

Sun CII conversions at a glance

A Sun CII T10 policy may be converted to a Sun CII T75 policy, up to the policy anniversary following or nearest the insured person's 65th birthday. The following chart provides a review of the applicable conversion rules.

CII conversions at a glance:	Converting to Sun CII T75					
	Mar. 11, 2005 to Apr. 27, 2008	Apr. 28, 2008 to Jan. 25, 2009	Jan. 26, 2009 to Sept. 16, 2012	Sept. 17, 2012 to Oct. 1, 2017	Oct. 2, 2017 to Oct. 18, 2021	Oct. 18, 2021 to present
Original policy is Sun CII T10 with an application date of...						
Is Acquired brain injury (due to external trauma) covered?	No	No	Only if on original policy		Only if on original policy	
Are Group 2 illnesses covered?	Yes ¹ - 10%	Yes ¹ - 10%	Yes ² - 15%		Yes ² - 15%	
Is LOIE covered?	No	No	Only if on original policy		Only if on original policy	
Can the LTCCO be added without evidence?	No	No	Only if on original policy		Only if on original policy	
If AIB increases occurred on the original policy, can the earned increases be converted to the new policy?	Yes	Yes	N/A		N/A	
If AIB increases didn't yet occur, will premiums paid for this benefit be refunded?	Yes	Yes	N/A		N/A	
Will the accumulated ROPD benefits carry over to the new policy?	Yes ³	Yes	Yes		Yes	
Can ROPD be added without evidence?	Only if on original policy	Only if on original policy	Only if on original policy		Only if on original policy	
Will the accumulated ROPC/E benefit amount carry over to the new policy?	Yes ³	Yes	Yes		Yes	
Will the accumulated ROPC/E benefit years carry over to the new policy?	Only for 2005 series ROP	No	No		No	
Can ROPC/E be added without evidence?	Yes	Yes	Yes		Yes	
Do ratings and exclusions carry over?	Yes	Yes	Yes		Yes	
Can TDW be added without evidence?	Only if original policy included Disability waiver	Only if original policy included Disability waiver	Only if original policy included Disability waiver		Only if original policy included Disability waiver	
Can OW be added without evidence?	N/A	N/A	N/A		Only if on original policy	

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Sun CII conversions at a glance

A Sun CII T10 policy may be converted to a T100 for policies issued after January 26, 2009, up to the policy anniversary following or nearest the insured person's 65th birthday. The following chart provides a review of the applicable conversion rules.

CII conversions at a glance:	Converting to Sun CII T100					
	Mar. 11, 2005 to Apr. 27, 2008	Apr. 28, 2008 to Jan. 25, 2009	Jan. 26, 2009 to Sept. 16, 2012	Sept. 17, 2012 to Oct. 1, 2017	Oct. 2, 2017 to Oct 18, 2021	Oct. 18, 2021 to present
Original policy is Sun CII T10 with an application date of...						
Is Acquired brain injury (due to external trauma) covered?			Only if on original policy		Only if on original policy	
Are Group 2 illnesses covered?			Yes ² - 15%		Yes ² - 15%	
Is LOIE covered?			Only if on original policy		Only if on original policy	
Can the LTCCO be added without evidence?			Only if on original policy		Only if on original policy	
If AIB increases occurred on the original policy, can the earned increases be converted to the new policy?			N/A		N/A	
If AIB increases didn't yet occur, will premiums paid for this benefit be refunded?			N/A		N/A	
Will the accumulated ROPD benefits carry over to the new policy?	Policies issued before Jan. 26, 2009 were priced for conversion to T75 only. Conversion to T100 isn't allowed.	Policies issued before Jan. 26, 2009 were priced for conversion to T75 only. Conversion to T100 isn't allowed.	Yes		Yes	
Can ROPD be added without evidence?			Only if on original policy		Only if on original policy	
Will the accumulated ROPC/E benefit amount carry over to the new policy?			Yes		Yes	
Will the accumulated ROPC/E benefit years carry over to the new policy?			No		No	
Can ROPC/E be added without evidence?			Yes		Yes	
Do ratings and exclusions carry over?			Yes		Yes	
Can TDW be added without evidence?			Only if original policy included Disability waiver		Only if original policy included Disability waiver	
Can OW be added without evidence?			N/A		Only if on original policy	

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Notes: The information provided above assumes no evidence is being submitted. If evidence is submitted, additional benefits may be added to the policy.

- If the original plan has a 2005 series ROPC/E, it can't convert to a T75 15 pay plan.
- Yes¹ = if a Group 2 illness was paid on the original policy, the face amount being converted is reduced by any partial benefit amount paid and an exclusion is applied for that condition. The partial benefit amount payable on the new plan is capped at \$50,000 per Group 2 illness.
- Yes² = the same as Yes¹, but any partial benefit amount paid doesn't reduce the face amount being converted.
- Yes³ = ROP carried over is equal to the accumulated amount minus any partial benefit amount paid.

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