

# Sun Par Protector and Sun Par Accumulator

## PRODUCTS AT A GLANCE

FEATURES			
	Sun Par Protector		Sun Par Accumulator
Target markets	May be ideal for clients looking for: <ul style="list-style-type: none"> <li>• affordable permanent participating coverage that provides guarantees with opportunities for growth and flexibility</li> <li>• estate protection</li> <li>• an opportunity for long-term, tax-preferred cash value growth</li> <li>• ways to enhance their cash flow during their retirement years</li> </ul>		May be ideal for clients looking for: <ul style="list-style-type: none"> <li>• early cash values coupled with the benefits of long-term growth</li> <li>• protection for their business with the added benefit of high early cash values, coupled with premium flexibility</li> </ul> May be ideal for pre-retirees looking for: <ul style="list-style-type: none"> <li>• estate protection combined with cash value they can access throughout their lifetime</li> </ul>
Guaranteed premium payment options and issue ages	<ul style="list-style-type: none"> <li>• Life pay</li> <li>• Pay to age 65</li> <li>• 20 pay</li> </ul>	<ul style="list-style-type: none"> <li>• 0 – 80</li> <li>• 0 – 44</li> <li>• 0 – 65</li> </ul>	<ul style="list-style-type: none"> <li>• Life pay</li> <li>• 20 pay</li> </ul> <ul style="list-style-type: none"> <li>• 18 – 80</li> <li>• 18 – 65</li> </ul>
Coverage options	<ul style="list-style-type: none"> <li>• Single life</li> <li>• Joint first-to-die<sup>1</sup></li> <li>• Joint last-to-die,<sup>1</sup> premiums to the last death</li> <li>• Joint last-to-die,<sup>1</sup> premiums to the first death</li> </ul>		
Premium bands	<ul style="list-style-type: none"> <li>• \$50,000 – \$99,999</li> <li>• \$100,000 – \$249,999</li> <li>• \$250,000 – \$499,999</li> <li>• \$500,000 – \$999,999</li> <li>• \$1,000,000 – \$10,000,000<sup>2</sup></li> </ul>		<ul style="list-style-type: none"> <li>• \$250,000 – \$499,999</li> <li>• \$500,000 – \$999,999</li> <li>• \$1,000,000 – \$10,000,000<sup>2</sup></li> </ul>
Underwriting classes	<ul style="list-style-type: none"> <li>• Non-smoker</li> <li>• Smoker</li> </ul>		
Dividend options	<ul style="list-style-type: none"> <li>• Paid-up additional insurance</li> <li>• Annual premium reduction</li> <li>• Dividends on deposit</li> <li>• Cash payment</li> <li>• Enhanced insurance               <ul style="list-style-type: none"> <li>- 10-year guarantee</li> <li>- lifetime guarantee</li> </ul> </li> </ul>		<ul style="list-style-type: none"> <li>• Paid-up additional insurance</li> <li>• Annual premium reduction</li> <li>• Dividends on deposit</li> <li>• Cash payment</li> </ul>

<sup>1</sup> Both lives must be 18 years of age or older.

<sup>2</sup> Special quotes are available for cases over \$10,000,000.

## FEATURES *continued*

	Sun Par Protector	Sun Par Accumulator
Guaranteed cash values	<ul style="list-style-type: none"> <li>Typically begin at the end of year five</li> </ul>	<ul style="list-style-type: none"> <li>Typically begin at the end of year one</li> </ul>
Policy loans	<ul style="list-style-type: none"> <li>Up to 100% of the total cash value, less one year's interest, less any existing indebtedness may be borrowed</li> </ul>	
Non forfeiture options	<ul style="list-style-type: none"> <li>Automatic premium loan available, following the grace period</li> <li>Reduced paid-up life insurance</li> </ul>	
Policy fee	<ul style="list-style-type: none"> <li>\$50 per year or \$4.50 per month</li> </ul>	
Payment methods	<ul style="list-style-type: none"> <li>Monthly pre-authorized cheque plan (PAC)</li> <li>Annual payments</li> </ul>	

## BENEFITS

Living benefit	<ul style="list-style-type: none"> <li>If the insured person is diagnosed with a terminal illness, an application can be made for a lump sum of 50% of the death benefit, to a maximum of \$100,000 (non-contractual)</li> </ul>
Survivor and automatic survivor benefit	<ul style="list-style-type: none"> <li>Available on joint first-to-die policies with an equivalent single age less than 65</li> <li>Offers the surviving insured 31 days to apply for a new permanent life insurance policy, without providing evidence of insurability</li> </ul>

## OPTIONAL BENEFITS

Plus premium	<ul style="list-style-type: none"> <li>Available with all guaranteed premium payment options:                             <ul style="list-style-type: none"> <li>- Life pay</li> <li>- Pay to age 65</li> <li>- 20 pay</li> </ul> </li> <li>Available with the following dividend options:                             <ul style="list-style-type: none"> <li>- paid-up additional insurance</li> <li>- enhanced insurance</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Available with the Life pay guaranteed premium payment option</li> <li>Available with the paid-up additional insurance dividend option</li> </ul>
Additional non-par benefits	<ul style="list-style-type: none"> <li>Term insurance:<sup>3</sup> 5-, 10-, and 20-year renewable convertible terms</li> <li>Child term insurance</li> <li>Accidental death benefit</li> <li>Total disability</li> <li>Total disability – juvenile                             <ul style="list-style-type: none"> <li>- automatically included when the base insured is between the ages of 0 to 17 as a future benefit, with premiums and coverage beginning at the insured's age 21</li> </ul> </li> <li>Owner waiver on disability</li> <li>Owner waiver on death</li> <li>Guaranteed insurability benefit</li> </ul> <p><sup>3</sup> The term insurance benefit is not available if the base insured is less than 18 years of age.</p>	<ul style="list-style-type: none"> <li>Term insurance: 5-, 10-, and 20-year renewable convertible terms</li> <li>Child term insurance</li> <li>Accidental death benefit</li> <li>Total disability</li> <li>Owner waiver on disability</li> <li>Owner waiver on death</li> <li>Guaranteed insurability benefit</li> </ul>



Life's brighter under the sun

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