

CI Term Insurance Benefit on UL conversions

A CI Term Insurance Benefit on Universal Life may be converted up to the policy anniversary following the insured's 65th birthday. The following chart provides a review of the applicable conversion rules.

CII conversions	Converting to Sun CII T75 or T100		
	Sept. 27, 2000 to Mar. 16, 2001	Mar. 17, 2001 to Mar. 25, 2001	Mar. 26, 2001 to May 13, 2007
Original policy is: CII Term Insurance Benefit on Clarica UL with an application date of...			
Which critical illnesses are not covered?	<ul style="list-style-type: none"> • Aortic surgery • Heart valve replacement • Major organ transplant waiting list • Loss of speech • Aplastic Anemia • Bacterial meningitis • Acquired brain injury • Loss of independent existence 	<ul style="list-style-type: none"> • Aortic surgery • Heart valve replacement • Aplastic Anemia • Bacterial meningitis • Acquired brain injury • Loss of independent existence 	<ul style="list-style-type: none"> • Aortic surgery • Heart valve replacement • Aplastic Anemia • Bacterial meningitis • Acquired brain injury • Loss of independent existence
Is coverage included for: <ul style="list-style-type: none"> • motor neuron disease • Parkinson's disease • Alzheimer's disease 	Yes, 5-yr moratorium	Yes, 5-yr moratorium	Yes
Are Group 2 illnesses covered?	No	No	No
Can the Long-term care conversion option (LTCCO) be added without evidence?	No	No	No
Can ROPD be added without evidence?	No	No	No
Can ROPC/E be added without evidence?	Yes	Yes	Yes
Do ratings and exclusions carry over?	Yes	Yes	Yes
Can Total disability waiver (TDW) be added without evidence?	No	No	No
Can Owner waiver (OW) be added without evidence?	No	No	No

Notes: The information provided above assumes no evidence is being submitted. If evidence is submitted, additional illnesses and benefits may be added to the policy.



A CI Term Insurance Benefit on Universal Life may be converted up to the policy anniversary following the insured's 65th birthday. The following chart provides a review of the applicable conversion rules.

CII conversions	Converting to Sun CII T75		Converting to Sun CII T100		
	May 14, 2007 to Apr. 27, 2008	Apr. 28, 2008 to present	May 14, 2007 to Apr. 27, 2008	Apr. 28, 2008 to Jan. 25, 2009	Jan. 26, 2009 to present
Original policy is: CII Term Insurance Benefit on SPP UL with an application date of...					
Which critical illnesses are not covered?	<ul style="list-style-type: none"> Acquired brain injury Loss of independent existence 	<ul style="list-style-type: none"> Acquired brain injury Loss of independent existence 	Policies issued prior to Jan. 26, 2009 were priced for conversion to T75 only. Conversion to T100 is not allowed.	Policies issued prior to Jan. 26, 2009 were priced for conversion to T75 only. Conversion to T100 is not allowed.	<ul style="list-style-type: none"> Acquired brain injury Loss of independent existence
Are Group 2 illnesses covered?	Yes ¹ - 10%	Yes ² - 10%			Yes ² - 10%
Can the Long-term care conversion option (LTCCO) be added without evidence?	No	No			No
Can ROPD be added without evidence?	No	No			No
Can ROPC/E be added without evidence?	Yes	Yes			Yes
Do ratings and exclusions carry over?	Yes	Yes			Yes
Can Total disability waiver (TDW) be added without evidence?	No	No			No
Can Owner waiver (OW) be added without evidence?	No	No			No

Notes: The information provided above assumes no evidence is being submitted. If evidence is submitted, additional benefits may be added to the policy.

- Yes¹ = If a Group 2 illness was paid on the original policy, the face amount being converted is reduced by any partial benefit amount paid and an exclusion is applied for that condition. The partial benefit amount payable on the new plan is capped at \$50,000 per Group 2 illness.
- Yes² = the same as Yes¹ but any partial benefit amount paid doesn't reduce the face amount being converted.

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