

To support Sun Life's commitment of helping Canadians living with diabetes achieve lifetime financial security and live healthier lives, we're running the Diabetes Protect to Win Contest just for them! **Note:** Only clients who disclose diabetes at the time of application are eligible to participate

Contest Details and Rules

See the full Contest Rules here: [\[link\]](#)

Contest details – Clients have a chance to win \$5000 in one of 6 monthly draws

- To be deemed eligible for one of the draws, an application for life or critical illness insurance must be received between July 1, 2025 and December 31, 2025
- Client must complete the application process to the decision point (approved, declined or postponed) and disclose that they have diabetes
- Draws will occur monthly from September 30, 2025, to January 30, 2026, with a final draw on June 30, 2026
- For each draw, Sun Life will donate \$5000 to a charity supporting people living with diabetes, showing our commitment to the cause

Q. Who is eligible to participate in the contest?

A. Clients must be a Canadian resident and of legal age in their province of residence at the time of the draw. Other terms and conditions apply. Clients must agree to the terms and conditions in the Contest Rules before being entered into the contest.

Q. Do Clients need to purchase a policy to qualify for the draw?

Clients don't need to buy a policy to be eligible for the contest. However, they must complete the application process to the decision point (approved, declined or postponed) and disclose that they have diabetes in their application.

Q. Can Clients be eligible for multiple draws?

A. Each application will provide Clients with one entry for the draw date immediately following the date the application decision is issued. Clients can be eligible for multiple draws if they submit multiple applications with decisions on different dates.

Q. How many draws is a client eligible for?

A. Once a client is eligible for a draw, they will be entered in the next available draw date. After that draw date, the Client will not be eligible for any future draws during the contest period unless they submit more applications that become eligible for other draw dates.

Q. What are the odds of winning?

A. The odds of winning will depend on the number of eligible entries for each draw date.

Q. When will the draws be held?

A. The draws will take place on September 30, 2025, October 31, 2025, November 28, 2025, December 31, 2025, January 30, 2026, June 30, 2026. All draws will take place at 10 am EST.

Q. When will the charitable donation be made by Sun Life?

A. At the time of the draw, Sun Life will also make a charitable donation to a charity supporting people living with diabetes for \$5000

Q. Are there any requirements for the client to claim their prize?

A. Yes. If a client draws as a winner, they will be required to (a) correctly answer a mathematical skill testing question and (b) acknowledge they will accept the prize as awarded, (c) complete a Declaration and Release form, which includes agreeing that Sun Life may disclose that they have diabetes publicly.

Q. Are there any exclusions?

A. Employees, representatives, or agents of the contest sponsor or its affiliates cannot enter the contest. Immediate family or those living in the same household as those employees, representatives or agents cannot enter the contest.

Products, Eligibility and Applications

Q. What insurance products are eligible?

This offer applies to anyone who applies for any life or critical illness insurance (CII) product and discloses that they have diabetes. Eligible life insurance products include; Evolve Term, Sun Permanent Life, Sun Universal Life II, Sun Par Protector/Accumulator /Accelerator

Q. What are the underwriting requirements for clients with type 2 diabetes applying for Life and/or CII?

Reminder: If a client has been declined or postponed for coverage and told to reapply when conditions have been met, please still follow these guidelines

| Diabetes Mellitus Type 2 | Life | | | CII | | |
|-----------------------------|--|------|------|--|------|------|
| Age at time of underwriting | Duration of Diabetes Mellitus (in years) | | | Duration of Diabetes Mellitus (in years) | | |
| | ≤ 5 | 6-15 | ≤ 16 | ≤ 5 | 6-15 | ≤ 16 |
| ≤10 | +175 | Dec | Dec | Dec | Dec | Dec |
| 11-19 | +175 | +250 | | | | |
| 20-29 | +150 | +175 | +250 | | | |
| 30-39 | +100 | +125 | +150 | +150 | +150 | |
| 40-49 | +75 | +100 | +125 | +100 | | |
| 50-59 | +50 | +75 | +100 | +75 | +100 | +150 |
| 60-69 | +25 | +50 | +75 | +50 | +100 | +125 |
| ≥70 | +25 | +25 | +50 | N/A | N/A | N/A |

Q. What cases are considered uninsurable?

A. Clients with the following health or medical issues will be considered uninsurable

- Clients with diabetes who are a decline for another cause (eg. personal or medical history – cancer, cirrhosis, kidney failure, drug use, criminal activity, etc).
- History of stroke (including multiple mini strokes)
- Significant coronary artery disease, heart attack at age 35 or under, multiple heart attacks or had a heart attack in the last 12 mos
- BMI greater than 47.5
- Chronic pancreatitis or a history of recurrent episodes of pancreatitis
- Uncontrolled blood pressure
- Uncontrolled sleep apnea or non-compliance with prescribed treatment
- Any evidence of non-compliance with diabetes medication or irregular follow up
- Any severe complications of diabetes:
 - kidney failure or advanced kidney disease
 - multiple episodes of diabetic coma or one episode of coma in the past 12 months
 - severe numbness or weakness attributed to diabetes
- Longstanding chronic pain requiring opioid use or resulting in disability
- Pending procedure with suspicion of malignancy or a pending biopsy
- Any pending investigation for heart disease and/or stroke symptoms or rectal bleeding

Note: Please see the [Life Insurance - Underwriting](#) page of Sun Central for additional life underwriting resources.

For **critical illness**, in addition to the above, clients are uninsurable if they have

- Type 1 diabetes
- Clients under 40 years of age with Type 2 Diabetes
- Any complications of diabetes
- Gestational diabetes currently or has a history of it and is currently pregnant

Note: Please see the [CII Underwriting](#) page of Sun Central for additional resources on Critical Illness underwriting including the Sun CII pre-underwriting guide. For Life insurance please see the [Life Insurance - underwriting](#) page on Sun Central for multiple resources

Q. What step in the process do applications have to reach to be eligible for the contest?

A. The client must get to a decision from the underwriter in order to be eligible (either approved, declined or postponed). Any application that is incomplete or not proceeded with before receiving a decision will not be eligible.

Q. Are corporately owned policies eligible?

A. No. The owner and insured must be the same. Since a corporation cannot be an insured, we cannot accept corporately owned applications.

Q. Is shared ownership CII eligible?

A. No. The owner and insured must be the same. Since a corporation cannot be an insured we cannot accept corporately owned applications.

Q. Are conversions eligible?

A. No. Only new business applications will be eligible. Replacements are eligible provided that the client is not replacing the policy for the sole purpose of participating in the contest.

Q. Are both Sun E-App and paper applications eligible?

A. Only applications submitted via electronic applications are eligible for the contest.

Q. Is a consent form required?

A. Yes, you must submit a completed consent form for each contest entry. To expedite the process, have the Client complete the form while applying for insurance.<Link to Consent Form> The Consent form must be sent to IS.Enablement@sunlife.com in order for Clients to be entered into the contest.

Advisor Commission and Bonus Rules

Q. How many applications are required to qualify for the first-year commission bonus?

A. There are two tiers of commission bonus that advisors can qualify for.

1. Submit 2-4 applications and get a 25% bonus on first year commissions
2. Submit 5+ applications and get a 50% bonus on first year commissions

Q. Do all policies need to remain in force to make them eligible?

A. No, all policies do not need to remain in force to make them eligible. For example, if you submit 6 applications and 2 policies are approved, the 2 approved policies will be eligible for the 50% bonus.

Q. How long must policies remain in force to qualify for the first-year bonus commission?

A. The Life or CII policies must be approved and remain in-force for 6 months. The 6-month eligibility window begins from the date of issue

Q. How will the cash bonus be determined and when will it be paid out?

A. The cash bonus will be based on the grid level that the advisor is at on December 31, 2025, and will be paid by September 30, 2026. The cash bonus will not move an advisor up on the grid level, make them eligible for conferences or count towards any other production bonuses.

Q. Are clients who apply for Universal Life or Participating life insurance now eligible to be offered a Term Insurance for Diabetes product?

A. No. The criteria for being eligible for a Diabetes product has not changed and only clients who have applied for Evolve Term or Sun/SunSpectrum Perm policies could be offered a Diabetes product. Clients who apply for Universal Life or Participating life insurance will however be eligible for the client contest regardless of whether they are eligible for a Diabetes product, provided they meet the other eligibility criteria.

Q. Are all advisors eligible for the commission bonus if they meet the criteria?

A. No not all firms are participating in the advisor bonus campaign. Advisors should check with their head office to see if they are eligible to participate.

