

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 13 to June 30, 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 is 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 is 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.' At the bottom, there is 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

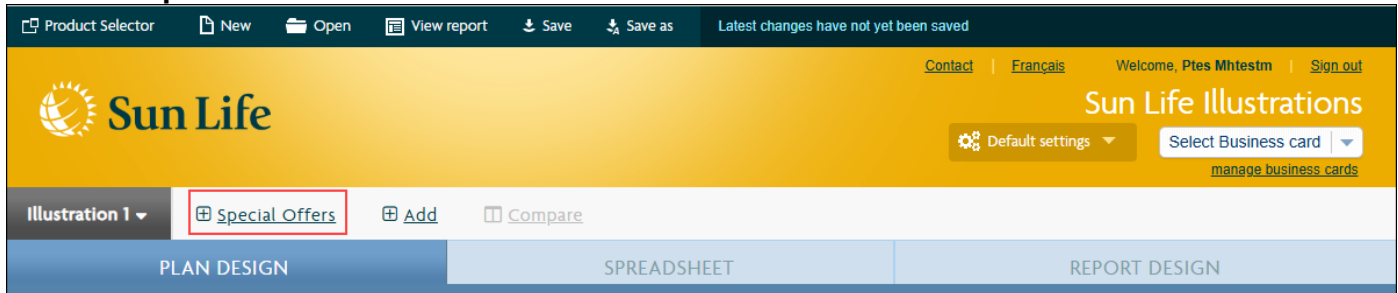
Enter the client and plan details as you normally do.

The screenshot shows the Sun Life Illustrations 'PLAN DESIGN' page for 'Sun Life Evolve Term'. The page is divided into three tabs: 'PLAN DESIGN', 'SPREADSHEET', and 'REPORT DESIGN'. The 'PLAN DESIGN' tab is active. The main content area is titled 'Illustration 1' and includes a 'Clients' section 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 is an 'Add client' button below. The 'Coverages' section includes fields for 'Coverage type' (Single), 'Insured' (Joe Client), 'Coverage term' (Term 25), and 'Coverage amount' (\$1,000,000). On the right, an 'Illustration Summary' panel shows 'Premium: \$83.25 /month' and 'If premium frequency was set to yearly: \$925.00'. There is also a 'Messages' section and a 'Plan summary' section with 'Coverage 1' details: 'Term 25', '\$1,000,000', 'Joe Client', 'Male, 35 years old, Risk Class: 3'. An 'Optional benefits' section and a 'Quick Compare' button are also visible.

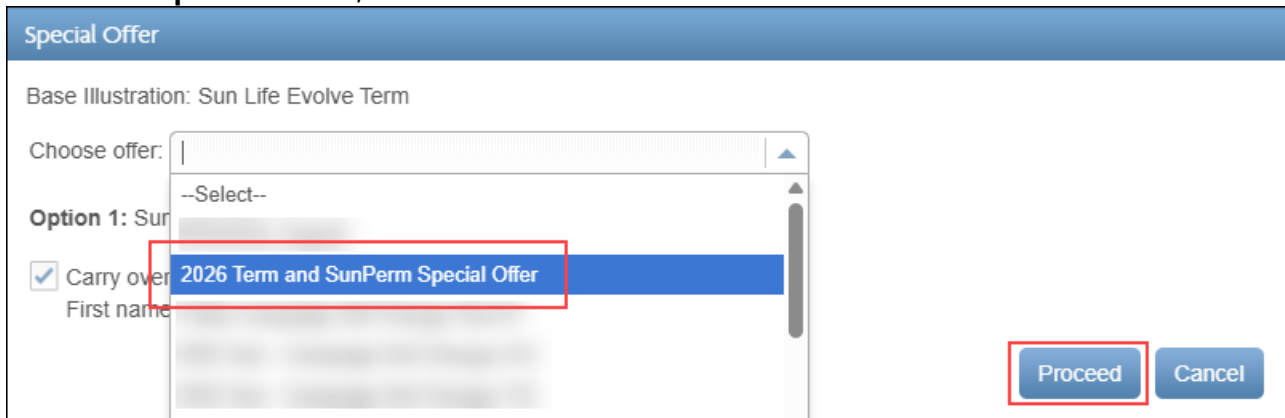
Step 3 – Select the special offer

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.

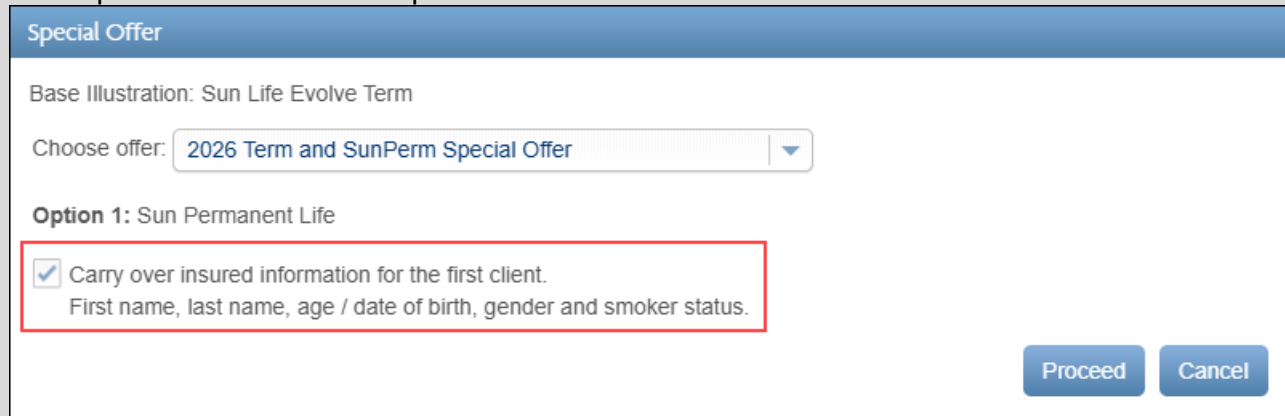
1. Click the **Special Offers** tab.



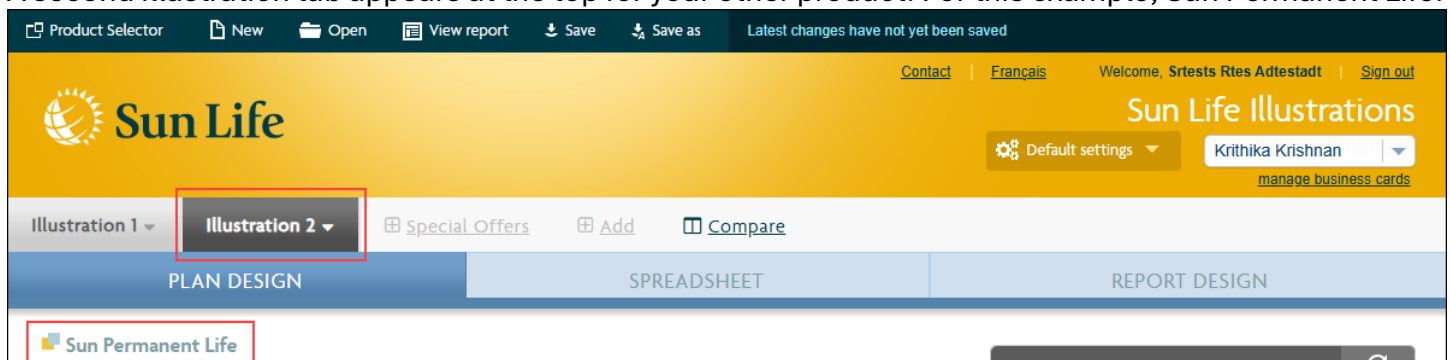
2. From the **Choose offer** drop-down list, you'll see the offers available. Select **2026 Term and SunPerm Special Offer**, then click **Proceed**.



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' plan design interface. The top navigation bar includes 'Illustration 1', 'Illustration 2', 'Special Offers', 'Add', and 'Compare'. Below this are tabs for 'PLAN DESIGN', 'SPREADSHEET', and 'REPORT DESIGN'. The main content area is titled 'Illustration 2' and contains 'Plan & client details' and 'Coverage details' sections. The 'Plan & client details' section includes fields for 'Plan type' (Single life, Joint life), 'Joe Client' information (First name: Joe, Last name: Client, Gender: Male, Age: 35, Birthdate: dd/mm/yyyy, Smoker: No), and 'Client Ratings' (Include: checked, Mortality assessment: 250%, Permanent flat extra: \$0.00, Temporary flat extra: \$0.00, 0 years). The 'Coverage details' section includes 'Coverage 1' with 'Insured: Joe Client', 'Premium options: Life Pay', 'Premium frequency: Monthly', and 'Coverage amount: \$250,000'. On the right, an 'Illustration Summary' panel shows 'Discounted Premiums: \$296.06 /month', 'Premium before discount: \$328.95 /month', 'Lifetime savings: \$25,654.20', and 'If premium frequency was set to yearly: \$3,655.00'. Below the summary are sections for 'Messages', 'Client details', 'Coverage details', 'Marginal tax rate details', and 'Optional benefits & Term insurance'.

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

This close-up view of the 'Coverage details' section shows the 'Coverage 1' details. It includes fields for 'Insured: Joe Client', 'Premium options: Life Pay', 'Premium frequency: Monthly', and 'Coverage amount: \$250,000'. At the bottom, there is a 'Solve by payment' checkbox, which is currently unchecked and highlighted with a red box. A help icon (?) is next to it. Below the checkbox, a note 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		Sun Life	
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	

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 🔒

i • The **2026 Term and SunPerm Special Offer** expires on June 30, 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		
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	
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