

Last updated: May 3, 2024

# Evolve Term Client journey and messaging

The touchpoints in the Client engagement journey are non-contractual offerings. Sun Life reserves the right to terminate, suspend or modify the elements of the Client engagement journey at any time and without notice. Please note that the samples of the Client-facing messaging within this document is subject to change and are provided as examples only.



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### Objective

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### Evolve Client eligible for easy coverage increase

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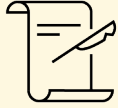
## 03.

### Evolve Client not eligible for easy coverage increase & Clients who are not the insured

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# Evolve Client engagement plan is designed to help you stay in touch with Clients' changing needs



## Educate Clients

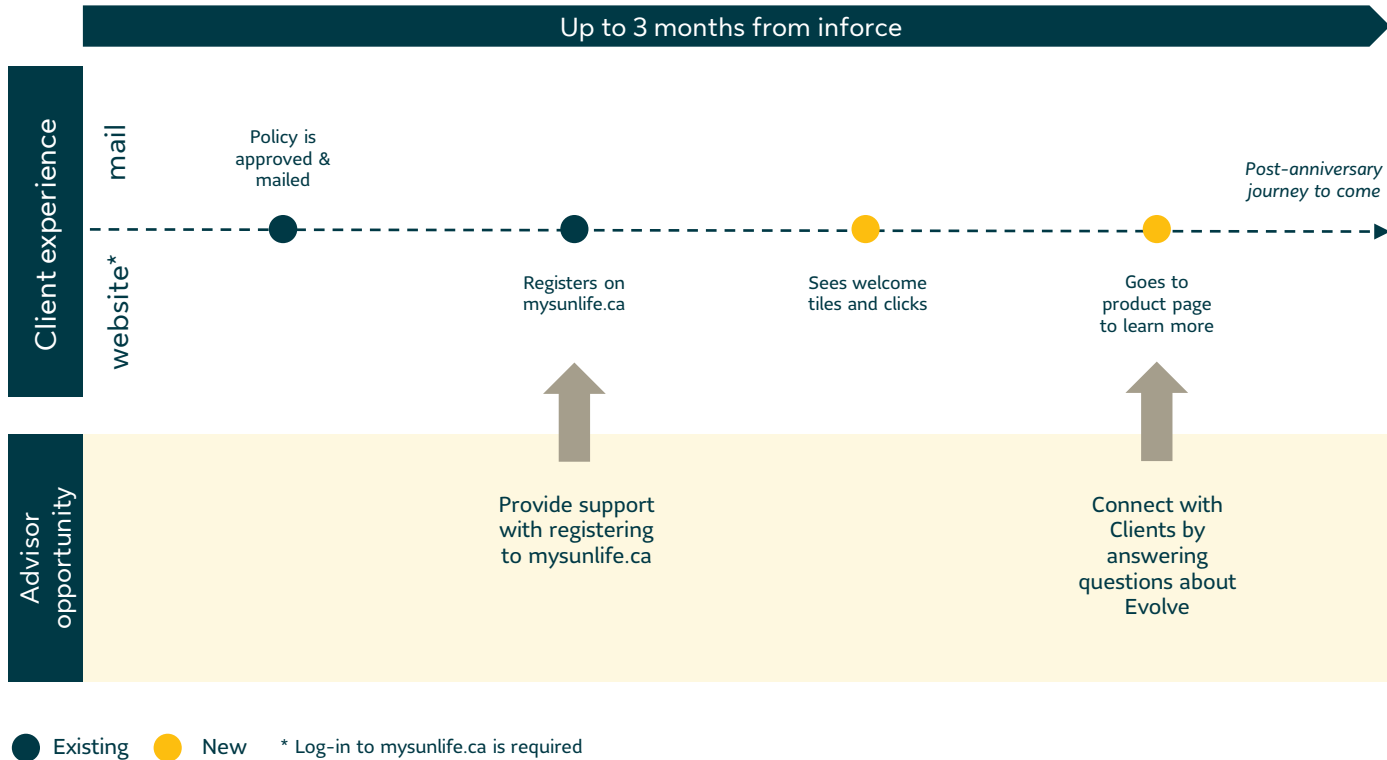
about when and how they can increase policy coverage through their advisor



## Engage with Clients

to create a positive experience as their life evolves and needs change

## Sun Life will reach out to Clients at key moments on your behalf, providing you with opportunities to offer support and enhance relationships






## Evolve tiles on mysunlife.ca\*

Active alert tile (displayed for the first three months from policy inforce)

**i** Congratulations,  
you've got coverage!  
Keep protecting your  
loved ones as your  
needs change.

**>** [See how](#)

Contextual tile (displayed after three months from policy inforce)



**Get peace of mind as your life changes**

You have the flexibility to increase your coverage based on your needs.

[See how](#)

\* Log-in to mysunlife.ca is required



# Evolve product page on mysunlife.ca\*



## Your life evolves, why not your insurance?

There are moments in your life to celebrate. And you can also use those moments to better protect your loved ones. With your **Sun Life Evolve Term Insurance** policy, you can easily increase your life insurance coverage.

### Mark these events with better protection



#### Marriage

A spouse or a common-law partner



#### New child

Birth or adoption



#### Increase to income

A 20%+ increase to your gross income



#### New mortgage or refinance

A new or larger mortgage

### Why Evolve Term?

#### Skip the waiting

- No medical tests. Simply answer a few health questions with your advisor.

#### Increase coverage on your terms

- Up to 50% of your current coverage or up to a maximum of \$1 million.

### How am I eligible?

- When you have one of the qualifying life events mentioned above, you can apply for an increase anytime from your policy anniversary date, up to 1 year from the event.
- There are also additional criteria which you currently meet, such as:
  - falling within the age range of 18 to 60
  - having more than 5 years left on your policy when you apply

### Boost your coverage in 2 steps

- Contact your advisor.
- Your advisor will ask you some health questions and submit your application.

Once approved, you'll get an updated policy with your enhanced coverage and premium details (your premium will increase).

Contact my advisor

\* Log-in to mysunlife.ca is required

### Frequently asked questions

#### How much can I increase my coverage? 🗨️

Up to 50% of your current coverage, up to \$1 million.

#### Will I know my new premium before applying for a coverage increase? 🗨️

Yes, your advisor will be able to let you know.

#### Can I still apply for a coverage increase without one of the qualifying life events? 🗨️

Yes. The turnaround time will be longer, and you may have to submit additional medical requirements. Your advisor can explain all your options.

#### How long after a qualifying life event can I apply for a coverage increase? 🗨️

You can apply anytime from your policy anniversary date, up to 1 year from your life event. For example, if you had a child on January 1, 2024, you can apply for a coverage increase until January 1, 2025.

#### What kinds of health questions will I need to answer to get a coverage increase? 🗨️

You'll be asked about any changes in your health since your original application date. This includes but not limited to questions about drug/alcohol use, medical symptoms and your ability to work.

#### How long does it take to complete the application for a coverage increase? 🗨️

Your advisor will spend a few minutes to ask you some health questions. You can also have a broader conversation about your needs with your advisor.

#### Could my application for a coverage increase be declined? 🗨️

Yes, based on your answers to the health questions. Your advisor may have other solutions for you.

#### How do I know if increasing my coverage is right for me? 🗨️

Talk to your advisor if you have any questions. They can work with you to help find the right solutions for you.

### Guidance for life's milestones

Great life moments often result in changes to your financial goals, roadmap and/or coverage. That's where your advisor can step in with guidance tailored to your investment and health-care needs.

Contact my advisor



# Advisor page on mysunlife.ca\*

Switch ID | Contact us | EN |

HOME

Connect with your advisor

Your advisor

Joe Advisor\*

**Email**

[joe.advisor@xx.ca](mailto:joe.advisor@xx.ca)

**Call**

**Office:** (###) ###-####

**Fax:** (###) ###-####

**Address**

13 Your Street  
Yourtown, QC G1G 1G1

\* This advisor is an independent representative who sells products issued by Sun Life Assurance Company of Canada as well as products issued by other insurance and financial services companies.

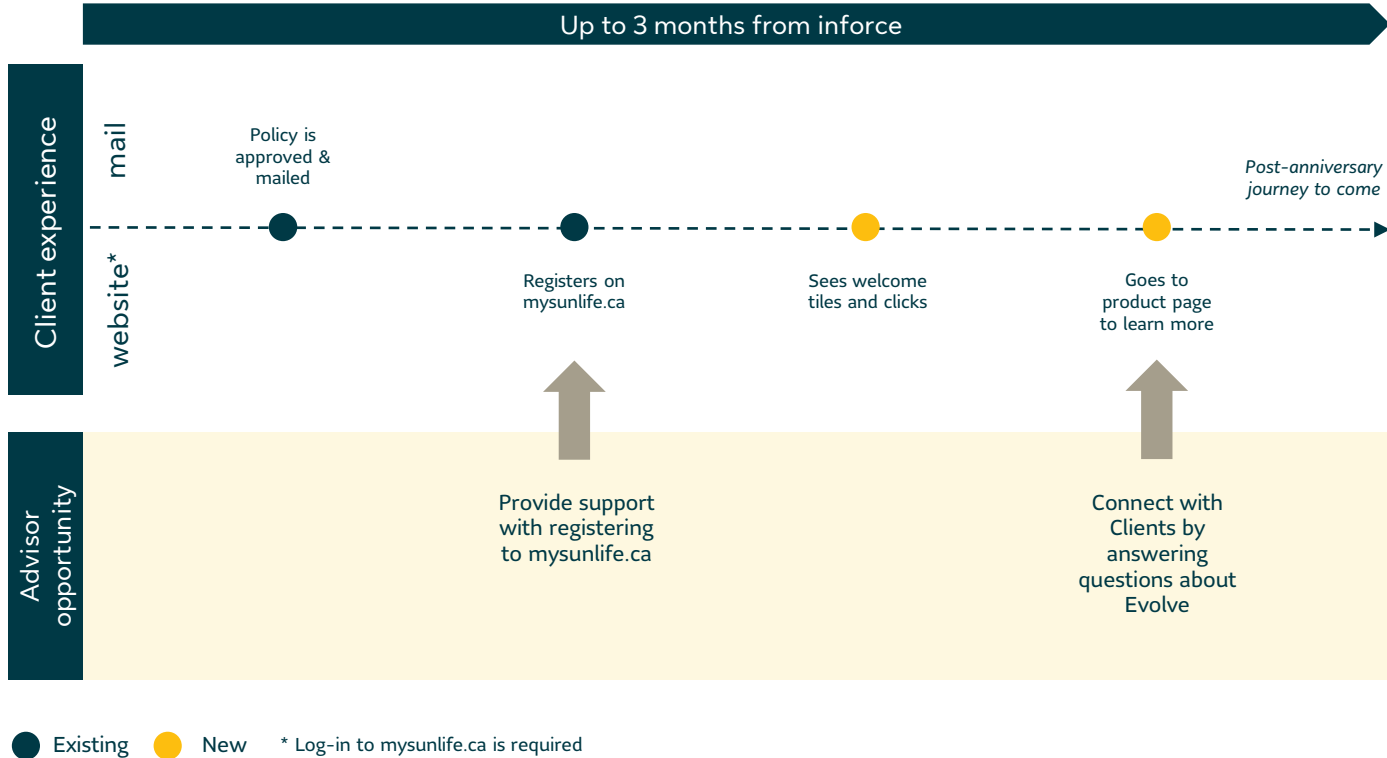
Life's brighter under the sun
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SLF

\* Log-in to mysunlife.ca is required

## Sun Life will reach out to Clients at key moments on your behalf, providing you with opportunities to offer support and enhance relationships







## Evolve welcome tiles on mysunlife.ca\*

Interstitial tile (displayed for the first three months from policy inforce)



### You've got life insurance coverage!

Continue protecting your loved ones as your needs change.



[See how](#) [No thanks](#)

Contextual tile (always-on)



### Get peace of mind as your life changes

You have the flexibility to update your coverage according to your needs.

[See how](#)

\* Log-in to mysunlife.ca is required



## Evolve product page on mysunlife.ca\*



### Life insurance that keeps up with you

Your needs today may not be the same tomorrow, so why would your life insurance stay the same? With your term life insurance, you can make changes, even after your purchase.

#### What can your advisor help you change?

- **Coverage:** At policy anniversary dates, you can apply for a coverage increase.
- **Beneficiary:** Update your beneficiary.
- **Term length:** Depending on your age, you can change your policy term length within seven years of its start date. Your new term length must be at least 10 years longer than your original. This gives you added flexibility to cover longer term, temporary insurance needs without providing medical evidence.
- **Conversion:** Convert your term coverage to permanent life insurance until the policy anniversary closest to your 75<sup>th</sup> birthday. We won't ask for any health information. Talk to your advisor for more details.

[Contact my advisor](#)

#### Guidance for life's changes

Life moments often result in changes to your financial goals, roadmap and/or coverage. That's where your advisor can step in to help with guidance including:

- Fine tuning your investments,
- converting savings to retirement income, and
- protecting against health-care costs from a life-altering illness or aging.

[Contact my advisor](#)

\* Log-in to mysunlife.ca is required



## Advisor page on mysunlife.ca\*

The screenshot shows the Sun Life website interface. At the top, there is a navigation bar with "Switch ID", "Contact us", and "EN" with a dropdown arrow. To the right are icons for email, a document, and a user profile. Below this is the Sun Life logo and a "HOME" link. A large yellow banner contains the text "Connect with your advisor". Underneath, the section "Your advisor" features a dark teal person icon. To the right of the icon, the name "Joe Advisor\*" is displayed. Below the name are three sections: "Email" with an envelope icon and the address "joe.advisor@xx.ca"; "Call" with a telephone icon, "Office: (###) ###-####", and "Fax: (###) ###-####"; and "Address" with a location pin icon and the address "13 Your Street, Yourtown, QC G1G 1G1". A small disclaimer at the bottom of this section reads: "\* This advisor is an independent representative who sells products issued by Sun Life Assurance Company of Canada as well as products issued by other insurance and financial services companies." The footer of the page includes the Sun Life slogan "Life's brighter under the sun", links for "Legal", "Privacy", and "Security", the copyright notice "© Sun Life Assurance Company of Canada. All rights reserved.", and the "SLF" logo.

\* Log-in to mysunlife.ca is required

Take advantage of Evolve Term's engagement experience to strengthen your relationships and provide exceptional service throughout a Client's life.

