

# GOOD THINGS COME IN THREES

Stand out with Sun Life



Sun Life products and solutions stand out – again and again. We offer unique features across our suite of life and health insurance solutions.

To help you find the best fit for each Client, we’ve listed the top three reasons to choose each of our insurance products.

SunTerm	
What stands out	Why it matters
<p>① We offer a partial conversion option with a term reset of up to three times the permanent insurance coverage.</p>	<p>SunTerm has one of the highest ratios in the industry for term reset to permanent coverage - and there’s no underwriting required within these limits. A conversion also pays first-year commission on the reset term policy.</p>
<p>Clients have more options for conversion to permanent life insurance:</p> <p>②</p> <ul style="list-style-type: none"> <li>• Sun Par Accumulator II, Protector II and Accelerator</li> <li>• Sun Permanent Life</li> <li>• SunUniversalLife II</li> </ul>	<p>No other insurer offers a larger suite of options to meet Clients’ permanent life insurance needs.</p>
<p>③ The Business protection optional benefit lets business owners increase coverage without underwriting.</p>	<p>Business owners - especially entrepreneurs - can benefit from the flexibility to increase coverage as their needs grow.</p>

Sun Permanent Life	
What stands out	Why it matters
<p>① We’re the only insurer to offer an optional Return of premium on death (ROPD) benefit. This produces a growing, tax-free death benefit.<sup>1</sup></p>	<p>This benefit helps Clients approach insurance as more than an expense. They know their beneficiaries will receive the guaranteed death benefit as well as all the premiums paid into a policy.</p>
<p>② The optional ROPD increases the internal rate of return in a policy.</p>	<p>Clients can position their policy as an attractive alternative to “safe money” investment solutions.</p>
<p>③ Additionally, the ROPD benefit speeds up the decline of the adjusted cost basis portion of the death benefit.</p>	<p>For corporately owned policies, a larger portion of the death benefit can be distributed to shareholders as a tax-free dividend.</p>



SunUniversallife II

What stands out

Why it matters

SunUniversallife II offers the most death benefit options in the industry. Besides the customary **Level** and **Face plus fund** options, we have:

- ①
  - Level plus adjusted cost basis (ACB)
  - Level plus indexing
  - Level plus return of premium

More options give Clients more opportunity to tailor death benefit growth to their unique needs.

For example: Level plus ACB offers corporate Clients a guarantee that the net-to-estate value of their policy will be at least equal to the initial death benefit.

- ② Clients have access to the Sun Life Diversified Account (SLDA) investment fund option.

Clients can help manage volatility with smoothed returns from a diversified mix of assets. The SLDA fund currently credits 3.5% and is guaranteed never to be negative.

- ③ Clients can take advantage of our industry-unique COI option for Yearly renewable term (YRT) to age 70.

Clients have the option of a COI duration that runs approximately to retirement age.

Sun Par

What stands out

Why it matters

- ① Our dividend scale interest rate (DSIR) has the lowest long-term standard deviation in the industry.

Low standard deviation usually indicates DSIR stability. This means that the actual values are more predictable and helps give confidence in illustrations.

- Read our related [Competitive Edge article](#).
- Read about [Sun Par policy performance over time](#).

- ② We invest more in private fixed income than any other insurer in Canada.

The scale of our investment, as well as our experienced investment team, mean we have privileged access to unique opportunities. Policyholders share any gains from those opportunities.

- Read our related [Competitive Edge article](#).

- ③ Mortality gains have been passed back to our participating policyholders three times in the past 12 years – that’s more than any other Canadian insurer.

Through conservative pricing and appropriate underwriting, we’ve delivered a positive impact to the dividends paid out to Clients. This impact has helped offset decreases in the DSIR during this period.



Sun Critical Illness Insurance (Sun CII)

What stands out

Why it matters

<p>① We offer industry-leading Return of premium on cancellation or expiry (ROPC/E) optional benefits:</p> <ul style="list-style-type: none"> <li>• Graded ROPC/E on adult plans</li> <li>• Advanced ROPC/E on child plans</li> </ul>	<p>The graded ROPC/E gives Clients access to the returnable premiums earlier than any other carrier.</p> <p>The Advanced ROPC/E on child plans pays back 75% of the premiums paid AND keeps the coverage in force.<sup>2</sup></p>
<p>② Sun CII gives Clients comprehensive coverage that includes full payouts for 26 critical illnesses and partial payouts for eight minor illnesses. Child plans offer coverage for five additional illnesses.</p>	<p>After a partial payout, the full coverage amount remains in place provided the Client continues paying premiums.</p>
<p>③ Clients can purchase a long-term care conversion option.</p>	<p>Clients can adapt their CII coverage to changing needs as they age.<sup>3</sup></p>

Sun Retirement Health Assist (Sun RHA)

What stands out

Why it matters

<p>① Sun RHA is one of the only long-term care insurance solutions still offered. It delivers an income-style benefit that automatically increases 3% per year while on claim.</p>	<p>Clients can use the benefit as they wish. The 3% annual increase offers protection against inflation and helps keep up with the increasing costs of long-term care.</p>
<p>② Policies include an automatic return of premium if the insured dies before the coverage takes effect.</p>	<p>This benefit helps protect a Client's investment in their policy. If they die before the coverage takes effect, all premiums are returned to their beneficiary or estate.</p>
<p>③ Sun RHA offers a simple application and underwriting process of 11 "yes" or "no" questions.</p>	<p>Clients have access to a long-term care insurance solution they can put in place quickly and easily.</p>

<sup>1</sup> ROPD is only available for certain policy types, such as with the guaranteed 15 or 20 pay premiums options and up to an issue age of 50. Speak to a Sun Life representative or check out the [Sun Permanent Life advisor guide](#) to learn about other restrictions.

<sup>2</sup> This option, available on lifetime payment child plans, automatically returns 75% of returnable premium amount on 15th policy anniversary or the policy anniversary nearest the insured person's 25th birthday whichever is later, and coverage continues. The coverage also includes a generous partial benefit payout for non-life-threatening illness, which don't reduce the CII benefit or ROP benefits.

<sup>3</sup> Convert some or all their Sun CII benefit to long-term care insurance, without medical evidence, between the ages of 60 to 65.

We help. You grow.