



CLIENT GUIDE

# Sun Life Achievers Term Insurance



Life's brighter under the sun



## SUN LIFE ACHIEVERS TERM INSURANCE

# Help achieve your health goals with coverage you can count on

You've taken a great step to help you provide financial protection for your loved ones.

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

Achievers Term can be the right choice if you're looking for:

- insurance protection to cover a temporary need.
- a plan to support your health journey and goals
- access to personalized resources to help you manage your diabetes.





# Achievers Term at a glance

<b>Description</b>	Term insurance that is not renewable or convertible that motivates you to manage your diabetes.
<b>Term duration</b>	5 to 20 years
<b>Eligible ages</b>	Between age nearest 18 and 60
<b>Coverage</b>	Between \$50,000 and \$500,000
<b>Premium</b>	Guaranteed to stay the same for your term length if you meet the health requirements, as outlined in your policy.
<b>Optional benefits</b>	Not available
<b>Conversion</b>	Policy is not convertible to permanent insurance.
<b>Coverage option</b>	Single life only
<b>Ownership option</b>	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.
<b>Special conversion</b>	Converting to a longer term length is not available.
<b>Health Goals</b>	<p>To keep your coverage, you'll need to meet or maintain 7 health goals, and re-submit medical information to Sun Life within one year. We'll follow up 10 months after your policy starts, to remind you to re-submit your health information. You'll have 2 months to complete the lab tests.</p> <p>If you do meet or maintain the health goals after year one, your coverage continues as issued.</p> <p>If you don't meet or maintain the health goals, or re-submit your health information to Sun Life by your first policy anniversary, the terms of your policy will change:</p> <ul style="list-style-type: none"> <li>• Your policy rating will increase by 400%, and</li> <li>• Your insurance amount will reduce by half.</li> </ul> <p>You'll have the opportunity to resubmit medical information only once. Sun Life will not request health goal information again after the first year.</p>
<b>Wellness resources</b>	Access to personalized resources to help you manage your diabetes.

# Health goals

In order to maintain your coverage, you'll need to meet or maintain health goals before your first policy anniversary. You'll find your specific health goals in your policy.

If you don't meet or maintain the health goals by your first policy anniversary, we'll increase your policy rating to 400% and decrease your insurance benefit by half. This is outlined in your policy.

Health metric	Definition	Target	Why
<b>HbA1C</b>	Measurement of average blood sugar level over the past 2-3 months	8.5% or less	An indicator of insulin resistance
<b>Blood pressure</b>	Measurement of the force of blood through the circulatory system	140 systolic / 90 diastolic or less	An indicator of heart health
<b>Cholesterol LDL</b>	Measurement of risk for cardiovascular disease	130mg/dl or less	An indicator of heart health
<b>eGFR - Estimated glomerular filtration rate</b>	Measurement of kidney function	60/ml/min per 1.73m <sup>2</sup> or more	An indicator of kidney health
<b>Albumin-to-creatinine ration (ACR)</b>	Measurement of elevated albumin in urine	Albuminuria 30mg/dl or less	An indicator of kidney health
<b>Build (Body mass index or BMI)</b>	Measurement of BMI calculated using height and weight details provided at application	If BMI 36 or less at application, must maintain weight  If BMI 36.1 or more at the time of application, a weight loss of ____ is required	An indicator of overall health
<b>Cotinine in urine</b>	Measurement of a by-product (metabolite) of nicotine	Negative	A biomarker for exposure to tobacco or nicotine products





## When does the Achievers Term coverage begin?

Your coverage will be effective when:

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

## When does the Achievers Term coverage end?

As long as you pay your premiums, coverage will end at the end of the insurance term. For example, if you purchase a Term 20 Achievers Term policy, your coverage will end after 20 years.

## 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  $\$400 \times 0.09$ , which 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.



## Living benefit program

This can help when the insured person has a terminal illness and isn't expected to live more than 24 months. It can provide a lump-sum payment equal to 50% of the policy basic insurance amount, up to a maximum of \$100,000. It's yours to use as needed, providing even more security. Sun Life offers the Living benefit on a compassionate basis. It's subject to the rules of the Living benefit program in effect at the time of your request.

We offer this benefit on all Sun Life Assurance Company of Canada life insurance products. It's not part of your policy. We may approve it, at our discretion on a case-by-case basis.



## 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](https://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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