

SAVING TODAY FOR TOMORROW'S DREAMS



Sun Diamond Income Plan



Life's brighter under the sun



Wouldn't it be great if
**you could have a savings
strategy that will help you
achieve your dreams**

We all understand the importance of setting aside funds, whether you are saving for specific dreams, building starting capital for a business, or creating a nest egg for your retirement. Better yet is to establish a guaranteed savings strategy that will grow your wealth and help you achieve your dreams.

This is where Sun Life Financial steps in – your trusted partner for life's journey and achieving life's dreams. With **Sun Diamond Income Plan**, your wealth will be carefully managed and nurtured, letting you turn dreams into reality.

How can Sun Diamond Income Plan help you?

Sun Diamond Income Plan is a participating insurance plan that can help you achieve your financial goals while providing enough flexibility to suit your personal needs. With the plan's simplified underwriting procedures, your protection can commence with ease.

With comprehensive financial solution, your wealth accumulates in the plan and earns interest throughout an Accumulation Period. This is followed by the Income Period, when your wealth is paid back to you in the form of Guaranteed Monthly Income payments. In addition to this steady income stream, a Non-guaranteed Monthly Income¹ may also be paid during the Income Period, maximizing your returns.

In addition, at the start of the Income Period, you will receive a Guaranteed Savings Bonus, which you can choose to withdraw. Alternatively, let it accumulate with us to earn more interest.

Key Features

-  1. Multiple savings choices to meet different needs
-  2. Monthly cash payments to meet income needs with 2 types of monthly income
-  3. Guaranteed Savings Bonus pay-out at the start of your Income Period
-  4. A Death Benefit for your family should the worst happen
-  5. Pay-out of any remaining sums when your policy matures
-  6. Emergency relief anytime, anywhere with our free Worldwide Emergency Assistance Benefit



1. Multiple savings choices to meet different needs

Sun Life is committed to providing the solution that's right for you, because we understand the financial goals in your life. That's why we offer the following plans, enabling you to choose the one that best suits your savings goals.

These plans are limited-pay plans with different Accumulation Periods and Income Periods. You only need to pay premiums for a set period of time, giving you the flexibility to make other financial plans once your policy is fully paid.

SINGLE PAY Sun Diamond Income Plan 6/6

Example of savings goal: A short-term savings goal such as an education fund for your children



3-YEAR PAY Sun Diamond Income Plan 8/8

Example of savings goal: A medium-term savings goal such as starting capital for a small business



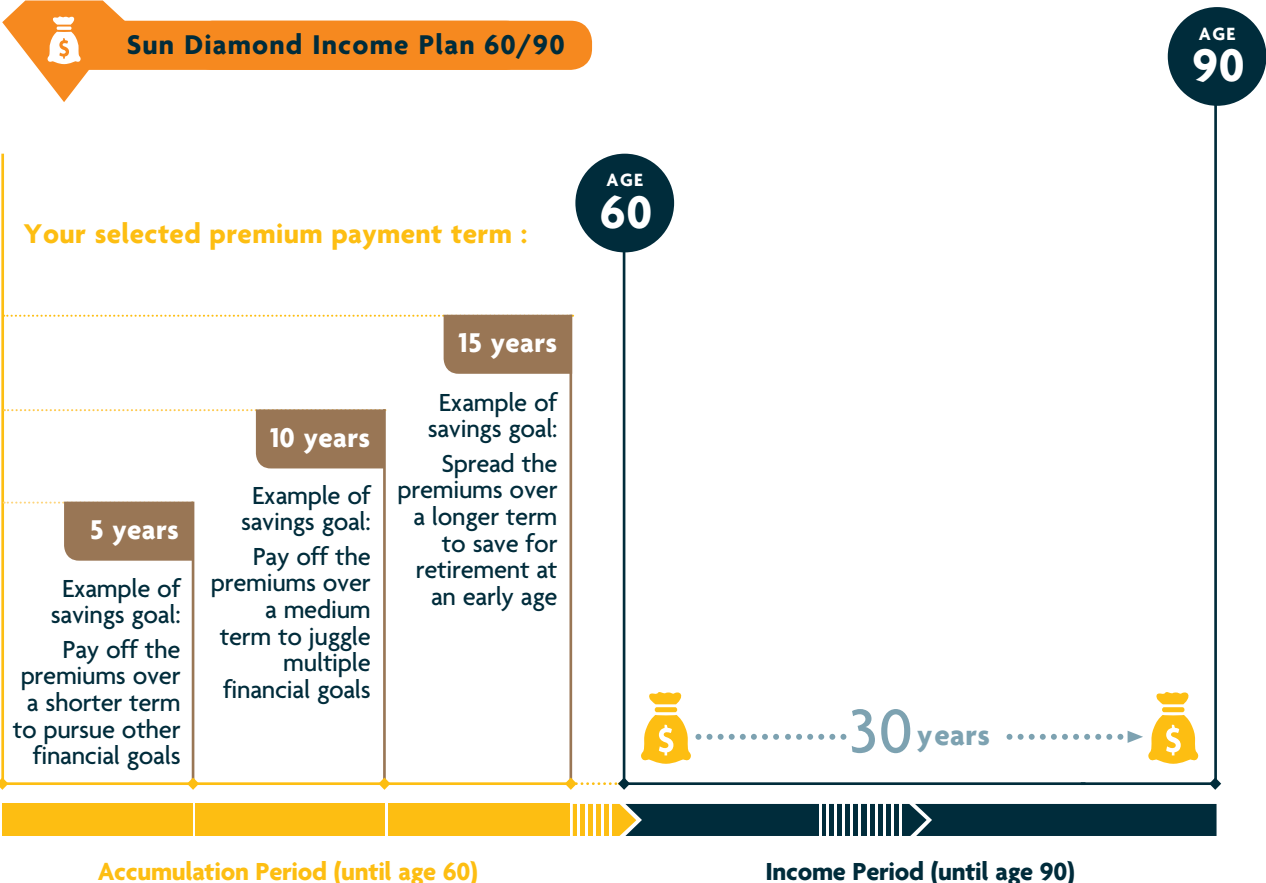
5-YEAR PAY Sun Diamond Income Plan 10/10

Example of savings goal: A medium-term savings goal such as starting capital for a small business





For those seeking to secure a guaranteed income that will help support a carefree retirement, we offer plans with an Accumulation Period that ends at age 60, and an Income Period that begins at age 60 and ends at age 90.





2. Monthly cash payments to meet income needs with 2 types of monthly income

Every month throughout your Income Period, you will receive 2 types of monthly income:

- Guaranteed Monthly Income – guaranteed to remain unchanged throughout the Income Period
- Non-guaranteed Monthly Income – not guaranteed, and can be changed from time to time depending on dividends that we declare, as well as the accumulation interest rate


Flexible benefit payments

For an enhanced pay-out at the end of your policy term, you can choose to leave your monthly income (both Guaranteed Monthly Income and Non-guaranteed Monthly Income) in your policy to accumulate interest. Alternatively, you may opt to receive monthly cash payments as a steady income stream.


3. Guaranteed Savings Bonus pay-out at the start of your Income Period

At the start of your Income Period, you will receive a Guaranteed Savings Bonus. The amount depends on the plan you choose.

- Sun Diamond Income Plan 6/6 (Single Pay)
- Sun Diamond Income Plan 8/8 (3-Year Pay)
- Sun Diamond Income Plan 10/10 (5-Year Pay)

 **x 10**
Guaranteed Monthly Income

- Sun Diamond Income Plan 60/90 (5-Year Pay)
- Sun Diamond Income Plan 60/90 (10-Year Pay)
- Sun Diamond Income Plan 60/90 (15-Year Pay)

 **x 30**
Guaranteed Monthly Income

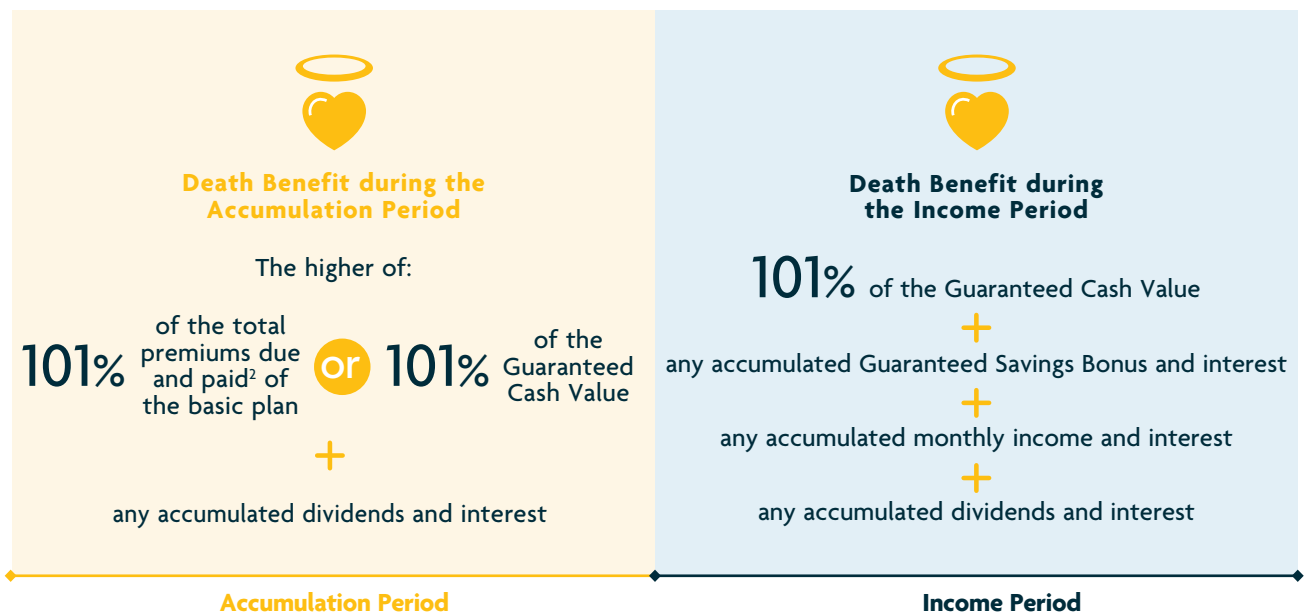
Just like your Guaranteed Monthly Income, you can choose to leave your Guaranteed Savings Bonus in your policy to accumulate interest and boost your total returns. Alternatively, you may withdraw it to help fund a major expense, or perhaps celebrate your retirement.



4. A Death Benefit for your family should the worst happen

In the unfortunate event that the insured, who is the person protected under the policy, passes away, a Death Benefit will be paid to the beneficiaries in a lump-sum to support and help them manage their financial needs. Once the Death Benefit has been paid out, the policy will be terminated.

The Death Benefit amount will depend on whether the death happened during the Accumulation Period or the Income Period.



If the death of the insured is the result of a fatal accident before the age of 70, we will pay an Accidental Death Benefit in addition to the Death Benefit.



Before these payments are made, we will use these amounts to settle any outstanding loans against the policy and any applicable interest. The remaining amount will then be paid to the beneficiaries.

5. Pay-out of any remaining amounts when your policy matures

Once the Income Period comes to an end, your policy will mature and you will be paid a Maturity Benefit consisting of any amount remaining in your policy, provided that the Death Benefit has not been paid out. Should you wish to end your policy early, you will receive a Surrender Value instead. The amount of the Surrender Value will depend on when the policy is terminated.

Surrender Value		Maturity Benefit
Accumulation Period	Income Period	
Guaranteed Cash Value + any accumulated dividends and interest	Guaranteed Cash Value + any accumulated Guaranteed Savings Bonus and interest + any accumulated monthly income and interest + any accumulated dividends and interest	Any amount remaining in your policy

Before these payments are made, we will use these amounts to settle any outstanding loans against the policy and any applicable interest. The remaining amount will then be paid to you.

6. Emergency relief anytime, anywhere with our free Worldwide Emergency Assistance Benefit

With our free 24-hour Worldwide Emergency Assistance Benefit³, you can enjoy the assurance of emergency medical assistance wherever you travel, including medical evacuation and repatriation, pre-paid hospital admission deposit, transportation of essential medication and medical equipment, and more.

Optional benefits to widen your safety net with add-on rider benefits

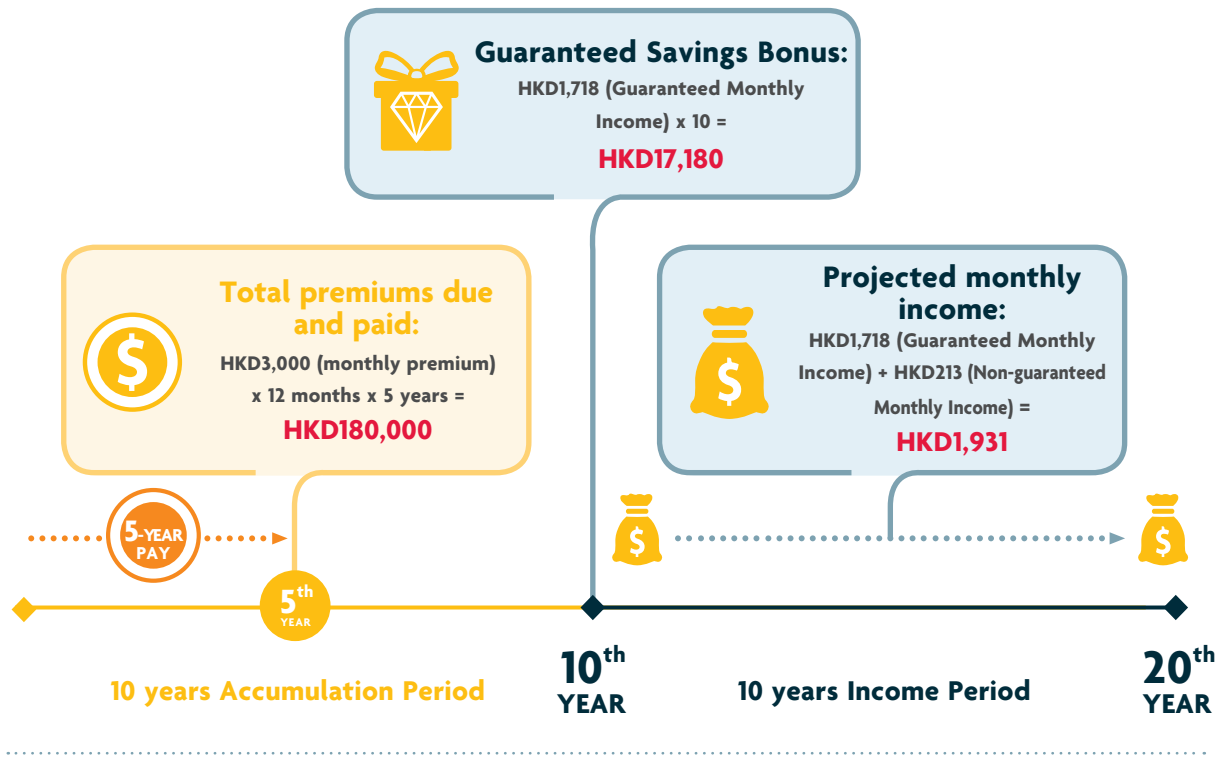
For affordable additional premiums, you can enhance your plan with medical, accident, critical illness, and disability protection by attaching your choice of a range of rider benefits, for just the right cover to suit you. Please contact your Advisor to find out more.

Examples

The following examples illustrate the benefits of different premium payment terms.



Sun Diamond Income Plan 10/10



Guaranteed Savings Bonus:
 HKD1,718 (Guaranteed Monthly Income) x 10 =
HKD17,180

Total premiums due and paid:
 HKD3,000 (monthly premium) x 12 months x 5 years =
HKD180,000

Projected monthly income:
 HKD1,718 (Guaranteed Monthly Income) + HKD213 (Non-guaranteed Monthly Income) =
HKD1,931

138%
 of total premiums due and paid



Guaranteed Savings Bonus
HKD17,180

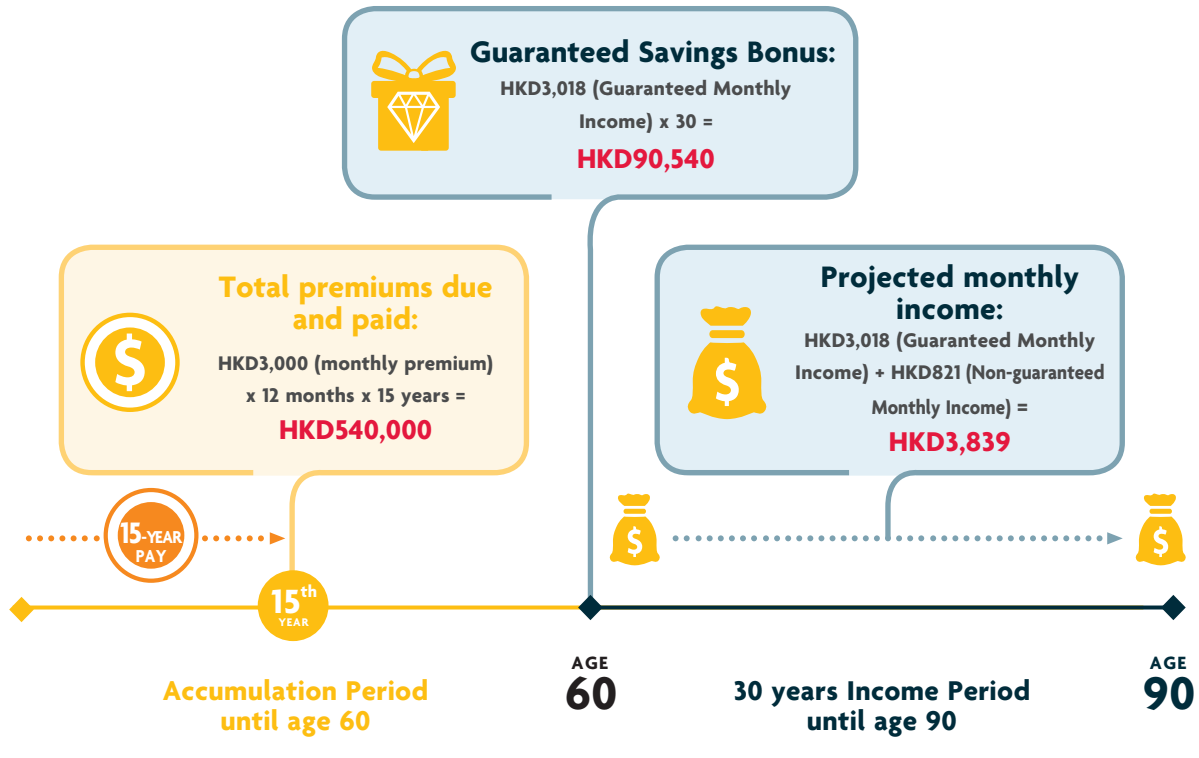
+

Projected monthly income
HKD1,931
 ×
 12 months
 ×
 10 years

Projected total income:
= HKD248,900



Sun Diamond Income Plan 60/90



Guaranteed Savings Bonus
HKD90,540

+

Projected monthly income
HKD3,839
 ×
 12 months
 ×
 30 years

273%
 of total premiums due and paid

Projected total income:
= HKD1,472,580

Notes:

- These examples are for illustrative purposes only.
- These examples assume Guaranteed Savings Bonus and all monthly income are paid to you.
- Projected total income includes Guaranteed Savings Bonus and all projected monthly income. Projected monthly income includes Guaranteed Monthly Income and Non-guaranteed Monthly Income. As Non-guaranteed Monthly Income is not guaranteed, the actual total income received may be higher or lower than the above projected figures.

Key Product Information

Plan	Sun Diamond Income Plan 6/6	Sun Diamond Income Plan 8/8	Sun Diamond Income Plan 10/10	Sun Diamond Income Plan 60/90		
Minimum Guaranteed Monthly Income	HKD800/USD100					
Issue Age	Age 0-70	Age 0-70	Age 0-60	Age 18-55	Age 18-50	Age 18-45
Benefit Term	12 years	16 years	20 years	Until age 90		
Accumulation Period	6 years	8 years	10 years	Until age 60		
Income Period	6 years	8 years	10 years	30 years (until age 90)		
Premium Payment Term	Single pay	3 years	5 years	5 years	10 years	15 years
Premium Payment Mode	Single pay	Annually/Semi-Annually/Monthly				
Currency	HKD/USD					
Premium Structure	Premium is level and guaranteed					
Guaranteed Savings Bonus	Guaranteed Monthly Income x 10			Guaranteed Monthly Income x 30		

The remarks below supplement the contents of this brochure and aim to provide a better explanation of **Sun Diamond Income Plan**.

Remarks:

1. The Non-guaranteed Monthly Income is not guaranteed and can be changed from time to time due to the change in future dividends and/or accumulation interest rates. The Non-guaranteed Monthly Income is determined based on the total accumulated dividends and interest at the end of the Accumulation Period, future dividends and the accumulation interest rates. Any withdrawals of accumulated dividends during the Accumulation Period will also affect the Non-guaranteed Monthly Income.
2. The total premiums due and paid excludes all premiums paid for optional rider benefits.
3. The Worldwide Emergency Assistance Benefit is provided by a third party company, Inter Partner Assistance Hong Kong Limited. This benefit is not guaranteed to be renewable. Please refer to a sample endorsement, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions.

Important Information:

Dividend 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 insurers. In return, policyholders may receive policyholder dividends. These dividends are not guaranteed and can vary from year to year.

In general, dividends on these policies reflect the experience, over time, of the group to which they belong. Dividends 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 dividend performance. Other factors^ include, but are not limited to, claims experience, taxes, and policyholder persistency experience. Expenses (other than investment expenses) are not included.

Favourable and unfavourable experiences may be smoothed out over time to provide more stable dividends to policyholders. For products with a terminal dividend feature, adjustments to terminal dividend scales pass through experience normally with less smoothing applied.

The dividend allocation process seeks to achieve reasonable equity among groups of policies and among policies issued at different times, to the extent practicable.

At least annually, the Board of Directors of Sun Life Hong Kong Limited determines the amount of dividend to be declared 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 interest rate or credit spread movements, credit events, and price fluctuations in non-fixed income assets. 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.*

Please refer to Sun Life Hong Kong Limited's website (www.sunlife.com.hk/dividendhistory_eng) for dividends fulfillment ratios details.

Investment Philosophy (Policies, Objectives, and Strategy)

The investment strategy supporting this product is intended to provide long-term value to the policyholders with a suitable level of risk; and to achieve a main objective of delivering a fair chance of meeting illustrated non-guaranteed benefits in addition to the guaranteed benefits.

The assets supporting the investment strategy span a diversified range of fixed income assets such as sovereign bonds, corporate bonds, mortgages, and corporate loans; as well as non-fixed income assets which are equity-like investments. The credit profile for the fixed income assets is a portfolio of diversified investment grade securities. Investments of below investment grade assets are prohibited unless as a result of credit rating downgrade during the portfolio holding period as per our risk appetite and investment policies.

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

Policy Currency	HKD	USD
Asset Class	Target Asset Mix	Target Asset Mix
Fixed Income Assets	60% – 80%	70% – 90%
Non-Fixed Income Assets	20% – 40%	10% – 30%

The actual asset mix percentages will fluctuate based upon market conditions and investment experience. Diversifying the investments between asset classes results in a more stable investment return over the long term.

Investments are in the same currency as the underlying policies where appropriate, with considerations on availability of assets and risk/return trade-offs. Unmatched currency exposures are managed with the use of appropriate hedging instruments. 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 policy will lapse automatically on the due date.
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. We have the right to terminate the basic plan upon the earliest of the following:
 - a. accumulated policy loans and interest equal the Guaranteed Cash Value plus the cash value of any dividends and any other amounts left with us;
 - b. neither premium is paid nor loanable by us and the grace period expires;
 - c. the insured passes away; or
 - d. the basic plan reaches its maturity.
4. Any transaction involving conversion between policy currency and other currencies would be exposed to foreign exchange risks such as the fluctuation in exchange rate against policy currency.
5. The cost of living in the future is likely to be higher than it is today due to inflation, so the benefit may be insufficient to meet your needs even if we meet our contractual obligation. You should hence consider the impact of inflation when you plan the benefit.
6. This 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.

Key Exclusion:

Accidental Death Benefit only covers death caused solely and directly by accidents, and shall exclude bodily injury caused by sickness or disease, bacterial or viral infection.

Important Note:

This brochure is for reference only. Please refer to a sample Policy Document for details including definitions of capitalized terms, full terms and conditions of coverage, and exclusion.

Cancellation Right:

By giving us a written request, your policy will then be cancelled and any amounts paid will be refunded, provided that: (1) your written request for cancellation must be signed by you and received directly by our office (8/F, Sun Life Tower, The Gateway, 15 Canton Road, Kowloon, Hong Kong) within 21 days after the delivery of the policy or issue of a notice informing you/your representative about the availability of the policy and the expiry date of the cooling-off period, whichever is the earlier; and (2) no refund can be made if we have paid any proceeds under the policy.

Welcome to the World of Sun Life Financial

Sun Life Financial is a leading international financial services organization providing a diverse range of products and services to individuals and corporate clients through our professional and experienced distributors. We provide total solutions to address your life and health protection, wealth management, and retirement planning needs. Besides offering a wide range of products, we are also an experienced group benefit and third party administrator in the pension administration business.

We truly understand the needs of your various life stages, and offer a wide range of products including Savings & Protection, Health & Accident, Universal Life, and Investment-Linked Assurance Schemes. **Sun Diamond Income Plan** is part of Sun Life's Savings & Protection series, providing a financial solution for you.

Sun Life Product Portfolio



What's next? You can find out more:

- **Website:** www.sunlife.com.hk
- **Customer Service Hotline:** 2103 8928
- **Please contact your Advisor**

- **App Store:** SunGallery



This brochure is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any products of Sun Life Hong Kong Limited outside Hong Kong. Please refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions. If there is any conflict between the Policy Document and this brochure, the Policy Document shall prevail.

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