an aggregate of 4 multiple claims under Multiple Critical Illness Benefit; or
 - f. the date on which the Living Master Benefit 65, Living Master Benefit 100, Living Master Extra Benefit and Living Master Benefit (on Term), as applicable, to which it is attached, is terminated, except for:
 - i. the case which the Critical Illness Benefit or the Recurring Benefit under the aforesaid rider benefits becomes payable; or
 - ii. the expiration of the Recurring Benefit Period under the aforesaid rider benefits.
4. 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. 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.
6. 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.

Key Exclusions:

We will not pay any claim directly or indirectly caused by or resulting from any of the following:

- a. any Critical Condition, Juvenile Illness, Female Illness, Male Illness or Golden Years Condition of which its signs or symptoms first occur within 90 days after the issue date/benefit start date/coverage start date, effective date or last reinstatement date of the policy together with this rider benefit, whichever is the latest;
- b. any pre-existing or recurring Critical Condition, Juvenile Illness, Female Illness, Male Illness or Golden Years Condition that is diagnosed or that the insured contracted before the issue date/benefit start date/coverage start date, effective date or last reinstatement date of the policy together with this rider benefit, whichever is the latest;
- c. death occurring within 14 days of the diagnosis of Juvenile Illness in Living Master Benefit and Living Master Extra Benefit;
- d. death occurring within 14 days of the diagnosis of Critical Condition (30 days for Multiple Sclerosis) in Living Master Extra Benefit and Multiple Protection Benefit;
- e. the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
- f. the insured's committing or attempting to commit a criminal offence or participating in any brawl;
- g. unreasonable failure to seek or follow medical advice;
- h. any Critical Condition, Juvenile Illness, Female Illness, Male Illness or Golden Years Condition arising from congenital conditions;
- i. the insured's taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a doctor;
- j. 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 Critical Conditions;
- k. war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them; or
- l. atomic explosion, nuclear fission or radioactive gas.

Living Master Benefit/ Living Master Extra Benefit

Cancellation Right:

By giving us a written request, your policy will then be cancelled and any amounts paid will be refunded, provided that: (1) your written request for cancellation must be signed by you and received directly by our office (8/F, Sun Life Tower, The Gateway, 15 Canton Road, Kowloon, Hong Kong) within 21 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 we have paid any proceeds under the policy

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 products of Sun Life Hong Kong Limited outside Hong Kong. This leaflet is for reference only. Please refer to a sample Policy Document, which will be provided upon request, for details including definitions of capitalized terms, full terms and conditions of coverage, and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.

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