**[Subject line:]** Exclusive offer: Upgrade your life insurance with a 3-month premium discount

Hi [Client name],

Sun Life is offering another opportunity to convert your term life policy and save. It’s a great time to reassess your goals and make sure your life insurance coverage aligns with your needs today – and for the future.

**Until September 30, convert your term insurance policy to permanent life insurance and you could get a 3-month premium discount.\***

Why make the switch?

With your current term insurance, you have the flexibility to convert to a permanent life insurance policy. This can give you:

* *Lifetime protection.* Enjoy peace of mind knowing your coverage won't expire if your premiums are paid.
* *Guaranteed fixed premiums.* Feel confident knowing that your cost of insurance will stay the same throughout the lifetime of your policy, in most cases.
* *A way to grow your wealth.* Build cash value over time that you can access if you need it.
* *An opportunity to leave a legacy.* Provide a tax-free inheritance to your loved ones.
* *Potential cost savings.* Lock in lower rates now compared to renewing your term policy or converting to a permanent policy later.

[**Explore your options**](https://www.sunlife.ca/en/offer/term-conversion/)

Don't miss this chance

You can help secure your loved ones’ future, build your wealth – and save! Easily convert your coverage without providing more health information.

Let's set up some time.

Think about it and I’ll reach out again shortly. When we talk, we can review your policy and goals to see what's best for you.

Sincerely,

[Advisor signature and disclaimer]

\*The premium discount will be reflected in the terms of the policy or policies receiving the premium discount. Other conditions apply. See terms and conditions for more information. There may be tax consequences associated with the premium discount. Please discuss with your tax advisor for more details.