

お客様のブリリアントな人生をお手伝い

Sun 
Life Financial
永明金融

日本語資料は参考のみ



LIFE Brilliance
ライフ・ブリリアンス



Life's brighter under the sun



こんなことができたらいいですね

生命保険と貯蓄プランの 両方がバランスの良い商 品を持てたら

お客様がどんな夢や金融戦略を持っても、それを実現するためには長期的な収益のある保障が必要です。これがあれば、もしお客様がその時にいなくなっても、ご家族は十分守られています。

そこでサン・ライフ社の出番です。サン・ライフ社はいつもお客様の人生の夢を実現するための信頼できるパートナーです。ライフ・ブリリアンスは保障と必要な貯蓄のバランスの取れた商品で、保険金の支払によりお客様の愛する人の経済的負担を軽減します。







ライフ・ブリリアンスとは?

ライフ・ブリリアンスは終身の保障と高いリターンをお届けする保険プランです。お客様のご資産は保証された現金価値、運用益、終了時ボーナスにより増えていきます。ライフ・ブリリアンスはお客様のためにご資産に働いてもらう商品です。

契約は香港ドル、米ドル、人民元から選択が可能で、為替リスクを最小にします。

この商品は高い保障と貯蓄が一つになった商品です。お客様とご家族が長期に渡ってご資産の基礎にできる商品です。

商品の特徴

-  1. 保証現金価値と運用益
でお客様の資産が増加
-  2. 最悪の場合には死亡保
障をご家族にお支払
-  3. 契約満期時には一括でお支
払
-  4. ファイナンシャル・プラ
ンに応じたフレキシブル
な保険料支払
-  5. 無料のライフ・フレキシ特
約
-  6. 特約で安心



1. 保証現金価値と運用益でお客様の資産が増加

2つの方法で貯蓄を増やし、お客様のご資産がお客様のために働くようにします。まず、お客様が100歳になるまで保証現金価値が増加していきます。途中での解約も可能です。

次に2つのタイプの運用益がボーナス（運用保証なし）としてお客様のご資産を増やします。

毎年のボーナス

お申込3年目から、年に一度ボーナスが発表されます。金額が発表されると、この金額の支払は保証され、また累積されていきます。

契約終了時ボーナス（1度のみ）

契約終了時ボーナスは契約の終わりに支払われます。お申込10年目から毎年発表され、サン・ライフ社により発表ごとに増額、減額の金額の調整があります。

お客様の様々なライフステージでの資金需要に応じるため、毎年のボーナス部分に残高があれば自由に引出が可能です。或いは保証現金価値と毎年のボーナスに対してローン¹を出すことも可能です。

毎年のボーナスと契約終了時ボーナスは被保険者死亡の場合、或いは被保険者が100歳となり満期となった場合に支払われます。それ以前に解約した場合も毎年のボーナスと契約終了時ボーナスが支払われます。

2. 最悪の場合には死亡保障をご家族にお支払

この保険で保障されている被保険者にご不幸があり、お亡くなりになったとしても死亡保障が受益者に一括で支払われ、ご家族は必要なお金の準備ができます。死亡保障が支払われると、このポリシーは終了します。



=

100% 保障額に対して

+

毎年のボーナス額

+

契約終了時ボーナス額

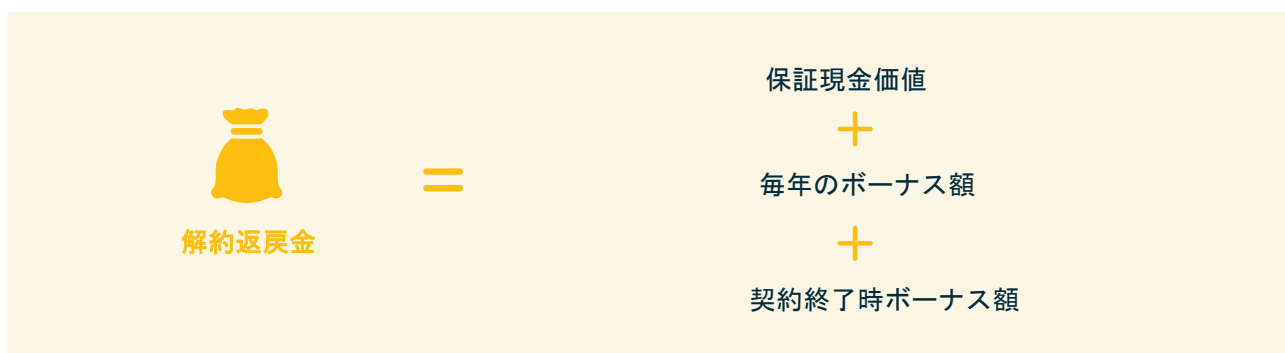
ローンの貸出やその金利がある場合は保険金と相殺後に支払いを実行します。

3.



契約満期時には一括でお支払

人生を十分に楽しんでいただいた後、お客様の契約は100歳で満期となり、満期給付金が支払われます。100歳になる前にご契約を終了したい場合はお客様の必要に応じて解約返戻金としてお受取りが出来ます。



ローンの貸出やその金利がある場合は保険金と相殺後に支払いを実行します。



4.

ファイナンシャル・プランに応じたフレキシブルな保険料支払

お客様はご自身のファイナンシャル・プランによって支払い期間を5年、8年、12年、15年、20年から選択することができます。一番短い期間は5年です。退職後は保険料の支払いを心配する必要はありません。





5. 無料のライフ・フレキシ特約

様々なライフステージで必要な特典が無料特約で追加されています。

お客様の保険加入保証

人生の節目には新しいチャンスと責任が発生し、それに伴い大きな保障が必要となります。下記の節目にサン・ライフの終身保険を購入すると健康診断は不要です。

- 最初の結婚記念日
- お子様の誕生
- 香港居住者として香港で養子縁組
- 大学卒業 (学士以上)
- 配偶者、両親、お子様の突然の死亡
- 香港から他国への移住²

お申込1年後から、被保険者が65歳になるまでに1回のみ有効です。

失業中の保険料支払延期

失業した場合も保障は継続できます。お客様が18歳から65歳で失業³が連続して30日以上となった場合、保険料支払い猶予期間が31日から365日に延長されます。支払猶予延長期間中の基本プランと特約の支払いは未払い保険料で計算されます。保障はこの間も有効なので、お客様は次のキャリアに集中することができます。

支払猶予延長期間の終わりにはこの期間中の未払の保険料を金利なしで支払うことができます。契約2年目以降1回のみ有効です。

年金による定期収入で安心の退職生活

お客様は解約返戻金⁴の全解約、或いは部分解約で年金を購入して退職後に定期収入を得ることができます。最低購入金額はHKD200,000/USD25,000/RMB175,000です。サン・ライフ社は最低20年間の年金収入を保証し、被保険者が途中で亡くなったとしてもご家族の退職生活を助けます。

保証期間場合が終わり、被保険者が100歳となった場合、或いは亡くなると支払いが終了します。お申込から10年後で保険料の支払い終了後、被保険者が55歳から70歳の間に申し込みが可能です。





6. 特約で安心

危機前払特約で余命申告された場合、現金を前払い

不幸にも被保険者が余命12ヶ月以下と宣告された場合、無料の危機前払特約で現金が支払われ、お客様とご家族をサポートします。

契約から2年後はであれば、上限をHKD2,400,000/USD300,000/RMB2,100,000とし、保障金額の60%までをローンとして貸出ます。

お支払には事務費用が発生します。前払い現金と事務費用がローン対象金額とされ、サン・ライフ社が決める金利が計算されます。

世界中どこでも、いつでも緊急アシスタント・サービス

24時間の世界緊急アシスタント・サービスで、世界中どこにいても緊急医療アシスタントが受けられます。医療理由により帰国、病院への前払い、治療や医療器具の輸送が含まれます。



特約⁶によりセーフティーネットが広がります

特約保険料にお支払を追加して医療、事故、重要疾患、身体障害など広い範囲の特約で保障を加えることができます。



商品の概要

プラン	ブリリアンス 5	ブリリアンス 10	ブリリアンス 15	ブリリアンス 20
最低保証額	HKD120,000/USD15,000/RMB105,000			
発行年齢	0歳-65歳	0歳-60歳	0歳-55歳	0歳-50歳
保障期間	100歳			
保険料支払い期間	5 年	10 年	15 年	20 年
保険料支払頻度	毎年/半年/毎月			
通貨	HKD/USD/RMB			
保険料の構造	保険料は一定			
無料特約	<ul style="list-style-type: none"> ・ ライフ・フレキシ特約 ・ 危機前払特約 ・ 世界中での緊急サポート 			

The remarks below supplement the contents of this brochure and aim to provide a better explanation of **LIFE Brilliance**.

Remarks:

1. Approval of such application is subject to the administration rules as determined by the Sun Life from time to time. Interest is charged on loans at rates determined at the Sun Life's sole discretion. Any outstanding policy loan and loan interest will be deducted from benefits payable under the policy. When accumulated loans and interest exceed the sum of Guaranteed Cash Value and cash value of accumulated Reversionary Bonus (if any), the policy will terminate automatically.
2. Subject to the administrative guidelines, which may be changed from time to time.
3. The unemployment is not caused by resignation, retirement, voluntary redundancy or termination by the employer due to misconduct, negligence of duties, dishonesty or commitment of any unlawful act and you are not self-employed or employed by relatives.
4. If you withdraw all the Surrender Value to exercise this option, your policy will be terminated automatically.
5. 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.
6. Rider benefits are subject to additional premium and terms and conditions of the relevant rider benefits, and not applicable to plan with policy currency in RMB.

Important Information:

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, adjustment 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 pay-out 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 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. 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 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, 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:

アセット・クラス	目標アセット・割合
固定利付債	50% – 70%
固定利付債以外	30% – 50%

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:**LIFE Brilliance**

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 exceeds the sum of Guaranteed Cash Value and cash value of accumulated Reversionary Bonus (if any);
 - b. neither premium is paid nor loanable by us and the grace period expires;
 - c. the insured passes away; or
 - d. the insured attains age 100.
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. RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to certain restrictions. You may have to allow time for conversion of RMB from/to another currency of an amount exceeding the applicable daily limit. Besides, the fluctuation in the exchange rates of RMB may result in gains or losses in case you need to convert RMB from other currencies (or vice versa). If you choose to receive your benefits in other currencies, you may lose a portion of your benefit value should RMB depreciate against such currency.
6. 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.
7. 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.

Crisis Advance Rider

1. An administration fee will be applied at the time we pay the Crisis Advance Amount. The administration fee will be treated as a loan, at an interest rate to be determined by us in our sole discretion.
2. The Crisis Advance Amount is treated as a loan and will be subject to interest at rates determined by us in our sole discretion.
3. We have the right to terminate the rider benefit upon the earliest of the following:
 - a. the date on which the basic plan, to which it is attached, is terminated; or
 - b. the date on which the basic plan, to which it is attached, is absolutely assigned.
4. Any transaction involving conversion between policy currency and other currencies would be exposed to foreign exchange risks such as the fluctuation in exchange rate against policy currency.
5. The cost of living in the future is likely to be higher than it is today due to inflation, so the benefit may be insufficient to meet your needs even if we meet our contractual obligation. You should hence consider the impact of inflation when you plan the benefit.
6. This rider benefit is an insurance policy issued by Sun Life Hong Kong Limited and your benefits are subject to the paying ability of Sun Life Hong Kong Limited. In the event that we become insolvent and unable to meet the contractual obligation under the policy, you may lose all or part of your benefits.

LIFE Flexi Rider

1. Annuity Option:
 - a. If 100% of the Surrender Value of the basic plan, to which it is attached, is used to purchase an annuity policy, this policy will be automatically terminated.
 - b. This option will be terminated automatically when the insured attains age 70.
2. Guaranteed Insurability Option:
 - a. This option can only be exercised once per policy.
 - b. This option will be terminated automatically when the insured attains age 65.
3. Unemployment Benefit:
 - a. This benefit can only be exercised once per policy.
 - b. This benefit will be terminated automatically upon the earliest of the following:
 - i. the insured attains age 65;
 - ii. the policy owner is employed again during the extended grace period;
 - iii. the end of premium payment term of the basic plan;
 - iv. on which the policy owner applies for a new policy or any increase in the Sum Assured or addition of rider benefit on any policy with us during the extended grace period;
 - v. on which the ownership of this policy is changed or the policy is assigned during the extended grace period;
 - vi. either Reduced Paid-up or Extended Term Insurance is selected as non-forfeiture option of the basic plan during the extended grace period.
4. We have the right to terminate the rider benefit upon the earliest of the following:
 - a. the date on which the basic plan is terminated; or
 - b. the date on which the expiry or termination of Annuity Option, Guaranteed Insurability Option or Unemployment Benefit, whichever is the latest.
5. 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.
6. 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.
7. This rider benefit is an insurance policy issued by Sun Life Hong Kong Limited and your benefits are subject to the paying ability of Sun Life Hong Kong Limited. In the event that we become insolvent and unable to meet the contractual obligation under the policy, you may lose all or part of your benefits.

Key Exclusions:**Crisis Advance Rider**

We will not pay any Crisis Advance Amount for any condition of which its signs or symptoms first occur within 2 years after the issue date, effective date or last reinstatement date of the basic plan, whichever is the latest.

LIFE Flexi Rider

We will not provide the Unemployment Benefit upon the following:

- a. any unemployment occur within 2 years after the issue date or the effective date of the last change of the ownership of this policy, whichever is the later;
- b. the policy owner has been unemployed for less than consecutive 30 days;
- c. Resignation, retirement, voluntary redundancy or termination by the employer due to misconduct, negligence of duties, dishonesty or commitment of any unlawful act;
- d. the policy owner is self-employed or employed by relatives.

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 exclusions.

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. **LIFE Brilliance** is part of Sun Life's Savings & Protection series, providing comprehensive life protection and savings for you.

サン・ライフ社商品のご案内



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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