



コミットメント



こんなことができたらいいですね

不確実な時でも愛する人との約束 (コミットメント) を果たす

愛する人達への最高のプレゼントの一つが今日コミットメントをすることです。将来が不確実な状況でも、賢いプランニングをすれば愛する人達に生命保険を支払うだけでなく、人生を満喫してもらうことができます。

そこでサン・ライフ社の出番です。サンファイル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。- コミットメントは:

- お客様の愛する人のためにおひとりお一人にあったテーラーメイドの保障と貯蓄の準備ができます。
- 被保険者が不幸にもお亡くなりになった際にも、広範囲の保障で人生の不確実性を軽減できます。

コミットメントとは?

人生は可能性と不確かなことであふれています。愛する人達が人生を一番楽しみ、心配のない人生を送るためのセーフティネットを準備するのに遅すぎるということはありません。サン・ライフ社は人生で先が見えない時であっても、お客様が愛する人達への約束を果たすお手伝いをします。

コミットメントはご資産を増やしながらか保障をする生命保険です。死亡保障を支払った後でも愛する人達に保証貯蓄金額の支払いを保証しています。人生の様々なニーズに対応するために保障の増額と貯蓄の増額のオプションでお客様の経済状況にあった保障と貯蓄レベルを設定することができます。

商品の概要

-  1. お客様のニーズに合わせた保障と貯蓄をテーラーメイド
-  2. 良い時も悪い時もお客様のご家族に寄り添います
-  3. ポリシー継続給付金でお客様の約束を果たすために保証貯蓄額をお支払
-  4. フレキシブルなお受取
-  5. 経済的に苦しい時にご負担を軽減
-  6. 事故で死亡の場合保障の増額



1. お客様のニーズに合わせた保障と貯蓄を テーラーメイド

コミットメントは広範囲の保障と貯蓄を提供します。人生でのニーズが変化する中で、コミットメントはお客様の経済的なニーズに合わせてフレキシブルにプランを組合せることで受取をテーラーメイドできます。「保障ブースター」と「貯蓄ブースター」の2つの特約機能を付加えることでお客様は保障と貯蓄のレベルの調整ができます。コミットメントと「貯蓄ブースター」で貯蓄金額¹を確実に増やすことができます。お客様の心の安心のためにはコミットメントの死亡保障の他に「保障ブースター」で100%まで保障を増やすことができます。

それに加えてポリシーの貯蓄を増加するためにコミットメントと「貯蓄ブースター」はボーナスと終了時ボーナス²の2つのタイプの変動ボーナスでお客様のご資産を増やします。フレキシビリティを最大化するためにいくつかの保険料の支払い期間と累積期間を用意しています。

Remarks:

- 1 There are 2 types of settlement methods for Saving Benefit. For details, please refer to the section on “Flexibility in delivering your commitment” in this brochure.
- 2 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 (“Sun Life”) from time to time. 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 not limited to, claim experience, policy expenses, taxes, and policy owner termination experience.


2.

良い時も悪い時もお客様のご家族に寄り添います

人生は不確実性にあふれていて良い時も悪いこともあります。コミットメントは「保障ブースター」と「貯蓄ブースター」の2つの中心となる給付があります。死亡保障と貯蓄は人生の楽しい時も困難な時も安心して困難な時も安全をお客様が愛する人をサポートするのを助けます。


貯蓄はお客様の愛する人達が計画した通りに夢を実現することのお手伝いをします。具体的にはこのポリシーで保障されている被保険者が累積期間終了まで生存の場合は、ポリシー名義人に対して以下をお支払します。

累積期間終了後で被保険者生存:

	コミットメント ³	保障ブースター	貯蓄ブースター
 貯蓄	コミットメントの保証貯蓄金額 + コミットメントの変動ボーナス価値+ コミットメントの終了時ボーナス価値 + それ以外のサン・ライフ社に残っている金銭価値 - ローン金額とその金利	適用外	貯蓄ブースターの保証貯蓄金額 + 貯蓄ブースターの累積ボーナスの現金価値+ 貯蓄ブースターの終了時ボーナスの現金価値 + それ以外のサン・ライフ社に残っている金銭価値 - ローン金額とその金利

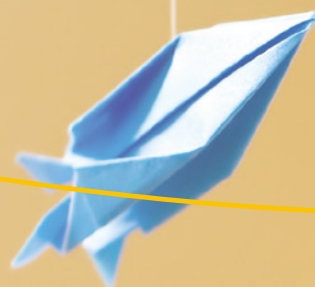
被保険者が不幸にもお亡くなりになった時の経済的負担を軽減するために被保険者死亡に伴い受益者に次の様に支払われます

被保険者死亡:

	コミットメント	保障ブースター	貯蓄ブースター ⁴
 死亡保障	コミットメントの5%の保証貯蓄金額	保障ブースターで保障の100%	いずれかの高額の方: 貯蓄ブースターの105%の保証現金価値 + 貯蓄ブースターの累積ボーナスの額面 + 貯蓄ブースターの終了時ボーナスの額面 或いは 貯蓄ブースターで支払済み保険料 + それ以外のサン・ライフ社に残っている金銭価値 - ローン金額とその金利

Remarks:

- If the insured passes away before the end of Accumulation Term, we will pay the Guaranteed Saving Amount, the face value of any accumulated Reversionary Bonus and the face value of any Terminal Bonus of Commitment, plus any other amount left with Sun Life, less the amount of any loans with interest to the Beneficiary of the Saving Benefit at the end of Accumulation Term.
- During the lifetime of the insured, the policy owner may elect in writing that Death Benefit of Saving Booster will be left on deposit to accumulate at an interest rate to be declared by Sun Life until the end of Accumulation Term of the Saving Booster.



3. ポリシー継続給付金でお客様の約束を果たすために 保証貯蓄額をお支払

予想もしない状況に備えることで、お客様はいつでも約束を果たすことができます。被保険者が不幸にも亡くなった時、コミットメントの保障ブースター（適用される場合）と貯蓄ブースター（適用される場合）が給付され、保障ブースター（適用される場合）と貯蓄ブースター（適用される場合）は終了します。コミットメントのポリシー継続給付⁵が発動され、累積期間が終了するとコミットメントの貯蓄給付金が支払われます。

4. フレキシブルなお受取

お客様はご家族が何を必要としているのかを一番良く知っています。コミットメントは2種類の支払い方法があります。ポリシーの名義人は累積期間の終了後、ご家族の必要に合わせて貯蓄給付金を一括で受取るか、累積期間の終了後2年から10年の間で毎月、或いは毎年受取るかを選択することができます。

Remark:

5 Once the Policy Continuation Benefit becomes effective, the policy will be prohibited from surrender, withdrawal, loan, changes of beneficiary or any other non-financial changes (if applicable) of the policy.

5. 経済的に苦しい時にご負担を軽減

コミットメントは保険料支払期間に経済的に苦しい時があれば、保険料支払のご負担を軽減します。31日間の猶予期間中に保険料の支払いができなければ、減額一時停止オプション⁶を選択して、ポリシーを有効なままにしておくことができます。その場合ポリシーが失効するのを防ぐためにポリシーの給付内容が先に示した規定により減額されません。

6. 事故で死亡の場合保障の増額

逆境にあっても愛する人達は十分保障されています。被保険者が事故で無くなった場合は死亡保障の他にコミットメントは保証貯蓄給付金と同額の死亡保障を事故死亡給付金として支払います。


Remark:

- 6 The Reduced Paid-Up option is applicable when the total premiums of the 2nd policy anniversary (for 5 years limited pay) or 5th policy anniversary (for regular pay) are fully paid. Upon exercising Reduced Paid-Up option, Protection Booster (if any) and Saving Booster (if any) will be terminated. Guaranteed Saving Amount of Commitment will be reduced accordingly and no Reversionary Bonus will be declared. Any accumulated Reversionary Bonus of Commitment credited to this Policy before it is converted to a Reduced Paid-Up insurance will remain unaffected. Terminal Bonus of Commitment will continue to be declared annually but at an amount based on the reduced Guaranteed Saving Amount of Commitment. You may request to reinstate to the original policy before Reduced Paid-Up within 2 years after the effective date of Reduced Paid-Up. For details, please refer to the policy provision.

お申込の例

例 1: 卒業後子供達をサポートするための資産金準備

A氏はお嬢様の卒業時にサポートをする資金を準備するためにコミットメントを購入

 A氏 年齢: 35	保険料支払期間:	5年
	累積期間:	18年
	コミットメントの保証貯蓄給付金:	USD 100,000
	コミットメントの年払い保険料:	USD 16,815

TIPS:

お客様が貯蓄給付金を分割で受取ることを選択した場合、未払い分については金利が支払われます。

例えば1の例で5年で貯蓄給付金をお支払いする場合の合計額は以下となります。

USD 181,010⁷

コミットメント



The above diagram is for illustrative purpose only. The actual Saving Benefit may be higher or lower than the above figures as it 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 not limited to claim experience, policy expenses, taxes, and policy owner termination experience.

Remark:

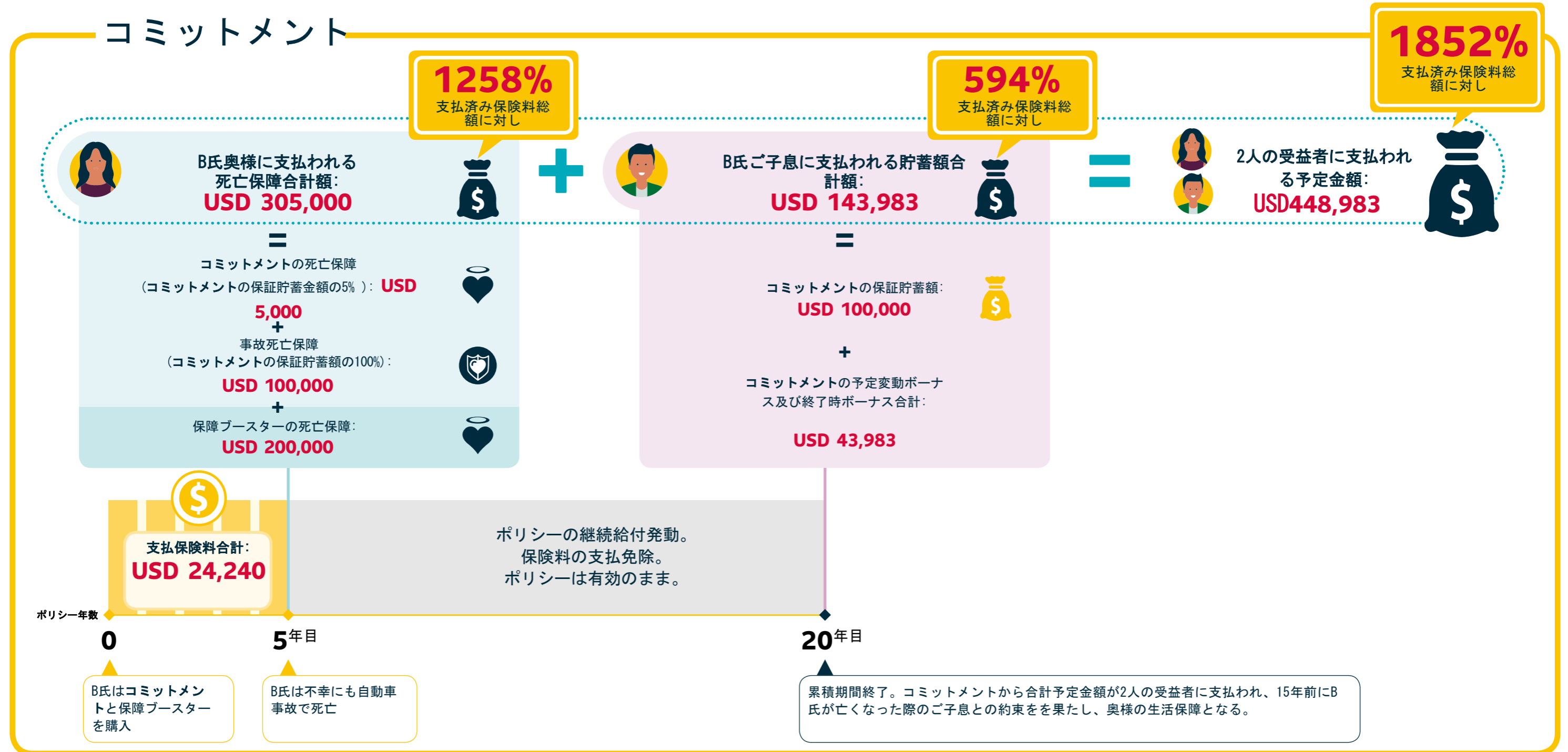
7 Assuming that there is no early withdrawal of the balance of the Annual Instalment Payment of Total Saving Benefit and the above illustration is prepared based on an assumed non-guaranteed interest rate of 1.5% p.a. declared by Sun Life. The non-guaranteed interest rate will be declared by Sun Life from time to time at the discretion of Sun Life.

例 2: 被保険者の死亡という不幸があった時も約束を守る

B氏は新しく生まれた息子が20歳の時が海外に留学できるようにコミットメントを購入しました。同時に保障ブースターを加えて家族により高い保障を付けました。

B氏 年齢: 35	保険料支払期間:	20年
	累積期間:	20年
	死亡保障の受益者:	B氏奥様
	貯蓄給付金の受益者:	B氏ご子息

コミットメントの保証貯蓄額	USD 100,000
コミットメントの年間保険料:	USD 4,512
保障ブースターの保障額:	USD 200,000
保障ブースターの年間保険料:	USD 336



The above diagram is for illustrative purpose only. The actual Saving Benefit may be higher or lower than the above figures as it 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 not limited to claim experience, policy expenses, taxes, and policy owner termination experience.

商品の概要

プラン/特約	コミットメント	保障ブースター	貯蓄ブースター
最低保証貯蓄金額	HKD 200,000/USD 25,000		
発行年齢	一括払い: 0歳-70歳/ 5年払い: 0歳-60歳/ 定期支払: 0歳-65歳マイナス保険料支払期間		
累積期間	一括払い: 10年-35年/ 5年払い: 10年-35年/ 定期払い: 保険料支払期間と同じ		
保険料支払期間	一括払い/ 5年払い/ 定期払い: 10年-35年		
保険料支払頻度	一括払い/年払い/半月ごと/月払い		
通貨	HKD/USD		
保険料の構造	保険料は一定で保証される		
解約価値	コミットメントの保証現金価値 + コミットメントの累積されたボーナスの現金価値+ 終了時ボーナスの現金価値 + それ以外のサン・ライフ社に残っている金銭価値 - ローン金額とその金利	適用外	貯蓄ブースターの保証現金価値 + 貯蓄ブースターの累積されたボーナスの現金価値+ 貯蓄ブースターの終了時ボーナスの現金価値 + それ以外のサン・ライフ社に残っている金銭価値 - ローン金額とその金利
死亡保障 ⁴	コミットメントの5%の保証貯蓄額+ 被保険者が事故で無くなった場合事故死亡保障 (コミットメントの100%保証貯蓄額)	保障ブースターへの保障金額の100%	いずれか高額の方: 貯蓄ブースターの保証貯蓄額の105% + 貯蓄ブースターの累積ボーナスの額面 + 貯蓄ブースターの終了時ボーナスの額面 或いは 貯蓄ブースターへの支払保険料合計 + それ以外のサン・ライフ社に残っている金銭価値 - ローン金額とその金利

プラン/ 特約	コミットメント	保障ブースター	貯蓄ブースター
貯蓄給付金	<p>被保険者が累積期間終了まで生存の場合:</p> <p>コミットメントの保証貯蓄価値 + コミットメントの累積されたボーナスの現金価値+ 終了時ボーナスの現金価値 + それ以外のサン・ライフ社に残っている金銭価値 - ローン金額とその金利</p>	適用外	<p>保険者が累積期間終了まで生存の場合:</p> <p>貯蓄ブースターの保証現金価値 + 貯蓄ブースターの累積されたボーナスの現金価値+ 貯蓄ブースターの終了時ボーナスの現金価値 + それ以外のサン・ライフ社に残っている金銭価値 - ローン金額とその金利</p>
	<p>被保険者が累積期間終了前に死亡の場合:</p> <p>コミットメントの保証貯蓄価値 + コミットメントの累積されたボーナスの額面+ 終了時ボーナスの額面 + それ以外のサン・ライフ社に残っている金銭価値 - ローン金額とその金利</p>		<p>被保険者が累積期間終了まで生存の場合:</p> <p>貯蓄ブースターの累積期間終了まで貯蓄ブースターの死亡保障の金利収入 ("A累積給付金⁸⁾")</p>

Remark:

- 8 The Accumulated Benefit is applicable only if during the lifetime of the insured, the policy owner has elected in writing that Death Benefit of Saving Booster to be accumulated at an interest rate to be declared by Sun Life until the end of Accumulation Term of Saving Booster. There is no Accumulated Benefit if the Death Benefit of Saving Booster has been paid at the death of the insured.

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:

資産クラス	コミットメント及び 保障プースター目標資産配分	貯蓄プースターの 目標資産配分
固定利付債	50%-70%	30%-50%
固定利付債以外	30%-50%	50%-70%

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:

Commitment

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 basic plan will continue in effect. Any unpaid premium by the date on which the grace period expires will be paid by premium loan from us or Reduced Paid-Up will be exercised to continue this basic plan in effect (if applicable). If the amount available for premium loan is less than the unpaid premium or exercising the Reduced Paid-Up does not meet the minimum administrative requirements under this basic plan, this basic plan will lapse automatically on the due date.
2. Cash withdrawal will lead to reduction in policy value, and your benefit will be reduced accordingly and may be insufficient to meet your needs.
3. Partial Surrender and Reduced Paid-Up will lead to reduction in both policy value and Guaranteed Saving Amount, and your benefit will be reduced accordingly and may be insufficient to meet your needs.
4. Please note that if you terminate this basic plan early, you may receive an amount significantly less than the total premium paid towards your policy.
5. We have the right to terminate the basic plan upon the earliest of the following:
 - a. after partial surrender, the surrender value becomes less than the minimum requirement as required by the then current administrative rules;
 - b. accumulated policy loans and interest exceeds the sum of Guaranteed Cash Value and cash value of accumulated Reversionary Bonus (if any) and any other amounts left with us;
 - c. neither premium is paid nor loanable by us and the grace period expires; or
 - d. this basic plan reaches its maturity.
6. 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.
7. 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.
8. 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.

Saving Booster

1. You need to pay the premium for this rider benefit 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 rider benefit will continue in effect. Any unpaid premium by the date on which the grace period expires will be paid by premium loan from us (if applicable). If the amount available for premium loan under this rider benefit is less than the unpaid premium, this rider benefit will lapse automatically on the due date.
2. Cash withdrawal will lead to reduction in policy value, and your benefit will be reduced accordingly and may be insufficient to meet your needs.
3. Partial Surrender will lead to reduction in both policy value and Guaranteed Saving Amount, and your benefit will be reduced accordingly and may be insufficient to meet your needs.
4. Please note that if you terminate this rider benefit early, you may receive an amount significantly less than the total premiums paid towards this rider benefit.
5. We have the right to terminate this rider benefit upon the earliest of the following:
 - a. exercising of Reduced Paid-Up under the basic plan;
 - b. neither premium is paid nor loanable by us and the grace period expires;
 - c. the insured passes away;
 - d. this rider benefit reaches its maturity; or
 - e. the basic plan is terminated.
6. 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.
7. 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.
8. This rider benefit is an insurance policy issued by Sun Life Hong Kong Limited and your benefits are subject to the paying ability of Sun Life Hong Kong Limited. In the event that we become insolvent and unable to meet the contractual obligation under the policy, you may lose all or part of your premiums paid and benefits.

Protection Booster

1. You need to pay the premium for this rider benefit 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 rider benefit will continue in effect. Any unpaid premium by the date on which the grace period expires will be paid by premium loan from us (if applicable). If the amount available for premium loan under this rider benefit is less than the unpaid premium, this rider benefit will lapse automatically on the due date.
2. We have the right to terminate this rider benefit upon the earliest of the following:
 - a. exercising of Reduced Paid-Up under the basic plan;
 - b. neither premium is paid nor loanable by us and the grace period expires;
 - c. the insured passes away;
 - d. this rider benefit reaches its maturity; or
 - e. the basic plan is terminated.
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. 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.
5. This rider benefit is an insurance policy issued by Sun Life Hong Kong Limited and your benefits are subject to the paying ability of Sun Life Hong Kong Limited. In the event that we become insolvent and unable to meet the contractual obligation under the policy, you may lose all or part of your premiums paid and benefits.

Key Exclusions:**Commitment**

For the Accidental Death Benefit under this basic plan, we will not pay any claim directly or indirectly caused by or resulting from any of the following:

- (a) the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
- (b) the insured's committing or attempting to commit a criminal offence or participating in any brawl;
- (c) the insured's taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a Doctor;
- (d) the insured's inhaling any gas or fumes, voluntarily or involuntarily, except accidentally in the course of duty;
- (e) war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them; or
- (f) atomic explosion, nuclear fission or radioactive gas.

Important Note:

Effective from 1st January 2018, all policy owners are required to pay a levy on their insurance premium for all new and inforce policies collected by the Insurance Authority through the Company. The applicable levy rate will be determined by reference to the policy date or policy anniversary date. For levy details, please visit our website at www.sunlife.com.hk/levy_eng or Insurance Authority's website at www.ia.org.hk.

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.

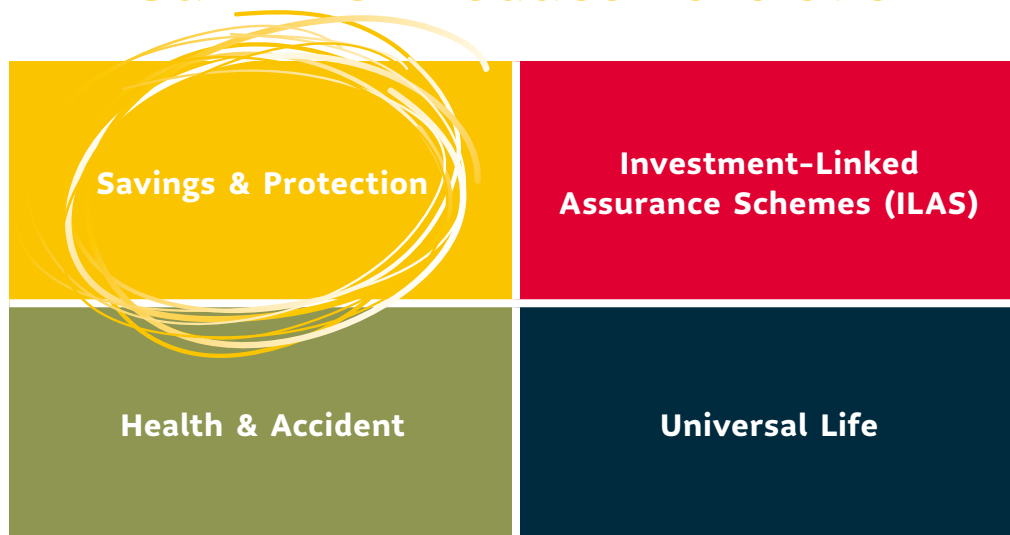
Welcome to the World of Sun Life Hong Kong

Sun Life Hong Kong is a wholly owned subsidiary of the Sun Life Assurance Company of Canada. Since February 22, 1892, Sun Life Hong Kong has been here to helping Hong Kong shine brighter over 125 years by providing excellent products and services.

Sun Life Hong Kong 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. **Commitment** is part of Sun Life's Savings & Protection series, providing a savings and protection solution for you.

Sun Life Product Portfolio



What's next? You can find out more:

- **Website:** www.sunlife.com.hk
- **Client 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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