Life & Health

Stellar Multi-Currency Insurance Plan II

November 2025

Sun Life

New Launch: 3-Pay Option

Previous Options	Existing Options
	3-Pay
6-Pay	6-Pay
12-Pay	12-Pay
18-Pay	18-Pay

Core Differences Overview

	3-Pay	6/12/18-Pay
Features		
Waiver of Premium Benefit	N/A	Y
Payor Benefit	N/A	Y
Waiver of Premium for the Beneficiary under Continuation Option	N/A	Y
Premium Holiday Option	N/A	Y
Benefit		
Loyalty Rebate	N/A	6-Pay: N/A 12-Pay: Guaranteed additional 12% of the AFYP when end of the premium payment term 18-Pay: Guaranteed additional 18% of the AFYP when end of the premium payment term

Except for the differences listed above, all other features and benefits remain consistent with the 6/12/18-Pay options.

Returns Comparison (USD)

USD	3 Pay	6 Pay	12 Pay	18 Pay
Product Name	**Stellar Multi-Currency Insurance Plan II**			
Policy year	**Guaranteed Internal Rate of Return (GIRR)**			
10	0.01%	-3.05%	-6.00%	-6.50%
20	0.45%	0.20%	0.14%	0.09%
30	0.51%	0.53%	0.47%	0.46%
40	0.57%	0.72%	0.68%	0.62%
50	0.62%	0.86%	0.78%	0.72%
60	0.68%	0.90%	0.86%	0.80%
70	0.74%	0.95%	0.93%	0.86%
80	0.80%	1.00%	1.00%	1.00%
90	0.80%	1.00%	1.00%	1.00%
100	0.80%	1.00%	1.00%	1.00%
110	0.80%	1.00%	1.00%	1.00%
120	0.80%	1.00%	1.00%	1.00%
Guaranteed Breakeven (year)	10	12	15	16
Policy year	**Projected Total Internal Rate of Return (TIRR)**			
10	4.26%	3.00%	0.03%	0.02%
20	6.00%	5.62%	5.47%	5.05%
30	6.39%	6.31%	6.00%	5.99%
40	6.50%	6.40%	6.21%	6.15%
50	6.50%	6.50%	6.50%	6.31%
60	6.50%	6.50%	6.50%	6.50%
70	6.50%	6.50%	6.50%	6.50%
80	6.50%	6.50%	6.50%	6.50%
90	6.50%	6.50%	6.50%	6.50%
100	6.50%	6.50%	6.50%	6.50%
110	6.50%	6.50%	6.50%	6.50%
120	6.50%	6.50%	6.50%	6.50%
Projected Total Breakeven (year)	5	7	10	10

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The projected TCV using to calculate the above projected Total Breakeven and projected Total Internal Rate of Return takes into account the Reversionary Bonus and Terminal Bonus (collectively the "Bonuses") payable under the policy. The Bonuses are calculated based on the Company's current projection of Bonuses scales, which are not guaranteed and will be subject to change at the Company's sole discretion. The actual values paid may change with the values being higher or lower than those illustrated. The Company's Bonuses will typically vary based on the performance of a number of experience factors, including investment return as one of the main determinant of the Bonuses performance. Other factors include, but are not limited to, claims experience, policy expenses, taxes, and policyholder persistency experience. Please refer to the bonus philosophy under the Important Information of the Product Brochure.

Sun Life

Stellar Multi-Currency Insurance Plan II

Returns on different currencies

Policy return of CAD, RMB and AUD policies are the same as USD policies under current assumptions

Assumed total premium paid: ~USD250,000 / ~CAD250,000 / ~RMB1,500,000 / ~GBP200,000/~AUD300,000 /~HKD2,000,000

3 pay			
Policy Currency	**USD / CAD / RMB /AUD**	**GBP**	**HKD**
Policy Year	**Guaranteed Internal Rate of Return (GIRR)**		
10	0.01%	-3.65%	0.01%
20	0.45%	-1.31%	0.45%
30	0.51%	0.06%	0.51%
40	0.57%	0.20%	0.57%
50	0.62%	0.28%	0.62%
60	0.68%	0.32%	0.68%
70	0.74%	0.36%	0.74%
80	0.80%	0.40%	0.80%
90	0.80%	0.40%	0.80%
100	0.80%	0.40%	0.80%
110	0.80%	0.40%	0.80%
120	0.80%	0.40%	0.80%
Guaranteed Breakeven (year)	10	26	10
Policy Year	**Projected Total Internal Rate of Return (TIRR)**		
10	4.26%	3.17%	4.16%
20	6.00%	5.32%	5.90%
30	6.39%	5.73%	6.00%
40	6.50%	5.92%	6.00%
50	6.50%	5.93%	6.00%
60	6.50%	5.95%	6.00%
70	6.50%	5.98%	6.00%
80	6.50%	6.02%	6.00%
90	6.50%	6.11%	6.00%
100	6.50%	6.34%	6.00%
110	6.50%	6.41%	6.00%
120	6.50%	6.47%	6.00%
Projected Total Breakeven (year)	5	7	6
The policy year where Projected TIRR hits illustration cap of 6.0% (HKD) and 6.5% (other currencies)	37	N/A	26

6 pay			
Policy Currency	**USD / CAD / RMB /AUD**	**GBP**	**HKD**
Policy Year	**Guaranteed Internal Rate of Return (GIRR)**		
10	-3.05%	-6.08%	-3.05%
20	0.20%	-2.16%	0.20%
30	0.53%	-0.87%	0.53%
40	0.72%	0.22%	0.72%
50	0.86%	0.36%	0.86%
60	0.90%	0.40%	0.90%
70	0.95%	0.45%	0.95%
80	1.00%	0.50%	1.00%
90	1.00%	0.50%	1.00%
100	1.00%	0.50%	1.00%
110	1.00%	0.50%	1.00%
120	1.00%	0.50%	1.00%
Guaranteed Breakeven (year)	12	32	12
Policy Year	**Projected Total Internal Rate of Return (TIRR)**		
10	3.00%	1.77%	2.89%
20	5.62%	4.86%	5.51%
30	6.31%	5.65%	6.00%
40	6.40%	5.78%	6.00%
50	6.50%	5.89%	6.00%
60	6.50%	5.96%	6.00%
70	6.50%	6.04%	6.00%
80	6.50%	6.11%	6.00%
90	6.50%	6.18%	6.00%
100	6.50%	6.26%	6.00%
110	6.50%	6.36%	6.00%
120	6.50%	6.45%	6.00%
Projected Total Breakeven (year)	7	9	8
The policy year where Projected TIRR hits illustration cap of 6.0% (HKD) and 6.5% (other currencies)	50	N/A	29

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The projected TCV using to calculate the above projected Total Breakeven and projected Total Internal Rate of Return takes into account the Reversionary Bonus and Terminal Bonus (collectively the "Bonuses") payable under the policy. The Bonuses are calculated based on the Company's current projection of Bonuses scales, which are not guaranteed and will be subject to change at the Company's sole discretion. The actual values paid may change with the values being higher or lower than those illustrated. The Company's Bonuses will typically vary based on the performance of a number of experience factors, including investment return as one of the main determinant of the Bonuses performance. Other factors include, but are not limited to, claims experience, policy expenses, taxes, and policyholder persistency experience. Please refer to the bonus philosophy under the Important Information of the Product Brochure.

Returns on different currencies

Policy return of CAD, RMB and AUD policies are the same as USD policies under current assumptions

Assumed total premium paid: ~USD250,000 / ~CAD250,000 / ~RMB1,500,000 / ~GBP200,000/~AUD300,000 /~HKD2,000,000

12 pay			
Policy Currency	USD / CAD / RMB /AUD	GBP	HKD
Policy Year	Guaranteed Internal Rate of Return (GIRR)		
10	-6.00%	-12.88%	-6.00%
20	0.14%	-3.51%	0.14%
30	0.47%	-1.86%	0.47%
40	0.68%	0.13%	0.68%
50	0.78%	0.28%	0.78%
60	0.86%	0.36%	0.86%
70	0.93%	0.43%	0.93%
80	1.00%	0.50%	1.00%
90	1.00%	0.50%	1.00%
100	1.00%	0.50%	1.00%
110	1.00%	0.50%	1.00%
120	1.00%	0.50%	1.00%
Guaranteed Breakeven (year)	15	35	15
Policy Year	Projected Total Internal Rate of Return (TIRR)		
10	0.03%	-3.09%	-0.04%
20	5.47%	4.70%	5.36%
30	6.00%	5.34%	5.89%
40	6.21%	5.63%	6.00%
50	6.50%	5.83%	6.00%
60	6.50%	5.91%	6.00%
70	6.50%	5.98%	6.00%
80	6.50%	6.06%	6.00%
90	6.50%	6.14%	6.00%
100	6.50%	6.22%	6.00%
110	6.50%	6.32%	6.00%
120	6.50%	6.42%	6.00%
Projected Total Breakeven (year)	10	12	11
The policy year where Projected TIRR hits illustration cap of 6.0% (HKD) and 6.5% (other currencies)	50	N/A	37

18 pay			
Policy Currency	USD / CAD / RMB /AUD	GBP	HKD
Policy Year	Guaranteed Internal Rate of Return (GIRR)		
10	-6.50%	-11.53%	-6.50%
20	0.09%	-5.75%	0.09%
30	0.46%	-2.54%	0.46%
40	0.62%	0.09%	0.62%
50	0.72%	0.22%	0.72%
60	0.80%	0.30%	0.80%
70	0.86%	0.36%	0.86%
80	1.00%	0.50%	1.00%
90	1.00%	0.50%	1.00%
100	1.00%	0.50%	1.00%
110	1.00%	0.50%	1.00%
120	1.00%	0.50%	1.00%
Guaranteed Breakeven (year)	16	38	16
Policy Year	Projected Total Internal Rate of Return (TIRR)		
10	0.02%	-1.71%	-0.09%
20	5.05%	3.84%	4.95%
30	5.99%	5.29%	5.88%
40	6.15%	5.57%	6.00%
50	6.31%	5.73%	6.00%
60	6.50%	5.85%	6.00%
70	6.50%	5.93%	6.00%
80	6.50%	6.02%	6.00%
90	6.50%	6.10%	6.00%
100	6.50%	6.18%	6.00%
110	6.50%	6.28%	6.00%
120	6.50%	6.38%	6.00%
Projected Total Breakeven (year)	10	12	11
The policy year where Projected TIRR hits illustration cap of 6.0% (HKD) and 6.5% (other currencies)	60	N/A	40

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The New Era of Participating Insurance Products

Choosing the right product: it's more than just the returns

Product features make all differences

- Education Funding
- Flexibility
- Retirement

Unique

Cash Value and Face Value of the accumulated RB will become guaranteed once declared

Feature

Concierge-Style Trust-Like Service
Caring for Every Detail of Your Legacy

Three Contingent Policy Owners
provide with a seamless inheritance

Three Interim Policy Owners
allows to inherit according to the will of the Policy Owner

Flexible and Comprehensive Death Benefit Settlement Option

By Beneficiary | By timing | By events

Customize needs

Multiple premium waivers@
Passing on Wealth, Not Burdens

@Only applicable to 6/12/18-Pay policies

Better Returns

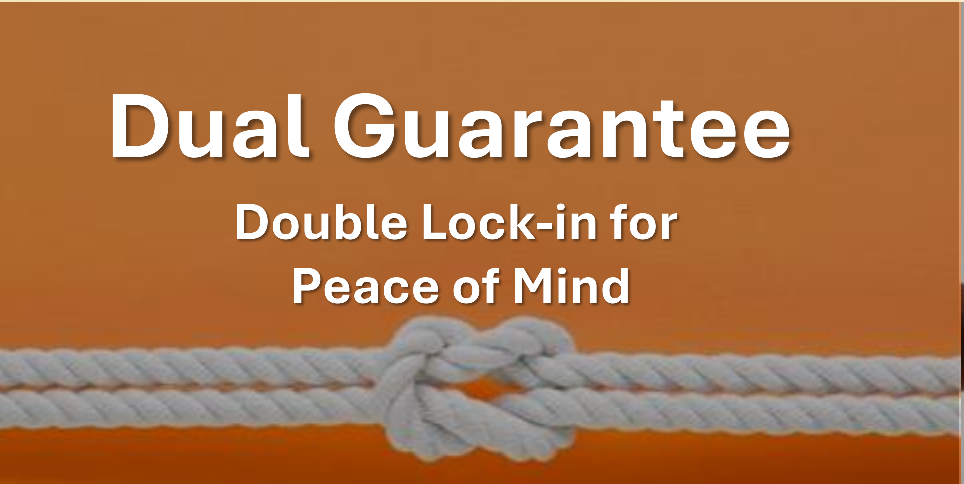
Fulfilling Promises Through Potential Upside

True Diversity

Multiple Currencies

Adaptable to Changes

Sincere Commitment Flexible Legacy Inheritance



Dual Guarantee

Double Lock-in for Peace of Mind

Concierge-Style Trust-Like Service

Seamless Inheritance

Better Returns

Fulfilling Promises Through Potential Upside

Enhanced in Returns

USD	2 Pay	3 Pay
Product Name	**Stellar Multi-Currency Plan**	**Stellar Multi-Currency Insurance Plan II**
Policy year	**Guaranteed Internal Rate of Return (GIRR)**	
10	-2.19%	0.01%↑
20	0.54%	0.45%
30	0.56%	0.51%
40	0.57%	0.57%
50	0.59%	0.62%↑
60	0.62%	0.68%↑
70	0.61%	0.74%↑
80	0.61%	0.80%↑
90	0.61%	0.80%↑
100	0.61%	0.80%↑
110	0.61%	0.80%↑
120	0.59%	0.80%↑
Guaranteed Breakeven (year)	15	**10**↑
Policy year	**Projected Total Internal Rate of Return (TIRR)**	
10	2.32%	4.26%↑
20	5.25%	6.00%↑
30	5.91%	6.39%↑
40	6.23%	6.50%↑
50	6.47%	6.50%↑
60	6.66%	6.50%
70	6.83%	6.50%
80	6.95%	6.50%
90	7.02%	6.50%
100	7.03%	6.50%
110	7.05%	6.50%
120	7.06%	6.50%
Projected Total Breakeven (year)	7	5↑

USD	6 Pay	
Product Name	**Stellar Multi-Currency Plan**	**Stellar Multi-Currency Insurance Plan II**
Policy year	**Guaranteed Internal Rate of Return (GIRR)**	
10	-4.71%	**-3.05%**↑
20	0.04%	**0.20%**↑
30	0.11%	**0.53%**↑
40	0.25%	**0.72%**↑
50	0.35%	**0.86%**↑
60	0.42%	**0.90%**↑
70	0.50%	**0.95%**↑
80	0.67%	**1.00%**↑
90	0.80%	**1.00%**↑
100	0.88%	**1.00%**↑
110	0.93%	**1.00%**↑
120	0.99%	**1.00%**↑
Guaranteed Breakeven (year)	14	**12**↑
Policy year	**Projected Total Internal Rate of Return (TIRR)**	
10	1.91%	**3.00%**↑
20	5.41%	**5.62%**↑
30	5.85%	**6.31%**↑
40	6.10%	**6.40%**↑
50	6.25%	**6.50%**↑
60	6.37%	**6.50%**↑
70	6.46%	**6.50%**↑
80	6.57%	6.50%
90	6.71%	6.50%
100	6.84%	6.50%
110	6.92%	6.50%
120	7.00%	6.50%
Projected Total Breakeven (year)	7	7

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Sun Life

Stellar Multi-Currency Insurance Plan II

Enhanced in Returns

USD	12 Pay	
Product Name	Stellar Multi-Currency Plan	Stellar Multi-Currency Insurance Plan II
Policy year	Guaranteed Internal Rate of Return (GIRR)	
10	-13.93%	**-6.00%**↑
20	0.04%	**0.14%**↑
30	0.35%	**0.47%**↑
40	0.50%	**0.68%**↑
50	0.53%	**0.78%**↑
60	0.59%	**0.86%**↑
70	0.63%	**0.93%**↑
80	0.66%	**1.00%**↑
90	0.78%	**1.00%**↑
100	0.85%	**1.00%**↑
110	0.89%	**1.00%**↑
120	0.94%	**1.00%**↑
Guaranteed Breakeven (year)	15	15
Policy year	Projected Total Internal Rate of Return (TIRR)	
10	0.01%	**0.03%**↑
20	5.46%	**5.47%**↑
30	5.72%	**6.00%**↑
40	6.05%	**6.21%**↑
50	6.17%	**6.50%**↑
60	6.59%	6.50%
70	6.43%	6.50%
80	6.56%	6.50%
90	6.71%	6.50%
100	6.90%	6.50%
110	6.93%	6.50%
120	7.00%	6.50%
Projected Total Breakeven (year)	10	10

USD	18 Pay	
Product Name	Stellar Multi-Currency Plan	Stellar Multi-Currency Insurance Plan II
Policy year	Guaranteed Internal Rate of Return (GIRR)	
10	-5.16%	**-6.50%**↑
20	0.54%	**0.09%**↑
30	0.56%	**0.46%**↑
40	0.57%	**0.62%**↑
50	0.58%	**0.72%**↑
60	0.58%	**0.80%**↑
70	0.58%	**0.86%**↑
80	0.58%	**1.00%**↑
90	0.58%	**1.00%**↑
100	0.58%	**1.00%**↑
110	0.58%	**1.00%**↑
120	0.58%	**1.00%**↑
Guaranteed Breakeven (year)	16	16
Policy year	Projected Total Internal Rate of Return (TIRR)	
10	0.02%	**0.02%**↑
20	4.65%	**5.05%**↑
30	5.68%	**5.99%**↑
40	6.11%	**6.15%**↑
50	6.30%	**6.31%**↑
60	6.53%	6.50%
70	6.71%	6.50%
80	6.86%	6.50%
90	7.00%	6.50%
100	7.00%	6.50%
110	7.00%	6.50%
120	7.00%	6.50%
Projected Total Breakeven (year)	10	10

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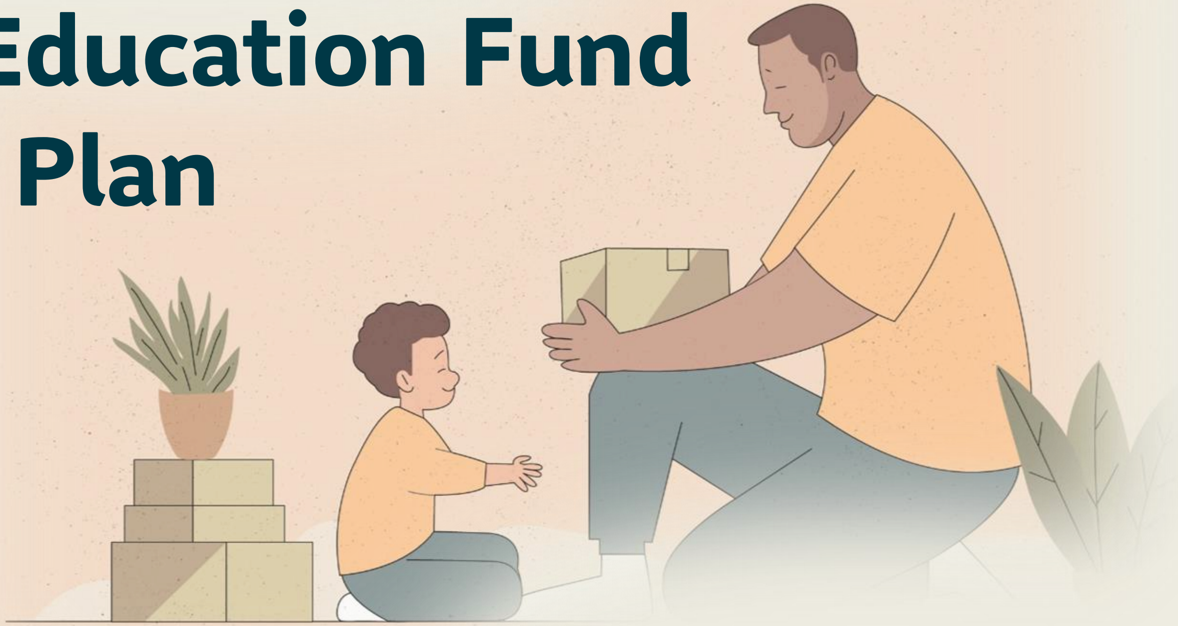
The projected TCV using to calculate the above projected Total Breakeven and projected Total Internal Rate of Return takes into account the Reversionary Bonus and Terminal Bonus (collectively the "Bonuses") payable under the policy. The Bonuses are calculated based on the Company's current projection of Bonuses scales, which are not guaranteed and will be subject to change at the Company's sole discretion. The actual values paid may change with the values being higher or lower than those illustrated. The Company's Bonuses will typically vary based on the performance of a number of experience factors, including investment return as one of the main determinant of the Bonuses performance. Other factors include, but are not limited to, claims experience, policy expenses, taxes, and policyholder persistency experience. Please refer to the bonus philosophy under the Important Information of the Product Brochure.

Sun Life

Retirement / Education Fund – Withdrawal Plan



12 Pay Withdrawal Plan

Retirement Savings "1:1"

12 Pay - Annual Premium **USD10,000**

Starting from the end of the 12th policy year **Projected withdraw** **USD10,000** annually to whole life

The projected total cash value after withdrawals can serve as A substantial legacy!

Policy year	Projected Total Cash Value after Projected Withdrawal
30	179,978
50	341,014
100	4,964,220
120	17,216,096

*Subject to minimum notional amount requirement, the initial notional amount must reach USD18,000.

Education Fund

Tuition fees first, then living expense

12 Pay - Annual Premium **USD10,000**

Starting from the end of the 12th to 15th policy year, projected withdraw

25% of total premiums for tuition **Breakeven**

Then starting from the end of the 16th policy year, projected withdraw

3% of total premiums for living expenses to whole life

The projected total cash value after withdrawals can serve as A substantial legacy!

Policy year	Projected Total Cash Value after Projected Withdrawal
30	53,245
50	71,577
100	504,673
120	1,649,596

*Subject to minimum notional amount requirement, the initial notional amount must reach USD51,000.

The projected withdrawal amounts are deducted from the projected Total Cash Value based on Sun Life HK's bonus scales determined under current assumed investment return and are not guaranteed. The projected Total Cash Value takes into account the Reversionary Bonus and Terminal Bonus (collectively the "Bonuses") payable under the policy. The Bonuses are calculated based on the Company's current projection of Bonuses scales, which are not guaranteed and will be subject to change at the Company's sole discretion. The actual values paid may change with the values being higher or lower than those illustrated. The Company's Bonuses will typically vary based on the performance of a number of experience factors, including investment return as one of the main determinant of the Bonuses performance. Other factors include, but are not limited to, claims experience, policy expenses, taxes, and policyholder persistency experience. Please refer to the bonus philosophy under the Important Information of the Product Brochure. The projected total cash value after projected withdrawals as illustrated above is subject to a cap equivalent to total internal rate of returns of 6.5% p.a.,. The projected total cash value after projected withdrawals as illustrated above is rounded to the nearest integer.

Please note that any withdrawal which exceeds the total of the remaining balance of cash value of accumulated Reversionary Bonus and the value in the Value Lock-in Account will be deducted from the Guaranteed Cash Value and the cash value of Terminal Bonus, which in turn will reduce the Notional Amount of the policy and be deemed as partial surrender and will also reduce the long-term value of the policy. The above withdrawal examples are for illustrative purpose only, client should withdraw the policy value based on their actual needs.

18 Pay Withdrawal Plan

Retirement Savings "1:2"

18 Pay - Annual Premium **USD10,000**

Starting from the end of the 12th policy year **Projected withdraw** **USD20,000** annually to whole life

The projected total cash value after withdrawals can serve as A substantial legacy!

Policy year	Projected Total Cash Value after Projected Withdrawal
30	284,938
50	314,712
100	1,377,729
120	4,112,610

*Subject to minimum notional amount requirement, the initial notional amount must reach USD18,000.

Education Fund

Tuition fees first, then living expense

18 Pay - Annual Premium **USD10,000**

Starting from the end of the 18th to 21st policy year, projected withdraw

25% of total premiums for tuition **Breakeven**

Then starting from the end of the 22nd policy year, projected withdraw

6% of total premiums for living expenses to whole life

The projected total cash value after withdrawals can serve as A substantial legacy!

Policy year	Projected Total Cash Value after Projected Withdrawal
30	172,849
50	248,694
100	2,978,341
120	10,154,763

*Subject to minimum notional amount requirement, the initial notional amount must reach USD51,000.

The projected withdrawal amounts are deducted from the projected Total Cash Value based on Sun Life HK's bonus scales determined under current assumed investment return and are not guaranteed. The projected Total Cash Value takes into account the Reversionary Bonus and Terminal Bonus (collectively the "Bonuses") payable under the policy. The Bonuses are calculated based on the Company's current projection of Bonuses scales, which are not guaranteed and will be subject to change at the Company's sole discretion. The actual values paid may change with the values being higher or lower than those illustrated. The Company's Bonuses will typically vary based on the performance of a number of experience factors, including investment return as one of the main determinant of the Bonuses performance. Other factors include, but are not limited to, claims experience, policy expenses, taxes, and policyholder persistency experience. Please refer to the bonus philosophy under the Important Information of the Product Brochure. The projected total cash value after projected withdrawals as illustrated above is subject to a cap equivalent to total internal rate of returns of 6.5% p.a.,. The projected total cash value after projected withdrawals as illustrated above is rounded to the nearest integer.

Please note that any withdrawal which exceeds the total of the remaining balance of cash value of accumulated Reversionary Bonus and the value in the Value Lock-in Account will be deducted from the Guaranteed Cash Value and the cash value of Terminal Bonus, which in turn will reduce the Notional Amount of the policy and be deemed as partial surrender and will also reduce the long-term value of the policy. The above withdrawal examples are for illustrative purpose only, client should withdraw the policy value based on their actual needs.

Market Comparison – Product Features

Market Comparison – Product Features

	Sun Life	AIX	Prxdential	Manxlife	AXX	FXD	CXFLife	YXLife	Genexali	Chxbb	Chixn Paxific
Unique in market	Stellar Multi-Currency II	GlobxlFlexi	Entrxst	Genxsis	FortxneXtra	MaxFocxs Legaxy II	MyWexlth 2 (Prexier)	Prospxrous Infixity Saxer	LixnAchixver Elxte	MyLegxcy Insurxnce Plxn V	Gxld Rxyi Saxing
Face value and Cash Value of RB	**Cash Value and Face Value of RB: guaranteed once declared**	Cash Value: Non-guaranteed	Cash Value: Non-guaranteed	No RB	Cash Value: Non-guaranteed	Cash Value: Non-guaranteed	Cash Value: Non-guaranteed	Cash Value: Non-guaranteed	No RB	Cash Value: Non-guaranteed	Cash Value: Non-guaranteed
Functions for Legacy Planning											
DBSO – Flexible Option	✓ Most flexible **Set up by Beneficiary, by %, by timing and by events**	✗ packaged options	✓ Only available one beneficiary and subject to installment and events	✗ packaged options	✗ packaged options	✗ packaged options	✓ Only allow to design instalment pattern	✗ packaged options	✗ packaged options	✗ packaged options	✗ packaged options
DBSO – Continuation Option	✓	✗	✓	✓	✓ Standalone benefit, for one contingent insured only	✓ Standalone benefit, for multiple contingent insured	✓ Standalone benefit, for two beneficiaries only	✓ Standalone benefit, for one contingent insured only	✓ Standalone benefit, for one contingent insured only	✓ Multiple beneficiaries	✓ Standalone benefit, for one contingent insured only
Contingent Policy Owner	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
- Designate up to	**3 persons**	One person	One person	One person	One person	3 person	One person	One person	One person	5 persons	One person
Interim Policy Owner	✓	✓ Subject to min. TPP requirement	✗	✓	✗	✓	✓	✓	✓	✓	✗
-Designate up to	**3 persons**	One person	N/A	One person	N/A	One person	One person	One person	One person	One person	N/A

Products of different companies may have different features. The below comparison should not be taken as a direct comparison of different products or a complete analysis. The comparison is for reference only (information as at July 2025).

Market Comparison – Product Features

	Sun Life	AIX	Prxdential	Manxlife	AXX	FXD	CXFLife	YXLife	Genexali	Chxbb	Chixn Paxific
	Stellar Multi-Currency II	GlobxlFlexi	Entrxst	Genxsis	FortxneXtra	MaxFocxs Legaxy II	MyWexlth 2 (Prexier)	Prospxrous Infixity Saxer	LixnAchixver Elxte	MyLegxcy Insurxnce Plxn V	Gxld Rxyi Saxing
Flexibility											
Unique in market **Multi Currency**	**4 currencies at same return**	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
	No adjustment factor	✗	✓	✗	✗	✗	✗	✗	✗	✗	✗
Unique in market **Flexible withdrawal**	**SunWallet supports 17 currencies, designated recipient# and free of charge for first overseas transfer annually**	✓ Available from 5^{th} year	✓ Available from 5^{th} year	✗	✗	✗	✗	✗	✗	✗	✓ Available from 10^{th} year
Free premium waiver	✓	✗	✓ Only applicable to PO's accidental death	✗	✗	✗	✓	✓	✗	✗	✗
Other Feature											
Academic Award	✓	✓	✓	✗	✗	✓	✗	✗	✗	✗	✗

The Designated Recipient must fulfill our current accepted relationships. The Designated Recipient must pass customer due diligence requirements and comply with applicable laws, regulations, and guidelines, as well as our current administrative rules. For details, please refer to the administrative guidelines

Products of different companies may have different features. The below comparison should not be taken as a direct comparison of different products or a complete analysis. The comparison is for reference only (information as at July 2025).

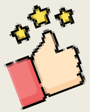
True Diversity
Multiple Currencies
Adaptable to Changes

Flexibility in policy functions
Adaptable to Changes

Multiple Currencies Options

Flexible arrangement:
Currency Change Option + Multiple Policy Currencies

On or after the 3rd policy anniversary, clients can change the policy currency to another policy currency by exercising Currency Change Option to meet the changing financial needs at any time

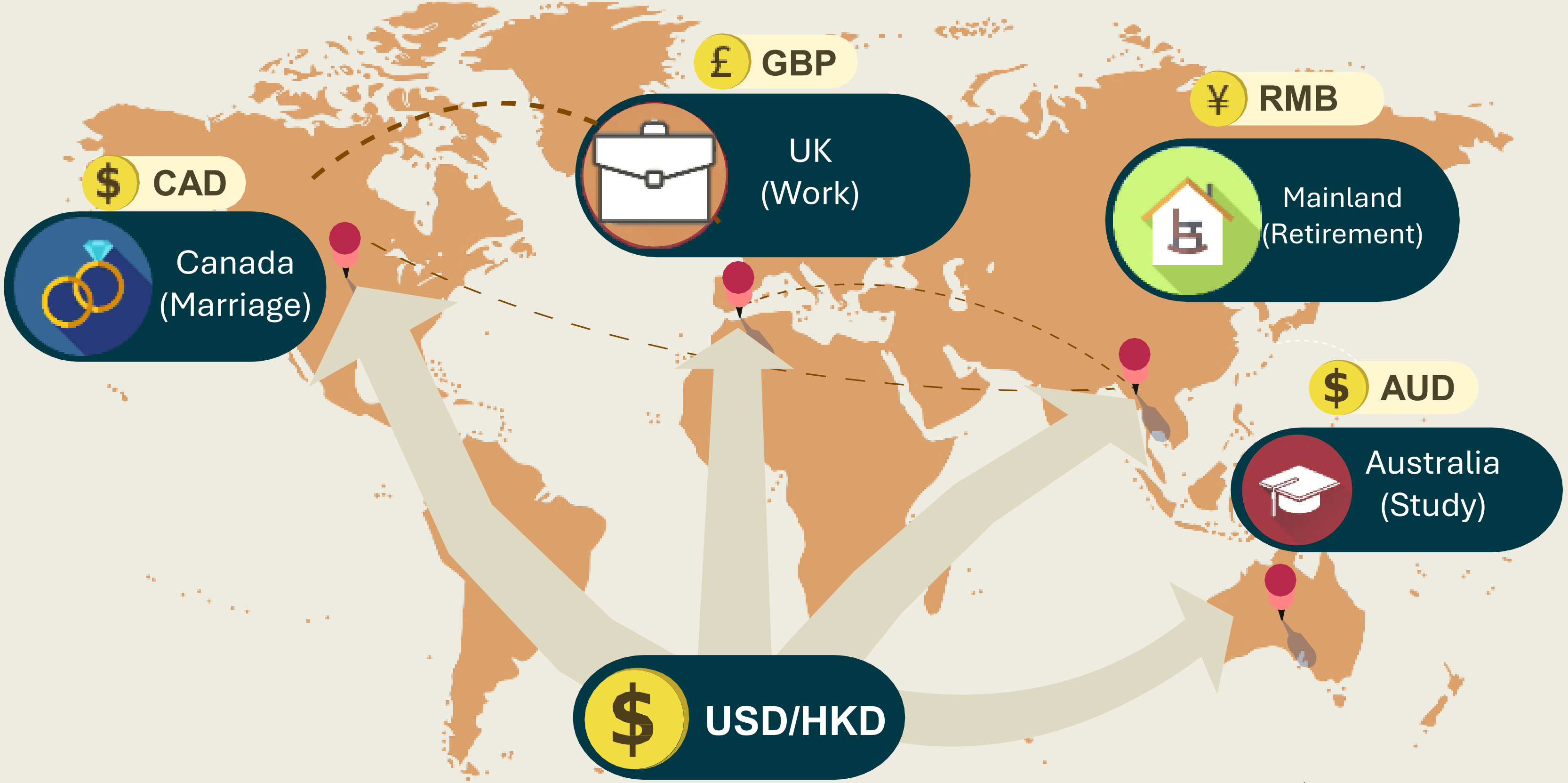


Currency change WITHOUT adjustment factor on TCV, rare in the market

Current available currency options:
USD, CAD, RMB, GBP, AUD and HKD

More currency options will be launched

Flexible arrangement:
Currency Change Option + Multiple Policy Currencies



Returns on Different Currencies

Under current assumptions

below 4 policy currencies offers the same return

USD RMB

CAD AUD

Returns on different currencies

Policy return of CAD, RMB and AUD policies are the same as USD policies under current assumptions

Assumed total premium paid: ~USD250,000 / ~CAD250,000 / ~RMB1,500,000 / ~GBP200,000/~AUD300,000 /~HKD2,000,000

3 pay			
Policy Currency	USD / CAD / RMB /AUD	GBP	HKD
Policy Year	Guaranteed Internal Rate of Return (GIRR)		
10	0.01%	-3.65%	0.01%
20	0.45%	-1.31%	0.45%
30	0.51%	0.06%	0.51%
40	0.57%	0.20%	0.57%
50	0.62%	0.28%	0.62%
60	0.68%	0.32%	0.68%
70	0.74%	0.36%	0.74%
80	0.80%	0.40%	0.80%
90	0.80%	0.40%	0.80%
100	0.80%	0.40%	0.80%
110	0.80%	0.40%	0.80%
120	0.80%	0.40%	0.80%
Guaranteed Breakeven (year)	10	26	10
Policy Year	Projected Total Internal Rate of Return (TIRR)		
10	4.26%	3.17%	4.16%
20	6.00%	5.32%	5.90%
30	6.39%	5.73%	6.00%
40	6.50%	5.92%	6.00%
50	6.50%	5.93%	6.00%
60	6.50%	5.95%	6.00%
70	6.50%	5.98%	6.00%
80	6.50%	6.02%	6.00%
90	6.50%	6.11%	6.00%
100	6.50%	6.34%	6.00%
110	6.50%	6.41%	6.00%
120	6.50%	6.47%	6.00%
Projected Total Breakeven (year)	5	7	6
The policy year where Projected TIRR hits illustration cap of 6.0% (HKD) and 6.5% (other currencies)	37	N/A	26

6 pay			
Policy Currency	USD / CAD / RMB /AUD	GBP	HKD
Policy Year	Guaranteed Internal Rate of Return (GIRR)		
10	-3.05%	-6.08%	-3.05%
20	0.20%	-2.16%	0.20%
30	0.53%	-0.87%	0.53%
40	0.72%	0.22%	0.72%
50	0.86%	0.36%	0.86%
60	0.90%	0.40%	0.90%
70	0.95%	0.45%	0.95%
80	1.00%	0.50%	1.00%
90	1.00%	0.50%	1.00%
100	1.00%	0.50%	1.00%
110	1.00%	0.50%	1.00%
120	1.00%	0.50%	1.00%
Guaranteed Breakeven (year)	12	32	12
Policy Year	Projected Total Internal Rate of Return (TIRR)		
10	3.00%	1.77%	2.89%
20	5.62%	4.86%	5.51%
30	6.31%	5.65%	6.00%
40	6.40%	5.78%	6.00%
50	6.50%	5.89%	6.00%
60	6.50%	5.96%	6.00%
70	6.50%	6.04%	6.00%
80	6.50%	6.11%	6.00%
90	6.50%	6.18%	6.00%
100	6.50%	6.26%	6.00%
110	6.50%	6.36%	6.00%
120	6.50%	6.45%	6.00%
Projected Total Breakeven (year)	7	9	8
The policy year where Projected TIRR hits illustration cap of 6.0% (HKD) and 6.5% (other currencies)	50	N/A	29

According to the guidelines from the IA, starting from July 1, 2025, the guidelines explicitly mandate all insurance companies that **the Total Internal Rate of Return for participating policies illustrated** at the point of sale must not exceed **the rate cap of 6.5%** (Non-HKD Policies) / **6.0%** (HKD Policies). **The actual return within the policies remain unaffected.**

The projected TCV using to calculate the above projected Total Breakeven and projected Total Internal Rate of Return takes into account the Reversionary Bonus and Terminal Bonus (collectively the "Bonuses") payable under the policy. The Bonuses are calculated based on the Company's current projection of Bonuses scales, which are not guaranteed and will be subject to change at the Company's sole discretion. The actual values paid may change with the values being higher or lower than those illustrated. The Company's Bonuses will typically vary based on the performance of a number of experience factors, including investment return as one of the main determinant of the Bonuses performance. Other factors include, but are not limited to, claims experience, policy expenses, taxes, and policyholder persistency experience. Please refer to the bonus philosophy under the Important Information of the Product Brochure.

Returns on different currencies

Policy return of CAD, RMB and AUD policies are the same as USD policies under current assumptions

Assumed total premium paid: ~USD250,000 / ~CAD250,000 / ~RMB1,500,000 / ~GBP200,000/~AUD300,000 /~HKD2,000,000

12 pay			
Policy Currency	USD / CAD / RMB /AUD	GBP	HKD
Policy Year	Guaranteed Internal Rate of Return (GIRR)		
10	-6.00%	-12.88%	-6.00%
20	0.14%	-3.51%	0.14%
30	0.47%	-1.86%	0.47%
40	0.68%	0.13%	0.68%
50	0.78%	0.28%	0.78%
60	0.86%	0.36%	0.86%
70	0.93%	0.43%	0.93%
80	1.00%	0.50%	1.00%
90	1.00%	0.50%	1.00%
100	1.00%	0.50%	1.00%
110	1.00%	0.50%	1.00%
120	1.00%	0.50%	1.00%
Guaranteed Breakeven (year)	15	35	15
Policy Year	Projected Total Internal Rate of Return (TIRR)		
10	0.03%	-3.09%	-0.04%
20	5.47%	4.70%	5.36%
30	6.00%	5.34%	5.89%
40	6.21%	5.63%	6.00%
50	6.50%	5.83%	6.00%
60	6.50%	5.91%	6.00%
70	6.50%	5.98%	6.00%
80	6.50%	6.06%	6.00%
90	6.50%	6.14%	6.00%
100	6.50%	6.22%	6.00%
110	6.50%	6.32%	6.00%
120	6.50%	6.42%	6.00%
Projected Total Breakeven (year)	10	12	11
The policy year where Projected TIRR hits illustration cap of 6.0% (HKD) and 6.5% (other currencies)	50	N/A	37

18 pay			
Policy Currency	USD / CAD / RMB /AUD	GBP	HKD
Policy Year	Guaranteed Internal Rate of Return (GIRR)		
10	-6.50%	-11.53%	-6.50%
20	0.09%	-5.75%	0.09%
30	0.46%	-2.54%	0.46%
40	0.62%	0.09%	0.62%
50	0.72%	0.22%	0.72%
60	0.80%	0.30%	0.80%
70	0.86%	0.36%	0.86%
80	1.00%	0.50%	1.00%
90	1.00%	0.50%	1.00%
100	1.00%	0.50%	1.00%
110	1.00%	0.50%	1.00%
120	1.00%	0.50%	1.00%
Guaranteed Breakeven (year)	16	38	16
Policy Year	Projected Total Internal Rate of Return (TIRR)		
10	0.02%	-1.71%	-0.09%
20	5.05%	3.84%	4.95%
30	5.99%	5.29%	5.88%
40	6.15%	5.57%	6.00%
50	6.31%	5.73%	6.00%
60	6.50%	5.85%	6.00%
70	6.50%	5.93%	6.00%
80	6.50%	6.02%	6.00%
90	6.50%	6.10%	6.00%
100	6.50%	6.18%	6.00%
110	6.50%	6.28%	6.00%
120	6.50%	6.38%	6.00%
Projected Total Breakeven (year)	10	12	11
The policy year where Projected TIRR hits illustration cap of 6.0% (HKD) and 6.5% (other currencies)	60	N/A	40

According to the guidelines from the IA, starting from July 1, 2025, the guidelines explicitly mandate all insurance companies that **the Total Internal Rate of Return for participating policies illustrated** at the point of sale must not exceed **the rate cap of 6.5%** (Non-HKD Policies) / **6.0%** (HKD Policies). **The actual return within the policies remain unaffected.**

The projected TCV using to calculate the above projected Total Breakeven and projected Total Internal Rate of Return takes into account the Reversionary Bonus and Terminal Bonus (collectively the "Bonuses") payable under the policy. The Bonuses are calculated based on the Company's current projection of Bonuses scales, which are not guaranteed and will be subject to change at the Company's sole discretion. The actual values paid may change with the values being higher or lower than those illustrated. The Company's Bonuses will typically vary based on the performance of a number of experience factors, including investment return as one of the main determinant of the Bonuses performance. Other factors include, but are not limited to, claims experience, policy expenses, taxes, and policyholder persistency experience. Please refer to the bonus philosophy under the Important Information of the Product Brochure.

Flexible arrangement:

Currency Change Option - The arrangement and rules

Enquiry

Client would like to change the policy currency **and ask for an illustration in new currency** from us

Issue reference illustration

We will issue an illustration in new currency for client **reference and consideration** **(the exchange rate used on the illustration is based on the print date)**

Application

If client decides to change policy currency, client needs to complete and submit the designated form to us within 30 days before the Policy Anniversary

Currency change is in effect

Currency change will be in effect on Policy Anniversary. The **Prevailing Exchange Rate** used to convert the TCV and total premium due and paid is **based on the effective date of currency change**

Issue confirmation documents

New policy number will be assigned. A **confirmation letter** regarding to the currency change, **endorsement**, **Policy Summary** and **the latest illustration** will be issued

Since the exchange rate used on **reference illustration** and **the latest illustration issued after currency change <u>might not be the same</u>**, the actual policy value and policy value projection will be shown in the Policy Summary and the latest illustration

Flexible arrangement:
Currency Change Option - How it works

After exercising Currency Change Option:

Step 1 *Total cash value*, including *the amount in Value Lock-in Account (if any)* and *total premiums due and paid* of the basic plan will be converted at the prevailing market based exchange rate as determined by us from time to time ("**Prevailing Exchange Rate**")

Step 2 The Notional Amount of the New Policy after Currency Change will be determined based on the TCV (exclude any amount in Value Lock-in Account), GCV scale, RB scale and TB scale of the New Currency

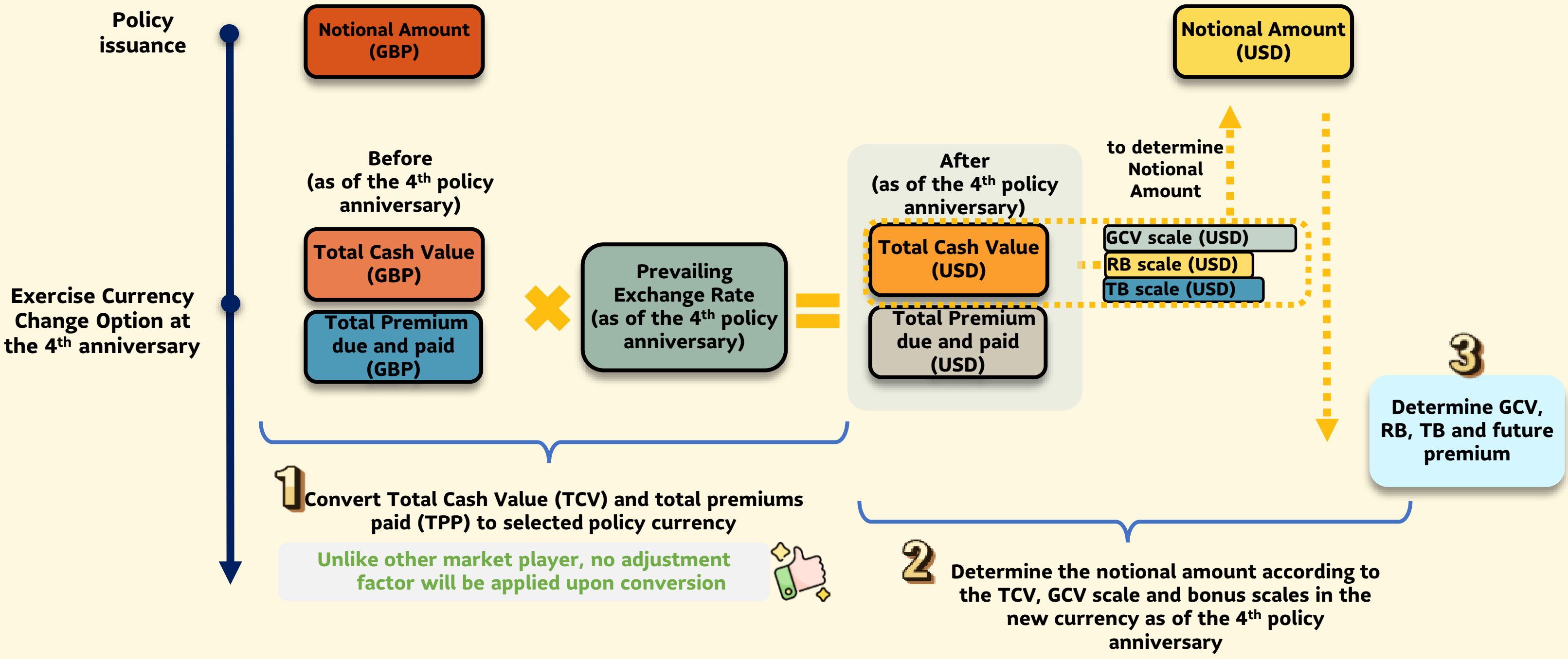
Step 3 The GCV, RB, TB and any future premium of the New Policy after Currency Change will be determined according to this Notional Amount

After conversion, the mix of GCV and non-guaranteed RB and TB may be affected

Please refer to policy provisions for the relevant terms and conditions

Flexible arrangement:
Currency Change Option - Illustrative Example

Illustrative example: Stellar Multi-Currency Insurance Plan II 6-Pay policy / Notional Amount: GBP 90,000, assume a Policy Owner exercises Currency Change Option to convert policy currency from GBP to USD at the 4th policy anniversary.



Flexible arrangement:

Currency Change Option - What is the advantage without adjustment factor upon conversion?

In the process of currency change of the similar products in the market, adjustment factor will be applied to reflect the difference of asset yield and transaction fee. To strengthen the **transparency to our clients**, we will undergo currency change under **same product** when exercising Currency Change Option and **no adjustment factor** will be applied.

Stellar Multi-Currency Insurance Plan II
(Currency change WITHOUT adjustment factor on TCV)

TCV in original policy currency × Currency Exchange Rate = TCV in new policy currency

Similar product in market
(Currency change with adjustment factor on TCV)

TCV in original policy currency × Currency Exchange Rate × Adjustment Factor = TCV in new policy currency

Impact: Not transparent
TCV in new policy currency may be lower or higher

Adjustment Factor such as:
1) the investment yield and asset values of the existing and new underlying portfolio of assets, and/or
2) the transactions from the existing to new assets

One-stop Digital Withdrawal Platform SunWallet

Market Innovation and Exclusivity

1 Transcend Geographical Boundaries

- Benefit from simpler cross-border or overseas wealth management
- **Free** of charge your first annual overseas transfer^@

^Applicable to designated products including SunJoy Global Insurance Plan II, SunGift Global Insurance Plan II and Stellar Multi-Currency Insurance Plan II

2 24/7 Flexible Policy Management

Enjoy financial flexibility with **various automatic instructions**:

- One-time withdrawal
- Regular withdrawals
- Regular withdrawals to pay premiums*

3 Flexible multi-currencies 4 6 17

support up to 17 currencies

6 Policy Currencies

4 Currencies in a same return

- USD
- CAD
- AUD
- RMB
- HKD
- GBP

Enjoy the flexibility to choose your payout currency with SunWallet's unique withdrawal Feature

Exchange to the currencies you want !

Exchange what you need, exchange what you want! Exchange your best!

HKD	GBP	KRW	ZAR
USD	EUR	SGD	VND
AUD	JPY	RMB	MYR
CAD	THB	IDR	
AED		PHP	

4 Designated Recipient Enhanced

Pay directly to **a designated person#** after withdrawn from the policy

*Applicable to the specified products and subject to the guidelines provided by the regulatory authorities of the local applicable laws, regulations and relevant jurisdictions. Please refer to the relevant leaflets and administrative guidelines for details.
#The current accepted relationships of Designated Recipient are: the policy owner's spouse, parent, child, sibling, grandparent, grandchild, niece/nephew, uncle/aunt, cousins, step-parent, step-child, fiancé/fiancée, cohabiting partner, Hong Kong registered charitable organizations, Hong Kong-registered residential care homes for persons with disabilities and licensed elderly care homes in Hong Kong. The Designated Recipient must pass customer due diligence requirements and comply with applicable laws, regulations, and guidelines, as well as our current administrative rules. For details, please refer to the administrative guidelines
@If the currency of the receiving overseas bank account is different from the policy currency, remittances may besubject to an exchange rate determined by third-party banks and service providers and it will be borne by the policy owner.

Designated Recipient

- ✓ From the 1st policy anniversary, client may choose to pay directly to **a designated person other than the Policy Owner** after withdrawn from the policy
- ✓ Both one-off withdrawal and regular withdrawals can be paid directly to a designated person
- ✓ The current accepted relationships of Designated Recipient are: the policy owner's spouse, parent, child, sibling, grandparent, grandchild, niece/nephew, uncle/aunt, cousins, step-parent, step-child, fiancé/fiancée, cohabiting partner, Hong Kong registered charitable organizations, Hong Kong-registered residential care homes for persons with disabilities and licensed elderly care homes in Hong Kong. The Designated Recipient must pass customer due diligence requirements and comply with applicable laws, regulations, and guidelines, as well as our current administrative rules. For details, please refer to the administrative guidelines
- ✓ Applicable to designated products including this plan

Utilize the policy withdrawal function

Dual Guarantee

Double Lock-in for Peace of Mind

Reversionary Bonus + Value Lock-in Option

Double Lock-in: Reversionary Bonus + Value Lock-in Option

Unique in market

First Lock-in:

Once declared, the cash value and face value of Reversionary Bonus will become guaranteed

Second Lock-in: Value Lock-in Option

- **Starting from the 5th policy anniversary**, client can request to transfer certain percentage ("Lock-in Percentage^") of the sum of GCV, RBCV and TBCV to Value Lock-in Account to secure the accumulated wealth against market volatility.
- Amount in the Value Lock-in Account will enjoy a non-guaranteed interest rate* for accumulation and can be withdrawn at any time, or for other purposes by using SunWallet.

^The range of the Lock-in Percentage of each time is from 10% to 50% and the maximum aggregate Lock-in Percentage is 50% per policy year

*Current non-guaranteed interest rate for accumulation **3.5%** p.a. for USD/CAD/RMB/AUD/HKD and 2.7% p.a. for GBP.

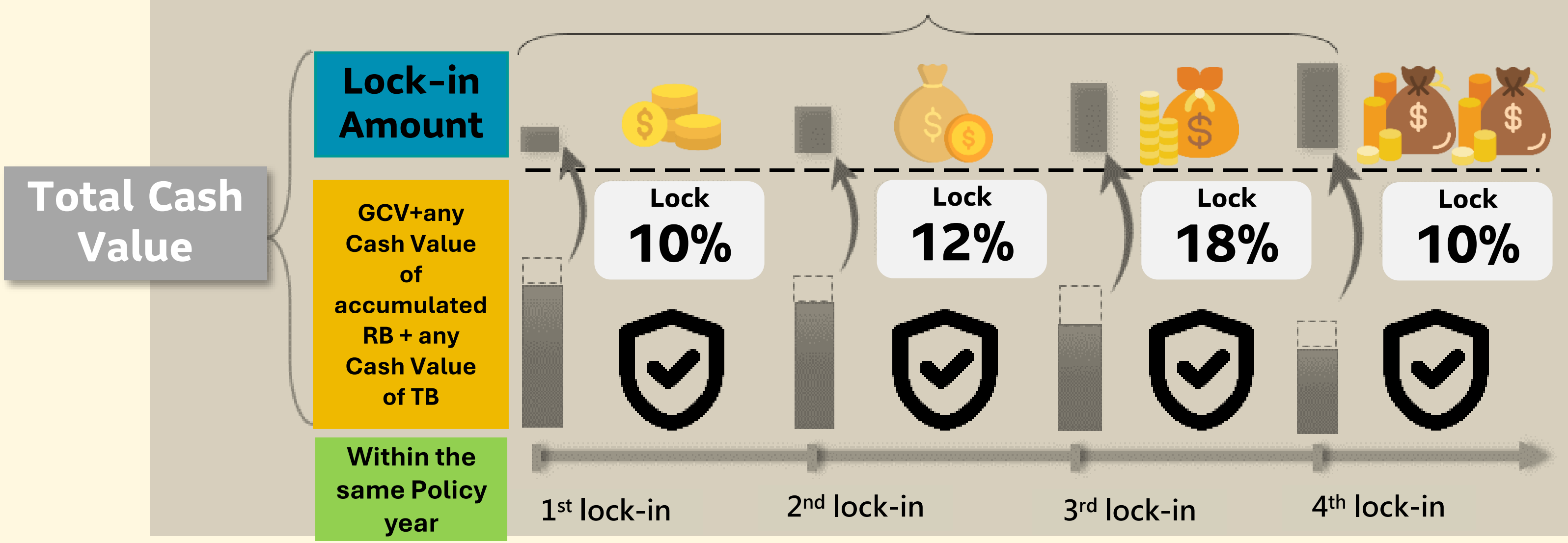
Please refer to product details and policy provisions for the relevant terms and conditions

The "Unique-in-market" statement is based on a comparison with other savings plans for new Composite and Long-Term Businesses as identified in the Register of Authorized Insurers by Insurance Authority as of July 2025.

Double Lock-in: Value Lock-in Option (continued)

Enhanced

- Accumulate at a non-guaranteed interest rate
- The maximum aggregate Lock-in Percentage is 50% per policy year



Please refer to product details and policy provisions for the relevant terms and conditions

Double Lock-in: Value Lock-in Option (continued)

Enhanced

Application Period	• Value Lock-in Option can be excised starting from the **5th** policy anniversary, and **can be made more than once per policy year**
Application Conditions	• The Notional Amount after exercising the Value Lock-in Option **cannot be less than the minimum amount** requirements (USD500 / CAD600 / GBP350 / RMB3,500 / AUD750 / HKD4,000 (if applicable)) as required by the then current administrative rules. • The range of the Lock-in Percentage is **from 10% to 50%** for each time of exercising this option • **The maximum aggregate Lock-in Percentage is 50% per policy year** • Value Lock-in Option **is not allowed to exercise if the policy is assigned and has any outstanding policy loan**
Required Documents	• **Prescribed form for Value Lock-in Option** – client needs to complete and submit to us for application of Value Lock-in Option
Important Notes	• The application for Value Lock-in Option **CANNOT be withdrawn or reversed back once approved** • The Notional Amount, GCV, total premiums paid, future declaration of RB, TB of the original policy will be reduced proportionally according to the Lock-in Percentage

Please refer to product details and policy provisions for the relevant terms and conditions

Concierge-Style Trust-Like Service

Seamless Inheritance

Policy Split

Change of Coverage

Change of Insured

Designated Recipient

Concierge-Style Trust-Like Service

Death Benefit Settlement Option

Contingent Policy Owner

Flexible Option

Interim Policy Owner

Continuation Option

Contingent Policy Owner and Interim Policy Owner

Before enhancement	Only one designated Contingent Policy Owner	
After enhancement	Up to 3 Contingent Policy Owners	Allow to set up 3 Interim Policy Owners

Legacy aim achieved

- ✓ Ensures the policy is inherited by designated adult family members according to the client wish
- ✓ Ensures policy continuation, allowing for ongoing wealth accumulation
- ✓ Avoids probate proceedings, allowing uninterrupted wealth accumulation through the policy

Legacy aim achieved

- ✓ Designate a date/age for the contingent policy owner to inherit
  Entrust a reliable person to take over if children are not yet adults
- ✓ stablish limited rights, allowing the policy custodian to exercise limited policy functions
- ✓ Reduce inheritance disputes, ensuring wealth transfer proceeds according to the policy owner's plan

Seamless Inheritance: Designation of Contingent Policy Owner Option

- After policy issuance, the policy owner can designate Contingent Policy Owner ("CPO") for their Policy. If the current policy owner unfortunately passes away, the ownership of the policy will transfer to the Contingent Policy Owner, allowing wealth accumulation to continue without interruption
- Applicable to both child and adult policies
- The Policy Owner may designate up to **3** Contingent Policy Owner
- Designate the **sequence of succession** for Contingent Policy Owner (s)
- If the 1st priority Contingent Policy Owner is unable to become the new Policy Owner, the 2nd priority Contingent Policy Owner can apply to become the new policyholder, and so on.

Legacy aim achieved

✓ **Ensures the policy is inherited by designated adult family members according to the client wish**

✓ **Ensures policy continuation, allowing for ongoing wealth accumulation**

✓ **Up to 3 "contingency" can be designated, further ensuring policy continuation**

✓ **Avoids probate proceedings, allowing uninterrupted wealth accumulation through the policy**

Notes :

1. The Designation of Contingent Policy Owner Option is subject to the prescribed conditions set out in the relevant leaflet, prescribed form and endorsement, the then current administrative rules, underwriting rules, designated by Sun Life being fulfilled and the request being approved by Sun Life
2. Current accepted relationship: family members – the policy owner's spouse, parent, child, sibling, grandparent, grandchild, or any other relationship as approved by Sun Life
3. The 1st priority Contingent Policy Owner has the first right to apply for the full ownership of the Policy, subject to our approval. If the 1st priority Contingent Policy Owner (i) is unable or unwilling to take over policy ownership; (ii) fails to pass customer due diligence requirements or comply with applicable laws, regulations, and guidelines; or (iii) does not apply to us within 365 days after the death of the policy owner. The policy ownership will transfer to the 2nd priority Contingent Policy Owner, subject to our approval. This process continues in the specified order
4. When we determine none of the Contingent Policy Owner shall become the new Policy Owner, then the ownership of this Policy shall vest in the Policy Owner's estate
5. If client designate the Contingent Policy Owner(s) while there is existing Contingent Policy Owner designation(s) on our record; or, you change of Policy Owner; or, you exercise Change of Coverage Option; or, you exercise Change of Insured Option; while there is an existing Contingent Policy Owner designation on our records, such existing Contingent Policy Owner designation will be automatically revoked

Seamless Inheritance: Designation of Contingent Policy Owner Option

Example：Designated 1 Contingent Policy Owner

Legacy aim

- Mum is worried that if she passes away the policy will become part of her estate, making it difficult for the family to manage
- To ensure the policy continues and wealth accumulation goes on,
- After the policy is issued, Mum designates Dad as the Contingent Policy Owner

Future premiums are waived* due to the death of the Policy Owner

Waived

Mum passed away due to sickness

Contingent Policy Owner becomes the new policy owner

Legacy aim achieved

✓ The policy is seamlessly taken over by the Contingent Policy Owneraccording to the customer's predetermined wishes.

✓ This avoids probate proceedings, allowing the policy to accumulate wealth without interruption.

Stellar Multi-Currency Insurance Plan II (6 pay) Policy

Policy Owner	Mum	→	Dad	New Policy Owner
Insured	Daughter	← Unchanged →	Daughter	

*Maximum Waiver Amount is USD200,000 / CAD240,000 / GBP140,000 / RMB1,400,000 / AUD300,000 / HKD1,600,000 (if applicable) under all policy(ies) of Stellar Multi-Currency Insurance Plan II and any other products with the same Waiver of Premium Benefit, Payor Benefit and Waiver of Premium for the Beneficiary under Continuation Option issued by us for the same Policy Owner.

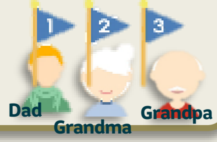
Seamless Inheritance: Designation of Contingent Policy Owner Option

Enhanced

Example：Designated 3 Contingent Policy Owners

Legacy aim

- Life is unpredictable, and designating just one Contingent Policy Owner doesn't fully reassure Mum.
- After the policy is issued, Mum **designates 3 Contingent Policy Owners** and arranges their **order of succession**.



Future premiums are waived* due to the death of the Policy Owner

Legacy aim achieved

✓ Even if the 1st Contingent Policy Owner is unable to become the new policy owner,

✓ the policy can still be seamlessly taken over by the 2nd Contingent Policy Owner according to the client's preset wishes.

Stellar Multi-Currency Insurance Plan II (6 pay) Policy

Dad and Mum both die in a car accident

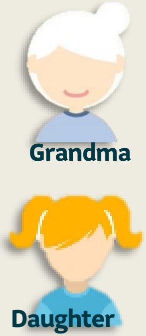
the 2nd Contingent Policy Owner becomes the new policy owner

Policy Owner

Insured

Unchanged

New Policy Owner



Since the 2nd Contingent Policy Owner has become the new policy owner, the existing designated contingent policy owner (grandfather) will be automatically revoked

- Once a contingent policy owner renounces their right to apply for policy ownership, the nomination immediately becomes invalid

*Maximum Waiver Amount is USD200,000 / CAD240,000 / GBP140,000 / RMB1,400,000 / AUD300,000 / HKD1,600,000 (if applicable) under all policy(ies) of Stellar Multi-Currency Insurance Plan II and any other products with the same Waiver of Premium Benefit, Payor Benefit and Waiver of Premium for the Beneficiary under Continuation Option issued by us for the same Policy Owner.

Seamless Inheritance: Designate Interim Policy Owner for Contingent Policy Owner

NEW

- If the current policy owner unfortunately **passes away before the designated age or specified date of the contingent policy owner**, the ownership of the policy will be transferred to the Interim Policy Owner upon the death of the policy owner. The Interim Policy Owner ("IPO") have limited administrative rights until the contingent policy owner reaches the designated age or designated date.

- After the policy is issued, **up to 3 Interim Policy Owner** aged 18 or above can be designated for the Contingent Policy Owner (who must also be the Insured), and specifying the order of succession for the Interim Owner
- If the 1st priority Interim Policy Owner is unable to become the new policy owner, or passes away after becoming the new policy owner, the 2nd priority Interim Owner can apply to become the new policy owner, subject to our approval. This process continues in the specified order.
- This is only applicable to Single Life policies
- If the policy owner designates more than one Contingent Policy Owner, the Contingent Policy Owner assigned an Interim Owner must be lowest priority in the order of succession.
- This applies to both children's policies and adult policies.
- The policy owner can grant **limited rights** to the Interim Policy Owner , including
  - Withdrawing a specified percentage of the policy value in each policy year (0% to 50% of the policy value); and/or
  - Whether the value lock-in option can be exercised.

Legacy aim achieved

- ✓ Designate a date/age for the contingent policy owner to inherit
  Entrust a reliable person to take over if children are not yet adults
- ✓ stablish limited rights, allowing the policy custodian to exercise limited policy functions
- ✓ Reduce inheritance disputes, ensuring wealth transfer proceeds according to the policy owner's plan

Notes:
1. The Designation of Interim Policy Owner for Contingent Policy Owner Option is subject to the prescribed conditions set out in the relevant leaflet, prescribed form and endorsement, the then current administrative rules, underwriting rules, designated by Sun Life being fulfilled and the request being approved by Sun Life
2. Current accepted relationship: family members aged 18 or above - the Contingent Policy Owner's parent, spouse, child, sibling, grandparent, grandchild, niece, nephew, aunt, uncle, cousin or any other relationship as approved by Sun Life

Coming Soon

The policy owner can also designate Interim Policy Owner for minor beneficiary under the Continuation Option.

Seamless Inheritance: Designate Interim Policy Owner for Contingent Policy Owner

NEW

Example: Designate 1 Interim Policy Owner

Legacy aim

- Son inherits the policy at a designated age
- Wish for a trusted person to take over while the children are not yet adults
- Have a trusted person who can withdraw cash from the policy for the son's educational expenses

→ Designate the son as the CPO
→ Designate the grandmother as the IPO
→ Arrange limited administrative rights

Son (CPO)

grandma
IPO

Future premiums are waived* due to the death of the Policy Owner

Waived

Legacy aim achieved

✓ Because an IPO was designated in advance, even though the CPO is a minor, the guardian will not become the new policy owner.

Legal Guardian

✓ The grandma (IPO) exercises limited rights, continuing to utilize the policy's function as an education fund

✓ The son successfully inherits the policy at age 21.

Stellar Multi-Currency Insurance Plan II (6 pay) Policy

After policy issuance

When the son was 5 years old
The mother passed away due to illness
The grandma take up the policy as IPO

Son (age 21) becomes Policy Ower

Policy Owner

Single Mum

grandma
IPO

Withdraw# 5% of the policy value annually for educational expenses.

May exercise Value Lock-in Option

IPO hold policy on behalf of CPO until age 21

Son (age 21)

Insured

Son (age 3) (also a CPO)

Unchanged

Son (age 21)

*Maximum Waiver Amount is USD200,000 / CAD240,000 / GBP140,000 / RMB1,400,000 / AUD300,000 / HKD1,600,000 (if applicable) under all policy(ies) of Stellar Multi-Currency Insurance Plan II and any other products with the same Waiver of Premium Benefit, Payor Benefit and Waiver of Premium for the Beneficiary under Continuation Option issued by us for the same Policy Owner.

The Policy Owner may set up limited administrative rights to allow the interim policy owner to withdraw a specified percentage (0% - 50% of the policy value) each policy year.

Seamless Inheritance: Designate Interim Policy Owner for Contingent Policy Owner

NEW

Example: IPO dies after becoming the new policy owner, the immediate next IPO take up the policy

Legacy aim

- Life is unpredictable. Designating an IPO is not enough to fully reassure Mum. To ensure the son's education fund can be smoothly executed:

→ **Designate 3 IPOs for CPO (the son)**

→ **Arrange the same limited right for each of them**

1 Grandma
2 Aunt
3 Uncle

Legacy aim achieved

✓ **Even if the 1st IPO passes away after accepting the policy, the policy will still be held by the second in line, the maternal aunt. As a result, the education fund can be smoothly executed.**

After policy issuance

When the son was 10 years old, the mother passed away due to illness

When the son was 16 years old The grandma passed away due to illness

Son (age 21) becomes Policy Owner

Policy Owner

Single Mum

Grandma — IPO

Withdraw# 5% of the policy value annually for educational expenses. May exercise Value Lock-in Option

1st IPO became the new policy owner and hold the policy on behalf

Aunt — IPO

Withdraw 5% of the policy value annually for educational expenses. May exercise Value Lock-in Option

Since the current Policy Owner dies (hold by Grandma), 2nd IPO became the new policy owner and hold the policy until CPO turn age 21

Son (age 21)

Insured

Son (age 3) (also a CPO)

Unchanged

Son (age 21)

The Policy Owner may set up limited administrative rights to allow the interim policy owner to withdraw a specified percentage (0% - 50% of the policy value) each policy year.

Waiver of Premium Benefit (Only applicable to 6/12/18-Pay)

Enhanced

- **Without extra premium and underwriting**
- If an Insured is diagnosed as suffering from Total Permanent Disability before his/ her age 70, client can claim Waiver of Premium Benefit#(If the Insured is age 18-65 and is the Policy Owner at the same time)
- Waive the future premiums payable for the Basic Plan, until the end of premium payment term at the issuance of the policy and up to the Maximum Waiver Amount USD200,000 / CAD240,000 / GBP140,000 / RMB1,400,000 / AUD300,000 / HKD1,600,000 (if applicable)*

#subject to below conditions:

- Such Insured who is diagnosed as suffering from Total Permanent Disability is also the Policy Owner; and
- the age of both Insureds are between 18 and 65^
- The benefit provides **immediate coverage** if the Insured is diagnosed as suffering from Total Permanent Disability resulted from **Injury**, but subject to a **2-year waiting period** if the Insured is diagnosed as suffering from Total Permanent Disability resulted from **Sickness**

Definition of Total Permanent Disability:
(i) Total Blindness;
(ii) Paralysis or Loss of Limbs; or
(iii) Loss of Sight in One Eye and either Hemiplegia or Loss of One Limb.

Waiver of Premium Benefit, Payor Benefit and Waiver of Premium for the Beneficiary under Continuation Option could only be claimed once in total under this Basic Plan

The effective date of the benefit will be determined as following:

The date of diagnosis of Total Permanent Disability	Effective date of Waiver of Premium Benefit
Neither falls in the Grace Period nor the Premium Holiday Period	Starting from the premium due date immediately after the date of diagnosis of Total Permanent Disability
During Premium Holiday Period	Immediately following the Premium Holiday Period end
During Grace Period	Starting from the premium due date immediately preceding the date of diagnosis of Total Permanent Disability

*Maximum Waiver Amount is USD200,000 / CAD240,000 / GBP140,000 / RMB1,400,000 / AUD300,000 / HKD1,600,000 (if applicable) under all policy(ies) of Stellar Multi-Currency Insurance Plan II and any other products with the same Waiver of Premium Benefit, Payor Benefit and Waiver of Premium for the Beneficiary under Continuation Option issued by us for the same Policy Owner. After the waived premium payable of the basic plan reaches the Maximum Waiver Amount, the Policy Owner shall pay the remaining balance of premium payable. Otherwise, the automatic premium loan will be applied, or the policy will be automatically terminated.

^Waiver of Premium Benefit is applicable to the Insured whose age between 18 – 65 on issue date, the effective date of change of Policy Owner, the Effective Date of the Change of Coverage (if applicable), the Effective Date of the Change of Insured or the Continuation Option Effective Date, whichever is latest.

Notes:

1. Waiver of Premium Benefit, Payor Benefit and Waiver of Premium for the Beneficiary under Continuation Option could only be claimed once in total under this Basic Plan, and once such claim is approved by us and becomes payable, the coverage for these benefits under this Basic Plan will terminate forthwith automatically.
2. After the waived premium payable of the basic plan reaches the Maximum Waiver Amount, the Policy Owner shall pay the remaining balance of premium payable. Otherwise, the automatic premium loan will be applied, or the policy will be automatically terminated.
3. This benefit is subject to the terms and conditions, pre-existing conditions and exclusions described in Policy Documents.

 Please refer to product details and policy provisions for the relevant terms and conditions

Payor Benefit (Only applicable to 6/12/18-Pay)

Enhanced

- **Without extra premium and underwriting**
- If the Policy Owner passes away or is diagnosed as suffering from Total Permanent Disability before age 70, client can claim Payor Benefit#(If the one of the Insured is under age 18)
- Waive the future premiums payable for the Basic Plan, until the end of premium payment term at the issuance of the policy and up to the Maximum Waiver Amount USD200,000 / CAD240,000 / GBP140,000 / RMB1,400,000 / AUD300,000 / HKD1,600,000 (if applicable)*

#subject to below conditions:

- the age of the Policy Owner is 65 or below^
- the age of one of the Insured is under 18^
- The benefit provides **immediate coverage** if the Policy Owner passes away or is diagnosed as suffering from Total Permanent Disability resulted from **Injury**, but subject to a **2-year waiting period** if the Policy Owner passes away or is diagnosed as suffering from Total Permanent Disability resulted from **Sickness**.

Waiver of Premium Benefit, Payor Benefit and Waiver of Premium for the Beneficiary under Continuation Option could only be claimed once in total under this Basic Plan

Definition of Total Permanent Disability:
(i) Total Blindness;
(ii) Paralysis or Loss of Limbs; or
(iii) Loss of Sight in One Eye and either Hemiplegia or Loss of One Limb.

The effective date of the benefit will be determined as following:

The date of death or the date of diagnosis of Total Permanent Disability	Effective date of Payor Benefit
Neither falls in the Grace Period nor the Premium Holiday Period	Starting from the premium due date immediately after the date of death or the date of diagnosis of Total Permanent Disability
During Premium Holiday Period	Immediately following the Premium Holiday Period ends
During Grace Period	Starting from the premium due date immediately preceding the date of death or the date of diagnosis of Total Permanent Disability

*Maximum Waiver Amount is USD200,000 / CAD240,000 / GBP140,000 / RMB1,400,000 / AUD300,000 / HKD1,600,000 (if applicable) under all policy(ies) of Stellar Multi-Currency Insurance Plan II and any other products with the same Waiver of Premium Benefit, Payor Benefit and Waiver of Premium for the Beneficiary under Continuation Option issued by us for the same Policy Owner. After the waived premium payable of the basic plan reaches the Maximum Waiver Amount, the Policy Owner shall pay the remaining balance of premium payable. Otherwise, the automatic premium loan will be applied, or the policy will be automatically terminated.

^Payor Benefit is applicable to the Policy Owner whose age 65 or below on the Issue Date, the effective date of change of Policy Owner or the Continuation Option Effective Date, whichever is latest; and applicable to the Insured whose age under 18 on the Issue Date, the effective date of change of Policy Owner (if applicable), the Effective Date of the Change of Coverage (if applicable), the Effective Date of the Change of Insured or the Continuation Option Effective Date, whichever is latest.

Notes:

1. Payor Benefit, Waiver of Premium Benefit and Waiver of Premium for the Beneficiary under Continuation Option could only be claimed once in total under this Basic Plan, and once such claim is approved by us and becomes payable, the coverage for these benefits under this Basic Plan will terminate forthwith automatically.
2. After the waived premium payable of the basic plan reaches the Maximum Waiver Amount, the Policy Owner shall pay the remaining balance of premium payable. Otherwise, the automatic premium loan will be applied, or the policy will be automatically terminated.
3. This benefit is subject to the terms and conditions, pre-existing conditions and exclusions described in Policy Documents.

Please refer to product details and policy provisions for the relevant terms and conditions

Seamless Inheritance: Death Benefit Settlement Option – Flexible Option

Enhanced

For each Beneficiary – design different payout pattern

Client may design their own payout pattern of death benefit for each of the beneficiary, by mix and match of below choices

By portion

Whole portion of death benefit or separate it into two portions for two payout patterns

Full payment OR Partial payment

By timing

Decide when to payout

Immediate payment OR Deferred payment

To designated age of beneficiary OR Designated years after the death of the Designated Insured

By period / amount / frequency

Decide how to payout

In a lump sum OR By instalments

Level instalments OR Increasing instalments

Monthly instalment OR Annual instalment

By Life events

[Option] Designate life events to payout a designated percentage of Death Benefit in a lump sum

e.g. University graduation, Get Married, Give birth

Designated life events :
- Diagnosis of Cancer / Heart Attack / Stroke
- Involuntary unemployed
- Divorced
- Purchase Residential Property
- Change of principal location of residence city

Please refer to product details for the relevant terms and conditions

Seamless Inheritance: Death Benefit Settlement Option – Flexible Option (con't)

Enhanced

Settlement Option examples

Client wants to ensure his/her son(Beneficiary) has sufficient living expenses, and inherit the wealth after grown up:

30% Death Benefit	Increasing annual instalments (increase 3%p.a.) from death of the Designated Insured as living expenses
70% Death Benefit	Pay in a lump sum at age 30 of beneficiary
Designated Life Event	To pay a lump sum of designated percentage of death benefit, if beneficiary graduate from university / get married – designated percentage as 20% of death benefit

- Partial immediate increasing annual instalment
- Partial deferred to designated age of beneficiary to pay in a lump sum
- Designated life event to pay in a designated percentage

Partial payment

- 30% Immediate payment
  - By instalments
    - Increasing instalments
    - Annual instalment
- 70% Deferred payment
  - To designated age of beneficiary
    - In a lump sum

Designate life event of "university graduation" / "get married" to payout a designated percentage in a lump sum

University graduation

Get Married

30%

20%

Remaining of death benefit*

Complete of death benefit payout

Death of the Designated Insured

Son graduated from university

Age 30 of son

*Because the beneficiary received 20% of the death benefit when graduating from university at age 22, the remaining death benefit balance was less than the originally designated 70% when the beneficiary reached age 30. After paying out all the remaining death benefit balance in one lump sum, the death benefit payments were completed.

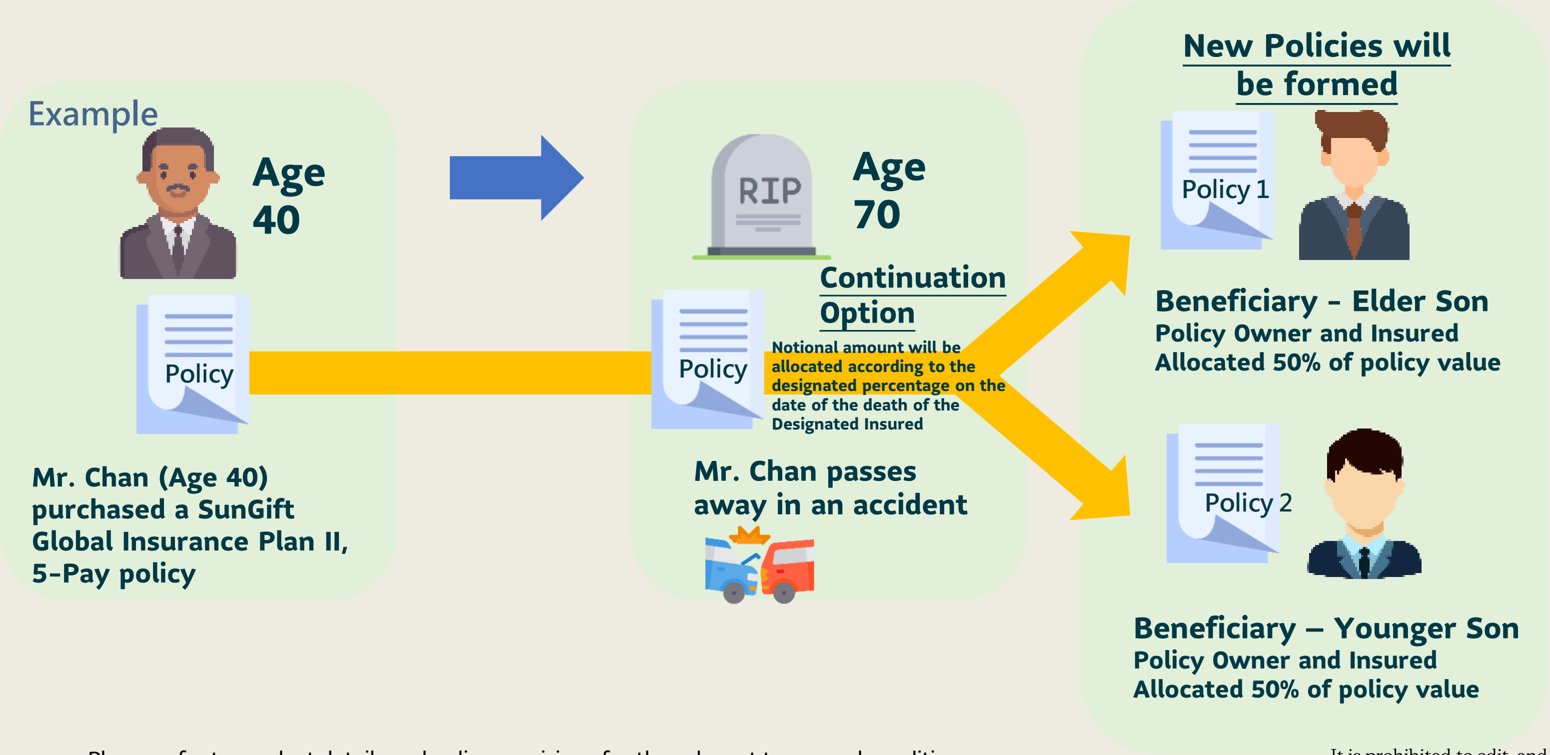
Any designated life events that had not yet occurred would not receive payment.

The final payment includes any accumulated interest

Please refer to product details for the relevant terms and conditions

Seamless Inheritance: Death Benefit Settlement Option – Continuation Option

- Even if the designated Insured unfortunately passes away, the policy keeps in force
- The beneficiary will become the New Insured and the New Policy Owner (if applicable)



- After the insured's death, the policy will be **automatically split** into multiple policies according to a predetermined proportion and pass to different beneficiaries.
- When beneficiaries inherit the policy and become Policy Owner and Insured, they can have different arrangements according to their needs (e.g. change the policy currency for living overseas)

Please refer to product details and policy provisions for the relevant terms and conditions

Waiver of Premium for the Beneficiary under Continuation Option#(Only applicable to 6/12/18-Pay)

New

- **Without extra premium and underwriting**
- If (1) Continuation Option is chosen as the Death Benefit Settlement Option;
- (2) in the case of the policy owner and the designated insured pass away, and the beneficiary become both the new insured and new policy owner;
- If the beneficiary is under age 18, we will waive the future premiums payable for the New Policy after the Continuation Option Effective Date until the end of the premium payment term of the New Policy and up to the Maximum Waiver Amount USD200,000 / CAD240,000 / GBP140,000 / RMB1,400,000 / AUD300,000 / HKD1,600,000 (if applicable)*

#subject to below conditions:

(a) The Age of the New Insured is under 18 on the Continuation Option Effective Date; and
(b) The Age of the Policy Owner of the Original Policy is 65 or below on the Issue Date, the effective date of change of Policy Owner or the Continuation Option Effective Date, whichever is latest; and
(c) The Policy Owner dies before he/she has attained his/her age of 70
(d) The benefit provides **immediate coverage** if the Policy Owner of the Original Policy passes away resulted from **Injury**, but subject to a **2-year waiting period** if the Policy Owner of the Original Policy passes away resulted from **Sickness**

Waiver of Premium Benefit, Payor Benefit and Waiver of Premium for the Beneficiary under Continuation Option could only be claimed once in total under this Basic Plan

*Maximum Waiver Amount is USD200,000 / CAD240,000 / GBP140,000 / RMB1,400,000 / AUD300,000 / HKD1,600,000 (if applicable) under all policy(ies) of Stellar Multi-Currency Insurance Plan II and any other products with the same Waiver of Premium Benefit, Payor Benefit and waiver of the Premium for the Beneficiary under the Continuation Option issued by us for the same Policy Owner. After the waived premium payable of the basic plan reaches the Maximum Waiver Amount, the Policy Owner shall pay the remaining balance of premium payable. Otherwise, the automatic premium loan will be applied, or the policy will be automatically terminated.
^The beneficiary will become both the new insured and the new policy owner if (i) the designated insured who is also the policy owner has died; or (ii) the designated insured is not the policy owner, and the policy owner and the designated insured die at the same time; or (iii) the policy owner dies within 14 days after the death of the designated insured.

Notes:

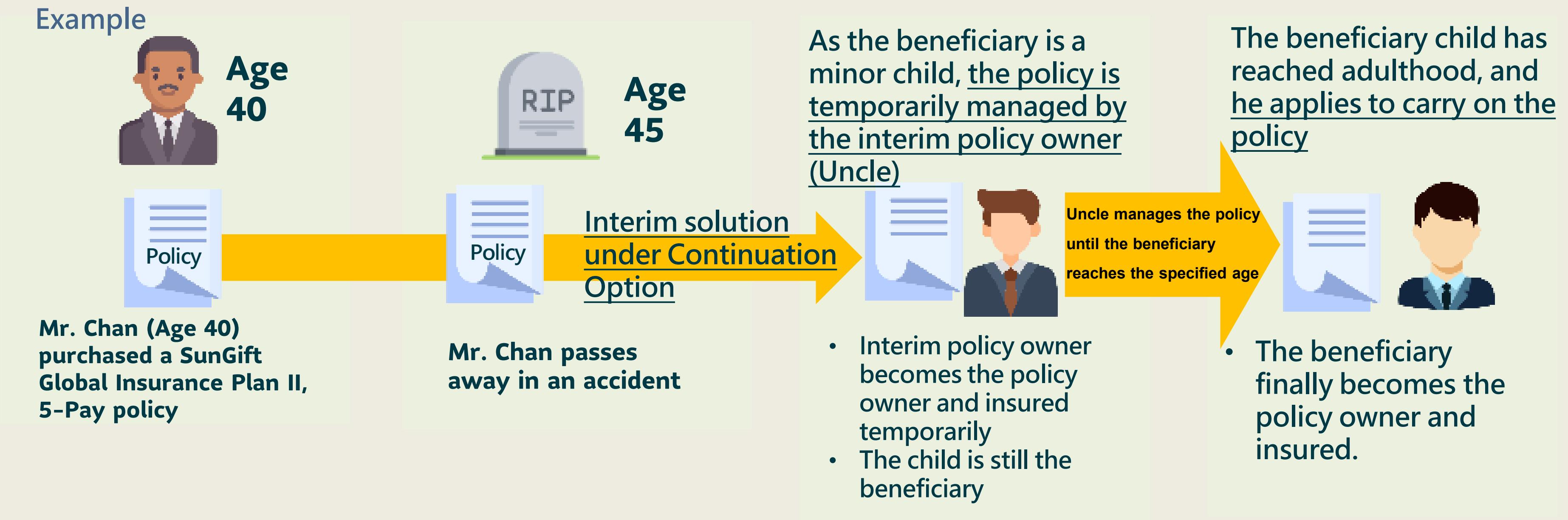
1. Payor Benefit, Waiver of Premium Benefit and Waiver of Premium for the Beneficiary under Continuation Option could only be claimed once in total under this Basic Plan, and once such claim is approved by us and becomes payable, the coverage for these benefits under this Basic Amount will terminate forthwith automatically.
2. After the waived premium payable of the basic plan reaches the Maximum Waiver Amount, the Policy Owner shall pay the remaining balance of premium payable. Otherwise, the automatic premium loan will be applied, or the policy will be automatically terminated.
3. This benefit is subject to the terms and conditions, pre-existing conditions described in Policy Documents.

 Please refer to product details and policy provisions for the relevant terms and conditions

Seamless Inheritance: Interim solution under Continuation Option

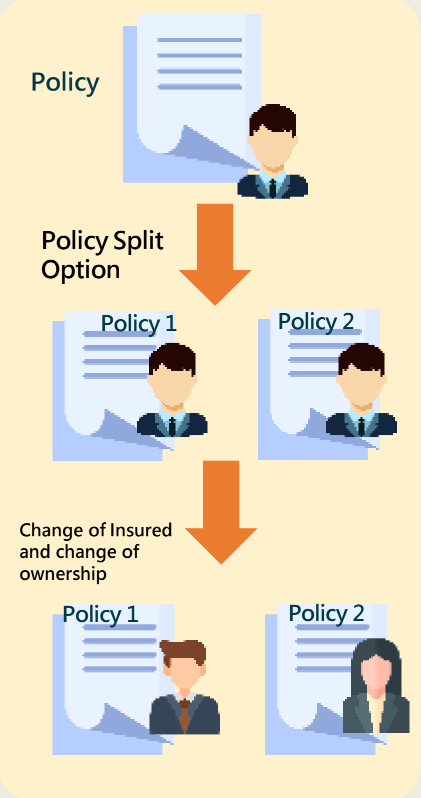
Coming soon

- **Even if the beneficiary is not yet of legal age, an Interim Policy Owner can be designated in advance to temporarily act as the insured and policy owner (if applicable) of the new policy.**



Seamless Inheritance: Policy Split Option - Enhancing the flexibility of legacy

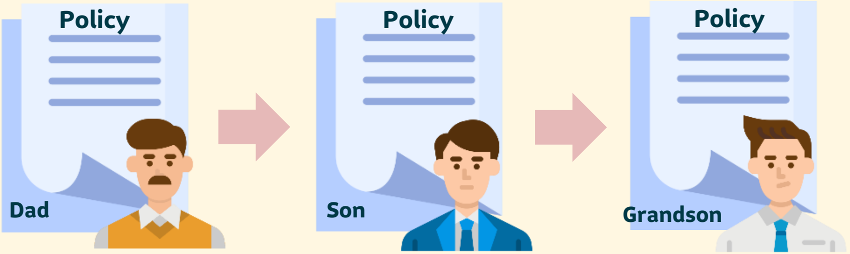
- On or after the 3rd policy anniversary, clients may split notional amount into several policies for financial arrangement and different legacy planning purposes
- The option can be exercised once per policy year (by applying within 30 days before a Policy Anniversary)
- When the application for Policy Split Option is approved, the Policy Date and the policy year will be the same as the Original Policy before Split. There is no Cooling-off Period for the Split Policies
- The Original Policy before Split shall be automatically terminated from the Effective Date of the Policy Split, Client will receive the policy contract of Split Policies with new policy number
- The total premiums due and paid and the policy values of the Original Policy before Split, including GCV, the accumulated RB (if any), TB (if any) and the amount in the Value Lock-in Account (if any) will be allocated to the Split Policies according to the designated percentage of the Notional Amount applicable to such Split Policies



Please refer to product details and policy provisions for the relevant terms and conditions

Seamless Inheritance: Change of Insured Option and Change of Coverage Option

Pass the legacy to future generations



The benefit term is whole of life of the current insured, wealth can be accumulated over the generations

Unlimited times Change of Insured

Unlimited times Change of Insured when needed, passing your wealth to future generations

After the 1st policy anniversary, client can Change of Insured when needed without limit on number of changes, passing your wealth to future generations

Subject to the then current administrative rules

Change of Coverage Option

1 Insured (Single Life policy) / 2 Insureds (Joint Life policy) will be covered under the policy, eliminating the possibility of policy termination due to unexpected death of one of the Insureds

Client can even switch their policy between a Single Life Policy and Joint Life Policy, facilitating the legacy plan for future generations

Single Life Policy | **Joint Life Policy**

The Policy Owner and Insured must fulfill the insurable interest stated under the underwiring guideline

Please refer to product details and policy provisions for the relevant terms and conditions

Other Benefits

Incapacity Benefit

Incapacity Benefit

Enhanced

- Incapacity Benefit^, in case the worst happens, the plan provides your family financial support **as a continuous caring fund**
- Client may designate a family member as **Incapacity Benefit Recipient***
- Policy Owner is not required to be the insured **Enhanced**
- In case the client is diagnosed as a **Mentally Incapacitated Person+** or with **Coma~**, **Major Head Trauma%** or **Paralysis!** , Incapacity Benefit Recipient may file a claim on Policy Owner's behalf in unfortunate situation and without having to navigate complicated claim proceedings **Enhanced**
- Incapacity Benefit Recipient may receive amount equals to 25% / 50% / 75% / 100% of the Total Cash Value ("TCV"), less any loans with interest (only for the case that Incapacity Benefit Percentage is 100%). When client opt for Incapacity Benefit Percentage of 25%, 50% or 75% of the TCV, the policy value will continue to accumulate
- Incapacity Benefit Recipient can select to receive the payment of Incapacity Benefit by a lump sum and by instalments@.

The amount payable of Incapacity Benefit▲ = **Incapacity Benefit Percentage** × **Total Cash Value#:** (GCV + any cash value of accumulated RB + any cash value of TB + Any amount in Value Lock-in Account − Any loan with interest)

If Incapacity Benefit Percentage is 100% (applies to: Any loan with interest)

Remarks:

^ Incapacity Benefit is only payable once while the Policy and the Incapacity Benefit are in effect.

* Incapacity Benefit Recipient must be: (i) aged 18 or above at the time of designation and (ii) the policy owner's spouse, parent, child, sibling, grandparent, grandchild, or any other relationship as approved by Sun Life.

+ Mentally Incapacitated Person shall mean a person who is incapable, by reason of mental incapacity, of managing and administering his/her property and affairs. The diagnosis of mental incapacity must be given by a Registered Medical Practitioner who is a psychiatric specialist having special experience in diagnosis of mental incapacity.

~Coma means a state of unconsciousness with no reaction to external stimuli or internal needs persisting continuously with the use of life support systems for a period of at least one week and resulting in a neurological deficit, which in our medical officer's opinion is of a permanent nature.

% Major Head Trauma means major trauma to the head with disturbance of the brain function confirmed by definite diagnosis by a consultant neurologist acceptable to us. The disturbance must result in a permanent bedridden situation or the inability to perform without assistance three or more Activities of Daily Living.

! Paralysis means permanent loss of muscular power of both arms or both legs due to the disorder of the brain and nervous system and confirmed by a Specialist in the relevant medical field.

▲ The amount payable of the Incapacity Benefit equals to the TCV multiplied by the Incapacity Benefit Percentage, and plus any other amounts left with us less the amount of any loans with interest.

@ The Interest on the unpaid balance of the Incapacity Benefit is 3.5% (for USD, CAD, RMB, AUD, HKD) and 2.7% (for GBP) p.a. which is non-guaranteed, any interest accumulated with us will be paid with the last payment.

Please refer to product details and policy provisions for the relevant terms and conditions

Incapacity Benefit (continued)

Enhanced

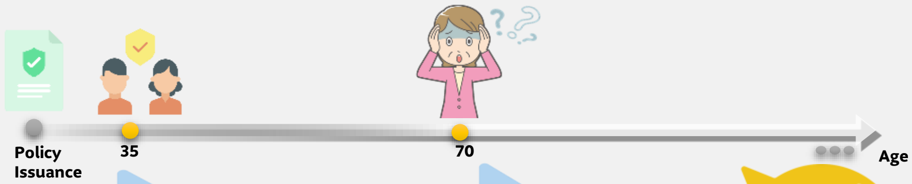
When the Incapacity Benefit Percentage is 100%

Mr. Cheung (Policy Owner and Insured) designates the **Incapacity Benefit Recipient** and **Incapacity Benefit Percentage**

He is diagnosed as a **Mentally Incapacitated Person** and **the amount payable of the benefit▲ will be paid to Incapacity Benefit Recipient**

The policy will be terminated

When the Incapacity Benefit Percentage is: 25%/ 50%/ 75%



Mrs. Chan (Policy Owner and Insured) designates the **Incapacity Benefit Recipient** and **Incapacity Benefit Percentage**

She is diagnosed as a **Mentally Incapacitated Person** and **the corresponding portion will be paid to Incapacity Benefit Recipient**

The policy remains in effect

Remarks:
▲ The amount payable of the Incapacity Benefit equals to the TCV multiplied by the Incapacity Benefit Percentage, and plus any other amounts left with us less the amount of any loans with interest.

Premium Holiday Option

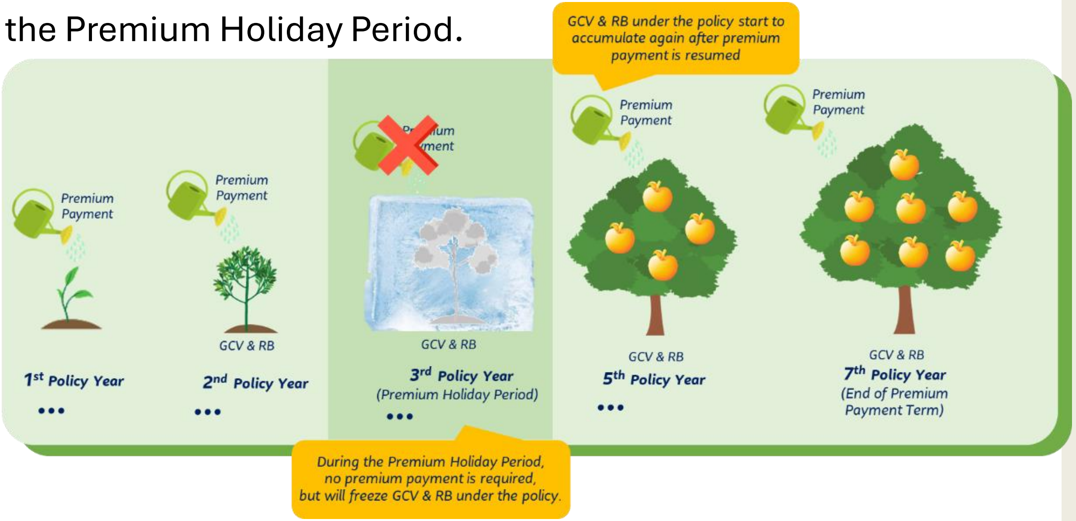
Flexible arrangement: Premium Holiday Option (Only applicable to 6/12/18-Pay)

Eases client's financial burden and ensure continuous coverage

- On or after the **2nd policy anniversary**, our client may exercise Premium Holiday Option to postpone premium payment for 1 year ("Premium Holiday Period"), **up to 2 years in total**.
- During the Premium Holiday Period, the **GCV, cash value and face value of accumulated RB** under the Policy will **freeze** if there is no withdrawals or partial surrender during such period.
- **No RB will be declared** or credited during the Premium Holiday Period.

Example

Assume a client with a 6-Pay policy of Stellar Multi-Currency Insurance Plan II executes Premium Holiday to suspend the premium payment for 2 years in 3rd policy year



Remarks:
the "RB" mentioned in the diagram means the cash value and face value of the accumulated RB under the policy and assuming no withdrawals on the accumulated RB or partial surrender occur during the Premium Holiday Period

Please refer to product details and policy provisions for the relevant terms and conditions

Academic Achievement Award

Academic Achievement Award

If the insured obtains any one of the following achievements before the age of 25, we will pay the corresponding award amount to the Value Lock-in Account of the policy

Categories of Academic Achievement Award Amount	Categories of Academic Achievement Award Amount
Hong Kong Diploma of Secondary Education (HKDSE) At least three subjects are awarded level 5* or above from an attempt of at least six subjects or more in one HKDSE sitting USD320 / CAD384 / GBP224 / RMB2,240 / AUD480 / HKD2,560 for every subject awarded level 5* or above	USD320 / CAD384 / GBP224 / RMB2,240 / AUD480 / HKD2,560 for every subject awarded level 5* or above
Test of English as a Foreign Language (TOEFL) Total score of 110 or above	USD800 / CAD960 / GBP560 / RMB5,600 / AUD1,200 / HKD6,400
International English Language Test System (IELTS) Overall band score of 8 or above	
International Baccalaureate Diploma Programme (IBDP) Total score of 41 or above	
Mainland Gaokao Total score of 600 or above	
SAT Total score of 1500 or above in one SAT sitting	
Unconditional offer of admission to a full-time undergraduate program of any of the world's top 10 universities	USD3,200 / CAD3,840 / GBP2,240 / RMB22,400 / AUD4,800 / HKD25,600

Subject to below conditions:
- the insured aged below 18 at the Issue Date of the policy ;
- At the time the insured obtain the Academic Achievement, the basic plan is in effect and has been in force for more than one year from the Issue Date, latest reinstatement date of the Policy, the Effective Date of the Change of Coverage, the Effective Date of Change of Insured or the Continuation Option Effective Date (whichever is the latest) ; and
- the insured is age under 25 at the time obtaining the Academic Achievement

The Academic Achievement Award is only applicable to the insured aged below 18 at the Issue Date of the policy. The number of claims under Academic Achievement Award is subject to below maximum limits:
a. the Academic Achievement Award can be claimed up to two times under each policy;
b. the Academic Achievement Award can be claimed twice for the same insured under all policies issued by us covering the same insured, provided that the second Academic Achievement belongs to another Category of Academic Achievement; and
c. the Academic Achievement Award may only be claimed once for the same Academic Achievement achieved by the same insured under all policies issued by us covering the same insured.

Please note:
- We must receive evidence satisfactory to us at our sole discretion;
- we receive the written notice and proof within the one hundred and eighty (180) day period from the issue date of the HKDSE certificate, TOEFL certificate, IELTS certificate, IBDP certificate, Gaokao certificate, SAT certificate or an undergraduate unconditional offer of admission (whichever is applicable)

Please refer to product details and policy provisions for the relevant terms and conditions

Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus

Guaranteed	**Guaranteed Cash Value**	• Grows steadily from the policy inception (for 3 pay)/the 2nd policy year (for 6 pay)/the 3rd policy year (for 12/18 pay) continue to grow until the end of 120th policy year, staying the same thereafter • Payable upon the payment of the Incapacity Benefit (if applicable), the death of the Designated Insured or surrender
Non-guaranteed	**Reversionary Bonus (RB)**	• Declared and allocated annually, the cash value and face value of the accumulated RB are **guaranteed once declared**, and will accumulate in the policy • Cash value of RB: Payable upon the payment of the Incapacity Benefit (if applicable), surrender, or withdrawal* • Face value of RB: Payable upon the death of the Designated Insured
	Terminal Bonus (TB)	• Declared annually • One-off bonus • Cash value of TB: Payable upon the payment of the Incapacity Benefit (if applicable), surrender, or withdrawal • Face value of TB: Payable upon the death of the Designated Insured

*The maximum and minimum amount of cash withdrawal is subject to the then current administrative rules. If the client opt to withdraw the cash value of the accumulated RB, the accumulated RB and the long-term value of the policy will be reduced accordingly.

Note: The Reversionary Bonus and Terminal Bonus are non-guaranteed and are determined in accordance with the rules set out by Sun Life Hong Kong Limited (Incorporated in Bermuda with limited liability) ("Sun Life") from time to time. The Reversionary Bonus and Terminal Bonus may vary based on the performance of a number of experience factors, with the investment return normally being the main determinant. Other factors include, but are not limited to, claims experience, policy expenses, taxes, and policy owner persistency experience. For details of bonuses, please refer to Bonus Philosophy under Important Information section of Stellar Multi-Currency Insurance Plan II product brochure and Sun Life's website (www.sunlife.com.hk).

 Please refer to product details and policy provisions for the relevant terms and conditions

Death Benefit

Death Benefit is payable upon death of Designated Insured, where the Designated Insured means:

- The Insured (for Single Life)
- The Last Surviving Insured (for Joint Life)

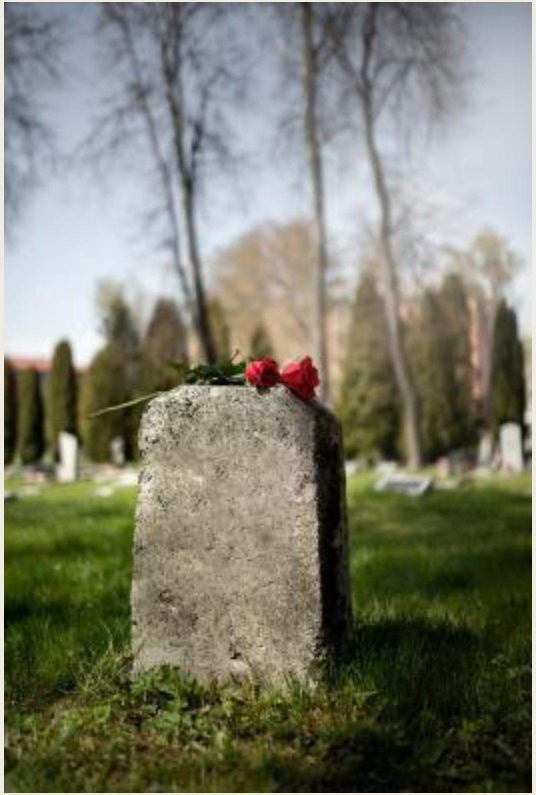
The amount of Death Benefit is equal to the higher of:

(a) Applicable Percentage* of total premiums due and paid - the withdrawn cash value of accumulated RB; or

(b) GCV on the date of death of the Designated Insured + any face value of accumulated RB + any face value of TB

+ any amount in Value Lock-in Account
- the amount of any loans with interest

*The Applicable Percentage is equal to **105%** plus a progressive increase rate of **1%** thereon immediately after the end of each Policy Year until it reaches **120%**.



 Please refer to product details and policy provisions for the relevant terms and conditions

SunJoy Global Insurance Plan II

SunGift Global Insurance Plan II

Flexibility in withdrawals

Comprehensive for legacy inheriting

Stellar Multi-Currency Insurance Plan II

Retirement • Education Funding

Internal Proposition – Features Overview

	SunJoy Global Insurance Plan II / SunGift Global Insurance Plan II	Stellar Multi-Currency Insurance Plan II
Premium Payment Term & Issue age	• 2-Pay: 0 – 80 • 5-Pay: 0 – 75	• 3-Pay: 0 – 80 • 6-Pay: 0 – 75 • 12-Pay: 0 – 65 • 18-Pay: 0 – 60
Minimum Annual Premium	2-Pay: USD 15,000 / CAD18,000 / GBP10,500 / RMB105,000 / AUD22,500 / HKD120,000 5-Pay: USD 3,000/ CAD3,600 / GBP2,100 / RMB21,000 / AUD4,500 / HKD24,000	3-Pay: USD 8,000 / CAD9,600 / GBP5,600 / RMB56,000 / AUD12,000 / HKD64,000 6-Pay: USD 2,000 / CAD2,400 / GBP1,400 / RMB14,000 / AUD3,000 / HKD16,000 12-Pay:USD 1,500 / CAD1,800 / GBP1,050 / RMB10,500 / AUD2,250 / HKD12,000 18-Pay:USD 1,000 / CAD1,200 / GBP700 / RMB7,000 / AUD1,500 / HKD8,000
Saving elements	**Guaranteed Cash Value:** grows steadily from the policy inception and continue to grow until the end of 120th policy year, staying the same thereafter **Reversionary Bonus （Non-guaranteed）** **Terminal Bonus （Non-guaranteed）**	**Guaranteed Cash Value:** grows steadily from the policy inception (for 3 pay)/the 2nd policy year (for 6 pay)/the 3rd policy year (for 12/18 pay) and continue to grow until the end of 120th policy year, staying the same thereafter **Reversionary Bonus （Non-guaranteed）** **Terminal Bonus （Non-guaranteed）**
Death Benefit	The higher of: (a) 105% of total premiums due and paid – the withdrawn cash value of accumulated RB; or (b) GCV on the date of death of the Designated Insured + any face value of accumulated RB + any face value of TB + any amount in Value Lock-in Account - the amount of any loans with interest	The higher of: **(a) 105% (increase 1% annually to 120%)** of total premiums due and paid - the withdrawn cash value of accumulated RB; or (b) GCV on the date of death of the Designated Insured + any face value of accumulated RB + any face value of TB + any amount in Value Lock-in Account - the amount of any loans with interest
Benefit Term	Whole life of the current insured (for Single Life) or the current younger insured (for Joint Life)	Whole life of the current insured (for Single Life) or the current younger insured (for Joint Life)

Internal Proposition – Features Overview

<table>
<tr><th></th><th>SunJoy Global Insurance Plan II</th><th>SunGift Global Insurance Plan II</th><th>Stellar Multi-Currency Insurance Plan II</th></tr>
<tr><td colspan="4"><u>Legacy Planning</u></td></tr>
<tr><td>Contingent Policy Owner & Interim Policy Owner</td><td colspan="2">✓</td><td>✓</td></tr>
<tr><td>Change of Insured Option</td><td colspan="2">✓</td><td>✓</td></tr>
<tr><td>Change of Coverage Option</td><td colspan="2">✓</td><td>✓</td></tr>
<tr><td>Policy Split Option</td><td colspan="2">✓</td><td>✓</td></tr>
<tr><td>Death Benefit Settlement Option
- Flexible Option
- Continuation Option</td><td colspan="2">✓</td><td>✓</td></tr>
<tr><td colspan="4"><u>Policy Flexible Function</u></td></tr>
<tr><td>Currency Change Option</td><td colspan="2">✓</td><td>✓</td></tr>
<tr><td>Value Lock-in Option</td><td colspan="2">✓</td><td>✓</td></tr>
<tr><td>SunWallet + Designated Recipient</td><td colspan="2">✓</td><td>✓</td></tr>
<tr><td>Premium Holiday Option</td><td colspan="2">✓
For 5-pay only
available from the 2nd policy anniversary</td><td>✓
For 6/12/18-pay only
6/12 pay : available from the 2nd policy anniversary
18 pay : available from the 3rd policy anniversary</td></tr>
</table>

Internal Proposition – Features Overview

<table>
<tr><th></th><th>SunJoy Global Insurance Plan II</th><th>SunGift Global Insurance Plan II</th><th>Stellar Multi-Currency Insurance Plan II</th></tr>
<tr><td colspan="4"><u>Caring Benefits</u></td></tr>
<tr><td>Accidental Caring Plus Benefit</td><td colspan="2">✓</td><td>✗</td></tr>
<tr><td>Incapacity Benefit</td><td colspan="2">✓</td><td>✓</td></tr>
<tr><td>Waiver of Premium Benefit & Payor Benefit</td><td colspan="2">✓
For 5-pay only</td><td>✓
For 6/12/18-pay only</td></tr>
<tr><td>Waiver of Premium for the Beneficiary under Continuation Option</td><td colspan="2">✓
For 5-pay only</td><td>✓
For 6/12/18-pay only</td></tr>
<tr><td colspan="4"><u>Unique Features for Academic Achievement</u></td></tr>
<tr><td>Academic Achievement Award</td><td colspan="2">✗</td><td>✓</td></tr>
</table>

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 experience 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 payout 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, while focusing on assets that exhibit Environmental, Social and Governance ("ESG") qualities. The main objective is to deliver a fair chance of meeting the illustrated non-guaranteed benefits in addition to the guaranteed benefits.

Our investment process of the assets supporting the investment strategy is embedded within an ESG framework developed proprietarily by Sun Life or by recognized third-party ESG data providers. We have preference towards assets with high ESG quality and relatively lower carbon intensity. The assets 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 to improve yield and diversification. However, exposure to below investment grade assets is controlled by the credit risk limits and investment policies.

We support an allocation to sustainable investments including, but not limited to, green bonds, renewable energy, energy transition, sustainable buildings, clean transportation, water & waste management, and social infrastructure projects.

We adopt an actively managed investment strategy to manage the policyholder's risk profile of the fund in response to changing market conditions and opportunities. If at any time the policyholder's risk profile of the fund were to increase, then a lower exposure to non-fixed income assets might be held to de-risk the fund, and vice versa.

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

Asset Class	**Target Asset Mix**
Fixed Income Assets	25%-80%
Non-Fixed Income Assets	20%-75%

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 product.

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. 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 loan will be used to continue the policy as long as possible.
2. 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.
3. 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.
4. This basic plan may make certain portion of its investment in non-fixed income assets. Returns of non-fixed income assets are generally more volatile than fixed income assets. You should note the long-term target mix for the assets supporting this basic plan as disclosed in this brochure, which will affect the bonus on this basic plan. The savings component of this basic plan is subject to risks and the actual return may be lower than projected return.
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. Hence, you should consider the impact of inflation when you plan the benefit.
6. 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.
7. 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 and cash value of accumulated Reversionary Bonus (if any) and the amount in the Value Lock-in Account (if any);
   b. neither premium is paid nor loanable by us and the grace period expires unless Premium Holiday is in effect;
   c. the Original Policy before Split will be terminated when the Policy Split Option is exercised;
   d. the Designated Insured passes away; or
   e. the Incapacity Benefit is paid under the basic plan that triggers the termination of the policy.
8. When you exercise the Currency Change Option, the mix of your Guaranteed Cash Value, the non-guaranteed Reversionary Bonus and the non-guaranteed Terminal Bonus will be affected and the Guaranteed Cash Value may be lower. After changing your policy currency, the future Guaranteed Cash Value, the non-guaranteed Reversionary Bonus, the non-guaranteed Terminal Bonus and any future premiums may be higher or lower than the corresponding values before exercising this option. The approval of this Currency Change Option is subject to the availability of the currency at the time of exercising this option as well as prevailing laws and regulations.
9. The value of RMB is subject to the fluctuation of its exchange rate. There may be exchange rate loss suffered by you due to such fluctuation if you convert RMB into other currencies (including Hong Kong Dollars).
   RMB is currently not completely freely convertible. You can be offered to conduct conversion of RMB by the bank using offshore rates and may occasionally not be able to do so fully or immediately as it is subject to the RMB position and market conditions at that time.
   You should understand and consider the possible impact on the liquidity of RMB funds. The exchange rate for the offshore RMB market in Hong Kong may be at a premium or discount when compared to the onshore market in the People's Republic of China and there may be significant bid and offer spreads.

Exclusions

Stellar Multi-Currency Insurance Plan II

Exclusions for Waiver of Premium Benefit and Payor Benefit

With respect to Waiver of Premium Benefit and Payor Benefit, we will not pay any claim of Total Permanent Disability directly or indirectly caused by or resulting from any of the following:

1. suicide or self-inflicted injury, while sane or insane;
2. a criminal offence or participating in any brawl; or
3. take or absorb, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a Registered Medical Practitioner.

We will not pay any claim of Waiver of Premium Benefit and Payor Benefit directly caused by or resulting from Pre-existing Conditions. The above list is for reference only. Please refer to the Policy Provisions for the complete list and details of exclusions.

Supplementary Information on Bonuses

Once a policy is sold, the Company will manage the invested assets to achieve a long term benefits for our clients. In order to illustrate future benefits, we have to make assumptions about what rate of return we will earn on the assets held in that segment. In general, the expected return is based on the investment philosophy mentioned in the product materials.

To improve transparency, we have added more disclosure about investment return. On our website, we have stated that the projection of illustrated bonuses is dependent on current and ultimate investment yields. The ultimate investment yields make reference to ultimate interest rate assumptions with an additional margin of prudence adopted by the Company. These assumptions are influenced by actuarial guidance on ultimate risk-free interest rates published by the Canadian Institute of Actuaries ("CIA"), amongst other factors. The actuarial guidance as of July 3, 2019 suggests ultimate risk-free interest rates between 3.5% to 5.5%. You can read more here: https://www.cia-ica.ca/app/themes/wicket/custom/dl_file.php?p=38735&fid=15539

What this means is that the expected portfolio rate of return on interest rates starts at current market yields and trends over time to reach an ultimate long-term rate of return. This long-term rate of return is generally set based on historical average returns for different asset classes. For fixed income assets, we assume that interest rates slowly change over a long period of time until they reach an ultimate level by making reference to the CIA ultimate investment yields.

Current investment yields are below the ultimate investment yields, and as a result, higher future investment yields will be required to maintain the illustrated bonuses. To better understand how the product performs under different investment return assumptions, please look at the alternative scenarios (optimistic and pessimistic) provided on the illustration.

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