

Term and SunPerm Special Offer in Sun Life Illustrations and Sun eApp

This document covers the steps required in Sun Life Illustrations and Sun eApp to apply for the 2026 Term and SunPerm Special Offer available from April 27 to July 31, 2026.

Step 1 – Open Sun Life Illustrations and select the first product

From the **Product selector** page, select the first product and click **Go**.

The screenshot shows the Sun Life Illustrations interface. At the top, there's a navigation bar with 'Contact', 'Français', and 'Welcome, Ann Bergeron | Sign out'. The main header features the Sun Life logo and 'Sun Life Illustrations Version 7.5.0 April 2026'. Below this is a section titled 'Choose a Product to Illustrate'. Underneath, there's a 'Start a new product illustration' section with a dropdown menu showing 'Sun Life Evolve Term' and a 'Go' button. A note below states: 'Sun Retirement Health Assist and Sun Lifetime Alternative are still available on Sun Life's Eos illustration software.' To the right, there's a 'Quick links' section with 'Advisor hub', 'sunlife.ca', and 'Illustrations help'. At the bottom, there's a section for 'Open a recently saved case' with a 'Show' dropdown and a 'Search all saved cases' button.

Tip! In this example, we've started with Sun Life Evolve Term but we could've started with Sun Permanent Life. The discounted premium will show on the Sun Permanent Life illustration.

Step 2 – Enter the plan and client details

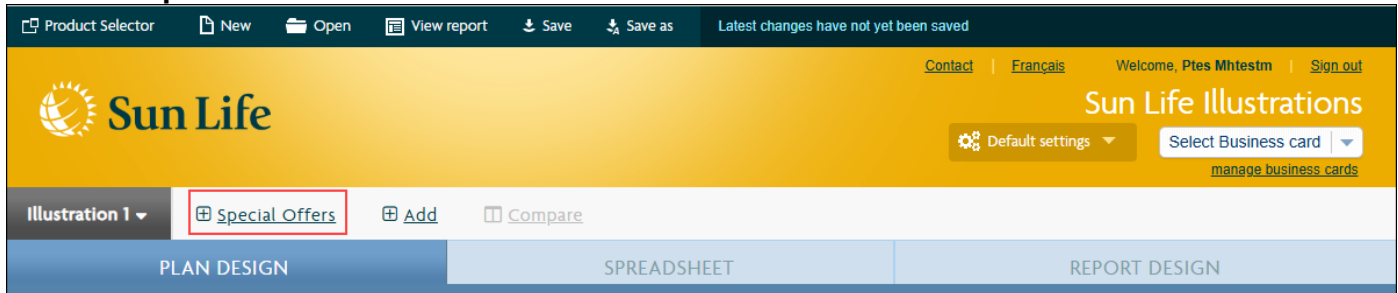
Enter the client and plan details as you normally do.

The screenshot shows the 'PLAN DESIGN' tab in the Sun Life Illustrations application. The main heading is 'Sun Life Evolve Term'. Below this, there's a navigation bar with 'Special Offers', 'Add', and 'Compare'. The main content area is divided into two sections: 'Clients' and 'Coverages'. The 'Clients' section shows a form for 'Joe Client' with fields for 'First name: Joe', 'Last name: Client', 'Age: 35', 'Birthdate: dd/mm/yyyy', 'Smoker: No', 'Underwriting risk class: 3', and 'Diabetes: No'. There's an 'Add client' button below. The 'Coverages' section shows a form for 'Coverage 1' with fields for 'Coverage type: Single', 'Insured: Joe Client', 'Coverage term: Term 25', and 'Coverage amount: \$1,000,000'. On the right side, there's an 'Illustration Summary' panel showing 'Premium: \$83.25 /month' and 'If premium frequency was set to yearly: \$925.00'. There's also a 'Messages' section and a 'Plan summary' section showing 'Coverage 1' details.

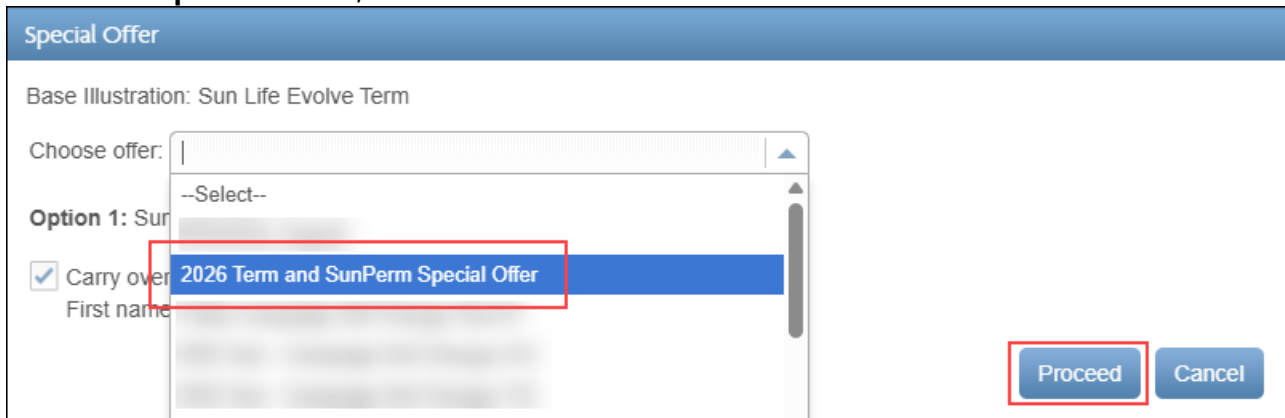
Step 3 – Select the special offer

If the product you selected qualifies for a special offer, you see a Special Offers tab at the top. This is where you'll begin to illustrate the special offer and highlight the savings available.

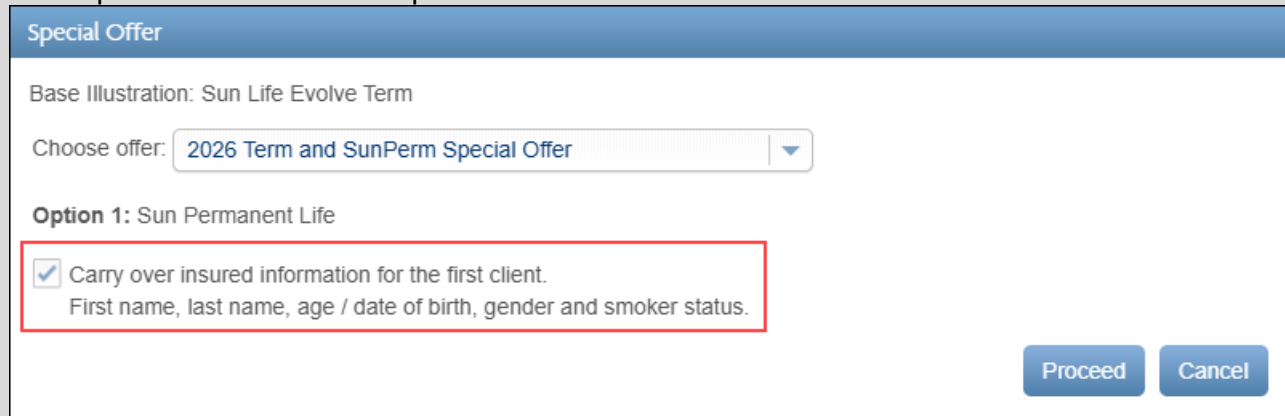
1. Click the **Special Offers** tab.



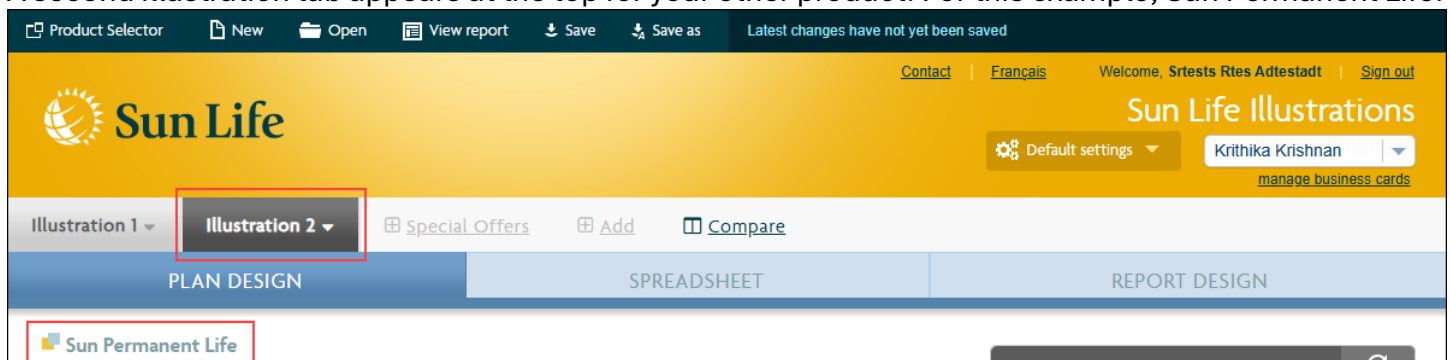
2. From the **Choose offer** drop-down list, you'll see the offers available. Select **2026 Term and SunPerm Special Offer**, then click **Proceed**.



Tip! Remove the **Carry over insured information for the first client** box if the insured on the other product is a different person.



A second illustration tab appears at the top for your other product. For this example, Sun Permanent Life.



Step 4 – Enter the second plan details

The client information is prefilled.

Enter the second plan details. For this example, for Sun Permanent Life.

The screenshot displays the 'Sun Permanent Life' software interface. At the top, there are tabs for 'Illustration 1', 'Illustration 2', 'Special Offers', 'Add', and 'Compare'. Below these are three main sections: 'PLAN DESIGN', 'SPREADSHEET', and 'REPORT DESIGN'. The 'PLAN DESIGN' section is active and shows 'Illustration 2' details. Under 'Plan & client details', the plan type is 'Single life', and the client is 'Joe Client' (Male, 35, Non-smoker, Rated). Coverage details show a \$250,000 Life Pay option with a monthly premium frequency. The 'Illustration Summary' on the right shows a discounted premium of \$296.06/month, a premium before discount of \$328.95/month, and lifetime savings of \$25,654.20. A 'Solve by payment' checkbox is visible at the bottom of the coverage details section.

Tip! The **Solve by payment** functionality isn't available when a special offer is selected.

This is a close-up of the 'Coverage details' section. It shows the 'Insured' field filled with 'Joe Client', 'Premium options' set to 'Life Pay', and 'Premium frequency' set to 'Monthly'. The 'Coverage amount' is \$250,000. At the bottom, the 'Solve by payment' checkbox is highlighted with a red box and is currently unchecked. A note below the coverage amount states: 'Amount must be between \$1,000 and \$25,000,000'.

Step 5 – View the premium and discounts

The Illustration Summary includes:

- The **discounted premium** of the permanent insurance policy
- The **premium total before the discount** was applied
- The **lifetime savings** the client will receive with this discount over the life of the permanent insurance policy

Sales tip! Share the amount displayed in the **Lifetime savings** field with the client to reinforce the value of this special offer.

- For reference, the undiscounted premium amount if the frequency was set alternatively, **yearly or monthly**.
- The discounted premium for the various pay periods when **Quick Compare** is selected.

Illustration 1 ▾
Illustration 2 ▾
Special Offers
Add
Compare

PLAN DESIGN
SPREADSHEET
REPORT DESIGN

Sun Permanent Life

Illustration 2 Hide all

Plan & client details Hide

Plan type: Single life Joint life

Joe Client

First name: Last name: Male Female

Age: or Birthdate: Smoker: No Yes

Client Ratings Include ?

Mortality assessment: Permanent flat extra: Temporary flat extra: years

Coverage details Hide

Coverage 1

Insured: Joe Client

Premium options:

Premium frequency: Monthly Yearly

Coverage amount Specify amount:

Illustration Summary Refresh

Discounted Premiums: \$296.06 /month

Premium before discount: \$328.95 /month

Lifetime savings: \$25,654.20

If premium frequency was set to yearly: \$3,655.00

Messages 0

Client details

Joe Client Male, 35, Non-smoker, Rated

Coverage details

Coverage \$250,000

Premium option Life Pay

Marginal tax rate details

Marginal tax rate 45.00%

Optional benefits & Term insurance

None selected


Quick Compare ? Show:

***Discounted Premiums**

| | Monthly premium | Yearly premium |
|-----------------|-----------------|-------------------|
| 10 Pay | \$967.73 | \$10,752.50 |
| 15 Pay | \$703.35 | \$7,815.00 |
| 20 Pay | \$586.80 | \$6,520.00 |
| Life Pay | \$296.06 | \$3,289.50 |

This information will also be included in the:

- Client summary report:
 - On the cover page:




*****Special Offer with Discounted Premiums*****

Sun Permanent Life illustration

Sun Permanent Life is a permanent life insurance product designed to provide you with a lifetime protection solution that can help you with your lifetime financial security goals. It offers guaranteed premiums, cash values and death benefit. With a wide variety of optional benefits available, it can be tailored to meet your unique needs.

- On the Client summary:

| Client summary | |  |
|--|--------------------|---|
| <hr/> | | |
| Joe Client | | |
| Male, age 35, non-smoker, mortality assessment of 250% | | |
| Insurance coverage | Amount (\$) | Initial monthly premium (\$) |
| Sun Permanent Life | 250,000 | 294.03 |
| <ul style="list-style-type: none"> • Single life • Life pay to age 100 | | |
| Policy fee | | \$2.03 |
| Total initial monthly premium | | \$296.06 |
| Lifetime savings | | |
| Lifetime savings | | \$25,654.20 |
| Marginal tax rate | | |
| <ul style="list-style-type: none"> • 45.00% for years 1 to 65 | | |

- On the Quick compare:

| Sun Permanent Life premium comparison | | | | | | Sun Life |
|---|----------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|----------|
| *****Special Offer with Discounted Premiums***** | | | | | | |
| Client information | | | | | | |
| Joe Client Male, age 35, non-smoker, mortality assessment of 250% | | | | | | |
| Permanent Life insurance amount | | | | | | |
| \$250,000 | | | | | | |
| Monthly premium comparison | | | | | | |
| Premium option | Initial Premium (\$) | 10 th anniversary (\$) | 15 th anniversary (\$) | 20 th anniversary (\$) | 30 th anniversary (\$) | |
| 10 pay | 967.73 | Paid up | Paid up | Paid up | Paid up | |
| 15 pay | 703.35 | 703.35 | Paid up | Paid up | Paid up | |
| 20 pay | 586.80 | 586.80 | 586.80 | Paid up | Paid up | |

Tip!

For this **Term and SunPerm Special Offer**, our administration system has a technical requirement that requires a percentage reduction to be applied to the Term product in the bundle when a lifetime discount on Perm is activated.

To accommodate this, we have applied a nominal 0.01% premium reduction on the Term policy in the bundle, and it will appear as a premium discount on the Illustration, application and policy pages.

In Client conversations, focus the discussion on the meaningful 10% Perm premium discount and clarify that the **0.01%** Term premium reduction is simply a technical system requirement for this Special Offer.

Step 6 – Fill out Sun eApp and submit the applications

Fill out Sun eApp as you normally do. Once you’ve added the two products, complete the **Product bundling** page to select this special offer.

Continue the application as usual until you reach the **Sign and Submit** page.

On the Sign and Submit page, when everything is ready, you’ll submit both applications at the same time. At the bottom of the page, click **Declare and submit**.

Sign and submit

- Client details ✓
- Product details ✓
- Product bundling ✓
- Purpose of insurance ✓
- Beneficiaries ✓
- Evidence for Joe Client ✓
- Payment ✓
- FATCA/CRS details ✓
- Attachments ✓
- Summary ✓
- Requirements ✓
- Sign and submit 🔄
- Confirmation 🔒



• The **2026 Term and SunPerm Special Offer** expired on July 31, 2026.

To make sure your Client benefits from the offer(s), please submit their application before the expiry date.

2026 Term and SunPerm Special Offer

Sun Permanent Life: Joe Client

🕒 Advisor declaration pending

Policy number: AA93,429-1

Files

📄 Application - AA93,429-1

📄 Evidence for J Client - AA93,429-1

📄 Joe Client - FATCA CRS - AA93,429-1

Items to complete

Status

| Items to complete | Status | | |
|---------------------------------|-------------|------|--------------|
| eSign Initiated Mar 10, 2026 | ✓ Completed | Open | Manage eSign |
| Advisor's report | ✓ Completed | Open | |

Sun Life Evolve Term: Joe Client

🕒 Advisor declaration pending

Policy number: AA93,430-8

Files

🔄 One moment, we're generating your PDFs.

Items to complete

Status

| Items to complete | Status | | |
|-------------------|-------------|------|--|
| eSign | ✓ Completed | Open | |
| Advisor's report | ✓ Completed | Open | |

Declare and submit 2026 Term and SunPerm Special Offer

Advisor's declaration and notice of disclosure Not complete

Declare and submit

Unlock and edit 🔓