

WE HELP. YOU GROW.

Getting started with Sun Life: Digital tools & resources for advisors



We help. You grow.

What you get

How to start

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01.

We help. You grow.

Choose Sun Life for a partnership that helps propel your growth. Your business is at the heart of everything we do.

Grow your business with empowering advice and valued partnership

We think what differentiates Sun Life is the unparalleled support we offer advisors. In advice. In partnership. To that end, we'd like to introduce you to some of the fundamental services and resources that can help your business grow.



Empowering advice

We are here to support you- whether you're just starting out or have years of experience.

- Tailored guidance
- Expert resources
- Strategic support
- Goal-focused assistance

Valued partnership

Your success is our success.

- An extension of your practise
- Dedicated support to help you thrive
- Committed to your growth

Client-focused strength

The **history, ratings and sustainability** build trust and inspire Client confidence

Strategic solutions

Competitive products and signature solutions tailored to the unique needs of your Client:

- **Life**
- **Investments**
- **Health**

Appreciation

We celebrate your achievements and evolve with you

Evolution

Comprehensive digital tools built with you in mind allowing you to move faster and more effective

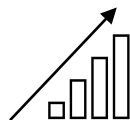
Sun Life at a glance

Our purpose

Help Clients achieve lifetime financial security and live healthier lives

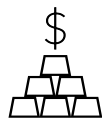
Our ambition

To be the best asset management and insurance company in the world



54,057

of Claims 2025



\$2.74B

Claims Paid 2025

Claim types: Individual Life, Group Life, GRS Life, Individual Living, AA/GIC, Group CI, Individual Payout Annuity



Honouring our commitments to advisors, Clients, partners, shareholders and communities for more than 160 years

157% Life insurance capital adequacy test (LICAT) ratio
Sun Life Financial Inc.



Read more in our [2025 Annual Report](#)



We help. You grow.

What you get

How to start

02.

What you get

We empower you to thrive with our proven insurance solutions, digital tools, and the backing of Sun Life's trusted brand.



Our comprehensive portfolio offers a wide range of insurance and investment solutions to meet diverse financial needs. This helps to ensure you're well-equipped to help Clients find the right financial protection and growth strategies for their unique needs.



Life

Protecting loved ones and securing financial legacy are paramount concerns for many individuals. Our wide-ranging suite of life insurance products is designed to help address these crucial needs.



Health

Safeguarding your health and financial well-being is essential in today's unpredictable world. Our comprehensive health insurance portfolio is designed to provide robust protection and peace of mind.

Ready to review our product suite?

- To learn more, visit [Products](#) on Suncentral.

Life

Participating Life

Sun Life Par gives Clients the opportunity to participate in earnings from one of the strongest par accounts in Canada. With choice, flexibility and guarantees, it helps preserve Clients' growing wealth.

Permanent Insurance

Permanent insurance is a straight-forward answer designed for Clients looking for non-participating coverage that's easy to understand and provides lifetime protection.

Term Insurance

With more flexibility than ever, *SunTerm* makes it easier for you to design protection solutions tailored to Clients' unique needs. *SunTerm* is a term offering that helps Clients achieve lifetime financial security.

SunUniversalLife II

Our universal life insurance products give Clients choice, flexibility and guarantees. They can help Clients meet their personal and business goals, and help offset the tax liabilities of a growing estate. It can provide opportunities for tax-preferred savings growth and help ensure a more efficient transfer of wealth to future generations.

Health

Health Coverage Choice (HCC)

HCC is an ideal solution for Clients who are leaving a group benefits plan, retiring, have recently been laid off or leaving a job to start a business.

Personal Health Insurance (PHI)

PHI is an excellent solution for Clients who are self-employed, contract workers or would benefit from topping up their existing group coverage.

Sun Critical Illness Insurance

Sun Critical Illness Insurance is a health insurance solution. It can help Clients at any stage of life manage the financial impacts of the diagnosis and survival of a covered critical illnesses. It's meant to help Clients focus on recovery.

Sun Retirement Health Assist

Sun Retirement Health Assist is a long-term care insurance solution focused on planning for the health risks associated with later retirement and the realities of aging.

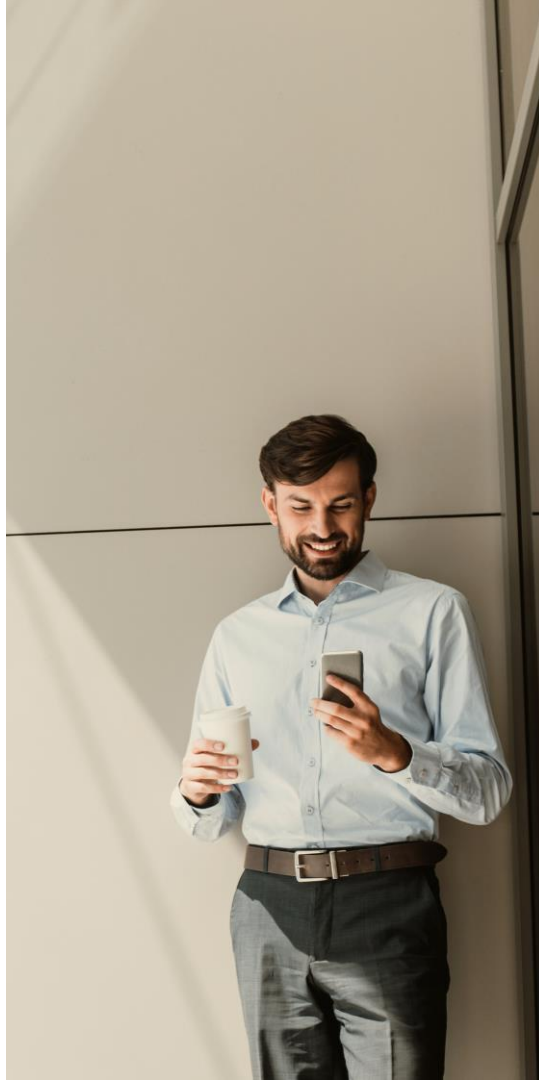
Connect with Clients digitally

Technology is rapidly changing how we do business every day.

Many Clients use digital options when managing their daily transactions. By leveraging digital capabilities, you will create an enhanced end-to-end experience for Clients.

Sun Life's digital tools and resources can help streamline your business, increase efficiencies and save you time.

Get the digital support you need to focus on helping Clients thrive.



71%

of insurance shoppers prefer a digital buying process

Source: Client experience – are you giving them what they're looking for?
(<https://www.insurancebusinessmag.com/us/news/technology/Client-experience--are-you-giving-them-what-theyre-looking-for-499526.aspx>)

We help. You grow.

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How to start

Accelerator Hub

The Accelerator Hub is a structured digital program that provides you with the tools, resources and guidance you need to efficiently build and grow your insurance business with Sun Life. Connecting you to everything you need in one centralized hub.

One platform. Unlimited growth.



Faster

Place your first case confidently



Smarter

Access what matter most in one place



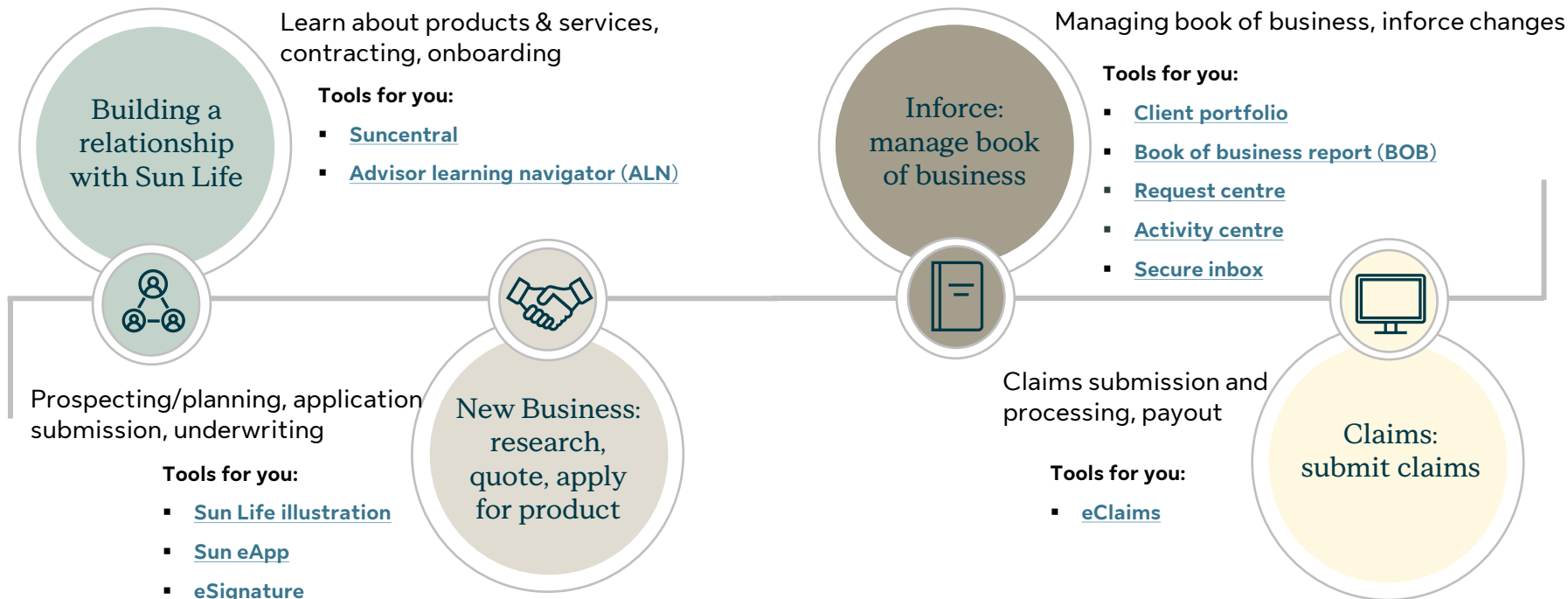
Stronger

Build a thriving practice

Accelerate your success, join advisors already accelerating their growth!

- Explore the [Accelerator Hub](#)

Digital tools support each stage of your advisor journey



Leverage our digital tools to streamline your business, focus on Clients and grow your business



Suncentral

Your online advisor portal

Suncentral is a central place to connect with Sun Life for your insurance business.

Offering everything in one place, its simple and intuitive design helps make navigating and searching easier.

Save time and effort with our intuitive layout. Access the most frequently used tools, information and content. Save your favorites for quick access.



[Consulting](#) ▾ [Products](#) ▾ [Client Service](#) ▾ [Support](#) ▾

[Q Search](#) [Sign in](#)

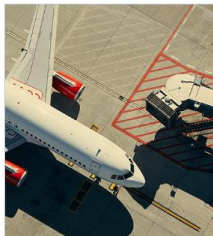
Welcome to Suncentral!



Take centre stage: Attend and learn for your chance to win!

Register for the September 15 Sun Life CE Series webinar and you'll be entered for a chance to win a VIP Cirque du Soleil experience.

[Secure your entry](#) ⓘ



Accelerator Hub

Tools, expert support and insights all in one place to help move your business forward.

[Get started with Accelerator Hub](#) ⓘ

How to sign in to Suncentral:

1. From the [Suncentral](#) landing page, click **sign in** button (top right corner)
2. Enter your access ID and password, click sign in button

Advisor sign in

Access ID

Password ⓘ

To access this content, and much more, please enter your Access ID and password.

[Sign In](#)

[Forgot access ID or password](#)

[Register](#)

By signing in, you agree to these [terms and conditions](#)

Learn more about Suncentral:

- [Suncentral landing page](#)
- [Advisor sign in page](#)
- To learn more about site navigation, launch [How to use this site](#)



Advisor Learning Navigator (ALN)

Your personalized learning experience platform

Your learning and professional development is a priority for us at Sun Life, and the Advisor learning navigator (ALN) provides a rich set of resources to support you on your journey. ALN offers a variety of online courses in different modalities so you can find what you need to build your skills in format you prefer.

Our continued education (CE) credit course selection is designed to provide you with opportunities to earn CE credits while staying current with industry knowledge.

Hi Danielle! What would you like to learn today?

Q Search for learning

Unlock Advisor Learning Navigator potential: Discover new resources and tutorials for seamless navigation!

Libérez le potentiel du Navigateur
Apprentissage pour les conseillers: Découvrez
les ressources et le nouveau guide pour une
navigation fluide!



Click here to launch the learning resources page
Cliquez ici pour lancer la page des ressources

Explore available CE credit content:

- [Universal Life Insurance: How it works, the policy fund and tax-exempt limits](#)
- [Compassionate Conversations Series](#)
- [Critical Illness Insurance Learning Series- Part 1](#)
- [Critical Illness Insurance Learning Series- Part 2](#)
- [Understanding Term Insurance](#)
- [Term Insurance for Diabetes](#)

Ready to access ALN:

- Sign in to [Suncentral](#)
- Hover over Support tab at the top
- Click on '[CE Credits](#)' from the Quick Links or Learning and Development column

Resources:

- To learn more, use our '[How to guide](#)' or navigational [videos](#)
- **Questions:**
advisorlearningnavigator@sunlife.com

Sun Life Illustrations

State-of-the-art illustration tool to position your business for the future.



What are the benefits of Sun Life Illustrations?

- Our tool allows you to be more productive by preparing multiple solutions using a variety of scenarios to advise Clients effectively.
- Web-based online tool gives you access while on the go, from all your internet connected devices.
- It provides a **Product Selector** page that makes it easy to know which product you should illustrate
- It offers the ability to produce professional reports, which can be saved and accessed to present to Clients
- Offers an easy-to-use interface

Streamline your business with Sun Life Illustrations:

- Sign in to try Sun Life Illustrations
- To learn more, visit [Illustrations](#) within Tools and illustrations, available on Suncentral
- Generate **Sun RHA** and **Lifetime Alternative** illustrations through our [EOS Illustrations](#)

Remember:

- ☒ Before you begin, ensure your **Business Card** has been set up with contact information. The business card details will be used for the illustration and related advisor reports only.
- ☒ Once you start your illustration, select the **Save As** button and name your illustration.
- ☒ If your team already has access to your block of business on **Suncentral**, they will also be able to work on your behalf on the illustration tool.



Sun eApp

An online tool that simplifies the insurance application process and improves the approval cycle time.

With Sun eApp you can experience these benefits:

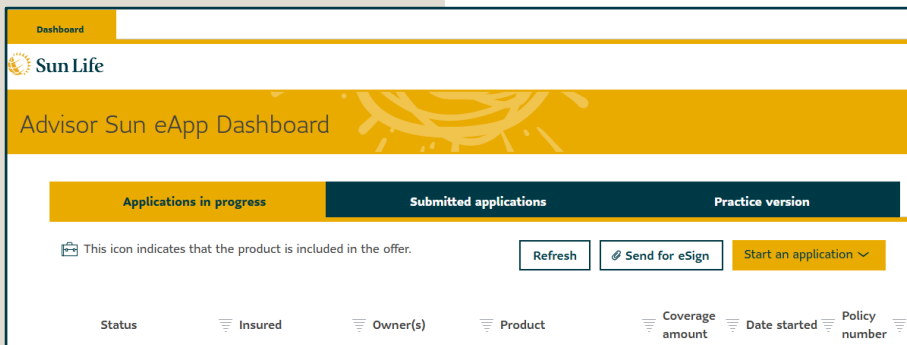
- Instant underwriting approval on select applications
- You can opt for non-medical vs tele-interview to obtain instant approval and have the application processed up to 20 days faster
- Track application status on the Sun eApp dashboard
- Navigate freely through different sections of an application, and complete them in whatever order makes most sense for you and the Client
- Apply for multiple products at once
- Streamline internal replacements and conversion applications
- Pre-fill applications or upload saved illustrations in advance of Client meetings
- Attach documents, unlock and edit applications, and view eSign documents

Streamline your business with Sun eApp:

- Sign in to [Sun eApp](#)
- To learn more, visit [Sun eApp](#) within Tools and Illustrations or [Sun eApp Tips and Tricks](#), available on **Suncentral**

Remember:

- ☒ Have all Client details on-hand before you begin the application process. The application must be complete in order to submit.
- ☒ Track your applications in a single view by selecting the [Sun eApp Dashboard](#), from the home page of **Suncentral**. (Sign-in required.)



With Sun eApp you get:

Error Notification:

Smart-form technology will point out any mistakes or missing information fields before you can move to next step or submit.

Faster Processing:

Applications are processed 10 days faster than paper applications.

Streamline:

Digital signatures allow your Clients to sign electronically. This feature is accessible on any device and offers a time-saving solution that lets you work efficiently from anywhere, at any time.

Flexible Navigation:

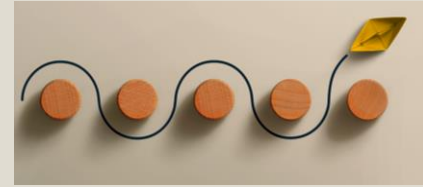
Pre-fill an application, if desired. Move back to make changes. See where you left off to keep going. Follow your progress with the navigation menu, which tracks the application status to completion before final Client review.

New Business Products available on Sun eApp:

- Term insurance
- Universal life
- Whole life
- Permanent life
- Critical illness insurance

Did you know Sun eApp supports:

- Term conversions/replacements
- Group conversations



Repetition to mastery

Practice completing a Sun eApp at your own pace, gain comfort with its features and proficiency without having to submit!

Sign-in to our Sun eApp practice version to get started:

- Log-in to [Suncentral](#)
- Launch [Sun eApp](#)
- Click on the Practice version tab from the Advisor Sun eApp Dashboard

Straight-through underwriting

Rapid and reliable underwriting decisions



Experience rapid insurance approvals with our cutting-edge straight-through underwriting process!

Our advanced AI technology streamlines your application, potentially granting you instant standard coverage without the wait.

This seamless, behind-the-scenes functionality happens effortlessly within our Sun eApp platform, delivering a smooth and efficient experience from start to finish.

Say goodbye to lengthy underwriting delays and hello to quick, hassle-free insurance coverage!

Straight-through underwriting is available for:

- Insurance
- Critical Illness

What qualifies for straight-through underwriting:

Life Insurance:

- Clients aged 16 - 40 - up to \$3M*
- Clients aged 41 - 50 - up to \$2M*
- Clients aged 51 - 60 - up to \$1M*
- Clients aged 61-70 – up to \$100K
- *If labs are not required

Critical Illness Insurance:

- Clients aged 18 - 40 - up to \$250K
- Clients aged 41 - 50 -up to \$100K
 - ✓ For premiums under \$50k
 - ✓ Client can apply for multiple products

Learn how straight-through underwriting can change your business

- To learn more, check out [How do I use Sun eApp FAQ](#)

Instant approval

Accelerate Client's journey to coverage, delivering a swift and delightful insurance experience



Our streamlined application process offers the possibility of instant approval, allowing you to secure coverage quickly and easily.

Based on the information you provide during underwriting, the Client's application may be approved on the spot using real-time predictive analytics, giving immediate peace of mind to the Client.

Instant approval is available for:

- Available for single product applications with a single insured
- **Life Insurance** for ages 18 - 50 up to \$1M and 51 - 60 up to \$500K if labs are not required
- **Critical Illness applications** ages 18 - 40 up to \$250K and 41 - 50 up to \$100K

Tips for instant approval eligibility:

- Choose non-medical questions instead of tele-interview
- Ensure all requirements are submitted with the application

Learn how instant approval can accelerate your business

- To learn more, sign in and check out [How do I use Sun eApp FAQ.](#)



eSignature

An easy and convenient way to collect Client signatures electronically

The screenshot shows the 'Signature Centre' interface. It has a yellow header with the text 'Signature Centre' and a faint background image of hands shaking. Below the header, the section is titled 'eSignature form selection'. There are two dropdown menus: 'Select a category' and 'Select a form', both with 'Select' as the current choice. Below these is a radio button selection for 'Individual' (selected) and 'Non-individual'. At the bottom, there are two text input fields labeled 'First name' and 'Last name' under the heading 'Account owner name(s)'.

This industry thrives on establishing new connections and nurturing ongoing relationships.

As Clients lives are busy and always evolving, their needs may change. Using eSignature helps make it easy to purchase a new policy, modify an existing one and update any financial information related to a policy.

This tool drives efficiency while creating time savings and convenience for Clients and you.

Remember:

- ✓ Clients can sign in-person or remotely, if you require multiple signatures, each signer can sign how they prefer.

Before using eSignature, remember:

- Each Client who signs the policy will need their own email address and mobile number.
- Packages are active for 7 calendar days

Submitting a digital signature:

We also accept digital signatures from these approved third-party platforms:

[DocuSign](#), [Adobe Sign](#), [iGeny](#), [OneSpan](#), and [Dropbox Sign](#)

Streamline your business with eSignature

- To learn more, visit [eSignature Form Selection Tool](#) within Tools and Illustrations available on **Suncentral**.
- Interested in knowing which forms offer this capability? Visit the [Forms Selection Tool](#)

- ✓ View and manage your electronic signature packages
Use the [Launch Signature Centre](#) button found under the [eSignature Form Selection Tool](#)

Client Portfolio

Online tools that allow you to view and manage Client portfolios



This secure tool serves as a comprehensive search engine designed to efficiently access information about a Client's insurance and health policies with Sun Life.

Easily locate policy details by searching with policy numbers or your Client's name.

The screenshot shows the Suncentral logo at the top left. Below it, the title "Client Portfolio - Client / contract search" is displayed. A message instructs the user to enter a contract number or their client's name. There are three input fields: one for the contract number (with a placeholder example "e.g. 9999,999-9 or 050004567"), one for the last name or company name, and one for the first name. A "Search" button is located at the bottom right of the form.

Client portfolio key features:

Data privacy:

Our system ensures data privacy by only displaying policies that the requester is authorized to view.

Detailed results:

Concise search results include distinctions between policy owners and insured individuals, current policy status, and issue dates.

Contract details:

Convenient links allow for a deep-dive into specific contract details.

Access your Client portfolio

- To learn more, launch **Client portfolio** located on home page of **Suncentral** (sign in required), under [Tools](#) tab.

Book of Business Report

A faster self-serve way to view and manage your book of business

The book of business (BOB) report allows you to access valuable Client data faster and more conveniently, empowering you to unlock sales opportunities and manage your book more effectively.

With reports available within 24 hours and secure access through Suncentral, you'll have the insights you need to take a proactive approach to Client management and drive your business forward.

Key benefits of BOB:

- Fast turnaround- reports are available within 24 hours
- Secure access through Suncentral
- Customizable data ranges for your reports
- Improved visibility into your Client base

Ready to run a BOB report:

- Sign in to [Suncentral](#)
- Navigate to [Tools](#) > Insurance Tools > Book of Business Report
- Complete request form
- Receive confirmation email when report is ready (within 24 hours)
- Log back in to download your report from the "Retrieve a book of business report" tab
- To learn more, visit [How to request and retrieve a book of business report](#)

Request or retrieve a book of business report

You can request any book of business, based on date, to which you currently have access. Your report will be ready within 24 hours, at which time a notice will be sent to the email address associated with your Suncentral account. Once this notice is received, you can access your report under the **Retrieve a book of business report** tab.

Please note, selecting All as a report time frame may return a number of results exceeding the maximum of approximately 1000 allowed. If this happens, you will receive a notification email and you will need to submit a new book of business request with a different time frame selected.

Reminder, your advisor code access can be reviewed under the My Team tab.

Request a book of business report

Retrieve a book of business report

Your request notification will be sent to the email below. If your email address on file needs to be updated, please contact Suncentral support at suncentral@sunlife.com BEFORE you submit your book of business request.

Please note, the book of business reporting tool is available between 6 a.m. ET and 6 p.m. ET. Please make any report requests during this time.

Requested by

Send notification to (email)

Select a time period for this report

☒ Year to date
 ☐ Previous calendar year
 ☐ Enter a specific time frame
 ☐ All

Request report

Request Centre

A simple way to communicate service requests for Clients

Request Centre is a user-friendly platform designed to streamline interactions with Sun Life. This powerful tool simplifies the process of accessing and submitting forms, ensuring you get the right one every time.

By simply identifying the Client and contract, then specifying your intended action, the Request Centre guides you through each step, providing either an online form or a printable PDF to complete your request.

Request Centre gives you:

Forms– get the right one every time! Identify the Client and contract, then tell us what you want to do – Request centre **walks you through** the process and gives you a tool – either an online form or a PDF to print and complete – just follow the instructions to submit your request.

Clear Instructions– the same ones our customer service reps use when you talk to them on the phone – you can be sure you're doing it right – and it's all self-serve, available whenever you want.

See your contract activity

- To learn more, launch your [Request Centre](#) located under [Tools](#) on **Suncentral** (sign in required).

Simple
submissions,
powerful
solutions



Request centre - What is your request about?

Option #1

- ☐ • Life insurance and critical illness insurance contracts
- Wealth contracts
- Client information

Option #2

- ☐ • Contract number isn't required (eg. General inquiry)
- Advisor support services, including preliminary inquiries on insurability
- Personal health insurance / Health coverage choice
- Payout annuity – pending contracts only

Next

Activity Centre

An easy way to track all requests about client contracts

This powerful system offers a range of views that provide real-time insights into Client contracts, new business activities, and service requests. It gives you quick access to consolidated information.

With separate views for recent activities and entire history, easily stay on top of new developments while maintaining a thorough understanding of the long-term trends of your business.

Activity centre gives you:

- Central place to track all requests submitted
 - Including those from request centre
- The status of new business
- Messages from Sun Life about requests
- The ability to respond to messages and add information to requests in progress

See your contract activity

- To learn more, launch your [Activity Centre](#) located under [Tools](#) on **Suncentral** (sign in required).

Activity centre

The views available through these links show you the activity that has happened to your clients' contracts and requests that you've initiated concerning non-client topics.

Secure InBox

You have 0 new messages.

- ▶ View all advisors' messages
- ▶ View one advisor's messages

• View in-force client service standards

View for all advisors you can access

- New business view and New messages view - combined

A simple and consolidated look that shows all your advisors' business.

Views for one advisor at a time

Recent

New messages view

- All requests that contain new messages

New business view

- Only new business requests

Other service activity view

- Everything but new business requests

Entire History

View activity for a specific contract

- Requests for a specific contract

View activity for a specific client

- Requests for a specific client

View general activity

- Requests that have no client or contract attached

Secure Inbox

A communication tool that protects sensitive information



The Secure inbox is an encrypted end-to-end communication tool used to send and review correspondence between you and the Sun Life organization.

It can help protect data from unauthorized access, such as data breaches, phishing attacks and other cyber threats.

Using secure email can demonstrate a commitment to protecting sensitive information, building trust and credibility with Clients.

Use Secure Inbox when:

- Sharing sensitive personal information
- Communicating confidential business information
- When sending files that are not publicly available

Where to find the Secure Inbox:

- Sign in to [Suncentral](#)
- Locate the [Secure Inbox](#) link under [Tools](#)
- Click on the ★ if you wish to favorite this tool

Secure InBox

You have 0 new
messages.

▶ View all advisors' messages

▶ View one advisor's messages



eClaims

Easily submit individual life and critical illness claims with this innovative platform

Sun Life's eClaims revolutionizes the process of submitting individual life and critical illness claims.

eClaims empowers you with real-time tracking, automated documentation and a user-friendly interface that guides you through each step of the submission process.

eClaims can significantly reduce processing time and eliminates unnecessary back-and-forth communications, delivering a smoother experience for you and Clients.

Individual Life and Critical Illness eClaim - new submission - Client / contract search

Please enter a contract number or your client's name. If you're not sure how to spell their name, enter as many characters as you can.

Contract number:

(e.g. 9999,999-9 or 050004567)

or

Last name or company name:

First Name:

Search

What does eClaims Offer:

Track status of claims on the dashboard: Check real-time status of submitted claims and receive an email every time there is an update on submitted claims.

Identify requirements at time of claim submission: After entering the required details for Clients and beneficiaries, the tool will automatically guide you through next steps to submit documentation (as applicable).

Add additional or missing documentation: Upload new documents at any point in time after submitting a claim.

Identify express claims on intake: Know upfront if the claim qualifies for express payment.

Learn more about eClaims:

- To learn more, launch [Sun Life eClaims](#) located on **Suncentral**.

03.

How to start with Sun Life

Our support teams, new business tips and tools set you up for continued success.

Getting started

You can **self-enroll** for a temporary code

- The temporary code will allow you to submit your first piece of business
- Questions about self-enrollment can be sent to Advisor site support at Suncentral@sunlife.com or call 1-800-800-4SUN (4786)

Need help? [Here's how to register for Suncentral](#)

Once you submit your first piece of business, we'll give you a permanent advisor code.

If there any concerns, your back office may be able to help you. However, if you have additional questions, you can contact our contracting team at contract.section@sunlife.com or call **1-800-800-4SUN (4786)**.



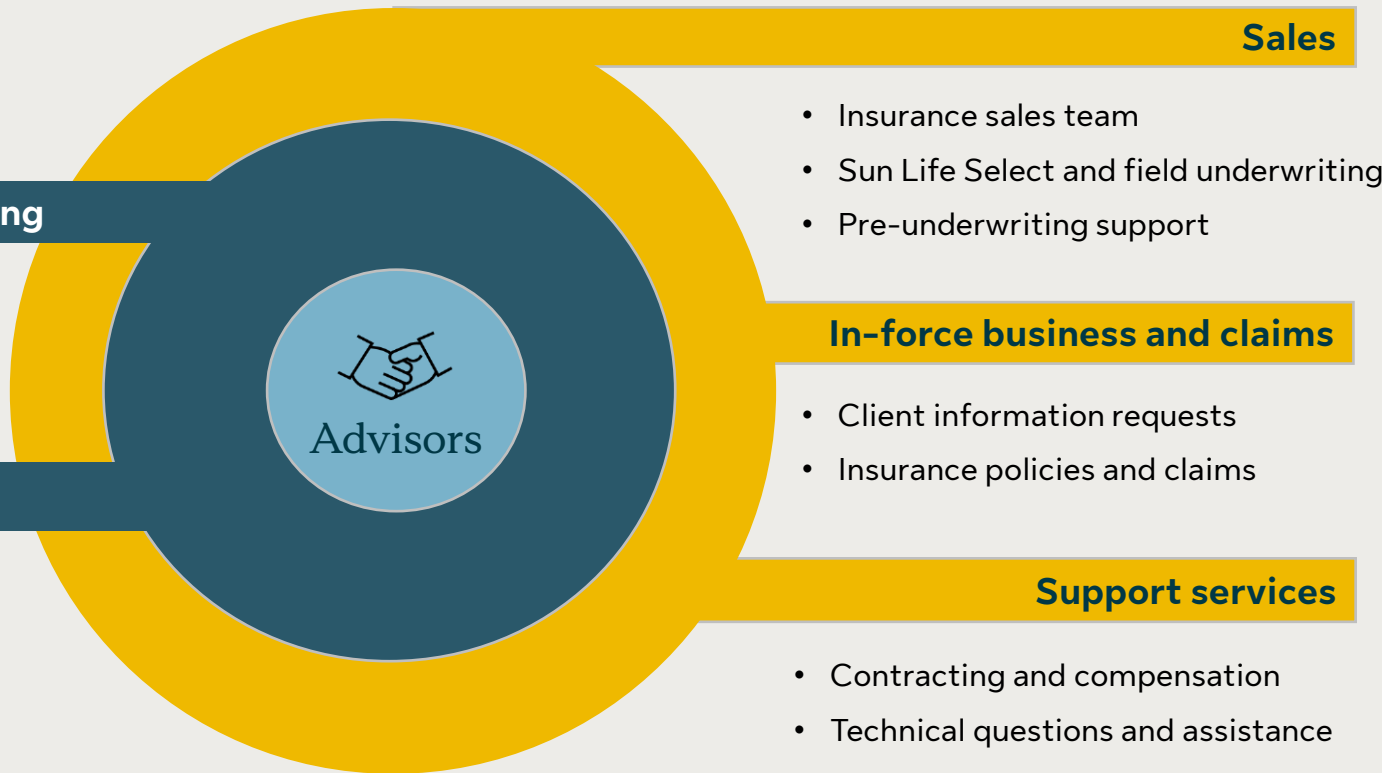
Wrap-around support

New business/underwriting

- Case manager
- Underwriter
- Advisor experience team

Business building

- Sun Life Consulting



Learning and development

Adapting to new experiences can be a gradual process, which is why Sun Life offers resources to support you. Just sign in to Suncentral to access relevant resources within our Learning and Development Support

<u>How to use Suncentral</u>	View training materials to get acquainted and learn how to navigate Suncentral (sign-in required)
<u>Self-serve content</u>	Find quick tips and resources to help learn about features, tools and illustrations
<u>Life underwriting guide</u>	View our life insurance underwriting guidelines
<u>Continued education courses</u>	Upgrade your knowledge and earn the CE credits you need to maintain your certification
<u>Sun Life Global Investments</u>	Explore our investment solutions

Start exploring 





For more information, visit Suncentral or speak to your Sun Life Insurance Sales Team or email salesdesk@sunlife.com

If you're looking for additional support visit the [Contact us page](#) on Suncentral

For technical support, please contact the Advisor Technology Support at 1-800-800-4SUN (4786)

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This playbook is intended to provide general information only. Sun Life Assurance Company of Canada and its affiliates (Sun Life) do not provide legal, accounting or taxation advice to advisors or clients. Before acting on any information contained in this playbook, make sure you seek advice from a qualified professional, including a thorough examination of your specific legal, accounting and tax situation. Unless specifically stated, the values and rates presented are not guaranteed.