



CLIENT GUIDE

Sun Life 1-Year Bridge Term Insurance



Life's brighter under the sun



SUN LIFE 1-YEAR BRIDGE TERM INSURANCE

Peace of mind with 1-Year Bridge Term Insurance

You've taken a great step to help provide financial protection for your loved ones. 1-year Bridge Term (Bridge Term) can give you some peace of mind while you complete outstanding medical requirements.

This guide provides an overview of the features and benefits available with Bridge Term.

Bridge Term can be right for you if you:

- want peace of mind knowing you're covered while you wait for additional tests or information
- plan to re-apply for life insurance





Bridge Term at a glance

Sun Life 1-Year Bridge Term Insurance

Description	Covers your basic life insurance needs for 1 year while you fulfill outstanding medical requirements
Availability	Bridge Term is available to you one time, for one insurance application. If you choose Bridge Term now, it won't be available to you if we postpone a future insurance application during our underwriting review
Term duration	1 year term coverage
Eligible ages	Between age nearest 18 and 65
Coverage	Between \$50,000 and \$1,000,000
Premium	Guaranteed to stay the same until expiry
Optional benefits	Not available
Conversion	Policy is not convertible to permanent insurance
Coverage option	Single life only
Ownership option	Owner and insured must be the same person You cannot transfer the ownership of the policy in the future, except in Quebec, due to Quebec law
Special conversion	Converting to a longer term length is not available



Do I have to wait a year before resubmitting outstanding requirements?

You can submit any outstanding requirement at any time. You don't have to wait until 12 months have passed. We'll be in touch with you towards the end of the policy term to ensure you have the support needed to complete the requirements.

When does coverage begin?

Your coverage will be effective when:

- we deliver your policy
- you make your first payment
- you've provided evidence that your insurability hasn't changed since you applied for insurance (when required)*

When does coverage end?

Coverage will end at the end of the 12 month period. If you submit outstanding requirements before your policy expires, you can re-apply for life insurance to help ensure continuous coverage.

Is there a difference if you pay premiums monthly or annually?

You can choose to pay premiums annually or by monthly pre-authorized chequing. If you pay monthly, premiums are slightly higher. To calculate the monthly premium, multiply the total annual premium by 0.09.

For example:

If the annual premium is \$400, the monthly premium is $\$400 \times 0.09$. This equals \$36 per month or \$432 per year.



*We may ask you to provide evidence of any change in your health or insurability that happens between the time you apply for insurance and the time we deliver your policy.



Why choose Sun Life?

Sun Life is a leading international financial services organization. In Canada, we started selling life insurance in 1871. Since then, our commitment to helping people achieve lifetime financial security through market-leading products, expert advice and innovative solutions has made us a household name – a name that people trust.

Questions? We're here to help.

Talk with your advisor about Sun Life today!

For more information and resources visit sunlife.ca.
Call 1-877-SUN-LIFE (1-877-786-5433)

We're dedicated to helping you achieve a lifetime of financial security and live a healthier life.



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