



ADVISOR GUIDE

Sun Life Evolve Term Insurance

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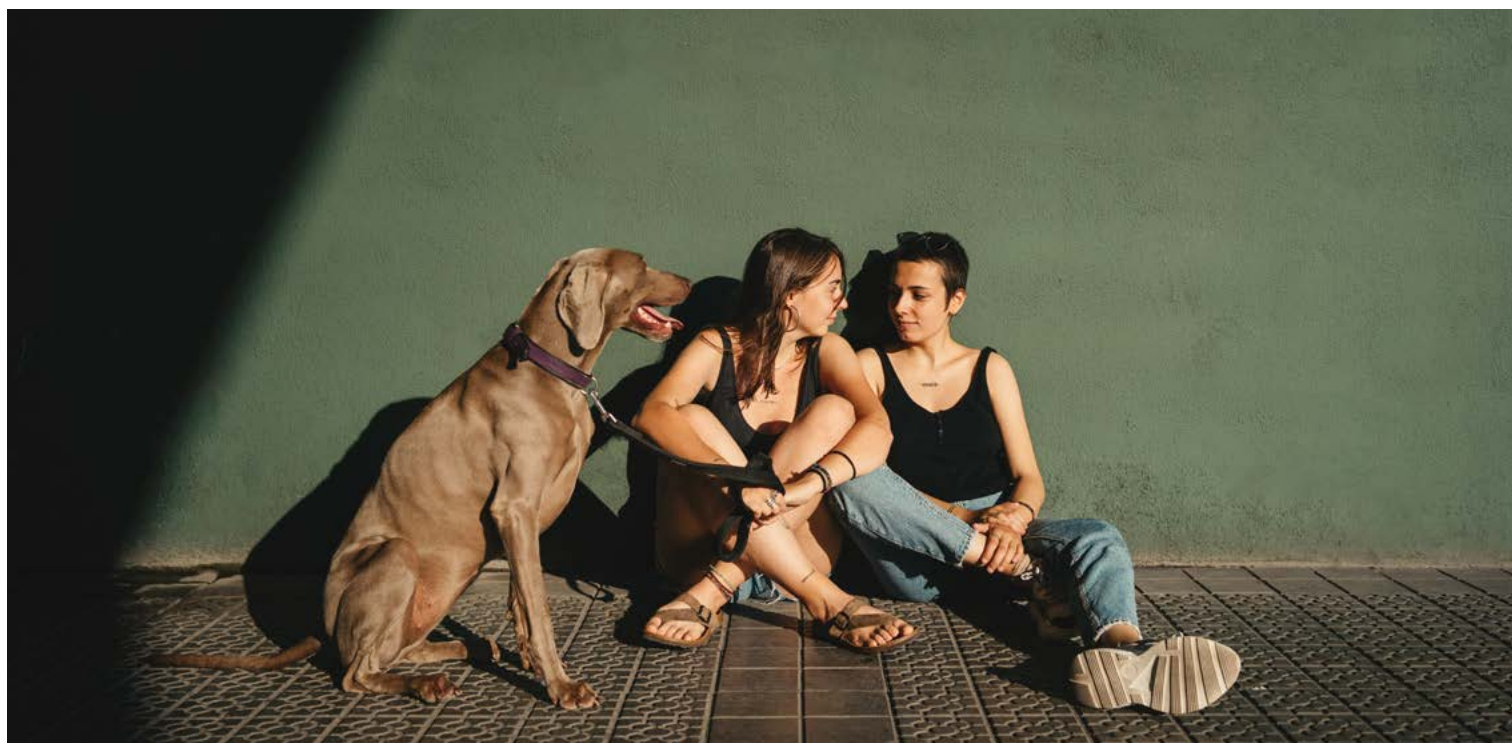


We help. You grow.

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Sun Life Evolve Term Life Insurance



Overview

With Evolve Term life insurance you can easily personalize a solution for a wide range of unique Client needs:

- Offer Clients one of the broadest ranges of term-lengths in the market – from 5 to 40 years.
- With coverage amounts from \$50,000 – \$25,000,000, you can help meet the protection needs of many Canadians.
- Issue ages begin at age 0, helping Clients lock-in a child's insurability
- Clients can increase their coverage amount at certain life changes with simplified underwriting. It's coverage that keeps up with them.

For complete details about Evolve Term, refer to the sample policy pages on the advisor website.

Benefits for Clients

- **Affordable premiums:** Clients can buy the coverage they need and balance their other financial and lifestyle goals.
- **Term lengths from 5-40 years:** Clients can choose a term to fit their budget and protection needs.
- **Flexibility:** After the first policy year, Clients can increase their coverage amount at certain life changes with simplified underwriting. It's coverage that evolves with their life.
- **Convertible to a longer term length:** Clients can convert to a longer term length, without underwriting. The new policy must be at least 10 years longer than the original policy.
- **Convertible to permanent insurance:** Clients can convert to permanent insurance regardless of future health changes.
- **Partial conversions:** Clients can carry over any remaining term coverage as an optional benefit on their permanent policy. And we won't ask for evidence of insurability.
- **Full suite of optional benefits:** Clients can customize their plan for their unique business or personal needs.

Client profile

Evolve Term can be ideal for Clients who want:

- to provide future financial security for their family or beneficiaries
- income replacement or mortgage and debt protection
- temporary protection within a comfortable budget
- comfort knowing they can increase their coverage or convert to lifetime protection if their needs change

Evolve Term can also be ideal for business owners concerned with their company's succession, or who want to protect the value of a key employee.

Here are a few of the common groups that can benefit from Evolve Term:

Children	Young professionals	Family market	Pre-retirees	Retirees	Business market
<ul style="list-style-type: none"> • ages 0-18 • opportunity to guarantee future insurability • low cost protection 	<ul style="list-style-type: none"> • ages 25-35 • have some disposable income • beginning to establish protection and savings plans • have a long-term protection need but not the budget for permanent life insurance • want to lock in insurability at a low cost 	<ul style="list-style-type: none"> • ages 30-50 • have competing financial interests • high debt • dependent children • beginning to define short- and long-term financial goals • insurance needs are greatest • planning for children's education • have a long-term protection need but not the budget for permanent life insurance 	<ul style="list-style-type: none"> • ages 45-65 • retirement asset accumulation begins • peak savings/accumulation • greater disposable income/peak earning years • debt load begins to decline • starting to consider legacy planning 	<ul style="list-style-type: none"> • ages 60-75 • asset decumulation • considering legacy planning • may be carrying some debt they can protect with term insurance 	<ul style="list-style-type: none"> • ages 35-70 • sole-proprietor or partnership • concerned with business succession • want to protect the value of a key employee

Meet with Clients regularly to review their coverage and help them with any contractual conversions or renewals. It's your opportunity to ensure they have protection that meets their needs.

Product at a glance

Plan details		
Term lengths	5 to 40 years inclusive	
Issue ages	Single life: <ul style="list-style-type: none"> Minimum issue age: 0 Maximum issue age: Depends on term length selected. Take 85 and subtract the term length chosen by the Client 	Joint first-to-die: <ul style="list-style-type: none"> Minimum issue age: 18 Maximum issue age: Depends on term length selected. Take 85 and subtract the term length chosen by the Client
	Single life: <ul style="list-style-type: none"> Coverage for one insured person The death benefit is payable on the death of that insured person 	Multiple lives: <ul style="list-style-type: none"> Maximum of five single lives or four single lives and one joint life per policy Add additional lives at any policy anniversary Splitting a multi-life policy into single policies isn't permitted
Coverage options	Joint first-to-die: <ul style="list-style-type: none"> Coverage for two insured persons Survivor benefit and Automatic survivor benefit included Splitting joint coverage into two single policies isn't permitted 	
Multiple coverages for a single insured	<ul style="list-style-type: none"> Add up to three additional coverages at any policy anniversary Maximum of nine coverages per life or 15 coverages per policy 	
Rate bands	\$50,000 - \$99,999	\$500,000 - \$999,999
	\$100,000 - \$249,999	\$1,000,000 - \$1,999,999
	\$250,000 - \$499,999	\$2,000,000 - \$25,000,000
		Special quotes available for amounts over \$25,000,000
Underwriting classes	<ul style="list-style-type: none"> Class 1: no nicotine for 60 months, excellent health and lifestyle Class 2: no nicotine for 24 months, very good health and lifestyle Class 3: no nicotine for 12 months, good health and lifestyle Class 4: any nicotine use, good health and lifestyle Class 5: any nicotine use, fair health and lifestyle <p>Note: we'll consider occasional large cigar smokers (12/year) class 3</p>	
Renewability and convertibility	<ul style="list-style-type: none"> Guaranteed renewable until policy anniversary nearest age 85 (oldest person insured for joint first-to-die) Guaranteed convertible until the policy anniversary nearest age 75 (oldest person insured for joint first-to-die) 	
Special conversion	<ul style="list-style-type: none"> Policies can convert to a longer term length before the 7th policy anniversary. The new term plan must be at least 10-years longer than the original policy. Conversion is subject to age limits. 	
Policy fees and premium payment options	Premium mode <ul style="list-style-type: none"> Annual Monthly 	Policy fee <ul style="list-style-type: none"> \$25.00 \$2.25
	Optional benefits <ul style="list-style-type: none"> Child term benefit Accidental death benefit Total disability waiver benefit 	<ul style="list-style-type: none"> Owner waiver disability benefit Guaranteed insurability benefit Business value protection benefit
Preferred underwriting	<ul style="list-style-type: none"> Ages 41+ at amounts of \$250,001+ Ages 18-40 at amounts \$1,000,001+ <p>Clients applying for preferred rates need to provide labs</p>	

Evolve Term features

We base Evolve Term issue ages on a person's insurance age, or the age at their nearest birthday. For example, if a Client is 48 years and seven months, their insurance age will be 49 years.

Term lengths

Evolve Term gives Clients choice in meeting their short or long-term needs. With term lengths from 5 years to 40 years, Clients have options to personalize their coverage.

Term lengths	Suitability
T5 – T10	<ul style="list-style-type: none">• Clients on a budget who want the most insurance they can get for the most affordable premium• Clients most concerned about affordability today and not affordability in the future• Pre-retirees and retirees with unpaid debts or mortgage balances• Business owners who need short-term life insurance coverage as a requirement for obtaining a loan• Clients who want to convert to permanent insurance soon and want to lock in their insurability
T11 – T19	<ul style="list-style-type: none">• Pre-retirees who want to ensure the surviving spouse has sufficient assets when they retire• Clients looking to build a multiple coverage plan with different term lengths to satisfy a decreasing need
T20 – T29	<ul style="list-style-type: none">• Protection for a mortgage or longer-term debts• Clients in the early or mid-career stage, not approaching retirement• Clients with young or dependent children• Clients who don't want to submit underwriting evidence for a while• Business owners looking to provide protection for a key employee
T30 – T40	<ul style="list-style-type: none">• Clients with larger mortgage balances and longer amortization periods• Clients looking for a cost-effective and long-term insurance solution• Young professionals or those who want to lock in future insurability at a low cost• Business owners who have longer term business needs such as funding a buy-sell agreement

How to decide if a Client is eligible for a term length?

Evolve Term is available starting at age 0 for single lives, and age 18 for joint plans. Coverage ends at age 85.

To determine if a Client is eligible for a term length: Take 85 and subtract the term length you want. If their age is at or below that number, they are eligible!

For example:

T5: $85 - 5 = 80$	Client must be age nearest 80 or younger to qualify for a T5
T25: $85 - 25 = 60$	Client must be age nearest 60 or younger to qualify for a T25
T40: $85 - 40 = 45$	Client must be age nearest 45 or younger to qualify for a T40

Tip!

Many Clients with a mortgage also have other financial obligations where term insurance protection can be very helpful. Seldom, if ever, do these obligations last the same amount of time. Consider multiple coverages on the same insured person. For example, a T15 to cover an education expense shortfall and a T25 to cover an outstanding mortgage.



Backdating to save age

You can backdate up to 12 months. We'll date the policy to the day before the age nearest age change and charge premiums for the Client's younger age. Clients must pay all back premiums.

For example:

Client's birthday:	Turned 40 on November 15 th
Application date:	July 1 st

On the application date, consider the Client's age on their nearest birthday, which was 7.5 months ago. Their next (41st) birthday is in 4.5 months. The Client is closer to their 41st birthday than their 40th birthday, so their insurance age is 41.

Now backdate the application by three months to April 1. The Client's birthday (when they turned 40) was 4.5 months ago and their next birthday is in 7.5 months. The Client's 40th birthday is closer to the backdated application date, so their insurance age is now 40.

Coverage options

Evolve Term offers single, joint first-to-die and multiple life coverage options.

Single life

- Coverage for one insured person.
- We pay the death benefit on the death of that insured person.

Joint first-to-die

- Coverage for two insured persons.
- We pay the death benefit on the first death.
- Joint first-to-die policies automatically include a Survivor benefit and Automatic survivor death benefit.
- **Survivor benefit:** After the first death, the survivor has 90 days to apply for a new life insurance policy. They don't need to provide new evidence of insurability.
 - The amount of new insurance cannot exceed the death benefit of the original policy.
 - This benefit ends on the last day to convert the original policy.
 - The new insurance can be term or permanent, subject to product availability. We'll base the new coverage on attained age and rates in effect at the time of application.
 - If we're waiving premiums due to total disability, we'll waive premiums for the new policy as long as the disability continues.

- **Automatic survivor death benefit:** If the survivor dies within 90 days of the first insured person and didn't apply for a new policy under the survivor benefit, Sun Life may pay an additional amount equal to the basic insurance death benefit.
 - This benefit ends on the last day to convert the original policy

Did you know?

With the survivor benefit, the owner can purchase new life insurance on the surviving insured person. They won't need to submit evidence of insurability.

Multiple lives

- Clients can insure up to five people, with their own optional benefits, all under one policy.
- Clients can insure up to six people with four single coverages and one joint coverage.
- A policy can include a maximum of nine coverages per life insured. The term lengths must be different.
- There's a maximum of 15 coverages per policy.
- There's only one policy fee, regardless of the number of insured persons.

Did you know?

When adding an additional coverage to an in force policy, Clients can add the additional coverage on a different insured person. Clients can only add the additional base layers for all coverage options at a policy anniversary. We will require underwriting.

Conversion options

A benefit of Evolve term insurance is its convertibility features. Clients can convert their term insurance without giving us new evidence of insurability.

Clients can carry over optional benefits they already have on their Evolve Term policy to their new permanent policy.

Clients can carry over:

- A child term benefit (CTB) as long as the insured is 60 years old or younger and the insured child(ren) under the CTB are not yet age 17.
- The total disability benefit unless the insured person is totally disabled and we're waiving their insurance premiums. In this instance the Client must wait until the final conversion date to convert to permanent insurance.

Conversion to permanent life insurance

All term lengths are convertible to permanent life insurance until the policy anniversary nearest the insured person's 75th birthday. Joint first-to-die policies are convertible until the policy anniversary nearest the oldest insured person's 75th birthday.

- Joint first-to-die policies may convert to one of the following:
 - one policy that insures the same insured persons, or
 - a separate life insurance policy on each insured person. The Client must apply for each policy at the same time and for the same amount. The total amount of coverage on each insured person cannot exceed 50% of the original insurance amount.
- Attained age and rates in effect at the time of conversion will apply.
- Any permanent life insurance policy offered by Sun Life at conversion is eligible.
- We won't require evidence of insurability at conversion unless the Client increases their life insurance coverage amount.



Tip!

Guarantee insurability for a lifetime. Evolve Term's conversion privileges allow Clients to lock in their insurability regardless of changes in their health. The contract guarantees the right to convert to permanent life insurance. This ensures Clients can maintain their valuable coverage as long as they need it. Clients must complete their conversion before the policy anniversary nearest their 75th birthday.



Original age conversions to participating life insurance

Within the first 6 policy years, Clients with the original age conversion wording in their contracts can convert their term policy to a participating life insurance policy with the same original issue date as the term policy. They won't have to provide new evidence of insurability.

When they convert, the Client must pay the greater of:

- The difference between the term insurance premiums from the date of issue and the premiums for the new participating life insurance policy, plus interest* compounded annually.
- 102% of the cash value of the converted policy, including the cash value of any dividends credited to the policy.

*We'll charge interest on the total participating life insurance premiums from the original policy date to the date the Client applies for the new policy. The interest rate will be equal to the dividend scale interest rate that applies to the converted policy in each applicable policy year.

Clients can add the Plus premium benefit to the new participating life insurance policy at time of conversion without providing new evidence of insurability if the term policy they're converting is less than 5 years old. Otherwise, we'll require limited underwriting (these are the same rules as regular conversions). We do not allow backdating of the Plus premium benefit; however, we may allow a lump sum payment of Plus premium at the time of conversion provided there is enough tax-exempt room. Adding the Plus premium benefit is subject to our capacity and retention rules.

Commissions paid on the new participating life insurance policy would be the difference between the commissions already paid for the term policy and those that are to be paid for the new participating life insurance policy.

Did you know?

Original age conversion provisions are automatically included in single life policies. Joint policies do not have this feature.

Conversion to term life insurance with a longer term length

Clients can convert their Evolve Term policies to a longer-term policy without evidence of insurability.

- Clients must convert before the earlier of:
 - the seventh policy anniversary and
 - the policy anniversary nearest the maximum issue age for the new term length.
- The new term length must be at least 10 years longer than the original term length.
- We only require proof of insurability if the Client is increasing the amount of life insurance.
- Attained age and rates in effect at the time of conversion will apply.
- A policy can only be converted to a longer term life insurance policy once.

Tip!

Converting to a longer term length may be suitable for Clients with more disposable income. It can also help Clients whose temporary needs might last longer than when they first bought their policy.

Depending on their age, Clients have up to seven years to convert to a longer term length. By taking advantage of this feature, Clients can extend their term coverage without having to submit medical evidence.



Partial term conversions with term reset

Clients who convert to permanent insurance can carry over some or all of the remaining term coverage without underwriting, and reset a new term length. The remaining term coverage becomes a term insurance benefit (TIB) on their new permanent policy. TIBs are available in 10, 15, 20 and 30-year term lengths.

- Partial conversions are available on all standalone convertible term products. They're not available on TIBs. The Client doesn't need to convert the full term amount in order to qualify.
- Attained age and rates will apply to the new policy and any optional benefits at conversion.
- The total amount of insurance cannot exceed the original term policy's face amount. This includes the new permanent plan, the TIB and the remaining amount on the original term plan. Otherwise, we'll require underwriting.
- For multi-life term policies, each person can add a TIB to their own permanent policy.
- All product minimum rules apply.

The option for partial conversion with Term reset is not available when:

- converting joint term policies,
- we're waiving premiums, up to and including the final conversion date on the original term,
- converting from a group term policy, or
- adding to an existing permanent plan

Clients have two options when choosing partial conversion with Term reset

Scenario 1: The policy is in the first 7 policy years and the Client wants a longer term length for their TIB.

Clients can carry over any term coverage they haven't converted to permanent insurance as a TIB on their new permanent policy. The TIB must be for a longer term length than their original term plan, based on the chart below. Their term coverage period would restart.

The timing of the conversion must also meet the age requirements of the new TIB term length:

- For Term 15: before the policy anniversary nearest the insured person's 70th birthday
- For Term 20: before the policy anniversary nearest the insured person's 65th birthday
- For Term 30: before the policy anniversary nearest the insured person's 55th birthday

The TIB must be at least 10 years longer than the original term length. For example, a T10 converting to permanent life must have a T20 or T30 optional benefit. The Client can't convert a T10 to a T15 even though this is a longer term length. Keeping the same term length on the TIB is not available with this option.

Term length of original plan	Eligible TIB on new permanent plan
T5	T15, T20 or T30
T6 – T9	T20 or T30
T10	T20 or T30
T11 – T15	T30
T16 – T20	T30
T21 – T40	Scenario 1 is not available. Original plan may be able to carry over per Scenario 2 .

Clients can keep their full term coverage amount (less what they convert to permanent insurance) as a TIB.

Examples:

Original term plan	New perm plan	New TIB	TIB amount requiring underwriting
T10 \$1,000,000	\$100,000	T20 \$900,000	\$0
T15 \$1,000,000	\$75,000	T30 \$925,000	\$0
T10 \$1,000,000	\$100,000	T20 \$1,000,000	\$100,000

Scenario 2: The term policy is older than 7 years, or the Client wants the same term length on their TIB.

- The new TIB must be the same term length (if available) or longer.
- The maximum amount of TIB without underwriting is three times the new base insurance amount.

Term length of original plan	Eligible TIB on new permanent plan
T5 – T10	T10, T15, T20 or T30
T11 – T15	T15, T20 or T30
T16 – T20	T20 or T30
T21 – T30	T30
T31 – T40	TIB carryover not available

Examples:

Original term plan	New perm plan	New TIB	TIB amount requiring underwriting
\$1,000,000	\$250,000	\$750,000	\$0
\$1,000,000	\$100,000	\$300,000	\$0
\$1,000,000	\$100,000	\$500,000	\$200,000

Conversion while Sun Life is waiving premiums

- If the policy contains a disability waiver, Clients can't convert while Sun Life is waiving premiums.
- If the disability continues, the Client may convert to permanent life insurance on the last day to convert. We'll continue to waive premiums for the converted coverage during the disability.

Did you know?

Convertibility privileges are one of the most valuable features of an Evolve Term policy. Evolve Term offers one of the latest conversion ages in the industry. Clients can convert up to the policy anniversary nearest the insured person's 75th birthday.

Coverage that Evolves with Clients' lives

At certain life changes, Clients can apply for additional life insurance coverage by answering a simplified health questionnaire. Clients can increase their coverage by 50% of the original term amount, up to \$1,000,000, whichever is less. If approved, the premium will increase to pay for the additional insurance coverage. Sun Life will pay a commission to the advisor of record when a Client increases their coverage.

This option is only available after the first policy anniversary and at certain life events, including:

- Marriage or common law union
- Birth or adoption of a child
- A new mortgage or refinance (increase)
- A 20% increase to gross income

This increase will be a new layer of coverage. The rates for the additional term layer are higher than the Evolve Term base plan's rates.

The term length for the new layer of coverage will match the remaining term of the original policy until renewal. At renewal, the term lengths for the base insurance and the new layer of coverage will be different.

Did you know?

The insured person on the policy must experience the life event when the owner and insured are different.

For example: a Client has a T20 policy. In year 3 they increase the insurance amount. We'll add the new coverage as a T17 until renewal. Then, the T20 will renew for another 20-year term and the T17 will renew for another 17 years. The layers will continue to renew at their defined term length until expiry at age 85.



This option isn't available:

- For policies covering multiple insured people, such as joint, multi-life or layered policies with multiple insured people
- If the Client isn't a resident of Canada
- For child policies
- If the policy includes an additional premium due to health or lifestyle (substandard or rated)
- If the term policy is shorter than 10 years
- If there's less than 5 years remaining on the base term policy before the first renewal
- After the base policy has experienced a renewal

Did you know?

The rates for the additional layer of term coverage are higher than the Evolve Term base plan's rates. If the Client is in good health, they may benefit from submitting a new application for more term insurance, with full underwriting instead of increasing their existing policy. Since the Client recently experienced a life event, it's also an opportunity to ensure their plan continues to meet their needs.

Administrative rules: increase to coverage amount

Age restrictions Client must be age 18-60

Convertible Yes. The additional coverage is convertible. Clients can convert part of the insurance amount, or the full amount. The additional coverage is convertible to permanent insurance.

Timing of coverage increases Clients must reach their first policy anniversary before they can increase their coverage. After that, they can increase their coverage any time they reach an eligible life event. They aren't limited to a policy anniversary to increase their coverage.

Timing of coverage decreases Clients can decrease coverage any time. When a Client decreases the policy, we'll decrease any increased layers of coverage first. We'll restore the amount the Client is eligible to increase by for their next life event. **For example**, a Client has a \$1M policy, and increases their coverage by \$500,000 at a life event. They later decide to decrease their coverage by \$250,000. We'll decrease the increased layer of coverage first. The Client will have the opportunity to increase their coverage by \$250,000 again, at a future life event.

Did you know?

Backdating is not available when increasing the insurance amount.

Did you know?

The increase in insurance will follow the band of the amount the Client is adding. For example, a Client is increasing their \$1,000,000 policy by \$300,000. We'll base the cost for the increase on \$300,000, not the combined insurance amount of \$1,300,000.

How it works

This table shows a Client how their Evolve Term policy can grow alongside their insurance needs.

Example of evolving your coverage

	Year 0:	Year 3:	Year 5:	Year 25:
Milestones in your life	You buy a home and want to purchase life insurance.	Your family has a new baby!	You buy a bigger house, with a bigger mortgage.	Your policy comes up for renewal and you still have debt and dependents.
What you can do	You meet with your advisor to assess your current needs.	<ol style="list-style-type: none"> 1. You talk to your advisor and decide to increase your coverage by \$250K. 2. Your advisor helps you complete a form with a few health questions. 	<ol style="list-style-type: none"> 1. You talk to your advisor and decide to increase your coverage by \$250K. 2. Your advisor helps you complete a form with a few health questions. 	You meet with your advisor to discuss renewing or converting some or all of your policy to permanent insurance.
Solution	You purchase a 25-year Evolve Term policy for \$1 million of coverage.	Evolve your coverage Once approved by Sun Life, your policy increases by \$250k for the remaining 22 years on your policy. Your new total coverage is \$1.25M and your premiums will increase.	Evolve your coverage Once approved by Sun Life, your policy increases by \$250k for the remaining 20 years on your policy. Your new total coverage is \$1.5M and your premiums will increase.	You decide to convert \$500k to permanent life insurance. You can choose to renew* the remaining \$1M balance of term insurance or cancel the coverage.

*If your policy renews and additional layers of coverage have been added, the additional layers will renew at different term lengths. For example, if your initial term length is a T25 and you've added an additional layer of T20, at renewal, your initial term coverage will renew for another 25 years and the additional layer will renew for 20 years.

Note: the insurance coverage will expire for all coverage layers at age 85.

To summarize

This feature gives Clients the chance to increase their insurance coverage at key life events. The simplified underwriting process saves time and allows the coverage to be quickly increased with minimal disruption to their busy lives.

It is important to note that premiums for any increases applied for under this feature will be higher than the premium we charge for a newly applied for Evolve Term policy.

Keep in mind that even though the Client need has changed as the result of a key life event, other factors may have changed their needs as well. This presents an ideal opportunity to fully review the Client's situation, perform a needs analysis and update their plan to ensure their coverage meets their needs.

As the Client's advisor you can help determine whether it makes sense to apply for new Evolve Term coverage with full underwriting or exercise insurance increases available with this feature.

Premiums

Clients can pay premiums monthly through a pre-authorized cheque (PAC) or they can choose to pay annually. For each policy, the premium will vary by term length, premium band, gender, issue age and risk class. We guarantee premiums for Evolve Term for the coverage amount and term length selected.

Policy fees

Evolve Term's annual policy fee is \$25 regardless of the number of insured persons or coverages under a policy.

- Annual: \$25
- Monthly (PAC): \$2.25

Rate bands

- \$50,000 - \$99,999
- \$100,000 - \$249,999
- \$250,000 - \$499,999
- \$500,000 - \$999,999
- \$1,000,000 - \$1,999,999
- \$2,000,000 - \$25,000,000

Contact Sun Life for quotes over \$25,000,000

Changes to smoking status

An insured person can request to change from smoker to non-smoker class by completing a Declaration of smoking status form, E18. Evidence of insurability is required and must be approved by Sun Life before non-smoker rates are applied. The premium will be lower under a non-smoker classification.

Policies issued on a juvenile insured will receive juvenile rates until the end of the initial term duration. At renewal, non-smoker or smoker rates will apply.

For juveniles to be classified as a non-smoker, the policy owner must send a non-smoker declaration, signed by the insured person, to Sun Life any time between the policy anniversary nearest the insured person's 17th and 19th birthdays. At the policy anniversary nearest the insured person's 19th birthday, we'll use non-smoker rates if we receive the non-smoker declaration.

If a declaration isn't received, the insured person is automatically classified as a smoker and is charged smoker rates starting from the first premium renewal after the initial term duration.

If the declaration is received after the policy anniversary nearest the 19th birthday, the declaration can be submitted in the future if the insured's smoking status changes.

Policy lapse and reinstatement

Policy lapse

If Clients don't pay their required premium amount within 31 days after it's due, the policy will lapse. Clients will need to make the required payment to prevent the policy from lapsing.

Reinstatement

Once the policy has lapsed, Clients may apply to put it back into effect. To reinstate the policy, the Client must:

- apply within two years of the policy ending,
- provide Sun Life with new evidence of insurability for all insured persons that Sun Life considers satisfactory, and
- pay all unpaid premiums, plus accrued interest, up to the date we reinstate the policy.

If the application for reinstatement isn't approved, we'll refund the amount paid with the application to reinstate the policy.

Risk classes and underwriting

Evolve Term offers preferred underwriting. This provides Clients with the opportunity for reduced premium options based on their overall health. For Clients age 40 or younger applying for \$1,000,000 or less, preferred classes 1, 2, and 4 aren't available.

Evolve Term offers five risk classes:

Non-smoker	Smoker
Class 1	Class 4
Class 2	Class 5
Class 3	

Age nearest	Face amount	Available risk classes
0-17	Any	3 and 5
18-40	Up to and including \$1,000,000	3 and 5
18-40	Over \$1,000,001 and up	All (1 through 5)
41 and up	up to and including \$250,000	3 and 5
41 and up	\$250,001 and up	All (1 through 5)

Class 1

Class 1 (no tobacco use for 60 months, excellent health and lifestyle)

Tobacco use	No tobacco use in the past 60 months. This includes any use of tobacco products, including cigarillos, cigars, and smoking cessation products.								
Physical build	For a Client's given height, their weight must be less than or equal to the corresponding class weight to qualify for that class								
Blood pressure (BP)	<p>Must not exceed</p> <table border="1"> <thead> <tr> <th>Age</th> <th>BP</th> </tr> </thead> <tbody> <tr> <td>18-39</td> <td>130/75</td> </tr> <tr> <td>40-55</td> <td>135/80</td> </tr> <tr> <td>56-75</td> <td>140/85</td> </tr> </tbody> </table> <p>Client has never taken medication for blood pressure</p>	Age	BP	18-39	130/75	40-55	135/80	56-75	140/85
Age	BP								
18-39	130/75								
40-55	135/80								
56-75	140/85								
Total cholesterol/HDL ratio	<p>Must not exceed</p> <table border="1"> <thead> <tr> <th>Age</th> <th>TC/HDL ratio</th> </tr> </thead> <tbody> <tr> <td>18-39</td> <td>4.5</td> </tr> <tr> <td>40-55</td> <td>5.0</td> </tr> <tr> <td>56-75</td> <td>5.5</td> </tr> </tbody> </table> <p>Client has never taken medication for blood pressure</p>	Age	TC/HDL ratio	18-39	4.5	40-55	5.0	56-75	5.5
Age	TC/HDL ratio								
18-39	4.5								
40-55	5.0								
56-75	5.5								
Family history	No family diagnosis of cancer, coronary artery disease, or stroke/transient ischemic attack (TIA) before age 65 in siblings or in parents								
Personal history	No history of cancer (except basal cell carcinoma), diabetes, coronary artery disease, or stroke/TIA								
Driving record	No more than one moving violation in the past three years								
Driving while impaired (DWI), careless or reckless driving	No convictions in the past 10 years								
Alcohol/drug abuse	No history of or treatment in the past 10 years								
Sports, avocation and aviation	Recreational scuba diving (up to and including 120 feet), otherwise no rateable participation in hazardous sports, avocations or aviation*								
Occupation	No rateable occupation*								
Travel and residency	<p>No rateable foreign travel and no rateable foreign residence*</p> <p>Non-landed immigrants or temporary residents may not qualify for preferred</p>								

*Anything we would not accept at standard rates.

Class 2

Class 2 (no tobacco use for 24 months, very good health and lifestyle)

Tobacco use	No tobacco use in the past 24 months. This includes any use of tobacco products, including cigarillos, cigars, and smoking cessation products.								
Physical build	For a Client's given height, their weight must be less than or equal to the corresponding class weight to qualify for that class								
Blood pressure (BP)	Must not exceed <table><thead><tr><th>Age</th><th>BP</th></tr></thead><tbody><tr><td>18-39</td><td>135/80</td></tr><tr><td>40-55</td><td>140/85</td></tr><tr><td>56-75</td><td>145/90</td></tr></tbody></table> With or without medication	Age	BP	18-39	135/80	40-55	140/85	56-75	145/90
Age	BP								
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Age	TC/HDL ratio								
18-39	5.0								
40-55	5.5								
56-75	6.0								
Family history	No more than one family member diagnosis of cancer, coronary artery disease, or stroke/transient ischemic attack (TIA) before age 60 in siblings or in parents								
Personal history	No history of cancer (except basal cell carcinoma), diabetes, coronary artery disease, or stroke/TIA								
Driving record	No more than two moving violations in the past three years								
Driving while impaired (DWI), careless or reckless driving	No convictions in the past five years								
Alcohol/drug abuse	No history of or treatment in the past five years								
Sports, avocation and aviation	Recreational scuba diving (up to and including 120 feet), otherwise no rateable participation in hazardous sports, avocations or aviation*								
Occupation	No rateable occupation*								
Travel and residency	No rateable foreign travel and no rateable foreign residence* Non-landed immigrants or temporary residents may not qualify for preferred								

*Anything we would not accept at standard rates.

Class 3

(no tobacco use for 12 months, good health and lifestyle)

We'll consider any non-smoker who doesn't qualify for Class 1 or 2 for Class 3. The proposed insured must not have had any tobacco products in the past 12 months. This includes cigarillos, cigars and smoking cessation products.

Did you know?

We'll consider an occasional large cigar smoker as a non-smoker. That means up to 12 cigars per year, with a negative cotinine test.

Class 4

Class 4 (any nicotine use, otherwise good health and lifestyle)

Tobacco use	Preferred smoker								
Physical build	For a Client's given height, their weight must be less than or equal to the corresponding class weight to qualify for that class								
Blood pressure (BP)	Must not exceed <table><thead><tr><th>Age</th><th>BP</th></tr></thead><tbody><tr><td>18-39</td><td>135/80</td></tr><tr><td>40-55</td><td>140/85</td></tr><tr><td>56-75</td><td>145/90</td></tr></tbody></table> With or without medication	Age	BP	18-39	135/80	40-55	140/85	56-75	145/90
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Age	TC/HDL ratio								
18-39	5.0								
40-55	5.5								
56-75	6.0								
Family history	No more than one family member diagnosis of cancer, coronary artery disease, or stroke/transient ischemic attack (TIA) before age 60 in siblings or in parents								
Personal history	No history of cancer (except basal cell carcinoma), diabetes, coronary artery disease, or stroke/TIA								
Driving record	No more than two moving violations in the past three years								
Driving while impaired (DWI), careless or reckless driving	No convictions in the past five years								
Alcohol/drug abuse	No history of or treatment in the past five years								
Sports, avocation and aviation	Recreational scuba diving (up to and including 120 feet), otherwise no rateable participation in hazardous sports, avocations or aviation*								
Occupation	No rateable occupation*								
Travel and residency	No rateable foreign travel and no rateable foreign residence* Non-landed immigrants or temporary residents may not qualify for preferred								

*Anything we would not accept at standard rates.

Class 5

(any nicotine use, otherwise fair health and lifestyle)

We'll consider any smoker who doesn't qualify for Class 4 for Class 5

Did you know?

Evolve Term gives cigarette smokers an opportunity to qualify for preferred rates. Some carriers offer preferred smoker rates only to those who smoke cigars.

Build chart

Height (ft/in)	Maximum weight (lbs)	
	Class 1 Male and Female	Class 2 Male and Female
4' 8"	130	135
4' 9"	133	138
4' 10"	136	141
4' 11"	139	144
5' 0"	142	147
5' 1"	145	150
5' 2"	150	155
5' 3"	155	160
5' 4"	160	166
5' 5"	165	171
5' 6"	170	177
5' 7"	175	182
5' 8"	180	188
5' 9"	185	193
5' 10"	190	199
5' 11"	195	204
6' 0"	200	210
6' 1"	205	215
6' 2"	210	220
6' 3"	215	226
6' 4"	223	234
6' 5"	230	241
6' 6"	238	249
6' 7"	245	257
6' 8"	253	265
6' 9"	260	272
6' 10"	268	280
6' 11"	275	287

Optional benefits

Accidental death benefit (ADB)

The ADB pays an additional death benefit to the beneficiary if the insured person died due to an accident.

Death must occur:

- within 365 days of the accident and
- before the policy anniversary nearest the insured person's 70th birthday.

Accidental Death Benefit (ADB)

Issue ages	<ul style="list-style-type: none">• 0-65
Minimum benefit amount	<ul style="list-style-type: none">• \$10,000
Maximum benefit amount	<ul style="list-style-type: none">• Ages 18-65: Lesser of two times policy face amount and \$1,000,000• Ages 0-17: Lesser of two times policy face amount and \$250,000• Maximum is across all Sun Life products
Availability	<ul style="list-style-type: none">• Single life, joint first-to-die and multiple life plans. For joint first-to-die and multiple life plans, each insured person may purchase their own ADB coverage.• Clients can add ADB after issue at policy anniversary only
Benefit expiry	<ul style="list-style-type: none">• The ADB benefit expires on the policy anniversary nearest the insured person's 70th birthday• Premiums are level and are payable until expiry of the benefit. Premiums do not renew with the base term plan.

If we pay a death benefit on the base plan, any ADB on the survivor will terminate.

Child term benefit (CTB)

The Child term benefit is term insurance for the children of the person insured under the base policy. It covers the insured parent's children and future children under the parent's policy until the child turns 25.

Did you know?

The CTB is payable for a maximum of 20 years. That's regardless of how many children we insure under the benefit.

Child Term Benefit (CTB)	
Issue ages	<ul style="list-style-type: none">• Parents: 18-55• Insured children must be 18 or younger at the time of application
Minimum benefit amount	<ul style="list-style-type: none">• \$10,000• Additional amounts available in increments of \$1,000
Maximum benefit amount	<ul style="list-style-type: none">• \$30,000• If the child has CTB coverage on another Sun Life policy, the overall maximum is \$30,000
Availability	<ul style="list-style-type: none">• Single life and multiple life policies. For joint first-to-die policies only one life can have the benefit.• Clients can add CTB after issue at policy anniversary only, subject to underwriting
Children covered under this benefit	<ul style="list-style-type: none">• Children born to or legally adopted by the insured person• Stepchildren• We automatically insure any children born/adopted after the date of application, regardless of their risk class. Clients can include step-children after the benefit is in effect by applying in writing and providing evidence of insurability.• We insure children under this benefit from the date they are 15 days old until their 25th birthday<ul style="list-style-type: none">– 0-14 days: no benefit– 15 days to 179 days: 25% of total benefit– 180 days and on: 100% of total benefit
Option to purchase new life insurance	<ul style="list-style-type: none">• The owner can buy additional insurance for their child between ages 18 and 25. The maximum is 10 times the CTB amount. The child must be insured under the CTB for at least three years.• The new insurance may be term or permanent subject to product minimums
Benefit expiry	<ul style="list-style-type: none">• CTB expires at the policy anniversary nearest the insured person's 70th birthday• Costs are payable to the earlier of 20 years and the policy anniversary nearest the insured person's 70th birthday• If the insured person dies while the CTB is in effect:<ul style="list-style-type: none">– children remain covered under this benefit until age 25, or– until they apply for a new life insurance policy as permitted under this benefit.– We don't require payments for this benefit.

Did you know?

In addition to paying a death benefit, the Child term benefit also guarantees the child's insurability. The child can get new life insurance, up to 10 times the CTB amount, to a maximum of \$300,000.

Total disability waiver benefit (TDB)

The TDB maintains coverage if the insured person becomes totally disabled and is unable to earn an income. We'll waive premiums for the base insurance and optional benefits if the person insured under this benefit becomes disabled.

Total Disability Waiver Benefit (TDB)	
Issue ages	<ul style="list-style-type: none">• 0-55• For issue ages 0-17, the premiums and coverage for this benefit will begin at age 18
Availability	<ul style="list-style-type: none">• Single life, joint first-to-die and multi life plans. For joint and multi life plans, each insured person is eligible to purchase TDB• Not available after issue
How we calculate premiums	<ul style="list-style-type: none">• We base premiums for this benefit on each \$100 of total premium we would waive
Benefit expiry	<ul style="list-style-type: none">• Policy anniversary nearest the insured person's 60th birthday
Length of time we'll waive premiums for	<ul style="list-style-type: none">• For as long as the person insured under this benefit is disabled
Waiting period	<ul style="list-style-type: none">• Six months of continuous disability
Policy conversion while we're waiving premiums	<ul style="list-style-type: none">• Clients can't convert while Sun Life is waiving premiums. If the disability continues, the Client may convert to permanent insurance on the last day to convert coverage. We'll continue to waive premiums for the converted policy as long as the insured person is disabled.
Maximum amount Sun Life will waive under this benefit	<ul style="list-style-type: none">• \$50,000 annual premium across all Sun Life policies
Exclusions	<p>We won't waive premiums if the total disability:</p> <ul style="list-style-type: none">• Continues for less than six months• Is the result of self-inflicted injuries, or• Is the result of committing a criminal offence <p>Please refer to the policy contract for other exclusions</p>
Making a claim	<p>For Clients to make a claim, we must receive notice:</p> <ul style="list-style-type: none">• during total disability, and• before the policy anniversary nearest the insured person's 60th birthday. <p>We must receive proof of disability within six months of notice. We may require proof from time to time thereafter.</p> <p>If we receive proof of disability more than 1 year after the disability started, we'll consider the disability to have begun 1 year before the date we received the proof of the disability, regardless of when the disability actually started.</p>

Definition of total disability

An insured person must be completely unable to perform the essential tasks of their own occupation:

- as a result of injury or disease,
- during the first two years following the date of their disability, and
- from then on to perform any occupation.

The total disability must be continuous.

Disabled while a student

If an insured person becomes disabled while they're a student, Sun Life will consider them disabled if:

- they're unable to attend or participate as a student in an education program or
- perform the duties of any occupation within their education, training or experience.

Disabled while unemployed

If an insured person becomes disabled while unemployed, and isn't profiting from any occupation, Sun Life will consider them disabled if:

- they're unable to perform the duties of any occupation within their education, training or experience.

It's important to understand the definition of total disability as it applies to this benefit. Please review the total disability waiver benefit under the "Optional benefits" section of the Client's policy for additional details.

Tip!

If Clients become disabled, they may be unable to pay premiums. The TDB provides low-cost disability protection to help Clients maintain their valuable life insurance coverage.



Owner waiver disability benefit

This benefit maintains coverage if the policy owner becomes totally disabled between the policy anniversary nearest their 18th and 60th birthdays. We'll waive premiums for the base insurance amount and optional benefits if the policy owner becomes disabled.

Owner Waiver Disability Benefit	
Issue ages	<ul style="list-style-type: none">• 18-55
Availability	<ul style="list-style-type: none">• Single life, joint first-to-die and multi-life plans. For joint plans, this benefit covers only one owner.• The owner must be different than the insured and cannot be a substandard risk• Not available when Clients select the Business value protection benefit.• Not available after issue
How we calculate premiums	<ul style="list-style-type: none">• We base premiums for this benefit on each \$100 of total premium we would waive
Benefit expiry	<ul style="list-style-type: none">• Ages 18-55: policy anniversary nearest the policy owner's 60th birthday• Ages 0-17: Earlier of:<ul style="list-style-type: none">– the policy anniversary nearest the insured person's 25th birthday or– the policy anniversary nearest the policy owner's 60th birthday
Length of time we'll waive premiums for	<ul style="list-style-type: none">• For as long as the policy owner is disabled
Waiting period	<ul style="list-style-type: none">• Six months of continuous disability
Policy conversion while we're waiving premiums	<ul style="list-style-type: none">• Clients can't convert while Sun Life is waiving premiums. If the disability continues, the Client may convert to permanent insurance on the last day to convert coverage. We'll continue to waive premiums for the converted policy as long as the policy owner is disabled.
Maximum amount Sun Life will waive under this benefit	<ul style="list-style-type: none">• \$50,000 annual premium across all Sun Life policies
Exclusions	<p>We won't waive premiums if the total disability:</p> <ul style="list-style-type: none">• Continues for less than six months• Is the result of self-inflicted injuries, or• Is the result of committing a criminal offence <p>Please refer to the policy contract for other exclusions</p>
Making a claim	<p>For Clients to make a claim, we must receive notice:</p> <ul style="list-style-type: none">• during total disability, and• before the policy anniversary nearest the policy owner's 60th birthday <p>We must receive proof of disability within six months of notice. We may require proof from time to time thereafter.</p> <p>If we receive proof of disability more than 1 year after the disability started, we'll consider the disability to have begun 1 year before the date we received the proof of the disability, regardless of when the disability actually started.</p>

Definition of total disability

An insured person must be completely unable to perform the essential tasks of their own occupation:

- as a result of injury or disease,
- during the first two years following the date of their disability, and
- from then on to perform any occupation.

The total disability must be continuous.

Disabled while a student

If an insured person becomes disabled while a student, Sun Life will consider them disabled if:

- they're unable to attend or participate as a student in an education program or
- perform the duties of any occupation within their education, training or experience.

Disabled while unemployed

If an insured person becomes disabled while unemployed, and isn't profiting from any occupation, Sun Life will consider them disabled if:

- they're unable to perform the duties of any occupation within their education, training or experience.

If the policy owner transfers ownership of this policy, the benefits under this option aren't transferrable. The new owner won't qualify for the owner waiver on disability benefit. If the policy owner dies while disabled and we're waiving premiums, premium charges will resume.

It's important to understand the definition of total disability as it applies to this benefit. Please review the owner waiver benefit under the "Optional benefits" section of the Client's policy for additional details.



Guaranteed insurability benefit (GIB)

With GIB, the policy owner can buy additional life insurance for the insured person at their attained age. We won't require evidence of insurability.

Guaranteed Insurability Benefit (GIB)	
Issue ages	<ul style="list-style-type: none">• 0-45
Minimum option amount	<ul style="list-style-type: none">• \$20,000
Maximum option amount	<ul style="list-style-type: none">• Lesser of Evolve Term face amount and \$300,000 across all Sun Life policies
Availability	<ul style="list-style-type: none">• Single life and multiple life policies• Not available when Clients select the Business value protection benefit• Not available after issue or for substandard risks
Purchasing new insurance	<ul style="list-style-type: none">• First election is available at the policy anniversary nearest the insured person's 18th birthday• Subsequent elections are available:<ul style="list-style-type: none">– every three years, and– within 31 days of life events (marriage, birth/legal adoption of a child)• A maximum of eight elections are available.• The maximum face amount for all elections is \$2.4 million across all Sun Life products.
The new insurance	<ul style="list-style-type: none">• Based on attained age• Any term or permanent life insurance policy Sun Life issues when the Client applies. Subject to product minimums.• If the original policy included TDB, the Client may apply for a new policy with TDB (if available). The insured person must not be totally disabled and having premiums waived at the time of election
Benefit expiry	<ul style="list-style-type: none">• Policy anniversary nearest the insured person's 55th birthday, or after the maximum number of elections.• Premiums are payable until benefit expiry

Did you know?

Changing Client circumstances often mean a change in insurance needs. With GIB Clients can buy new life insurance after special events like marriage or having a child. They won't need to provide evidence of insurability.

Business value protection benefit (BVPB)

BVPB is specifically for business owners. Insured persons can buy additional insurance at their attained age without providing medical evidence of insurability.

Business Value Protection Benefit (BVPB)	
Issue ages	<ul style="list-style-type: none">• 18-65
Minimum option amount	<ul style="list-style-type: none">• \$250,000
Maximum option amount	<ul style="list-style-type: none">• \$2,500,000 across all Sun Life policies• Cumulative maximum equal to the lesser of \$10,000,000 or four times the option amount
Availability	<ul style="list-style-type: none">• Single life and multiple life policies• Not available if the Client selected Owner waiver disability or Guaranteed insurability benefits• Not available after issue or for substandard risks
Purchasing new insurance	<ul style="list-style-type: none">• Annual options are available at each policy anniversary for the first 10 policy years• Clients must apply for new insurance within 31 days of each policy anniversary
The new insurance	<ul style="list-style-type: none">• Based on attained age• Any term or permanent life insurance policy Sun Life offers when the Client exercises the option. Subject to product minimums• If the original policy included TDB, the Client may apply for a new policy with TDB (if available). The insured person must not be totally disabled and having premiums waived at the time of election
Financial evidence	<ul style="list-style-type: none">• When Clients exercise each option, we require financial information about the business. It must include details about the fair market value of the business• Clients can exercise this option if their share of the business increased in value since we issued the BVP benefit.
Benefit expiry	<ul style="list-style-type: none">• The earlier of 10 years from policy issue or after the maximum elections• Premiums are payable until benefit expiry

Tip!

The BVPB makes it easy for business owners to increase their life insurance when their share of the business grows in value. They won't need to provide medical evidence.



Administrative information

Living benefit

Sun Life Assurance Company of Canada offers this benefit on life insurance products. It's a non-contractual arrangement that we may approve at our discretion on a case-by-case basis. It can help if an insured person is diagnosed with a terminal illness. The policy owner can apply for a lump sum advance of the death benefit. They can apply for up to 50% of the death benefit, to a maximum of \$100,000. We'll deduct the lump sum, plus interest from the death benefit when we pay it. This benefit is subject to the rules of the living benefit program in effect when the policy owner applies.

Claims

You may assist a beneficiary in making a claim by calling 1-877-272-2020 to request claim forms. Those making the claim must provide information needed to assess the claim. This includes proof of the insured person's death.

Product disclosure requirements

You are responsible for providing Clients with a copy of the Client Guide to Evolve Term. You can find this on the advisor website. You can also find other important product disclosure information, including sample policy pages, on the advisor website as well.

It's important to meet with Clients regularly to review their coverage. Help them with any contractual conversions or renewals to ensure they have the protection that meets their needs.

Tip!

A living benefit payment will reduce the life insurance amount payable at death. A critical illness insurance policy can offer a Client valuable protection against a life-threatening illness. It can also preserve the Client's life insurance death benefit for what they originally intended.





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.

Where to go for more information?

For more information on the features and benefits of Evolve Term please contact your Sun Life Relationship manager or refer to the advisor website.



We help. You grow.

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