

Sun Lifetime Alternative

Protection for a lifetime



Sun Lifetime Alternative is a straightforward permanent insurance solution. It helps you prepare for the future and provides long-term protection for the people who are important to you.

Sun Lifetime Alternative offers:

- affordable lifetime protection
- guaranteed premiums in the first 10 years of the policy
- guaranteed maximum premiums for the life of the policy
- guaranteed death benefit

Plus, you may add these benefits

Disability waiver benefit – If you become totally disabled for at least six months before age 60, you're not required to pay premiums during the time you're disabled.

Accidental death benefit – If you die as a result of an accident, your beneficiary receives an additional amount of money.

Note: When converting to Sun Lifetime Alternative, these benefits are available only if they were included on the original policy you're converting from.



Life's brighter under the sun

Additional features to meet your needs

Policy loans

You may borrow up to 75% of the policy's adjustable cash value.

No cancellation fee

You may cancel your coverage and receive the balance of the adjustable cash value, if any, at any time without charge.

Security against losing coverage

Because your financial situation or insurance needs may change during your coverage period, Sun Lifetime Alternative offers the following flexibility when you need it:

- You may qualify for an automatic loan from your cash value to pay overdue premiums and keep your policy active.
- If you stop making payments after 20 years, your policy can remain in force for life with reduced benefits.
- If you stop making payments after 20 years, your policy can still cover you for a specified term while keeping the same benefits.

For more details about these options, talk to your advisor or review your policy.

Your advisor and Sun Life are here to help.

See if Sun Lifetime Alternative is the right choice to protect you and your family.



In Canada, Sun Lifetime Alternative is available only for group and term conversions.

Sun Lifetime Alternative is issued and underwritten by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.

Talk to an advisor about Sun Life today!

- Visit www.sunlife.ca
- Call 1 877 SUN-LIFE (1 877 786-5433)

We're dedicated to helping you achieve lifetime financial security.



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