

## **Terms and Conditions – Advisor Bonus (Term/CII Offer) Q1 2026**

The following terms and conditions outline and encompass the entire set of terms and conditions for the advisor bonus offer on the Term and CII special offer:

- Offer Sponsor: Sun Life Assurance Company of Canada (“Sun Life”)
- Eligibility: This bonus offer is available to Sun Life Financial Distributors (SLFD) advisors and Independent Insurance Distributors (IID) advisors only. Advisors must be active and in good standing to qualify for the bonus.
- Qualification Period: Advisors must submit five (5) or more Sun Life Evolve Term & Critical Illness Insurance (CII) bundle applications during the campaign window of October 6, 2026 - February 27, 2026 to qualify for the bonus.
- Bundle Definition: A "bundle" consists of one Sun Life Evolve Term policy and one Sun CII policy submitted together by the advisor for the same Owner.
- Bonus Amount: Qualifying advisors will receive a 15% cash commission bonus on all eligible bundles.
- Bonus Application: Once an advisor qualifies, the bonus will be applied to all eligible Term & CII bundles submitted throughout the entire campaign period (October 6, 2025 - February 27, 2026). The bonus is not transferable.
- Policy Persistence Requirement: Both the Term and CII policies in each qualifying bundle must remain in-force for 6 months before any bonus payment is made.
- Bonus Payment: The bonus will be paid after the 6-month in-force requirement has been met for both policies in each eligible bundle.
- Modification of Rights: Sun Life reserves the right to:
  - Make final and binding decisions about the applicability of and qualification for any bonus without right of appeal;
  - Modify, withdraw, suspend or terminate this bonus program at any time and in any way, without notice; and
  - Revoke a bonus from an advisor who is not active or in good standing.
- Tax and Reporting Implications: This bonus is subject to all applicable tax regulations and reporting requirements. Advisors are solely responsible for any tax or reporting implications resulting from bonus payments.

**Applicable Law:** This bonus offer and these terms and conditions are subject to all applicable Canadian federal, provincial and municipal laws.