

IMPORTANT:
THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER VALUE AND DEATH BENEFIT OF YOUR POLICY. IT IS INTENDED TO SHOW THE PROPORTION OF ANY NON-GUARANTEED ELEMENTS AND THE IMPACT OF CHANGE OF SUCH ELEMENTS UNDER SPECIFIED SCENARIOS. IN NO WAY IT SHOULD AFFECT THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

Proposal Summary for Commitment

Prepared for

Name of Life Insured : Mr. Valued Client

1. Insured Information

Age Last Birthday : 40
Sex : Male
Smoking Status : Non-smoker

2. Benefit Summary

Policy Currency : United States Dollars
Premium Payment Term : Single-pay

Benefit Description	Guaranteed Saving Amount	Sum Assured	Single Premium	Premium Payment Term	Accumulation Term	Benefit Term
<u>Basic Plan</u>						
Commitment	122,925	-	100,000.72	1	15	-
<u>Rider Benefits</u>						
Worldwide Emergency Assistance Benefit			FREE			
		Single Premium :	100,000.72			

Name of Applicant: _____ Signature: _____ Date: _____

Prepared by : JA Financial Group Co Ltd Telephone : 2103 8888(O)
District / Branch : Hong Kong Office Email Address :

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This proposal is valid until August 28, 2018

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3. Basic Plan - Illustration Summary

End of Policy Year	Total Premiums Paid (A)	SURRENDER VALUE				DEATH BENEFIT Guaranteed (E)	SAVING BENEFIT AT POLICY MATURITY			
		Guaranteed Cash Value (B)	Non-Guaranteed		Total (B)+(C)+(D)		Guaranteed Saving Amount (F)	Non-Guaranteed		Total (F)+(G)+(H)
			Cash Value of Accumulated Reversionary Bonus (C)	Cash Value of Terminal Bonus (D)				Face Value of Accumulated Reversionary Bonus (G)	Face Value of Terminal Bonus (H)	
1	100,001	24,835	1,033	0	25,867	6,146	Total Saving Benefit will be paid at policy maturity if the Insured dies.			
2	100,001	41,722	2,235	0	43,957	6,146				
3	100,001	52,022	3,612	0	55,633	6,146				
4	100,001	63,247	5,168	0	68,415	6,146				
5	100,001	75,465	6,909	0	82,374	6,146				
10	100,001	96,315	19,921	18,439	134,675	6,146				
Age 55	100,001	122,925	42,516	39,336	204,777	6,146	122,925	42,516	39,336	204,777

Explanation on above illustration: Please refer to Explanation Notes in Section 6.

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The table below illustrates the impact on Surrender Value under Pessimistic and Optimistic scenarios. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than the current assumed investment return of Sun Life Hong Kong Limited (the "Company") respectively; while other factors affecting these values are assumed to remain unchanged. The two scenarios do not represent lower and upper bounds for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. They only illustrate, for reference purposes, the projected variation of return of the Company based on the investment policies and objectives adopted for this policy.

4. Basic Plan - Surrender Value - Illustration Under Different Investment Return

End of Policy Year	Total Premiums Paid (A)	SURRENDER VALUE						
		Guaranteed Cash Value (B)	Pessimistic Scenario			Optimistic Scenario		
			Non-Guaranteed		Total (B)+(C)+(D)	Non-Guaranteed		Total (B)+(E)+(F)
			Cash Value of Accumulated Reversionary Bonus (C)	Cash Value of Terminal Bonus (D)		Cash Value of Accumulated Reversionary Bonus (E)	Cash Value of Terminal Bonus (F)	
1	100,001	24,835	671	0	25,506	1,394	0	26,229
2	100,001	41,722	1,448	0	43,170	3,027	0	44,749
3	100,001	52,022	2,331	0	54,353	4,910	0	56,931
4	100,001	63,247	3,324	0	66,571	7,050	0	70,297
5	100,001	75,465	4,428	0	79,893	9,458	0	84,923
10	100,001	96,315	12,542	9,588	118,445	27,770	29,686	153,772
Age 55	100,001	122,925	26,279	20,455	169,659	60,390	63,331	246,645

Explanation on above illustration: Please refer to Explanation Notes in Section 6.

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The table below illustrates the impact on Death Benefit and Saving Benefit under Pessimistic and Optimistic scenarios. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than the Company's current assumed investment return respectively; while other factors affecting these values are assumed to remain unchanged. The two scenarios do not represent lower and upper bounds for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. They only illustrate, for reference purposes, the projected variation of return of the Company based on the investment policies and objectives adopted for this policy.

5. Basic Plan - Death Benefit and Saving Benefit - Illustration Under Different Investment Return

End of Policy Year	Total Premiums Paid (A)	DEATH BENEFIT	SAVING BENEFIT AT POLICY MATURITY						
		Guaranteed (B)	Guaranteed Saving Amount (C)	Pessimistic Scenario			Optimistic Scenario		
				Non-Guaranteed		Total (C)+(D)+(E)	Non-Guaranteed		Total (C)+(F)+(G)
				Face Value of Accumulated Reversionary Bonus (D)	Face Value of Terminal Bonus (E)		Face Value of Accumulated Reversionary Bonus (F)	Face Value of Terminal Bonus (G)	
1	100,001	6,146	Total Saving Benefit will be paid at policy maturity if the Insured dies.						
2	100,001	6,146							
3	100,001	6,146							
4	100,001	6,146							
5	100,001	6,146							
10	100,001	6,146							
Age 55	100,001	6,146	122,925	26,279	20,455	169,659	60,390	63,331	246,645

Explanation on above illustration: Please refer to Explanation Notes in Section 6.

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6. Explanation Notes: Basic Plan

- (i) Sections 3, 4 and 5 are only summary illustrations of the major benefits of your Basic Plan excluding any other Rider Benefits as shown in Section 2 (if applicable) and assume that all premiums are paid in full when due. You should refer to your consultant or the Company for more information or, if appropriate, a more detailed proposal.
- (ii) The Cash Value of Accumulated Reversionary Bonus (if any) and Terminal Bonus (if any) will be paid when the Company is paying (i) the Surrender Value when the policy is surrendered in whole or in part or terminated (other than due to the death of the Insured) or (ii) the Total Saving Benefit at policy maturity.
- (iii) In the event of the Insured's accidental death which occurs while the policy is in effect, an Accidental Death Benefit equivalent to Guaranteed Saving Amount of the Basic Plan will be paid in addition to the Death Benefit illustrated in Section 3.
- (iv) The Cash Value of Accumulated Reversionary Bonus are guaranteed once declared.
- (v) The projected non-guaranteed benefits included in Section 3 are based on the Company's bonus scales determined under current assumed investment return and are not guaranteed. The actual amount payable may change anytime with the values being higher or lower than those illustrated. As another example, the possible potential impact of a change in the Company's current assumed investment return on the Total Surrender Value and the Total Saving Benefit are illustrated in Sections 4 and 5. Under some circumstances, the non-guaranteed benefits may be **zero**.
- (vi) In Sections 4 and 5, benefits under Pessimistic Scenario are based on a decrease of about 1.30% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 1.30% p.a. in comparing with the current assumed investment return.
- (vii) When reviewing the values shown in the illustrations in Sections 3, 4 and 5, please note that the cost of living in the future is likely to be higher than it is today due to inflation.
- (viii) Please refer to the product brochure of this Policy for the details of the investment strategy, dividend/ bonus philosophy and key product risks.
- (ix) Policy Continuation Benefit shall come into effect in the event the Insured dies while the Policy is in effect. Policy Continuation Benefit means the Saving Benefits of Basic Plan will be in effect until policy maturity and will be paid in full at policy maturity.

7. Bonus History

www.sunlife.com.hk/dividendhistory_eng

You may browse the above website to understand the Company's bonus history for reference purposes. The historical bonuses are not an indicator of future declaration of this plan.

Warning

- You should only apply for this product if you intend to pay the premium for the whole of the premium payment term.
- Should you terminate this product early or cease paying premiums early, you may suffer a significant loss.

Important Notes

- All amounts shown in this illustration are calculated in United States Dollars (USD). All amounts payable either to or by the Company will be in United States Dollars. You can pay premiums or receive benefits in Hong Kong Dollars (HKD) at an exchange rate determined by the Company from time to time at our sole discretion. The fluctuation in the exchange rates of United States Dollars may result in gains or losses in the case where you convert United States Dollars to Hong Kong Dollars, and vice versa.

Declaration

I confirm having read and understood the information contained in this summary of illustrated benefits, and received the product brochure of this Policy and the information regarding the relevant bonuses history (if applicable).

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Mr. Valued Client
Age 40 (Male, Non-smoker)
Commitment
Premium Payment Term : Single-pay
Accumulation Term : 15 Years

Policy Highlights

A Promise you can make today

A flexible way to save for your loved one's future

Commitment offers a choice of different premium payment term, making it easier for you to save up in a tailored protection and saving pattern in order to fulfil the protection and financial needs of your loved one's dream in the future.

Provide an all-rounded financial commitment to your loved one

- A guaranteed saving amount of USD 122,925 will be payable at policy maturity if the Insured is alive or dies.

Flexibility in delivering your commitment

You can choose from the following options to settle the payment of Total Saving Benefit at policy maturity.

- (i) Lump Sum Payment Option.
- (ii) Annual or Monthly Instalment Option for the period of 2 to 10 years.

Alongside your family

- A lump-sum of Death Benefit will be payable should the unexpected event of death happen to you to ensure your loved ones are taken care of even if you are not there to protect them. Death Benefit payable equals to:
 - A guaranteed amount of USD 6,146 from Basic Plan.
- In this difficult situation for your loved ones, the Policy Continuation Benefit under Basic Plan will ensure that the guaranteed saving amount of USD 122,925 together with any non-guaranteed reversionary bonuses (if any) and terminal bonuses (if any) will be payable to your designated beneficiary at policy maturity.
- Additional USD 122,925 will be payable as Accidental Death Benefit under Basic Plan to ease the financial burden of your loved ones in the unfortunate event of an accidental death of the Insured.

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Mr. Valued Client
Age 40 (Male, Non-smoker)
Commitment
Premium Payment Term : Single-pay
Accumulation Term : 15 Years

Guaranteed Saving Amount : USD 122,925
*Single Premium : USD 100,000.72

ILLUSTRATION OF BENEFITS
(Basic Plan)

Age	End of Policy Year	Total Premiums Paid (A)	SURRENDER VALUE				DEATH BENEFIT	SAVING BENEFIT AT POLICY MATURITY			
			Guaranteed Cash Value (B)	Non-Guaranteed		Total (B)+(C)+(D)	Guaranteed (E)	Guaranteed Saving Amount (F)	Non-Guaranteed		Total (F)+(G)+(H)
				Cash Value of Accumulated Reversionary Bonus (C)	Cash Value of Terminal Bonus (D)				Face Value of Accumulated Reversionary Bonus (G)	Face Value of Terminal Bonus (H)	
41	1	100,001	24,835	1,033	0	25,867	6,146	Total Saving Benefit will be paid at policy maturity if the Insured dies.			
42	2	100,001	41,722	2,235	0	43,957	6,146				
43	3	100,001	52,022	3,612	0	55,633	6,146				
44	4	100,001	63,247	5,168	0	68,415	6,146				
45	5	100,001	75,465	6,909	0	82,374	6,146				
46	6	100,001	79,239	8,995	0	88,234	6,146				
47	7	100,001	83,201	11,149	0	94,350	6,146				
48	8	100,001	87,360	13,716	0	101,076	6,146				
49	9	100,001	91,729	16,547	0	108,277	6,146				
50	10	100,001	96,315	19,921	18,439	134,675	6,146				
51	11	100,001	101,130	23,335	20,897	145,363	6,146				
52	12	100,001	106,188	27,368	24,585	158,141	6,146				
53	13	100,001	111,497	31,761	29,502	172,759	6,146				
54	14	100,001	117,071	36,916	34,419	188,406	6,146				
55	15	100,001	122,925	42,516	39,336	204,777	6,146				

Explanation on above illustration: Please refer to Remarks.

* This premium includes the premium of your Basic Plan and Rider Benefit(s) (if applicable) as shown in the Benefit Summary (Section 2).

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Mr. Valued Client
Age 40 (Male, Non-smoker)
Commitment
Premium Payment Term : Single-pay
Accumulation Term : 15 Years

Guaranteed Saving Amount : USD 122,925
*Single Premium : USD 100,000.72

Remarks

1. The above is only a summary illustration of the major benefits of your policy. You should refer to your consultant or the Company for more information or, if appropriate, a more detailed proposal.
2. The Illustration of Benefits above relates to your Basic Plan as shown in the Benefit Summary (if applicable).
3. The figures shown in the above illustration assume that: (1) the current scales of Reversionary Bonus and Terminal Bonus will continue indefinitely, (2) there will be no loans/advances, (3) no withdrawals on the policy, (4) all premiums are paid in full when due.
4. The non-guaranteed values stated above take into account the Reversionary Bonus and Terminal Bonus (collectively the "Bonuses") payable under the policy. The Reversionary Bonus declared will be accumulated with the policy, whereas the Terminal Bonus may be different at each subsequent declaration. 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 (which may be impacted by asset defaults and investment expenses), as one of the main determinant of the Bonuses performance. Other factors include, but are not limited to, claim experience, policy expenses, taxes, and policyholder termination experience.
5. Total Death Benefit of your policy is 5% of Guaranteed Saving Amount of your Basic Plan plus any other amounts left with us, less the outstanding amount of any loans with interest.
6. In the event of the Insured's accidental death which occurs while the policy is in effect, an Accidental Death Benefit equivalent to Guaranteed Saving Amount of the Basic Plan will be paid in addition to the Death Benefit above.
7. Total Surrender Value illustrated above is the sum of Guaranteed Cash Value, Cash Value of Accumulated Reversionary Bonus (if any) and Cash Value of Terminal Bonus (if any) plus any other amounts left with us, less the outstanding amount of any loans with interest.
8. You can withdraw all or part of the Cash Value of Accumulated Reversionary Bonus of Basic Plan (if any) and the Cash Value and Face Value of Accumulated Reversionary Bonus of Basic Plan shall then be reduced accordingly. Withdrawal of your Reversionary Bonus will reduce the long-term value of the policy.
9. When reviewing the values shown in the above illustration, please note that the cost of living in the future is likely to be higher than it is today due to inflation.

* This premium includes the premium of your Basic Plan and Rider Benefit(s) (if applicable) as shown in the Benefit Summary (Section 2).

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