

Help Clients get the coverage they need and grow your business with a new **limited-time premium discount**. The offer will be available between October 6, 2025 and December 31, 2025.

Clients who apply for an Evolve Term life insurance policy with a Sun Critical Illness Insurance (CII) policy at the same time will receive a 5% discount on Sun CII premium for the life of the policy. The discount will be automatically applied upon application submission and apply to the total premium including the base coverage, optional benefit costs, and any ratings.

Both Evolve Term and Sun CII applications need to be approved by underwriting and accepted by the Client to keep the Sun CII discount, otherwise at the next billing date the full premium will be applied. If any eligible policies within the Evolve Term and Sun CII special offer bundle lapse, are canceled, converted, or replaced, the Sun CII premium discount will be removed. The premium discount will be reflected in the terms of the Sun CII policy.

**Note: The Evolve Term premiums are not included in the discount offer.**

The offers are available for:

- Policies purchased on Sun eApp
- Policies purchased by the same single-individual owner

**Want to know more?**

Read the Frequently asked questions below for details.

**Act now to help Clients get the coverage they need and make the most of this limited-time cross-sell opportunity. This offer is only available from October 6, 2025 – December 31, 2025.**

## Letter Samples and FAQs

### CII

We have updated the first page of the Welcome Letter to reflect that the policy was purchased as part of a special offer bundle with Evolve Term.

~~~~~  
Firstname  
Lastname  
11 Here Rd  
Anywhere, ON  
A1A B2B

Policy number: XX-X123,456-0  
Insurance for firstname lastname:

Hi,

Congratulations, you're now covered! You made the right decision choosing Sun Life for your Sun Critical Illness Insurance. We look forward to helping you and your loved ones achieve lifetime financial security and live healthier lives. Since you applied for this product as part of the 2025 Term and CII Special Offer, you may be eligible to receive a 5% discount on your Sun CII premium. The discount would apply to the total premium and would remain in effect as long as both products listed above remain active and in force. If any eligible policies within the bundle lapse, are cancelled, converted, or replaced, we'll remove your discount. If eligible, the discount will be reflected in the terms of the Sun CII policy.

By now, you've received your Sun Critical Illness insurance policy from your advisor. This is our contract with you. It outlines your coverage and other important details. If anything's missing or you have questions about your policy, please:

- Call your advisor, Shtest Shtes-Tshtes, at (613)555-8983 ext 2236, or
- Contact us at 1877 SUNLIFE (1877 786-5433), or
- email [service@sunlife.com](mailto:service@sunlife.com)

To view your Sun Life products and access health and wellness tools, download the **my Sun Life mobile app**. Learn more by visiting your mobile app store. You can also view your policy details on **mysunlife.ca**.

We're glad to be supporting your health and financial journey. We're here to help if you need us.

Sincerely,  
The team at Sun Life

We have added an amendment to the policy pages to clearly outline how the discount will be applied and when it may end.

~~~~~

### **Product Bundle Premium Discount:**

This policy was purchased as part of an eligible Sun CII and Evolve Term bundle, entitling you to receive a 5% discount on your premiums for this policy. The premium discount applies to the monthly premium set out in the *Schedule of guaranteed premiums*.

#### **When your premium discount takes effect**

The premium discount takes effect on the Policy date shown on the *Policy summary*.

#### **When your premium discount ends**

The premium discount will remain in effect as long as all policies within the eligible bundle remain in effect. If any policies within the eligible bundle lapse, are canceled, converted, or replaced, the premium discount will end on the date the earliest policy is canceled, converted, or replaced and premiums for this policy will revert to the amounts set out in the *Schedule of guaranteed premiums*.

## Term

We have updated the first page of the Welcome Letter to reflect that the policy was purchased as part of a special offer bundle with Sun CII.

~~~~~  
Firstname  
Lastname  
11 Here Rd  
Anywhere, ON  
A1A B2B

Policy number: XX-X123,456-0  
Insurance for firstname lastname:

Hi,

Congratulations, you're now covered! You made the right decision choosing Sun Life for your Sun Life Evolve Term coverage. We look forward to helping you and your loved ones achieve lifetime financial security and live healthier lives. Since you applied for this product as part of the 2025 Term and CII Special Offer, you may be eligible to receive a 5% discount on your Sun CII premium. The discount would apply to the total premium and would remain in effect as long as both products listed above remain active and in force. If any eligible policies within the bundle lapse, are cancelled, converted, or replaced, we'll remove your discount. If eligible, the discount will be reflected in the terms of the Sun CII policy.

By now, you've received your Sun Life Evolve Term policy from your advisor. This is our contract with you. It outlines your coverage and other important details. If anything's missing or you have questions about your policy, please:

- Call your advisor, Shtest Shtes-Tshtes, at (613)555-8983 ext 2236, or
- Contact us at 1877 SUNLIFE (1877 786-5433), or
- email [service@sunlife.com](mailto:service@sunlife.com)

To view your Sun Life products and access health and wellness tools, download the **my Sun Life mobile app**. Learn more by visiting your mobile app store. You can also view your policy details on **mysunlife.ca**.

We're glad to be supporting your health and financial journey. We're here to help if you need us.

Sincerely,  
The team at Sun Life

# Frequently Asked Questions

## Campaign eligibility and timing

### Q. Who is eligible for the Sun CII premium discount?

#### A. Clients who:

- Apply for an Evolve Term life insurance policy and a Sun Critical Illness Insurance (CII) policy at the same time.
- Evolve Term and Sun CII must have the same single-individual owner.

**Note:** The premium discount will be reflected in the terms of the Sun CII policy.

### Q. Can I combine any product types for the premium discount?

#### A. No. Only Evolve Term + Sun CII are eligible for the bundle special offer.

- **Note:** A bundle consists of 1 Evolve Term policy and 1 Sun CII policy. Multiple policies within each product type will not count towards the special offer and will not be eligible for the discount.
- **For example:** A policy owner purchases an Evolve Term for \$500k on their own life, a Sun CII policy on their own life and a Sun CII policy on their partner. The policy owner would have to select which Sun CII they want to 'bundle' with the Evolve Term policy. The Sun CII policy that was selected for the 'bundle' will receive the premium discount and the remaining Sun CII policy will not be eligible.

**Note:** Achievers Term, Essential Term, 1-year Bridge Term, Simplified Issued Term, and Sun Life Go Term are not eligible Term product types for this offer. Express Critical Illness insurance is not an eligible CII product type for this offer.

### Q. What is the campaign timeframe?

#### A. The campaign is available from October 6, 2025, until December 31, 2025. All applications must be submitted on the same day during the campaign to be eligible.

### Q. What ages are eligible for the Sun CII premium discount?

#### A. Eligibility is open to Clients of all ages who meet the age requirements for each product type.

**Q: How do I illustrate this Evolve Term and Sun CII special offer?**

**A.** While you can still use Sun Life Illustrations as usual, the offer's discounted pricing will not be reflected in the illustration report at this time. To help highlight the savings with this bundle, you can:

1. Use Sun Life Illustrations as usual, which indicates the full price.
2. Use the newly created **2025 Term and CII Special Offer Excel tool** to calculate the discount and show the discounted savings to Clients.

See the **"User Guide"** within the Excel file for step-by-step instructions on how to use the tool and create a Client-facing report.

**Q. How do I apply for the Evolve Term and Sun CII special offer?**

**A.** Applications for the Evolve Term and Sun CII special offer will be handled on Sun eApp:

- Add the products you want to purchase (i.e., Evolve Term and Sun CII).
- A pop-up box will appear indicating there is a special offer available and will bring you to the 'Product bundling' screen. You will then select which products you want to combine into the special offer bundle.

Product bundling

Client details ✓ Choose a bundle

Product details ✓

Product bundling ⚙️ Set up a bundle

Purpose of insurance

Beneficiaries

> Evidence for Elvis Costello

> Payment

Attachments

Summary

Sign and Submit

Confirmation

Choose a bundle

Select

Set up bundle

Add a bundle

Back Save & Continue

- Once you get to the sign and submit section both the Evolve Term and Sun CII policies need to be submitted on the same day.

See the **"Applying with the product bundling feature"** topic in the Sun eApp training roadmap for details on how to apply for this offer.

**Note: Only 1 Evolve Term and 1 Sun CII policy will be counted as a bundle, if applying for more products you need to select which ones will apply for the special offer.**

**Q. Do all policies have to have the same anniversary/issue/settle date?**

**A.** No. The eligibility is based on the application submitted date.

**Q. Am I allowed to backdate the policies?**

**A.** Yes. Backdating is allowed with existing backdating rules and maximum period based on each product type.

- Bundle applications **submitted during an active campaign window** and backdated to a non-campaign time **will get the bundle discount**.
- Bundle applications **not submitted during an active campaign** window and backdated to a campaign time will **not get the bundle discount**.

**Q. Does the advisor of record need to be the same for all policies in the bundle?**

**A.** Yes due to privacy reasons. If you have special circumstances, please reach out to [salesdesk@sunlife.com](mailto:salesdesk@sunlife.com).

**Q. A Client previously bought an Evolve Term policy outside of the campaign timeframe. They now want to apply for Sun CII coverage during the campaign window. Can we combine all these policies to form a bundle for the premium discount?**

**A.** No. All the policies must be submitted at the same time, through a 'Product bundling' application on Sun eApp, and within the campaign window to be eligible for the Sun CII premium discount.

**Q. Does the Sun CII premium discount affect advisors' compensation?**

**A.** Advisors will receive compensation for each product in the bundle special offer, and it will continue to be based on the cost of insurance.

**Q. What happens if the Evolve Term life insurance application is declined or not accepted by the Client but the Sun CII policy is approved?**

**A.** Both Evolve Term and Sun CII need to be approved by underwriting and accepted by the Client to retain eligibility and keep the Sun CII discount. If Evolve Term is declined, the Sun CII policy will be issued at the full non-discounted premium.

**Q. Are there any restrictions on coverage or premium amounts for Evolve Term or Sun CII products?**

**A.** No. The standard product minimums and maximums apply for Evolve Term and Sun CII and products.

## **Sun CII Premium Discount**

### **Q. What percentage discount will apply to the Sun CII product?**

**A.** Under the terms of this special offer, a 5% premium discount will be applied to the Sun CII product for the lifetime of the policy.

### **Q. How is the Sun CII premium discount calculated?**

**A.** Under the terms of the special offer, the 5% premium discount will be applied to the total monthly or annual premium of Sun CII. We calculate the premium discount amount based on the payment mode selected.

- Monthly: Total monthly premium\*0.95 = discounted premium amount
- Annual: Total annual premium\*0.95 = discounted premium amount

### **Q. If an Evolve Term layer is added in the future, will that impact the Sun CII premium discount?**

**A.** No. If the Client adds another layer of term insurance coverage during an eligible life event, the Sun CII premium discount will remain.

### **Q. What happens to the Sun CII premium discount, if the Evolve Term policy is held to the end of the initial term duration and the Client chooses not to renew?**

**A.** Sun Life will continue to honour the 5% Sun CII premium discount.

### **Q. When does the Sun CII premium discount take effect?**

**A.** The Sun CII premium discount will be reflected in the terms of the policy pages and will be applied automatically upon application submission. Sun Life will monitor special offer eligibility during the underwriting decision stage and whenever in-force changes are applied and adjust the premium as required.

### **Q. Does the Sun CII premium discount apply to the base premium amount only? Or are all optional benefits included as well? (eg. ROPC, TDB, etc.,)**

**A.** The discount applies to both the base premium, any optional benefits, and any ratings. We base the discount on the selected payment mode. This includes the base coverage, optional benefits, and the policy fee.



**Q. If I'm applying for a special quote, can I take advantage of the Evolve Term and Sun CII special offer?**

**A.** There are 2 scenarios when special quotes are given:

1. **NOT ELIGIBLE:** Policies that are submitted as a 'competitive match'.
2. **ELIGIBLE:** Policies that are submitted because they are over the illustration threshold. If you have a Client interested in this special offer but either the Evolve Term or Sun CII falls in this scenario, work with your Sun Life Relationship Manager to receive the discount.

**Q. What is the difference between the Special Quote eApp feature vs the new Product Bundling functionality?**

**A.** Within Sun eApp there are 4 options when starting an application:

1. **New Business Application:** Use this button when submitting regular applications for the Evolve Term and Sun CII special offer. Once Evolve Term and Sun CII are added in the 'Product Details' page you will be prompted to select the special offer and the 'Product Bundling' screen will appear.
2. **Replacement, Conversion, or Option:** These applications are not eligible for the Evolve Term and Sun CII special offer.
3. **Special Quote Application:** Use this application if you are applying for policies that have received a special quote through your Sun Life Relationship Manager. If your special quote policies are eligible for the Evolve Term and Sun CII special offer, please submit both Evolve Term and Sun CII within 1 special quote application. You will not be directed to the 'Product Bundling' screen, as the premiums will be pulled from the special quote. Contact your Sun Life Relationship Manager for assistance with this process.
4. **Supplementary Application:** These applications are not eligible for the Evolve Term and Sun CII special offer.

## **Policy Eligibility**

**Q. For the scenario where the Evolve Term and Sun CII policies are purchased by the same owner, can the insureds be different on the policies?**

**A.** Yes, the eligibility criteria is same single-individual owner. For example, if a policy owner purchases an Evolve Term life insurance policy on their own life, and also purchases a Sun CII policy on their child, the discount will apply to the Sun CII premiums.

**Q. If I apply for Evolve Term and more than 1 Sun CII policy, will I get the premium discount on all CII policies?**

**A.** No. Sun eApp will force the selection of 1 Sun CII policy to be 'bundled' with Evolve Term and only that CII policy will get the premium discount. The remaining CII policies will not be considered as part of the bundle and will not get a premium discount.

**Q. Does this campaign apply only to newly applied for Evolve Term and Sun CII policies?**

**A.** Yes. Only applications that are submitted during the campaign period at the same time, will be eligible for the Sun CII premium discount.

**Q. Are Sun eApp and paper applications eligible?**

**A.** No, only applications submitted through Sun eApp are eligible. Paper applications for Evolve Term and Sun CII will not be considered for the premium discount.

**Q. Are conversions and replacements eligible for the discount?**

**A.** No, this special offer is available on new business of Evolve Term and Sun CII policies only. Conversions, replacements, and supplementary applications are not eligible for the offer. Group conversion products are not eligible for the discount.

**Note: Any application in underwriting when the campaign begins, or that is approved but not yet settled, that is then cancelled in order to submit a new application to receive the discount, will NOT be eligible for the Sun CII premium discount.**

**Q. How will the discount on Sun CII premiums affect policies with ROPC/E?**

**A.** There is no impact to the ROPC/E process. The premium discount will be automatically applied to the total Sun CII premium, including premium related to the ROPC/E option, which will reduce the premium the Client will pay. When the optional benefit is exercised the Client will receive back the discounted premium paid.

**Q. What are the requirements for policy ownership and life insured?**

**A.** Only single-individual policies, that have the same owner, are eligible for the campaign. Corporate or joint-ownership policies are not eligible.

**Q. Do I need to submit a cover letter to indicate that the policies submitted should be included in the Sun CII premium discount?**

**A.** No. Please do not include a cover letter solely to indicate that the policy is eligible for the special offer campaign as this will stop straight through underwriting and processing and will cause service delays. If there is another valid reason to include a cover letter, please continue to do so.

**Q. Can corporately owned policies be eligible for the Sun CII premium discount?**

**A.** No. Corporate and joint-ownership policies are not eligible for the special offer.

**Q. If a Client purchases an Evolve Term policy individually and a Sun CII corporately will they qualify for the Sun CII premium discount?**

**A.** No. Only single-individual ownership is eligible for the special offer. Corporate and joint-ownership policies are not eligible for the special offer.

**Q. If Sun CII is part of the product bundle, is shared ownership allowed?**

**A.** No. Shared ownership on Sun CII is not eligible for this special offer.

## **Questions?**

Please reach out to your Sun Life representative or [email us](#).