Sun Life 永明金融

TSANG YU TONG 曾裕棠
中國東莞市石龍鎮
石龍商貿市場
第四棟西401號
郵編00086
-

E60009413- PA/AS/65a

Policy Anniversary Statement 保單週年報告

Policy Number 保單號碼	:	E60009413
Insured 受保人	:	TSANG CHI FUNG
Policy Owner 保單主權人	:	TSANG YU TONG
Anniversary Date 保單週年日	:	10 JUN 2022
Advisor 理財顧問	:	LIU SIU HUNG HELENA
		54751 / BB32
		Y153 / 051405
Print Date 信件發出日期	:	13 JUNE 2022
Our Reference 參考編號	:	PA/AS/P/C

Vision
優月儲蓄計劃

Policy Information 保單資料

Policy Date 保單日期 : 10 JUN 2019
Currency 貨幣 : USD 美元
Policy Status 保單狀況 : Paid Up Life 清繳壽險

Coverage Information 保障計劃內容

Benefit 保障名稱	Amount of benefit 保障額
VISION (2-YEAR PAY) 優月儲蓄計劃 (2年繳付期)	**26,000.00**

Policy Value 保單價值

As of Anniversary Date 10 JUN 2022 於2022年6月10日保單週年日的保單價值

	Previous Year 上年度	Current Year 本年度				
	Balance 結餘	Amount 金額	Interest 利息	Withdrawals/Loan Repayment 年內支取金額/還款	Current Year Balance 本年度結餘	Refers to Notes 請參考附註
Guaranteed Cash Value 保證現金價值					3,900.00	1, 2
Reversionary Bonus Cash Value 歸原紅利現金價值					63.30	2
Accumulated GMC & Non-GMC 累積保證和非保證每月可支取現金	670.47	618.17	33.36	0.00	1,322.00	3, 4, 5
Premium Deposit Funds 保費儲蓄基金					0.01	1, 2

Total Cash Value 總現金價值	**5,285.31**
Surrender Value 退保價值	**5,285.31**

Due to the rounding differences, you may notice slight differences in the figures of the policy value shown above.
由於數目調整的影響，閣下可能注意到上述保單數值會有些微差異。

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Sun Life Hong Kong Limited (Incorporated in Bermuda with limited liability) G/F Cheung Kei Center Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon, Hong Kong
Tel (852) 2103 8928 Fax (852) 2103 8938 A member of the Sun Life group of companies
香港永明金融有限公司 (於百慕達註冊成立之有限責任公司) 香港九龍紅磡紅鸞道18號祥祺中心B座地下
電話 (852) 2103 8928 傳真 (852) 2103 8938 永明金融集團成員之一

Notes 附註

1 The Guaranteed Cash Value and the values of Reversionary Bonus shown above are guaranteed.
以上所示保證現金價值及歸原紅利之金額均為保證。

2 The Guaranteed Cash Value and Reversionary Bonus Cash Value shown above indicate the values before loan deduction, if any.
以上所示保證現金價值及歸原紅利之本年度現金價值並未扣除任何保單貸款(如有)。

3 Interest rate per annum as of Anniversary Date: 於保單週年日的每年息率:

Monthly Coupon	3.50% per annum	每月可支取現金	3.50% (每年)

*The above interest rates are non-guaranteed and subject to change by the Company from time to time.
*上述息率並非保證，本公司有權不時作出更改。

4 GMC means Guaranteed Monthly Coupon
GMC 指保證每月可支取現金。

5 Non-GMC means Non-Guaranteed Monthly Coupon
Non-GMC 指非保證每月可支取現金。

Premium Deposit Funds	1.50% per annum	保費儲蓄基金	1.50% (每年)

6 The Current Balance of Premium Deposit Funds shown above is the net amount after deduction of the current premium due. Any prepayment amount with guaranteed interest rate received by the Company, if any, is not included. Any withdrawal from these funds may be subject to withdrawal charge
上述保費儲蓄基金之本期結餘已扣除本期保費。享有保證息率之預繳保費(如有)並不包括在內。若於本基金提取款項，該金額可能須徵收提取費用。

Policy Value movement for this year 本年度保單價值進出記錄

Items 項目	Date 日期	Amount 金額	Total Amount 合計金額
Non-Guaranteed Monthly Coupon 指非保證每月可支取現金	10 JUN 2022	2.38	
	10 MAY 2022	1.61	
	10 APR 2022	1.61	
	10 MAR 2022	1.61	
	10 FEB 2022	1.61	
	10 JAN 2022	1.61	
	10 DEC 2021	1.61	
	10 NOV 2021	1.61	
	10 OCT 2021	1.61	
	10 SEP 2021	1.61	
	10 AUG 2021	1.61	
	10 JUL 2021	1.61	20.09
Guaranteed Monthly Coupon 指保證每月可支取現金	10 JUN 2022	49.84	
	10 MAY 2022	49.84	
	10 APR 2022	49.84	
	10 MAR 2022	49.84	
	10 FEB 2022	49.84	
	10 JAN 2022	49.84	
	10 DEC 2021	49.84	
	10 NOV 2021	49.84	
	10 OCT 2021	49.84	
	10 SEP 2021	49.84	
	10 AUG 2021	49.84	
	10 JUL 2021	49.84	598.08

Other Information 其它資料

The Terminal Bonus is a one-off bonus that does not form a permanent addition to this policy and may be reduced or increased at subsequent declarations. The amount of Terminal Bonus is calculated as a percentage of the basic face amount. The declared Terminal Bonus is one of the factors in determining the Death Benefit. Upon policy surrender (in whole or in part) or termination (resulting from causes other than death of the Insured), only cash value of the Terminal Bonus will be paid.

終期紅利為一筆過支付的花紅，而並不是永久附加於本保單上，在日後公布終期紅利時，終期紅利或會有所增減。終期紅利之金額是以基本保障額的百分比計算。已公布的終期紅利為其中一項釐定身故保障之因素。當保單退保（全部或部份）或終止（因受保人身故而導致除外）時，我們僅支付終期紅利的現金價值。

The rates of Reversionary Bonus and Terminal Bonus are non-guaranteed and are determined in accordance with the rules set out by the Company from time to time. You may request for the latest policy value illustration of your policy.

歸原紅利及終期紅利的利率為非保證，及由本公司不時釐定的規則所指定。您可向本公司索取最新的現金價值說明書。

Levy collected by the Insurance Authority has been imposed on relevant policy at the applicable rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit our company website (www.sunlife.com.hk) or call our Client Service Hotline at (852) 2103 8928.

保險業監管局收取本保單的保費徵費已按照適用的徵費率徵收，並會按照訂明的安排轉付予保險業監管局。更多有關保費徵費資料，請瀏覽本公司網頁(www.sunlife.com.hk)或致電客戶服務熱線 (852) 2103 8928。

If you have selected autopay to settle the premium, the corresponding levy on the premium will also be debited by autopay. Please be reminded to increase the maximum transaction limit of your autopay account to avoid additional bank charges.

如您現時以自動轉賬方式繳付保費，相關保費徵費亦會同時以自動轉賬方式支付。敬請調整自動轉賬交易上限金額，避免因未能成功轉賬而導致被銀行收取額外費用。

Payment Method is available in the Company website (http://www.sunlife.com.hk > Client Support > Payment Method)

付款方式可參閱公司網頁(http://www.sunlife.com.hk > 客戶支援 > 付款方式)

Interest rate risk (if applicable): The interest rate on the collateral assignment facilities may not be fixed. The increase in facilities interest rate could increase the cost of serving the facilities and the risk of default in repaying the facilities. There is no guarantee of profit under the collateral assignment arrangement. The overall return under the policy and the facilities at the end of the policy period may reduce to zero or even become negative.

利率風險（如適用）：抵押轉讓融資的利率並不固定。融資利率上升可能會增加融資成本和償還貸款的違約風險。抵押轉讓安排並不保證可獲得利潤。在保單融資的情況下，當保單完結時，保單的總體回報可能會降至零甚至為負數。

According to Guideline issued by Insurance Authority regarding Anti-Money Laundering and Counter-Terrorist Financing, we have to ensure the client's information we retained is up-to-date. We encourage you to update us of any change in your name, nationality, occupation, nature of business, residential address or source of fund timely. You may complete relevant forms which can be downloaded from our website www.sunlife.com.hk. Please feel free to contact your advisor(s) or call our Client Service Hotline if you have any inquiries or need any assistance.

根據保險業監管局發出的打擊洗錢及恐怖分子資金籌集指引，我們需確保客戶提供予我們的紀錄仍然正確。所以我們鼓勵您不時更新您所提供的資料包括姓名、國籍、職業、業務性質、居住地址或資金來源。您可以於本公司網頁www.sunlife.com.hk下載有關表格。如有任何疑問或需要協助，歡迎致電客戶服務熱線或聯絡您的理財顧問。

For any enquiries regarding this statement, please contact your advisor(s), Client Service Hotline or Client Service Centre:

如對本報告有任何查詢，請聯絡您的理財顧問、客戶服務熱線或親臨客戶服務中心：

POLICY ENQUIRY **保單查詢**

Client Service Hotline :	(852) 2103-8928	Fax No.: (852) 2103-8938	客戶服務熱線:	(852) 2103-8928	傳真號碼: (852) 2103-8938
Client Service Centre Address :	G/F, Cheung Kei Center Tower B, 18 Hung Luen Road, Hunghom, Kowloon		客戶服務中心地址:	九龍紅磡紅鸞道18號祥祺中心B座地下	
Service Hours :	Monday to Friday	9:00a.m. to 6:00p.m.	服務時間:	星期一 至 星期五	早上九時至晚上六時
	Saturday	9:00a.m. to 1:00p.m.		星期六	早上九時至下午一時
	Sunday and Public Holidays	Closed		星期日及公眾假期	休息
Company Website:	www.sunlife.com.hk		公司網址:	www.sunlife.com.hk	
Toll Free Service Hotlines:			免費服務熱線:		

If you want to contact our Client Service Centre while you are in the following countries, just dial the toll free telephone no.:

若您身處以下國家，亦可依照下列的免費服務熱線，與本公司客戶服務中心聯絡:

Australia 澳洲	: 1-800-553-956	Canada 加拿大	: 1-800-782-3714	China 中國	: 1-08-008520-339
Macau 澳門	: 08-00-179	New Zealand 紐西蘭	: 08-00-444-974		: 1-08-001520-339
Taiwan 台灣	: 008-0185-5366	U.K. 英國	: 050-089-5099	Singapore 新加坡	: 800-852-3219
				U.S.A. 美國	: 1-800-869-5828

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3. Follow the in-app instructions and sign in
   根據程式內之指示登入
   if you are unsure your sign-in credentials or have any enquiries, please contact our dedicated hotline at **(852) 2103 8552**. (Our regular business hours are Mon to Fri 9 a.m. - 6 p.m, Sat 9 a.m. - 1 p.m.)
   如需查詢登入詳情或有其他疑難，請致電專屬查詢熱線 **(852) 2103 8552**
   (熱線辦公時間為星期一至五上午九時至下午六時，以及星期六上午九時至下午一時)

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Policy Value Projection 保單價值預測

Sun Life 永明金融

TSANG YU TONG 曾裕棠
中國東莞市石龍鎮
石龍商貿市場
第四棟西401號
郵編00086
-

Policy Number 保單號碼 : E60009413
Next Anniversary Date 下個保單周年日 : 10 JUN 2023
Licensed Insurance Intermediary 持牌保險中介人 : LIU SIU HUNG HELENA
54751 / BB32
Y153 / 051405
Our Reference 參考編號 : TS15 PA/AS/P/C 11 JUN 2022

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1. Insured Information 受保人資料

Name of Insured 受保人姓名 : TSANG CHI FUNG 曾智鋒
Issue Age 投保年齡 : 11
Sex 性別 : Male 男
Smoking Status 吸煙狀況 : Non-smoker 非吸煙者

2. Policy Information 保單資料

Name of Policy Owner 保單主權人姓名 : TSANG YU TONG 曾裕棠
Policy Date 保單日期 : 10 JUN 2019
Policy Currency 保單貨幣 : USD 美元
Premium Payment Mode 保費繳付模式 : Annually 年繳

3. Current Accumulation Interest Rate* per annum 現行之每年積存利率*

Monthly Coupon Accumulation Interest Rate 每月可支取現金積存利率 : 3.50%

* The above interest rates are non-guaranteed and subject to change as determined by the Company from time to time. Should there be any crediting interest rates changes, the Company will provide you the updated Policy Value Projection within 12 months.
*上述利率並非保證，本公司有權不時作出更改。如本公司決定上述利率有任何更改，本公司將會在十二個月內向您提供更新的保單價值預測。

4. Current Benefit Summary 現行之保障摘要

Benefit Description 保障項目	Guaranteed Saving Amount 保證儲蓄金額	Sum Assured 保障額	Modal Premium 每期保費	Premium Payment Term (Year) 保費繳付期 (年)	Benefit Term (Year) 保障年期 (年)
Basic Plan 基本計劃					
Vision (2-Year Pay) 優月儲蓄計劃 (2年繳付期)	26,000	N/A 不適用	Paid Up 繳清	2	109

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Print Date 編印日期: 13 JUNE 2022

Sun Life Hong Kong Limited (Incorporated in Bermuda with limited liability) G/F Cheung Kei Center Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon, Hong Kong
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Policy Value Projection 保單價值預測

IMPORTANT: THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER VALUES OF YOUR POLICY. IT IS INTENDED TO SHOW THE PROPORTION OF ANY NON-GUARANTEED ELEMENTS. IN NO WAY SHOULD IT AFFECT THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

重要事項: 此文件僅概括說明閣下保單的預計退保價值，旨在顯示任何非保證金額的比重，而絕不影響保單文件內所訂明的條款及細則。

5. Surrender Values Illustration of the Basic Plan 基本計劃的退保價值說明

Current Premium Status 現行之保費狀況 : Paid Up Life 清繳壽險

Monthly Coupon Payment Option 每月可支取現金選擇 : Accumulated with interest 積存生息

Policy Currency 保單貨幣 : USD 美元

End of Policy Year 保單年度終結	Total Premiums Paid 繳付保費總額	CURRENT YEAR MONTHLY COUPON * 該年度每月可支取現金 *		SURRENDER VALUE 退保價值						Total 總額 (A)+(B)+(C)+(D)+(E)+(F)
				Guaranteed 保證金額			Non-Guaranteed 非保證金額			
		Guaranteed 保證金額	Non-guaranteed 非保證金額	Guaranteed Cash Value 保證現金價值 (A)	Accumulated Guaranteed Monthly Coupon, Accumulated Declared Non-guaranteed Monthly Coupon and Declared Interest 累積保證每月可支取現金、累積已發放非保證每月可支取現金及已發放利息 (B)	Cash Value of Accumulated Declared Reversionary Bonus 累積已發放歸原紅利現金價值 (C)	Accumulated Non-guaranteed Monthly Coupon and Interest 累積非保證每月可支取現金及利息 (D)	Cash Value of Accumulated Reversionary Bonus 累積歸原紅利現金價值 (E)	Cash Value of Terminal Bonus 終期紅利現金價值 (F)	
4	26,000	548	26	5,200	1,870	65	82	21	0	7,239
5	26,000	598	38	7,800	2,468	67	201	44	0	10,581
6	26,000	598	47	15,106	3,066	70	354	70	0	18,666
7	26,000	598	57	22,412	3,664	74	543	100	0	26,795
8	26,000	598	67	22,412	4,263	82	770	139	0	27,666
9	26,000	598	77	22,412	4,861	92	1,036	188	0	28,589
14	26,000	598	129	22,412	7,851	179	3,006	698	5,476	39,622
19	26,000	598	185	22,412	10,841	328	6,206	1,934	10,500	52,221
24	26,000	598	246	22,794	13,832	750	10,887	6,039	13,687	67,990
29	26,000	598	311	23,556	16,822	1,241	17,355	12,877	16,653	88,504
34	26,000	598	381	26,000	19,813	1,241	25,970	15,978	23,005	112,006
At age 65 歲	26,000	598	721	26,000	31,774	1,241	91,888	30,968	94,567	276,438
At age 70 歲	26,000	598	823	26,000	34,765	1,241	119,638	35,467	138,950	356,061
At age 75 歲	26,000	598	933	26,000	37,755	1,241	153,741	40,313	204,163	463,213
At age 80 歲	26,000	598	1,051	26,000	40,745	1,241	195,433	45,534	294,377	603,330
At age 85 歲	26,000	598	1,179	26,000	43,736	1,241	246,186	51,159	413,109	781,430
At age 90 歲	26,000	598	1,316	26,000	46,726	1,241	307,754	57,218	547,637	986,576
At age 95 歲	26,000	598	1,464	26,000	49,717	1,241	382,222	63,745	725,975	1,248,900
At age 100 歲	26,000	598	1,623	26,000	52,707	1,241	472,073	70,777	962,387	1,585,185
At age 105 歲	26,000	598	1,795	26,000	55,697	1,241	580,259	78,352	1,275,786	2,017,336
At age 110 歲	26,000	598	1,980	26,000	58,688	1,241	710,292	86,513	1,691,244	2,573,978
At age 115 歲	26,000	598	2,179	26,000	61,678	1,241	866,347	95,304	2,258,995	3,309,566
At age 120 歲	26,000	598	2,394	26,000	64,669	1,241	1,053,390	104,775	3,023,045	4,273,120

* The Current Year Monthly Coupon for each year is the sum of Monthly Coupon to be paid within such year.

* 每個保單年度之該年度每月可支取現金為該年度將會派發之每月可支取現金的總和。

Explanation on above illustration: Please refer to Explanation Notes in Section 7.

以上摘要說明：請參考第7部份之說明。

Sun Life 永明金融

Policy Value Projection 保單價值預測

IMPORTANT: THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED DEATH BENEFITS OF YOUR POLICY. IT IS INTENDED TO SHOW THE PROPORTION OF ANY NON-GUARANTEED ELEMENTS. IN NO WAY SHOULD IT AFFECT THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.
重要事項: 此文件僅概括說明閣下保單的預計身故保障，旨在顯示任何非保證金額的比重，而絕不影響保單文件內所訂明的條款及細則。

6. Death Benefits Illustration of the Basic Plan 基本計劃的身故保障說明

Current Premium Status 現行之保費狀況 : Paid Up Life 清繳壽險
Monthly Coupon Payment Option 每月可支取現金選擇 : Accumulated with interest 積存生息
Policy Currency 保單貨幣 : USD 美元

End of Policy Year 保單年度終結	Total Premiums Paid 繳付保費總額	CURRENT YEAR MONTHLY COUPON * 該年度每月可支取現金 *		DEATH BENEFIT 身故保障						Total 總額 (A)+(B)+(C)+(D)+(E)+(F)
				Guaranteed 保證金額			Non-Guaranteed 非保證金額			
		Guaranteed 保證金額	Non-guaranteed 非保證金額	Guaranteed Death Benefit 保證身故保障 #(A)	Accumulated Guaranteed Monthly Coupon, Accumulated Declared Non-guaranteed Monthly Coupon and Declared Interest 累積保證每月可支取現金、累積已發放非保證每月可支取現金及已發放利息 (B)	Face Value of Accumulated Declared Reversionary Bonus 累積已發放歸原紅利面值 (C)	Accumulated Non-guaranteed Monthly Coupon and Interest 累積非保證每月可支取現金及利息 (D)	Face Value of Accumulated Reversionary Bonus 累積歸原紅利面值 (E)	Face Value of Terminal Bonus 終期紅利面值 (F)	
4	26,000	548	26	24,206	1,870	65	82	21	0	26,244
5	26,000	598	38	23,608	2,468	67	201	44	0	26,388
6	26,000	598	47	23,010	3,066	70	354	70	0	26,569
7	26,000	598	57	22,412	3,664	74	543	100	0	26,795
8	26,000	598	67	22,412	4,263	82	770	139	0	27,666
9	26,000	598	77	22,412	4,861	92	1,036	188	0	28,589
14	26,000	598	129	22,412	7,851	179	3,006	698	5,476	39,622
19	26,000	598	185	22,412	10,841	328	6,206	1,934	10,500	52,221
24	26,000	598	246	22,794	13,832	750	10,887	6,039	13,687	67,990
29	26,000	598	311	23,556	16,822	1,241	17,355	12,877	16,653	88,504
34	26,000	598	381	26,000	19,813	1,241	25,970	15,978	23,005	112,006
At age 65 歲	26,000	598	721	26,000	31,774	1,241	91,888	30,968	94,567	276,438
At age 70 歲	26,000	598	823	26,000	34,765	1,241	119,638	35,467	138,950	356,061
At age 75 歲	26,000	598	933	26,000	37,755	1,241	153,741	40,313	204,163	463,213
At age 80 歲	26,000	598	1,051	26,000	40,745	1,241	195,433	45,534	294,377	603,330
At age 85 歲	26,000	598	1,179	26,000	43,736	1,241	246,186	51,159	413,109	781,430
At age 90 歲	26,000	598	1,316	26,000	46,726	1,241	307,754	57,218	547,637	986,576
At age 95 歲	26,000	598	1,464	26,000	49,717	1,241	382,222	63,745	725,975	1,248,900
At age 100 歲	26,000	598	1,623	26,000	52,707	1,241	472,073	70,777	962,387	1,585,185
At age 105 歲	26,000	598	1,795	26,000	55,697	1,241	580,259	78,352	1,275,786	2,017,336
At age 110 歲	26,000	598	1,980	26,000	58,688	1,241	710,292	86,513	1,691,244	2,573,978
At age 115 歲	26,000	598	2,179	26,000	61,678	1,241	866,347	95,304	2,258,995	3,309,566
At age 120 歲	26,000	598	2,394	26,000	64,669	1,241	1,053,390	104,775	3,023,045	4,273,120



* The Current Year Monthly Coupon for each year is the sum of Monthly Coupon to be paid within such year.
* 每個保單年度之該年度每月可支取現金為該年度將會派發之每月可支取現金的總和。

Guaranteed Death Benefit is equal to:
The higher of:
(i) total premiums due and paid for this Basic Plan less any total Guaranteed Monthly Coupon paid; and
(ii) Guaranteed Cash Value on the date of the Insured's death.

Print Date 編印日期: 13 JUNE 2022

Sun Life Hong Kong Limited (Incorporated in Bermuda with limited liability) G/F Cheung Kei Center Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon, Hong Kong
Tel (852) 2103 8928 Fax (852) 2103 8938 A member of the Sun Life group of companies
香港永明金融有限公司 (於百慕達註冊成立之有限責任公司) 香港九龍紅磡紅鸞道18號祥祺中心B座地下
電話 (852) 2103 8928 傳真 (852) 2103 8938 永明金融集團成員之一

Policy Value Projection 保單價值預測

保證身故保障相等於:
以下之較高者:
(i) 基本計劃之到期及已繳保費總額，並扣除已支付之保證每月可支取現金的總額; 及
(ii) 就 受保人身故當日之保證現金價值。

Explanation on above illustration: Please refer to Explanation Notes in Section 7.
以上摘要說明：請參考第7部份之說明。

7. Explanation Notes 說明

(i) Section 5 and Section 6 are only illustrations of the major benefits of your Basic Plan and assume that all premiums are paid in full when due. You should refer to your licensed insurance intermediary or the Company for more information or, if appropriate, a more detailed Policy Value Projection.
第5及第6部份乃概括說明您基本計劃的主要利益，且假設您已全數支付應繳保費。如欲知悉更多資料，或（如適當）索取更詳盡的保單價值預測，請與閣下的持牌保險中介人或本公司聯絡。

(ii) The amount of total premium(s) may differ slightly from the total of the premiums payable in the policy due to rounding differences.
由於需要將金額調整為整數，上列保費總額或會與保單中應繳保費總額稍有出入 。

(iii) The face value of any Accumulated Reversionary Bonus and Terminal Bonus will be paid when the Company is paying the Death Benefit, whereas the Cash Value of these bonuses will be paid when the policy is surrendered in whole or in part or terminated (other than due to the death of the Insured).
任何累積歸原紅利和終期紅利之面值將在本公司支付身故保障時一同派發。在保單退保（全部或部份）或保單終止（非因受保人身故而引致）時，本公司會支付該等紅利之現金價值。

(iv) The face value and cash value of Reversionary Bonus are guaranteed once declared.
歸原紅利一經派發，其面值及現金價值即為保證金額。

(v) The projected non-guaranteed benefits included in Section 5 and Section 6 are based on the Company's bonus scales determined under a number of assumptions, including, but not limited to, current assumed investment returns (which have also incorporated the Company's expectation of future investment returns), claims and policy terminations, and are not guaranteed. The actual amount payable may change from time to time with the values being higher or lower than those illustrated. Under certain circumstances, the non-guaranteed benefits may be **zero.**
第5及6部份預計的非保證利益乃根據數個假設而計算，當中包括（但不限於）本公司現時假設投資回報（其中亦納入本公司預期的未來投資回報）、索償及保單終止，該金額並非保證金額。實際獲發之金額或會被不時調整而比所顯示者較高或較低。在某些情況下，非保證金額可能為**零。**

(vi) The current scale of non-guaranteed benefit will 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 determinants of non-guaranteed benefits. Other factors may include, but are not limited to claims experience, policy expenses, taxes, and policyholder termination experience.
非保證利益的現行分配推算基本上根據數個經驗因素之表現而改變，其中投資回報（包含資產拖欠及投資開支所帶來的影響）被視為釐定非保證金額的主要決定因素。其他因素或包括（但不限於）索償經驗、保單開支、稅項及保單持有人的終止保單經驗。

(vii) When reviewing the values shown in the illustrations in Section 5 and Section 6, please note that the cost of living in the future is likely to be higher than it is today due to inflation.
於審視第5及6部份說明的金額時，應注意未來的生活成本很可能會因通脹而上升。

(viii) The Total Surrender Value and the Total Death Benefit illustrated in Section 5 and Section 6 exclude any other amounts on deposit with the Company and any indebtedness (if applicable), and the actual amount will be determined based on the terms and conditions stated in your policy document.
顯示在第5及6部份的退保價值總額及身故保障總額，並未包括存放於本公司的任何其他款項及任何欠債（如適用），實際金額將根據您的保單文件所訂明的條款及細則釐定。

(ix) Should you terminate this policy early or cease paying premiums early, you may suffer a significant loss.
如果閣下提前終止本保單或提前停止支付保費，則可能會蒙受重大損失。

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電話 (852) 2103 8928 傳真 (852) 2103 8938 永明金融集團成員之一

7. Explanation Notes 說明 (con't 續上頁)

(x) All amounts shown in this Policy Value Projection are calculated in your policy currency. All amounts payable either to or by the Company will be in your policy currency. If your policy currency is not denominated in Hong Kong dollars (HKD), it may be subject to foreign exchange risk and certain exchange restrictions. Fluctuations in the exchange rates of your policy currency may result in gains or losses in the case when you convert such currency to HKD, and vice versa.
此保單價值預測上所顯示的所有金額均以您保單的貨幣計算，所有應由本公司收取或支付之款項均以您保單的貨幣收付。若您保單的貨幣並非為港元結算，該貨幣或會承受外匯風險及受某些外匯限制。您保單的貨幣之匯率波動有可能令您於兌換該貨幣至港元時出現利潤或虧損，反之亦然。

(xi) The information on this Policy Value Projection is as of the Print Date.
本保單價值預測上的資料乃是根據編印日期。

(xii) Please note that the levy does not form part of any premium and is not included in the calculation shown in the relevant Illustration.
請注意保費徵費並不構成任何保費的一部分，並且不包含在相關的說明所示的計算中。

(xiii) Please note that the accumulated dividend(s), accumulated cash coupon(s), accumulated income(s), accumulated annuity payment(s) and/or interest (where applicable) for premium payment of another policy under "Standing Instruction on Policy Value Transfer" is not deducted from the calculation shown in this Policy Value Projection.
請注意在本保單價值預測計算中，所示的累積紅利、累積現金、累積入息、累積年金款項及/或利息（如情況適用）並未扣除根據「保單價值轉移之常行指示」用作繳付另一保單的保費。

(xiv) You may browse www.sunlife.com.hk/dividendhistory_eng to understand the Company's dividend / bonus history for reference purposes.
閣下可瀏覽 www.sunlife.com.hk/dividendhistory_chi 以了解本公司過往派發紅利的資料作參考用途。