

Last updated: Jan 8, 2025

‘Sun Life 1-Year Bridge Term Insurance’ 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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Our industry-first term insurance solution is supported by a robust Client engagement plan



Drive best outcome for Clients

Help Clients understand the specifics about their life insurance product and guide them to take right actions at the right time through ongoing prompts



Keep more Clients for your business

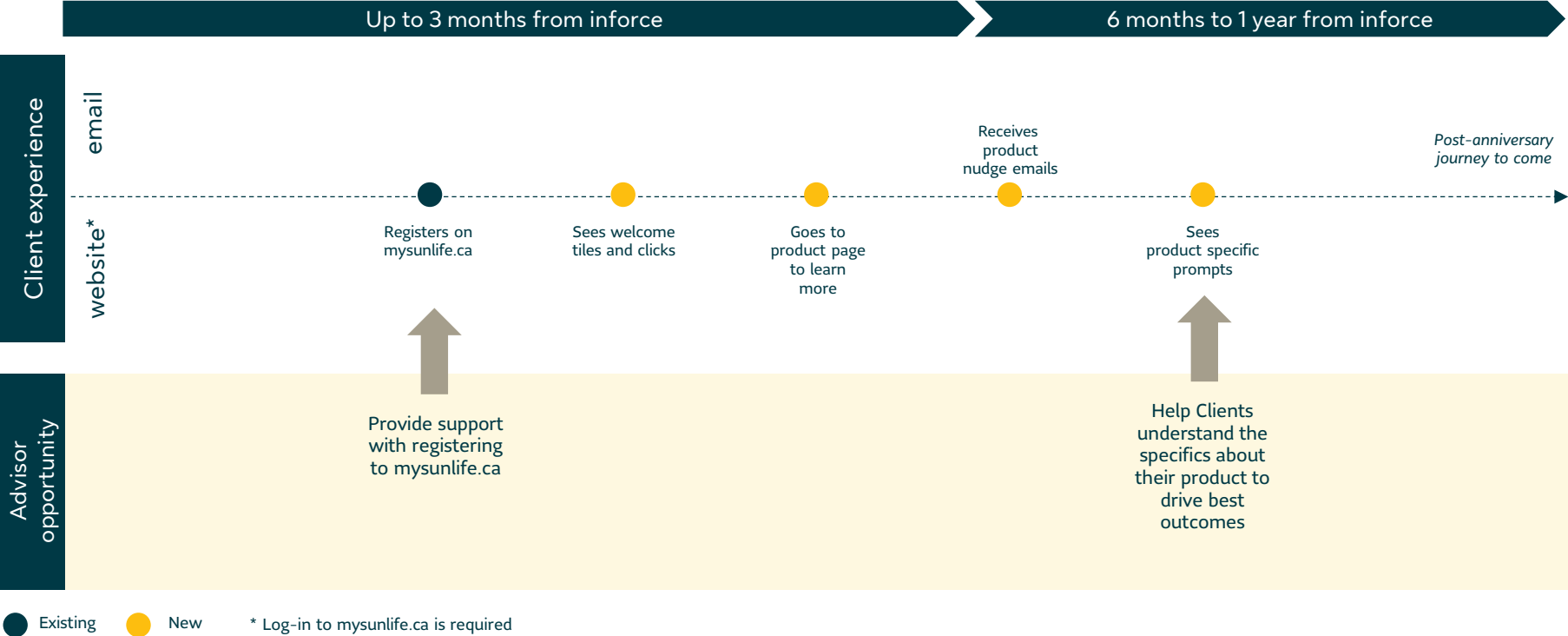
Clients will be reminded that they can re-apply for life insurance when they have outstanding requirements, so you can keep more Clients.



Help Clients live healthier lives

For Clients living with diabetes, Sun Life will provide practical health resources and share useful information vetted by healthcare professionals

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






Welcome tiles on mysunlife.ca* for 1-Year Bridge Term Clients (from policy inforce)

Interstitial tile (displayed for one month from policy inforce)

Hi %DISPLAY_FIRST_NAME%


You did it! You're covered with Sun Life 1-Year Bridge Term Insurance. Keep that good feeling going.



Show me how

No, thanks.

Mobile yellow card (displayed until their policy anniversary)




Dismiss

Your loved ones are protected.
Here's how you can keep it that way.

Show me how

Contextual tile (displayed until their policy anniversary)



%DISPLAY_FIRST_NAME%, 1 year goes by fast. Stay protected by applying for another term policy whenever you're ready.

Show me how

* Log-in to mysunlife.ca is required



1-Year Bridge Term page on mysunlife.ca*



Security while you wait for outstanding medical tests

Take comfort knowing you have coverage in place until with Sun Life 1-Year Bridge Term Insurance.

Re-apply whenever you're ready

Apply for more coverage or a longer term at anytime once you have your outstanding medical requirements and any necessary follow ups.

I'm ready to re-apply

Looking for support on managing diabetes?

You have access to our Diabetes Care Program through Lumino Health™ Pharmacy (LHP), with services provided by Pillway. Check now.

Frequently asked questions

This section is only available
for Clients outside of QC

Can I increase or decrease the face amount? 🗨️

No increases are allowed for 1-year Bridge Term policies. Decreases are allowed, you can talk to your advisor for more details.

What happens to my policy after my term ends? 🗨️

Your 1-year Bridge Term policy cannot be renewed at the end of the initial term and cannot be converted to permanent insurance.

Is there a time limit for me to re-apply for life insurance? 🗨️

You can re-apply for life insurance once you've completed the outstanding medical requirements and any necessary follow ups. Your 1-Year Bridge Term policy will automatically end after one year.

When could I reapply for life insurance? 🗨️

Once you've completed your outstanding requirements, you could reach out to your advisor regarding reapplication.

What if I buy another life insurance policy before my 1-Year Bridge Term policy expires? 🗨️




You could cancel your 1-year Bridge Term policy before it expires.


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Advisor page on mysunlife.ca*

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Connect with your advisor

Your advisor





Joe Advisor*

Email


 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.

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7 Sun Life



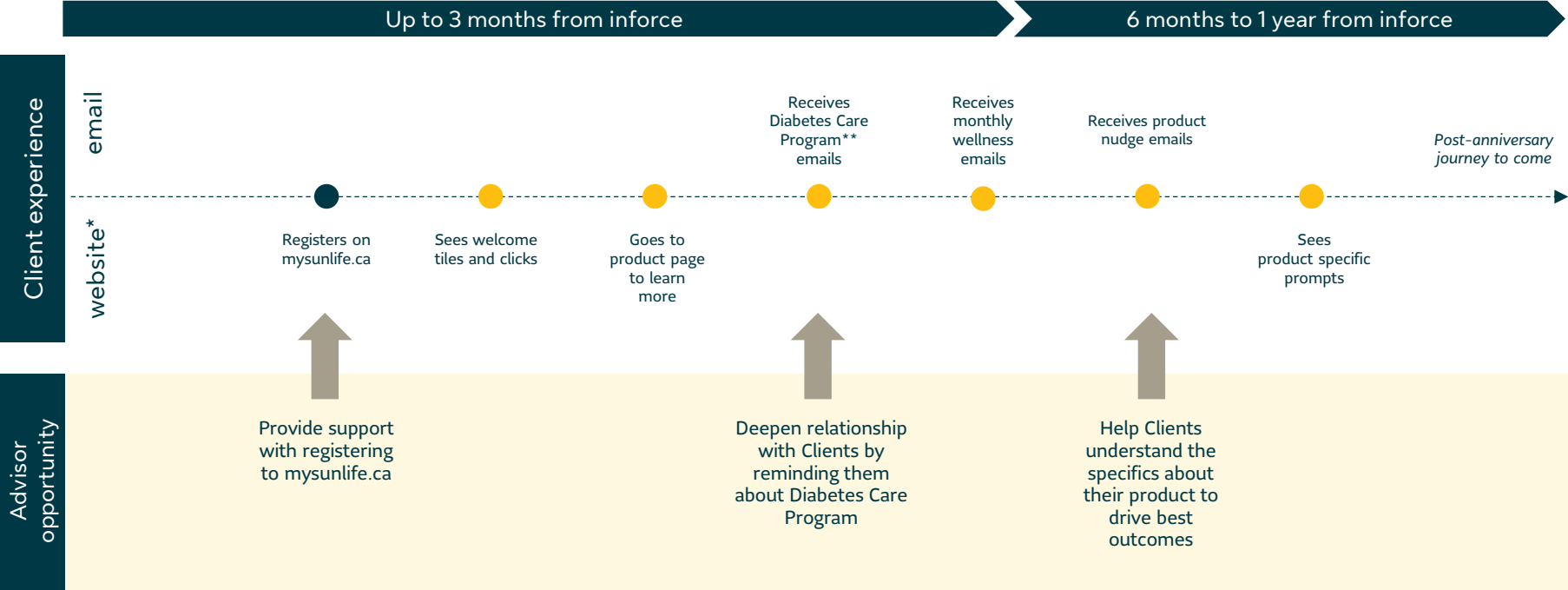
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Active alert tile (displayed in month 11 from inforce)



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Existing New

* Log-in to mysunlife.ca is required
** Diabetes Care Program is not available in QC.




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What if I buy another life insurance policy before my 1-Year Bridge Term policy expires? 🗨️

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Advisor page on mysunlife.ca*

Switch ID

Contact us

EN

Sun Life

HOME

Connect with your advisor

Your advisor

Joe Advisor*

Email

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.

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Diabetes Care Program onboarding email (3 days after policy inforce date)



Managing your health, made easier.

Hi <%=name%>.

Managing your health can sometimes cause financial, physical or mental health challenges. That's why Sun Life Clients have access to our Diabetes Care Program¹ through Lumino Health™ Pharmacy (LHP), with pharmacy services provided by Pillway.² This program can help you manage your condition and motivate you to stay healthy. This way, you can spend quality time with family and friends, feeling your best.

Benefits of the program include:

Glucose monitoring

You may qualify for a FreeStyle Libre 2 trial kit.³ Speak with a pharmacist who will assess your eligibility.

Fast, free delivery

Skip the long lines and wait times and get your prescription medications and supplies delivered to your door.

Access to diabetes management coaching

Get 1 year of personalized guidance from a pharmacist trained in diabetes care at no cost to you.

Here's how to sign up:

1. [Sign up for Lumino Health Pharmacy](#) (using Sun Life ID recommended)
2. Enter your exclusive referral code: **SL12345** when signing up. Your referral code expires [code expiry date].

Already registered for Lumino Health Pharmacy? Just call 1-877-LUMINO1 to activate your referral code.

[Get started](#)

How can coaching help me?

Connecting with a pharmacist trained in diabetes care can empower you to reach your health goals at your own pace. They'll work with you to develop a personalized action plan to help address your health needs through lifestyle strategies.



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Left: Clients with Type 1, Type 2 diabetes
Right: Clients with pre-diabetes



Diabetes Care Program reminder 1 email (First Wednesday after the onboarding email)

Clients with Type 1, Type 2 diabetes



Can't see this email? [View online](#)

Hi <%=name%>,

I'm Mortah from Sun Life. As a new Client, I wanted to let you know about additional resources available to you.

You have access to our Diabetes Care Program¹ through Lumino Health™ Pharmacy (LHP), with pharmacy services provided by Pillway.² Some of the benefits of this program are free medication delivery and diabetes management coaching. This can help make staying healthy a little easier.

Have you tried real-time glucose monitoring?

You may qualify for a FreeStyle Libre 2 trial kit.³ Speak with a pharmacist who will assess your eligibility. This sensor sends real-time glucose readings to your smartphone to make managing your diabetes easier.

Ready to enjoy this benefit?

1. [Sign up for Lumino Health Pharmacy](#) (using Sun Life ID recommended)
2. Enter your exclusive referral code: **SL12345** when signing up. Your referral code expires [six months from policy mail date].

Already registered for Lumino Health Pharmacy? Just call 1-877-LUMINO1 to activate your referral code.

I hope these extra benefits can provide helpful support as you care for yourself and your family.

Mortah
Sun Life



Diabetes Care Program reminder 2 email (7+ days after reminder 1 email)



Take care of yourself today to take charge of tomorrow.

Hi <%=name%>.

Taking care of your health can feel challenging at times. But focusing on building healthy self-care habits could be the first step to feeling your best. Access your Diabetes Care Program¹ through Lumino Health™ Pharmacy (LHP), with pharmacy services provided by Pillway.² It can help lighten your load and empower you as you prioritize your health and well-being.

Benefits of the program include:

Glucose monitoring

You may qualify for a FreeStyle Libre 2 trial kit.³ Speak with a pharmacist who will assess your eligibility.

Fast, free delivery

Skip the long lines and wait times and get your prescription medications and supplies delivered to your door.

Access to diabetes management coaching

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Here's how to sign up:

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[Get started](#)

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Connecting with a pharmacist trained in diabetes care can empower you to reach your health goals at your own pace. They'll work with you to develop a personalized action plan to help address your health needs through lifestyle strategies.

Left: Clients with Type 1, Type 2 diabetes
Right: Clients with pre-diabetes



Diabetes Care Program reminder 3 email (7+ days after reminder 2 email)



Can't see this email? [View online](#)

Clients with Type 1, Type 2 diabetes

Discover the benefits of real-time glucose monitoring

Hi <%=name%>.

Real-time glucose monitoring is a great way to stay on top of your condition. It provides readings every few minutes so you can see how different foods and activities affect your blood sugar. Pillway Pharmacists trained in diabetes care can help you make sense of the numbers and give you tailored advice on your medications, nutrition, physical activity, and more.

To help make it easier, you have virtual access to Diabetes Care Program¹ through Lumino HealthTM Pharmacy (LHP), with pharmacy services provided by Pillway.²

That's not all! You get additional resources to help you stay on top of your health.

Benefits of the program include:

Glucose monitoring

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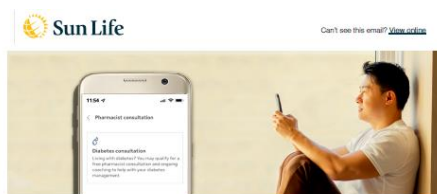
[Get started](#)

How can coaching help me?

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Diabetes Care Program reminder 4 email (7+ days after reminder 3 email)



Managing your health just got easier

Hi <%=name%>.

As someone living with diabetes, navigating the health-care system can feel daunting. To help make it easier, you have virtual access to Diabetes Care Program¹ through Lumino Health™ Pharmacy (LHP), with pharmacy services provided by Pillway.²

That's not all! You get additional resources to help you stay on top of your health.

Benefits of the program include:

- | | | |
|--|---|--|
| Glucose monitoring
You may qualify for a FreeStyle Libre 2 trial kit. ³ Speak with a pharmacist who will assess your eligibility. | Fast, free delivery
Skip the long lines and wait times and get your prescription medications and supplies delivered to your door. | Access to diabetes management coaching
Get 1 year of personalized guidance from a pharmacist trained in diabetes care at no cost to you. |
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[Get started](#)

Real stories from Lumino Health Pharmacy Clients

"It's the first time I've done this online. My wife has many prescriptions and we're not computer savvy... but it was simple and intuitive to use."

"Transferring prescriptions was easy. Getting your prescription in took one or two clicks, so that was a good surprise."

"I'm a mom of two. I am running around, managing everything. Lumino Health Pharmacy saves me one less trip – that's huge for me."



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Benefits of the program include:

- | | |
|---|--|
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Left: Clients with Type 1, Type 2 diabetes
Right: Clients with pre-diabetes



Monthly wellness email

Can't see this email? [View online](#)




Summer never tasted so good

Hi <%=name%>,

Throwing a fun summer bash or having a quiet movie night? These 3 diabetes-friendly recipes are perfect for every occasion.


Why you'll love them

- Fresh and healthy
- Easy to customize
- Handpicked by a nutrition expert (Head Chef, Toronto Raptors)




Sweet potato hummus

[See recipe](#)



Basil-ginger turkey lettuce wraps with spicy slaw


[Make it now](#)




No-knife coconut-soy-pineapple chicken with brown rice noodles

[Get cookin'](#)

Let the tasty times begin!

Can't see this email? [View online](#)



Good health doesn't need to demand great sacrifice.

Hi <%=name%>,


Has summer vacation come with taking a vacation from your healthy eating priorities? As fall sets in, you might be hoping to get back to a healthier routine. That's something we can help with.

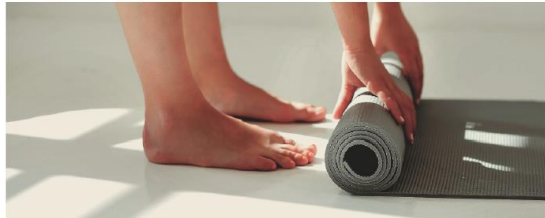
Check out [this article](#) which busts myths about "diabetic diets." It also offers options for healthy snacking and ideas to help you move more.

[See article](#)

Remember, even small positive changes can compound over time and lead to a healthier you.

The information provided in this article is for information purposes only. It is not intended to replace professional medical advice, diagnosis, or treatment. Always seek the advice of your physician or other qualified healthcare provider with any questions you may have regarding your medical condition(s).

Can't see this email? [View online](#)



Show your feet some love!

Hi <%=name%>,

High blood sugar over time can cause nerve damage and poor blood flow to the legs and feet. This can make someone with diabetes more susceptible to injury and infections that can lead to ulcers and amputations. That's why it's important to take good care of your feet!

Not sure where to begin?

We've got the perfect [article](#) from Diabetes Canada to help you out. It provides easy and useful foot care tips you can start practicing today! It also offers information about medication management, blood sugar monitoring and heart health that can support people with diabetes to live well.

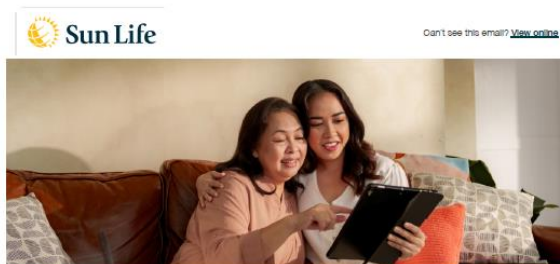
So, get ready to show your feet some love and stay on top of your health goals.

[Show me the tips](#)

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Monthly wellness email



Unlocking access to a healthier future

Hi <%=name%>,

People living with diabetes need to have access to resources and care without facing barriers. We're supporting this by removing barriers to life insurance and providing resources to help support diabetes prevention and remission of type 2 diabetes,¹ all in one place.

The Diabetes Support Hub is where you can access professional support and lifestyle tips to help manage your diabetes.

If you haven't already, we invite you to visit the [Diabetes Support Hub](#). Take advantage of the resources and expert advice to stay on top of your health goals.

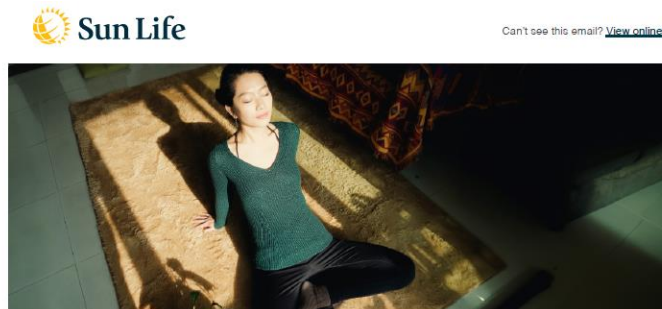
Let's go

This Diabetes Awareness Month, learn how Sun Life is supporting Canadian Indigenous Youth and unlocking access to diabetes care. [Read more.](#)

¹ Type 2 diabetes remission is defined as achieving specified glycated hemoglobin (A1C) thresholds without any antihyperglycemic medications for a minimum of 3 months: remission to prediabetes (A1C between 6.0% and 6.4%) and remission to normal glucose concentrations (A1C < 6.0%).

Remission may not be possible for some individuals with type 2 diabetes.

Remission of diabetes is not synonymous with cure. Ask your healthcare professional for more information.



Discover ways to help keep the stress away.

Hi <%=name%>,

Stress is an unavoidable part of life. It releases hormones in the body that increase blood sugar levels. In fact, prolonged stress can make diabetes management more challenging.

That's why, it's important to recognize the signs of stress and develop healthy coping skills. [This article](#) from Diabetes Canada can help you do just that. Learn ways to recover from stress, recognize unhealthy coping mechanisms and better manage your diabetes.

So, get ready to say goodbye to stress and hello to a healthier and happier you.

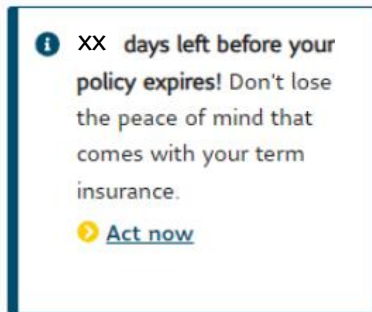
Show me the tips

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Prompts on mysunlife.ca* for 1-Year Bridge Term Clients

Active alert tile (displayed in month 11 from inforce)

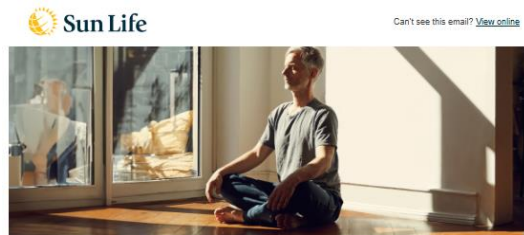


* Log-in to mysunlife.ca is required



Product nudge emails

6-month reminder (displayed in month 6 from policy issue date)



6 months down, 6 months to go!

Here are some important things to remember

Hi <%=name%>,

This is a reminder that your 1-Year Bridge Term Insurance policy is at the 6-month mark and will expire on <%=policy_expiry_date%>.

To ensure continuous coverage, we recommend speaking to your advisor on applying for another insurance policy before your current policy ends. They can help you find the right solution to protect your loved ones.

For any inquiries, please reach out to your advisor.

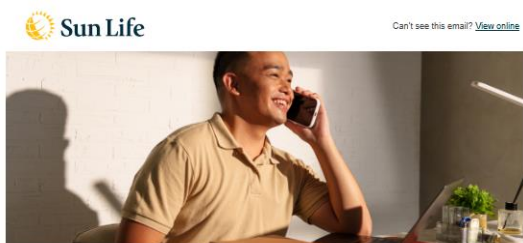
```
<%= targetData.Advisor_Full_Name_With_Designation_E %>*
<%= targetData.Advisor_Title_E %>
<% if ( targetData.Advisor_Business_Name_E != " " ) { %> <%=
targetData.Advisor_Business_Name_E %> <% } %>

<%= targetData.Advisor_Address1_E %><% if ( targetData.Advisor_Address2_E != " " )
{ %>, <%= targetData.Advisor_Address2_E %><% } %>, <%=
targetData.Advisor_City_E %>, <%= targetData.Advisor_Province_E %> <%=
targetData.Advisor_PostalCode_E %>
Tel: <%= targetData.Advisor_Business_Phone %>
Email: ><%= targetData.Advisor_Email_Address %>
<%= targetData.Advisor_URL %>
```

Sincerely,
The team at Sun Life

<Advisor Signature>

11-month reminder (displayed in month 11 from policy issue date)



Protection without a pause.

Hi <%=name%>,

This is a reminder that your current 1-year Bridge Term insurance policy will expire on <%=policy_expiry_date%>.

To ensure continuous protection for your loved ones, we recommend reaching out to your advisor. They can help you to find a suitable solution before the existing one expires.

Have questions or concerns? Your advisor would be happy to help.

```
<%= targetData.Advisor_Full_Name_With_Designation_E %>*
<%= targetData.Advisor_Title_E %>
<% if ( targetData.Advisor_Business_Name_E != " " ) { %> <%=
targetData.Advisor_Business_Name_E %> <% } %>

<%= targetData.Advisor_Address1_E %><% if ( targetData.Advisor_Address2_E != " " )
{ %>, <%= targetData.Advisor_Address2_E %><% } %>, <%=
targetData.Advisor_City_E %>, <%= targetData.Advisor_Province_E %> <%=
targetData.Advisor_PostalCode_E %>
Tel: <%= targetData.Advisor_Business_Phone %>
Email: ><%= targetData.Advisor_Email_Address %>
<%= targetData.Advisor_URL %>
```

Sincerely,
The team at Sun Life

<Advisor Signature>

Bridge Term offers more certainty
that a Client will keep their business with you.

We will take care of ongoing communication to help them
come back to you and re-apply for life insurance.

